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The Effect of Working Stress on Job Satisfaction: A Study on Bank Employees in Avclar District, Istanbul

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Abstract:

Many of the active organizations today, enter into competition by working with great ambition to reach a successful position in their sectors. One of the biggest factors that increase the productivity of the organizations is a successful employee profile. Working stress is one of the most important factors affecting the success and satisfaction of the individuals working in the organization. Organizational managers also need to increase their employees' job satisfaction levels in order to bring their organization to a good position in their sectors. The aim of this study is to determine the effect of working stress on job satisfaction. While the theoretical framework of the study was created with the concepts of stress and job satisfaction, the theoretical framework was supported by the surveys conducted at the bank branches of the Avclar district in Istanbul. According to the results, the level of stress of the bank employees caused by the organizational policies and the level of job satisfaction resulting from the content of the work were found to be high. According to the results of the study, when the relationship between the work stress of the bank employees and job satisfaction was studied, it was seen that as their level of stress due to the structure of the work increased, their general job satisfaction and the sub-dimensions of internal and external job satisfaction decreased. It is also among the results that the internal job satisfaction levels decreased as a result of the increase in the stress levels caused by the organizational structure.

Keywords: Stress, work stress, job satisfaction, coping methods for stress

1. Introduction

Individuals face stress in most areas of their lives, but they are exposed to the effects of stress more in their working environments. It is observed that the individuals who work under intense stress are affected from this situation physiologically and psychologically, which in turn affects their job satisfaction levels. Individuals whose job satisfaction levels are negatively affected have difficulty in fulfilling their responsibilities towards the institution they are working in and it is seen that the efficiency of their work decreases. It is known that the employer, who wants to be in a successful place in the sector, should take precautions about this situation. Since the symptoms of work stress negatively affect both individuals and organizations, work stress and job satisfaction were investigated. In this study, the effect of working stress on job satisfaction levels of employees was investigated.

2. Literature Review

2.1. Stress, Concept of Work Stress, Definition, Sources of Stress, and Organizational Methods in Coping with Stress

Because the concept of stress has become a common problem of societies, it has become one of the most frequently studied research subjects by experts. Especially the control of stress caused by the work environment is also a matter of importance for scientists. Because organizational stress causes big problems in terms of both individual and organizational aspects. The fact that these problems are not prevented is damaging the economic structures of the countries.

Stress is a psychological phenomenon that is faced by children, who enter a race with their friends in order to be successful in the primary school, and by top researchers, who make breakthrough innovations, alike. Researchers who work on the subject of stress created many different definitions for this concept. Robert Hook, a scientist who made studies on physics in the 17th century, was the first to use the concept of stress in history (Tutar, 2000:201-203). Seeing the effects of stress on both individuals and organizations is a characteristic of stress (Erdoğan, 1999:268). Employees are more stressful in the work environment. Excessive noise of people and machines at work, mismanagement of policies, excessive workload, low amount of wages, and job dissatisfaction are the main causes of stress in the workplace. Stress is the difficulty that puts all living-beings on earth under tension and creates disturbances in the balance of the body, and affects the body to the very core of the structure when it is too much (Ertürk, 2012:195). In another definition, stress is the physical and psychological reaction within the human body when they experience coercion by other individuals and when there are events that lead to uncertainty. (Gökğöz, Altuğ, 2014:520). Based on these definitions, if we define stress briefly,

stress is a psychological condition that can be seen in any living being and can leave positive and negative impacts on it emotionally and physically.

The hierarchical order in the work environment, the inability of the employees to get along with each other, and the necessity of completing tasks until certain deadlines cause working stress. When there are employees that are affected by the stressful environment, this results in bad situations. It is not possible to have efficiency in the working environment when there are employees that are negatively affected by the stress. Even if only one of the employees in the organization has stress accumulation, the other colleagues are affected negatively (Güney, 2008:317). In order to keep the stress in the working environment at normal levels, it must be controlled by the managers. Otherwise, the company cannot have a high performance in this extremely stressful environment.

Stress factors based on the inherent characteristics of the person sometimes reduce the stress factors related to the business environment, while at the same time they have a direct effect on the formation of stress environment in the organization (Türker, 2013:14). Aside from the usual stress factors with which individuals are often faced, intense pressure on the individual who has health threats show that the dimensions of stress resources are varied. Stress sources that cause too much influence on the person affect the person's life in a spiritual and physical ways or their social life (Özbay, 2007:16). After determining the factors that affect the stress of an individual in every moment of his/her life, efforts should be made to eliminate or reduce them. Stress resources should be reduced in order to achieve success in the fight against stress. In the research conducted to successfully deal with stress, it is seen that each researcher classifies the sources of stress differently. In general, stress sources will be divided into two groups as organizational and personal. Because individuals are the ones who are under the greatest influence of stress. It is possible to see the results of stress in organizations, in direct relation to individuals.

In the formation of the sources of organizational stress, the interaction of individuals with their family and friends throughout their continuous lives has a great effect. Because, after a while, due to the bond they seize all the qualities of each other. They have the opportunity to exhibit these qualities in the companies they work with. Therefore, the reason of the reactions of the employees working in the company may be the characteristics of the work or the person. The manager, who wants to draw a successful image in the eyes of the boss with all his features, needs to be able to distinguish in advance under which circumstances individuals may exhibit this situation in the work environment (Erdoğan, 1999:288-289). When forward-looking managers take action against such situations, they may control the stress sources in the organization. People who have a variety of feelings, beliefs, thoughts spend most of their lives in organizations. Many features such as the quality of the manpower, the innovation of the machines used, being appreciated by the environment, the well-being of the employees, the harmony or the lack of harmony of the employees, can cause the formation of stress within the organization. As a result of differences in the possibilities of each organization, the factors that cause stress vary. However, it should be kept in mind that the stress factors of enterprises who are in the same factor may be similar (Örnek, Aydın, 2011:165). Determining organizational stress factors should not be ignored by the managers in order to avoid the stress that an individual faces in the business environment. For the company to work efficiently, an environment should be prepared in which employees can demonstrate their skills in a comfortable way. They should be stress-free in this environment. It is very important that the organization fights with the sources of stress arising within the organization.

Organizational stress factors, sources of stress caused by the structure of the work done, the sources of stress related to the style of organizational management, the sources of stress related to the production process and the sources of stress arising from the relations within the organization are encountered by individuals working in the organization (Erdoğan, 1999:288-289, Genç, 2004:264, Odabaşı, 2006:47-48, Akgündüz, 2006:25). Extreme stress builders such as employees' having too many responsibilities or having too many details in the work they do, monotony of the work are effective in creating the stress factors related to the structure of the work (Uluğ, 2010:22). It is seen that the conditions of the work and requests of the managers are effective in creating stress sources in relation to the organizational management style. There are changes between the tasks imposed on individuals and the demands of management. This situation causes tension on the individual (Güney, 2008:323). A centralized management structure and application of strict rules that does not give value to the employee cause problems in the hierarchical structure. Working individuals are also affected by such negative situations within the organization and they have decreased performance in their work (Türker, 2013:36). Problems such as the lack of adequate means to fulfill the work given in the company, lack of time, lack of compliance with the structure of the work, and not being able to respond to the work are among the sources of stress related to the production process (Güney, 2008:324-325). Individuals working in the organization are placed in departments according to the differences of their work. Individuals should be in harmony with each other when they need to work as a team. In this case, individuals' not being compatible with their colleagues prepares the ground for the formation of stress sources within the internal relations at the organization (Palut, 2013:13). Factors such as gossip in the workplace, competition among employees, pressure to adapt to common values and norms within the organization, differences in opinion in the work environment, low status are the sources of stress (Özbay, 2007:26, Has, 2015:36, Kalyoncu, 2011:100, Odabaşı, 2006:61). Among the personal stress sources are the characteristics of the position, lack of knowledge, abilities and skills of the employee, A, B and mixed type personality characteristics, changes in life and career, role ambiguity, family problems, anxiety and excitement levels of the employee are among the stress factors originating from employees. (Güney, 2008:329). The individual characteristics of the working individuals that make up the human power in the organization are different. This diversity in the business environment is a source of stress. Therefore, the layout of the workflow in the organization may be disrupted. In order to avoid problems, the management must correctly classify personal stress sources.

In order to avoid the negative effects of stress on working environments, managers need to benefit from organizational methods in dealing with stress. Existence of problems that cause stress related to the organization at which the individuals work has a negative impact on the motivation of the employees. In general, all employees face a number of problems in work life. The existence of these problems is a factor that decreases the performance of the organization by decreasing the performance of the individuals. Increasing the efficiency of the organization and reducing the stress on the employees falls on managers (Karadavut, 2005:97). A peaceful environment should be provided by the business management so that the employees can continue their work happily, and they should be provided with the necessary support for progress in their profession. Giving weight to the practices such as managers supporting the employees is an effective method to fight against stress (Ömeroğlu, 2015:21). The following organizational methods are effective in dealing with stress (Arslan, 2010: 52, Karadavut, 2005: 97-98, Akgündüz, 2006: 72, Tomruk, 2014: 69):

- Business Enrichment,
- Reducing Conflicts,
- Preparing Vocational Training Programs,
- Reducing Role Uncertainty,
- Creating a Warm Organizational Climate.

Management practicing the business enrichment method in order to inform employees about their work and increase their awareness is one of the organizational methods of avoiding stress. Giving individuals the opportunity to understand the duties and responsibilities better and the opportunity to prove themselves is achieved by business enrichment (Arslan, 2010: 52). In order for conflicts to be reduced, clearly specifying the information about the task that the employee will do will greatly reduce the work stress on the individual. In order to increase the efficiency of the employees and reduce the conflict, the support of the management is important (Akgündüz, 2006: 72). The fact that the company puts emphasis on giving importance to vocational education programs makes a great contribution in terms of employee psychology as well as increasing the efficiency of the company (Erdoğan, 1999: 326-327). The fact that the employees know their duties clearly and the managers advance their work in this direction reduces the role ambiguity (Aslan, 2014: 40-41). Managers' use of their ideas during decision-making while creating a warm organizational climate is among the activities aimed at reducing stress (Karadavut, 2005: 98). It is important that managers engage in activities aimed at reducing stress in the working environment, accelerating their work, for employee happiness and for the success of the business.

2.2. Concept of Job Satisfaction, Definition, Factors Affecting Job Satisfaction, Job Satisfaction and Results of Dissatisfaction, Job Satisfaction Methods

As employees want to be successful in their business life in order to raise their living standards, they give importance to professional conditions. Professional conditions satisfying the individual is one of the important factors increasing the satisfaction of the job. Job satisfaction increases as the satisfaction of one's work increases. The individual's motivation will increase in direct proportion to the increased job satisfaction and will contribute to increasing the efficiency of the individual. Employee commitment also increases as job satisfaction increases. The relationship of the employee with a high level of commitment to the organization with his/her friends and superiors in business life is also affected positively. It is of utmost importance for the employees in the management level to prefer applications that increase job satisfaction by considering their subordinates in order to get positive feedback.

Job satisfaction is the attitude and behaviors of the individuals towards the organization in which they work as a necessity of their occupation (Kutanis, 2018: 29). By another definition, job satisfaction is the feelings and thoughts that occur within the individuals working in the company as a result of their work and qualifications (Nedimoğlu, 2008: 35). Based on these definitions, it is possible to explain job satisfaction. Job satisfaction is the state of content or discontent with the material and spiritual aspects of the work, during the time they spend at the organization. The factors affecting the job satisfaction of the employees are classified in two groups as individual and institutional factors.

Individual factors: In the studies conducted, it is stated that the employees are more enthusiastic when they first start working due to their lack of experience. It is seen that job satisfaction first increases, then decreases, and then increases again with the arising hopes of promotion as their experience increases through the years (Çubuk, 2010: 49). Job satisfaction increases with the increasing experience of the people in their institutions. At the same time, the level of job satisfaction decreases as a result of the fact that the individuals with very high level of education cannot fulfill their requests in the working environment. Generally, it is seen that the young people working in organizations are more useful in terms of being open to innovations in business life (Saygan, 2013: 38). In order to ensure harmony between the individual characteristics of the employees and the tasks that must be fulfilled within the organization, a theory has been developed by Holland, which connects the personality structure and work of the employees. According to this theory, success is achieved when the position chosen by the individual within the organization overlaps with their individual characteristics (Aydoğmuş, 2011: 56). Achieving a harmony between the employee's individualistic characteristics and the work they do within the organization provides a peaceful working environment as well as contributing to the job satisfaction. For this reason, the relationship of employees with their colleagues is also positively affected. It is seen that the age factor is one of the most important factors affecting the job satisfaction levels of the employees within the organization. Generally, among the employees, people who have reached the age of 30 are satisfied with their jobs, they are in stable levels in the 45s and their level of satisfaction is increased in the 55s. (Artan, 2011: 49). The age profile of the working individuals is important for their job satisfaction. It was observed that female workers have lower job expectations than male workers in terms of having different duties outside of work. At the same time, it was found that

women are more inclined to team-work than men (Öztürk, 2018: 16). When employees with very high levels of intelligence within the organization understand and carry out the given tasks very quickly, it contributes to their high performance (Karadavut, 2018: 10). When the level of intelligence of the employees is compatible with the work they do, this increases working efficiency. Another reason for the high level of job satisfaction of the employees who are married is that they are happy with their family lives (Kutunis, 2018: 39). The job satisfaction of the employees within the organization changes in a positive way when they get promotions. Generally, the satisfaction of the employees in good positions within the institution will increase because they will receive more rewards (Eğri, 2013: 42). It is observed that job satisfaction increases or decreases in the working life by the influence of the authorities in the organization.

Institutional Factors: It is stated that the factors affecting job satisfaction are more influential than individual factors. The institutional factors affecting the job satisfaction of the individuals working within the institution are also stated to affect the work life and family life to a great extent (Başdoğan, 2015: 66-67). The problems experienced within the institution negatively affect the lives of individuals. The two factors, which are the most important factors affecting the job satisfaction for the employees, are salary and the structure of the work (Nedimoğlu, 2008: 43). Providing conditions that satisfy the individual will contribute to the formation of a happy organizational structure. Among the factors that affect the job satisfaction of the employees, factors such as promotion, rewarding, working environment, control, management style, structure of work, colleagues, decision making methods, wage and corporate climate are among the factors that affect the level of job satisfaction of the employees (Keskin, 2014: 24-25, Pehlivan, 2018: 70, Pehlivan, 2010: 44-45, Başdoğan, 2015: 67). Managers need to give importance to the institutional factors affecting the job satisfaction of the employees.

The positive results of the individual's satisfaction with his work during his working life are of great importance for the welfare of the society, the working psychology and the success of the organization against the competitors. The results of the job satisfaction directly affect the employees and institutions. When positive results occur, employees' productivity increases and the success of the organization increases as well (Yıldırım, 2018: 57). It is important for the employer and employee that the degree of satisfaction of the employees within the organization increases. The working speed of the employees in the organization is related to the job satisfaction. The higher the job satisfaction, the higher the speed of work. Increasing the work speed of the individual increases the job satisfaction in return. At the same time, the better the employees' relations with their colleagues, the more they will fulfill their duties and have a higher level of job satisfaction. One of the reasons for the high performance of employees in the organization is the promotion or appreciation they will receive from their managers (Barlık, 2018: 51). When employees have a lot of motivation resources in the company, this increases their job satisfaction.

As a result of the decrease in employees' content with their work, they face job dissatisfaction. As a result of this situation, employees withdraw from work life. As a result of the job dissatisfaction of the employees, absenteeism increases. Therefore, there may be disruptions in the workflow within the organization (Eğri, 2013: 42). Factors that cause job dissatisfaction should be determined by the business managers and they should take precautions. The inexperience of the managers or the avoidance of supporting behaviors negatively affect the job satisfaction levels of the employees (Keskin, 2014: 25). Individuals who cannot be happy in the work environment are confronted with work stress because they cannot find peace. As a result of these situations, the probability of encountering work accidents increases. If employees experience job dissatisfaction, they want to leave work willingly. (Altay, 2018: 95). It is among the findings obtained by the researchers that attitude of leaving is formed in employees as a result of emotional efforts they make within the organization (Yürür, Ünlü, 2011: 88). As a result of job dissatisfaction, individuals and businesses face negative consequences.

The success of the organization in the sector will also increase as long as the objectives determined by the management of the company are compatible with the expectations of the employees. Within the organization, when employees work with organizational commitment, it is very effective in the timely fulfillment of the tasks. The most important factor that makes employees committed to their institutions is their satisfaction with their work (Arslan, 2010: 83). When profitability rates increase within the organization that beats its rivals, employee motivation will also increase due to the success of the organization. Motivated employees will increase the success by their increased commitment to the organization as a result of the rewards they receive from managers. Managers who use methods to increase job satisfaction ensure that employers and employees are motivated. Methods to increase job satisfaction are of great importance in terms of employee and business success (Mengenci, 2015: 129, Kantar, 2010: 19, Aytürk, 2001: 88-94):

- Business Rotation,
- Business Simplification,
- Business Enrichment,

With work rotation, employees work in different departments to help them have more friends in business life (Türk, 2007: 101). The attitudes of the employees as a result of job rotation within the organization affect the levels of job satisfaction (Çekmecelioğlu, 2011: 34). With the job enrichment method, the motivated employee performs their duties happily. Employees who carry out more complex tasks successfully contribute to their ability to increase their confidence in the business. Employees can make decisions in the tasks carried out within the organization and the ability to intervene in working hours increases the motivation (Arslan, 2010: 83-84). With the simplification method, it is important to simplify the work done by individuals due to the fact that the tasks carried out by the individuals take too much time and harm the financial situation of the organization. The work done by the employees within the organization should benefit from business simplification and efficiency upgrading techniques to increase profitability. These techniques include business planning, business organization, business regulation, job measurement, job evaluation, etc. (Aytürk, 2001: 88-94). In order to increase employee satisfaction, it is important that managers use methods to increase job satisfaction.

3. Research

3.1. Purpose of the Research

The purpose of the study is to explain how the stress sources encountered by individuals in work life affects job satisfaction levels. The research was applied to the bank employees in Avcilar district in Istanbul and it was aimed to reveal the link between work stress and job satisfaction levels.

3.2. Population and Sample

The population of the research; consists of 600 bank employees in 55 branches of public and private banks operating in the district of Avcilar in Istanbul. However, since there were bank employees who did not want to participate in the survey and who did not complete the survey because of time constraints and due to a lack of time, the sample was selected by simple random sampling method and it was applied to 270 bank employees.

3.3. Data Collection Method

Survey method was used as the data collection tool in this study. In the first part of the questionnaire, there is a personal information form to reach information about the demographic characteristics of bank employees. In the second part, stress scale was used to measure the working stress of bank employees. In the third part, job satisfaction scale was used to measure how employees' feelings about their work affect their job satisfaction levels.

3.4. Hypotheses

3.4.1. Hypothesis 1

- H0: There is no significant relationship between job satisfaction level and stress level.
- H1: There is a significant relationship between job satisfaction level and stress level.

3.4.2. Hypothesis 2

- H0: Sub-dimensions of stress level do not affect the overall job satisfaction level.
- H1: Sub-dimensions of stress level affect the overall job satisfaction level.

3.4.3. Hypothesis 3

- H0: Sub-dimensions of stress level do not affect the internal job satisfaction level.
- H1: Sub-dimensions of stress level affect the internal job satisfaction level.

3.4.4. Hypothesis 4

- H0: Sub-dimensions of stress level do not affect the external job satisfaction level.
- H1: Sub-dimensions of stress level affect the external job satisfaction level.

3.4.5. Hypothesis 5

- H0: Stress levels do not vary according to demographic characteristics.
- H1: Stress levels vary according to demographic characteristics.

3.4.6. Hypotheses 6

- H0: Job satisfaction levels do not vary according to demographic characteristics.
- H1: Job satisfaction levels vary according to demographic characteristics.

3.5. Data Analysis

In order to analyze the findings obtained in the study, SPSS Statistics 22 (Statistical Package for Social Sciences) program was used. Descriptive statistical methods were used while evaluating the findings of the study. Reliability analyses were performed to see if the scales were reliable. Factor analysis was used to differentiate the stress scale and job satisfaction scale questions into sub-dimensions. Frequency analysis was performed to examine sample characteristics.

In order to determine whether the data has a normal distribution, the normality test was performed. Because the distribution of the variables do not fall on normal distribution according to the Shapiro Wilk W test, nonparametric Mann Whitney U test and Kruskal-Wallis test were applied. Whenever a difference was found between groups that show significant differences, Post-Hoc test was used in order to find out which group caused the difference. Correlation analysis and regression analysis were also used in the study.

The aim of the Spearman correlation analysis is to understand the change in job satisfaction, which is the dependent variable, when organizational stress is changed, which is the independent variable. Regression analysis was performed in order to understand the cause and effect of the relationship between the dependent variable, job satisfaction, and the independent variable, organizational stress. The results of the study were evaluated at a 95% confidence interval and $p < 0.05$ at significance level.

3.5.1. Factor Analysis, Validity and Reliability Analysis Results

As shown in Table 1 below, stress scale factor analysis results were divided into four sub-dimensions.

Dimension	Question Number	Number of Questions	Reliability Level Cronbach's Alpha
General Stress	All Questions	28	.947
Stress Factors Stemming from the Policy of the Organization	1,2,3,4,5,6,10,13	8	.885
Stress Factors Stemming from Organizational Structure	7,8,9,11,12	5	.784
Stress Factors Related to te Structure of the Work	14,15,16,17,18,19,20,21	8	.813
Stress Factors Stemming from Interpersonal Relationships within the Organization	22,23,24,25,26,27,28	7	.914

Table 1: Factor and Reliability Analysis Results of the Stress Scale

In the following table 2, the job satisfaction scale was analyzed by two sub-dimensions as a result of factor analysis.

Dimension	Question Number	Number of Questions	Reliability Level Cronbach's Alpha
General Job Satisfaction	All Questions	17	.924
Internal Job Satisfaction	1,2,6,7,8,12,13,14,15,16,17	11	.895
External Job Satisfaction	3,4,5,9,10,11	6	.805

Table 2: Factor and Reliability Analysis Results of Job Satisfaction Scale

3.6. Results

Seven questions were asked to determine the demographic characteristics of the bank employees. The frequency analysis table prepared for the answers is given below.

		n	%
Age	20 and below	2	0.7
	21 – 30	92	34.1
	31 – 40	138	51.1
	41 – 50	35	13.0
	51 and above	3	1.1
Gender	Woman	140	51.9
	Man	130	48.1
Education Level	High School	19	7.0
	Undergraduate	220	81.5
	Master's - PhD	31	11.5
Work Experience in the Sector	Less than 1 year	10	3.7
	1-3 years	42	15.6
	4-7 years	86	31.9
	8 years and above	132	48.9
Total Work Time at the Currently Worked Bank	Less than 1 year	14	5.2
	1-3 years	64	23.7
	4-7 years	93	34.4
	8 years and above	99	36.7
Position	High Level Manager	18	6.7
	Medium Level Manager	87	32.2
	Low Level Manager	60	22.2
	Other	105	38.9
Choosing This Job Willingly	Yes	224	83.0
	No	46	17.0

Table 3: Frequency Analysis of Personal Information

When we analyze the frequency analysis in general, it is seen that the majority of the participants are between the ages of 31-40 and the majority of the participants are female and high school graduates. At the same time, work experience of the majority of the participants in the sector and their total work time in the currently worked bank are 8 years and above, and the participants are mostly in the other (authorized assistant, expert assistant, box office representative) positions and willingly chose their jobs.

	Mean	Standard Deviation
General Stress Level	2.90	.80
Stress Factors Stemming from the Policy of the Organization	3.06	.92
Stress Factors Stemming from Organizational Structure	2.82	.83
Stress Factors Related to te Structure of the Work	2.82	.83
Stress Factors Stemming from Interpersonal Relationships within the Organization	2.88	1.08
General Job Satisfaction Level	3.37	.75
Internal Job Satisfaction Level	3.38	.78
External Job Satisfaction Level	3.36	.79

Table 4: Stress and Job Satisfaction Levels of Participants

When we look at the stress and job satisfaction levels in Table 4 in the table above, the mean of the stress level due to the organizational policy and the internal job satisfaction level were found to be higher.

Dimension	Dimension	r	p
General Job Satisfaction Level	General Stress Level	-.257	.000
	Stress Factors Stemming from the Policy of the Organization	-.192	.000
	Stress Factors Stemming from Organizational Structure	-.256	.000
	Stress Factors Related to te Structure of the Work	-.328	.000
	Stress Factors Stemming from Interpersonal Relationships within the Organization	-.170	.000
Internal Job Satisfaction Level	General Stress Level	-.261	.000
	Stress Factors Stemming from the Policy of the Organization	-.188	.000
	Stress Factors Stemming from Organizational Structure	-.260	.000
	Stress Factors Related to te Structure of the Work	-.345	.000
	Stress Factors Stemming from Interpersonal Relationships within the Organization	-.172	.000
External Job Satisfaction Level	General Stress Level	-.223	.000
	Stress Factors Stemming from the Policy of the Organization	-.180	.000
	Stress Factors Stemming from Organizational Structure	-.212	.000
	Stress Factors Related to te Structure of the Work	-.255	.000
	Stress Factors Stemming from Interpersonal Relationships within the Organization	-.157	.000

Table 5: Spearman Correlation Analysis of Job Satisfaction and Stress Relationships

When the spearman correlation analysis between the general work satisfaction and job satisfaction sub-dimensions and the general stress and stress sub-dimensions is examined in Table 5, it is seen that all relationships are statistically significant, there is a negative relationship between general job satisfaction and stress, meaning that as the job satisfaction increases, stress levels decrease. It is observed that there is a negative relationship between the job satisfaction sub-dimensions and the stress sub-dimensions, and the job satisfaction sub-dimensions and the general stress level.

3.6.1. Findings Related to Hypothesis Testing

Hypotheses	Dimensional Relationship	Hypothesis Result
1	<u>Spearman Correlation Analysis</u> The relationship between stress levels and job satisfaction levels of the participants:(H0)No, (H1)Yes	H1 Accepted
2	<u>Regression Analysis</u> The effect of stress levels on general job satisfaction levels:(H0)No, (H1)Yes	H1 Accepted
3	<u>Regression Analysis</u> The effect of stress levels on internal job satisfaction:(H0)No, (H1)Yes	H1 Accepted
4	<u>Regression Analysis</u> The effect of stress levels on external job satisfaction:(H0)No, (H1)Yes	H1 Accepted
5	<u>Kruskal Wallis H-Mann Whitney U Analyses</u> Stress-Age Stress-Gender Stress-Education Stress-Work experience in the sector Stress-Total work time in the currently worked bank Stress-Position Stress-Choosing this job willingly (H0)No, (H1)Yes	H0 Accepted H0 Accepted H0 Accepted H0 Accepted H0 Accepted H0 Accepted H1 Accepted
6	<u>Kruskal Wallis H-Mann Whitney U Analyses</u> Job Satisfaction-Age Job Satisfaction-Gender Job Satisfaction-Education Job Satisfaction-Work experience in the sector Job Satisfaction-Total work time in the currently worked bank Job Satisfaction-Position Job Satisfaction-Choosing this job willingly (H0)No, (H1)Yes	H0 Accepted H0 Accepted H0 Accepted H0 Accepted H0 Accepted H0 Accepted H1 Accepted

Table 6: Analysis of Hypothesis Testing Results

In the table above, it was observed that there is a significant relationship between stress and job satisfaction as a result of spearman correlation analysis, and as a result of regression analysis, stress level sub-dimensions influence general job satisfaction, internal job satisfaction and external job satisfaction levels. According to Kruskal Wallis H and Mann Whitney U tests, the results showed that general stress level and general job satisfaction levels do not change according to age, gender, education, work experience in the sector, total working time in the bank and position, but it changes according to voluntary choice.

4. Conclusion and Recommendations

It is seen that the organizational stress levels are similar because of the sub-dimensions and the stress of the employees due to the organizational policy is higher. Stress level stemming from interpersonal relationships comes right after the stress level stemming from the policy of the organization. The stress levels due to organizational structure and the stress levels caused by the structure of the work were the lowest.

It is seen that the general stress and sub-dimensions of stress of the employees who participated in the study did not show a significant change according to their age, their experiences in the bank sector, the working time in the bank they are currently working in and position. However, there were differences in the sub-dimensions of the stress level of the participants in gender and education. There was no statistically significant change in the participants' responses to the level of stress related to interpersonal relationships. In the organization, it is seen that the average of the female participants in the stress levels caused by interpersonal relations is higher than the average of male participants. When the distribution of general stress and sub-dimensions according to the level of education is examined, it is concluded that there is no statistically significant difference in responses according to the education level of the participants. However, the stress level due to organizational policy and the stress levels related to the structure of the work show a significant change. The level of stress caused by the organization policy and the structure of the work are higher in the high school graduates, while the master's and PhD graduates have the lowest stress levels. When we look at the distribution of the general sub-dimensions of the stress level of employees according to the voluntary choice, it can be concluded that there is no statistically significant difference in the responses of the participants except for the stress level related to the general stress level and the structure of the work. However, the general stress level and the level of stress caused by the structure of the work vary significantly. The level of stress related to the structure of work of the participants who have been willingly doing what they are doing now are significantly lower than the ones who unwillingly chose the job. The general stress level of those who willingly chose the job was significantly lower than the general stress level of those who did not want the job.

When the job satisfaction levels of the employees were examined, it was seen that the level of internal job satisfaction was higher than the level of external job satisfaction. There is no statistically significant change in the responses of the participants when the overall job satisfaction and sub-dimensions of the participants are analyzed according to age, gender, experience in the sector, and time spent working in the bank. However, the sub-dimensions of job satisfaction of the employees vary according to the education level and position. When the distribution of the employees according to their job satisfaction and its sub-dimensions by education level is examined, it is concluded that there is no statistically significant difference between the general job satisfaction and internal job satisfaction levels according to the education level of the participants. However, there was a significant change in the relationship between external job satisfaction and education level. It is observed that the mean of the high school graduate participants at the level of external job satisfaction is lower than the average of the other participants. Distribution of the job satisfaction and its sub-dimensions of the employees according to their positions show that there is no statistically significant difference according to the positions of the participants in general job satisfaction and internal job satisfaction levels. But there is only a significant difference in the level of external job satisfaction. It is seen that the mean of high-level and medium-level managers is higher than the mean of other participants. When the distribution of the job satisfaction scale and sub-dimensions of the employees according to the voluntary choice of the job is considered, it is concluded that there is a statistically significant difference in the responses according to the voluntary choice of the participants. The general job satisfaction level, internal job satisfaction level and external job satisfaction level of those who willingly chose the job are found to be significantly higher than those who unwillingly chose the job.

When the correlation between job satisfaction and its sub-dimensions and stress and its sub-dimensions are examined, it is seen that all relationships are statistically significant, there is a negative relationship between general job satisfaction and stress, sub-dimensions of job satisfaction and sub-dimensions of stress, sub-dimensions of job satisfaction and general stress.

According to the results obtained in the study, job satisfaction decreases as general stress level increases. As the level of stress related to the structure of work increases, it is observed that the general job satisfaction decreases significantly. As the level of general stress increases, internal job satisfaction decreases. As the level of stress related to the organizational structure and level of stress related to the structure of the work increase, internal job satisfaction is seen to decrease significantly. External job satisfaction decreases as general stress level increases. It is observed that as the level of stress related to the structure of work increases, external job satisfaction decreases significantly.

According to the results of the study, it is seen that high stress levels of the employees decrease the job satisfaction. To ensure bank employees work in an efficient way, it can be suggested to increase the levels of job satisfaction and managers to work on stress management. In particular, they should work to reduce the stress factors arising from the organizational structure and the structure of the work. In order for bank employees to avoid stress, managers need to eliminate situations like having too much work, monotonous work, and long work hours that create stress. The study can be conducted by using different research models and literature reviews in future research.

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