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Moderating Effects Of Marital Status And Dependent Count On Job Stress That Influence Job Productivity

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Abstract:
The pandemic has once again revealed the vulnerability at work places and have forced workforce to reevaluate their work priorities. Many reports highlight the post covid phenomenon of the great resignation as workforces' world over want to quit jobs or switch jobs. Companies need to understand the pulse of the work force. The tech workforce constitute of 28.8% of women globally. The role of women has changed from that of a homemaker to a working woman, and one of the highly attractive sectors is Information Technology. This sector has about one-third of women employees among the total four million IT employees and so it is important to focus the study on this segment. The present study identifies nine factors that influence Job Stress and four factors that influence job productivity of women employees in selected IT companies. The exploratory factor analysis, and regression analysis was done to analyze the data. Organizations that identify and address these stressors can improve on employee's productivity. Also it has wider impact on the psychological and social well being in the society. The regression model used for Job stress and productivity is considered as a good fit where the job stress factors shows 53.2% variance in productivity.
Key Words: Job Stress; Productivity; Marital Status; Dependent Count; Pandemic Epiphany.
JEL Code: M00, M59

INTRODUCTION

The pandemic has once again revealed the vulnerability at work places and have forced workforce to reevaluate their work priorities. Many reports highlight the post covid phenomenon of the great resignation as workforces' world over want to quit jobs or switch jobs their jobs. Antony C. Klotz termed it the 'pandemic epiphany'.

The role of women has changed significantly over the years and education has been the driving force for women to take up jobs. Globally, women contribute in various work positions. 37% of the workforce are women, 26% have a representation in the board of directors, 25% are in the senior management level, 18% are executives and 5% are CEO's (Report: AnitaB.org Institute). Job opportunities have been lucrative where women constitute about 28.8% of tech workforce. There are more than 3.8 million employees employed in the IT sector in India. The women employees contribute around 24% of the workforce as of 2017. The GDP contribution from the IT sector is 8% (statista.com) of the economy. The IT sectors provide equal employment opportunities to both men and women.

The involvement of women at the workplace has increased and job-related stress has also increased significantly. Job stress is evident in the IT Sector because of work demands and nature of work. The factors influencing stress can be physiological or psychological and it is prevalent in many forms. The employee's feeling of stress due to work and related factors are called job stress. N. Hoboubi et al. (2017) identifies the factors that contribute to stress are

role overload, role insufficiency, role ambiguity, role boundary, responsibility and physical environment.

The studies by Ojeleye et al. (2016) have recognized job stress factors as poor working conditions, bullying/harassment, increased workload, hostile working environment and downsizing. The stress factors influencing productivity are over workload, excessive responsibility, poor relationships, meeting deadlines and harassment as said by Romita De Silva and Thilakasiri (2014). Nina and Beehr (1979) have conducted research on role Ambiguity, role overload, underutilization of skills and resource inadequacy.

Job stress has negative influence on productivity of employees says Bharathi & Gupta (2017) but studies by Halkos & Bousinakis (2010) reveals that increase in job stress lead to decrease in productivity and increase in job satisfaction lead to increase in productivity.

Job Stress and Productivity factors

Duong & Tuyen (2022) studies the role of job stress at the workplace. The factor analysis confirms three factors that positively influence job stress, namely, task completion ambiguity, role conflict and workplace overload. Competency requirements showed a negative impact on work stress among employees studied upon at Da Nang city.

Emmanuel (2022) examined the relationship between work related dimensions on career commitment and job stress is considered as a mediating factor. 300 academic staff members in Nigeria were considered for the study. The findings highlighted that work related dimensions did not show significant influence on career commitment.

Hyunin et al. (2020) studies the stressful conditions leading to health related problems of police officers in Trinidad. The study highlights the mediating relationship of burnout on job stress and health problems. 331 police officers from eight police stations were part of the study. The author suggests that organizational and operational factors leading to stress have to be addressed and efforts to remove stressors or make them less potent should be prioritized.

Donald et al. (2005) collected samples from 16,001 respondents in manufacturing plants, education authority, county council, police forces and universities. The regression analysis results show that the predictor of productivity are psychological well- being and commitment.

Sakshi Sharma (2015) explores the factors that influence stress of Indian army soldiers. Data was collected from 415 soldiers through a structured interview schedule. Through exploratory factor analysis (EFA) nine variables were identified, namely, role conflict, role ambiguity, workload, lack of control at work and job pressure, inadequate awareness about profession, inadequate training, indifferent organizational attitude, ineffective leadership style and unsupportive colleagues. Eight factors were confirmed for stress for Indian army soldiers.

Naqvi et al (2013) identifies the factors of Job stress influence on productivity in Public health sector of Azad Jammu and Kashmir. The job stress factors include lack of financial rewards, inflexibility in work hours, personal issues, low control over the work environment and management system (bureaucratic). The regression analysis shows that job stress has 37.5% effect on productivity, followed by lack of financial rewards (33.8%), low control over the work environment (31.9%), management system (26.1%) and inflexibility in work hours has (19.1%). . High F-value indicates high strength of these factors on productivity. There is negative variation between lack of financial rewards and productivity.

Hoboubi (2016) examines the influence of job stress and job satisfaction on productivity. 125 petrochemical employees participated in the survey. The job stress and job satisfaction levels were moderate-high and moderate. The productivity was also moderate. Job stress and productivity were not statistically significant whereas job satisfaction and productivity had

positive correlation. The regression model shows significant association between role insufficiency and role ambiguity (job stress) and supervision (job satisfaction).

Higgins (2012) conducted studies on work stress among correctional officers at the security prisons in Kentucky. 228 staff participated in the survey. Six items were taken for the study, namely, When I'm at work, I often feel tense or uptight (w1); A lot of the times, my job makes me very frustrated or angry (w2); Most of the time when I am at work, I don't feel that I have much to worry about (w3); I am usually calm and at ease when I am working (w4); I usually feel that I am under a lot of pressure when I am at work (w5); There are a lot of aspects about my job that can make me pretty upset about things (w6). The factor loading values are 0.62 (w1), 0.69 (w2), 0.36 (w3), 0.75 (w4), 0.74 (w5) and 0.71 (w6). The item (w4) had the highest factor loading of 0.75 which contributes more to stress. The study was helpful in having an understanding about work stress and in devising measures to improve the correctional facilities.

Milliken et al (2007) talks about the causes of stress and their consequences on the productivity among nurses. They suggest stress management techniques to improve productivity. The effort to manage stress led to focus on improving their work in taking care of patients.

Ketevan M (2011) uses national study of post secondary faculty dataset of 2004 for their study. The study examines productivity and job satisfaction. The basis for the study is derived from the expectancy-based theories of motivation on self-determination. The findings indicate the negative significance of productivity and job satisfaction among faculty members. The author suggests that higher education institutions should think of reward structures, value systems and expectations.

Gray blix (1994) studies about university teachers job stress measured by burnout, health problems, perceived work stress, job change, productivity and job satisfaction. Heavy workload was the highest stressor. Research related activities considered to be more stressful than teaching or other works. The female teachers opted change of job due to job stress.

Petreanu etal (2013) records the field study related to job stress and its effect on productivity. The major stressors are workload, work demands, work conditions and accident risks. The Romanian companies started integrating stress management to prevent occupational risks which benefits the employees' health and performance. It also benefits the company's proficiency to do business.

PURPOSE OF THE PRESENT STUDY

In the present study we identify the factors that cause Job stress, factors affecting Productivity among women workforce and to propose a model to establish the relationship between job stress and productivity of women at work in the IT Sector. The moderating role of marital status and dependent count is analyzed to identify the major stressors.

METHOD

The descriptive research is used to identify the factors of Job stress and Productivity. Sample size includes 605 working women employees in top 10 IT companies in India. The top IT companies are derived from market capitalization of the year 2021. Women employees at all levels are considered for the study. The technique used for collecting samples is convenience sampling method. The collected data is analyzed by using exploratory factor analysis - EFA which helps to identify the factors for the study; and regression analysis is used to establish the model fit relationship between Job Stress and Productivity. The moderating effect of marital status and dependent count were considered for regression analysis.

INSTRUMENT

To measure the job stress and productivity factors a structured questionnaire with 50 items were developed. A five point likert scale was designed to measure the job stress factors and productivity factors.

RESULTS AND DISCUSSION

Thirty-two variables of job stress are condensed to form nine factors and eighteen variables of Productivity are condensed to form four factors. These factors are extracted by using the Varimax Rotation Method. The SPSS software is used for analysis. The variables which have eigen value of 1 or above are retained, also the communalities above .50 are considered. Communalities is the proportion of variance that one variable has over the other variable. The KMO value above .50 is considered. (Refer table 1). Factor loadings of above .50 of variance explained is considered for the study. Cronbach's alpha of .60 and above (Malhotra, 2007) is acceptable.

***Objective 1**: To identify the factors that causes Job Stress among women workforce.*

Reliability statistics (Refer: Table 1) to know internal consistency was performed on 32 items that are considered for the study on job stress. The Cronbach's alpha values for 32 items of job stress are .760 which is considered as acceptable for the study. To check the sample adequacy KMO Bartlett test is done. (Refer: Table 2) . The KMO value reads as .801 shows that the sample is adequate for further analysis. The Bartlett's significance value > .05 confirms the sample adequacy. The total variances of 32 items are at 59.3% which is accepted as good for the study. (Refer: Table 3). Rotated component matrix using principal component matrix helps to group the items together as variables. (Refer: Table 4) Rotated component matrix leads to group 32 items into 9 factors. Firstly the items like, Able to reach the target on specified time, given extra works to perform always, given work as per my capabilities, suddenly, burdened with more work and my work fits in achieving organizational goals are grouped as Workload. Secondly items like, Sufficient and clear information, get chance to try my own methods, clear about changes made, opportunity to clarify with manager, get enough supervision, clear about roles and responsibilities and work fits in achieving organizational goals are grouped as Role Ambiguity. Thirdly items like, Sense of security in my job, fear of losing job because of change in technology, needs special skills that can be gained only through rigorous, continuous training and all the necessary skills and capabilities to perform the job are grouped as Job Security. Fourthly items like, Employees treated equally, company offers flexible working hours and Equal opportunities are provided for career growth are grouped as Gender Discrimination. Fifthly items like, Relationship among people at all levels is good, get necessary assistance from boss and Knowledge sharing happens properly are grouped as Interpersonal relationships. Sixthly items like, Enough time to perform the tasks and supervisor is effective in allocating the resources are grouped as Resource Constraint. Seventhly items like, Satisfied with my workload, working conditions, respect I get from my colleagues and company policies are put into practices are grouped as Job Satisfaction. Eighthly items like, Company has policies that drives individual growth and employer would try to persuade to stay are grouped as Organizational Support. Ninthly items like, Company is a family-friendly place to work and have enough time to do my office and personal work are grouped as Work life Balance.

***Objective 2**: To identify the factors affecting Productivity of women workforce*

Reliability statistics to know internal consistency was performed on 18 items that are considered for the study on Productivity. The Cronbach's alpha values for 18 items of

Productivity are .828 which is considered as good for the study. (Refer: Table 5) To check the sample adequacy KMO Bartlett test is done. The KMO value reads as .808 shows that the sample is adequate for further analysis. The Bartlett's significance value > .05 confirms the sample adequacy. (Refer: Table 6). The total variances of 18 items are at 56.4% which is accepted as good for the study. (Refer: Table 7) Rotated component matrix using principal component matrix helps to group the items together as variables. (Refer: Table 8). Rotated component matrix leads to group 18 items into 4 factors. Firstly items like, Fail to complete my task due to personal problems, Personal problems made me late for work, leave office early because of Personal problems, Pulled me away from my normal work location to complete my tasks, Personal problems made me to be on the phone, personal problems made me worry about completing my tasks, personal problems kept me from concentrating on my work are grouped as Absenteeism. Secondly items like, Increment or incentive based on my performance, satisfied with salary package, Critical tasks are considered for financial rewards and paid salary on a regular basis are grouped as Compensation. Thirdly items like, Standard procedure enables me and my team members to deliver, Information on status of work is documented regularly, system is easy to understand and procedures are easy to understand and apply are grouped as Systems and Procedures. Fourthly items like, Supervisors consider team members opinions, Supervisor motivates team members and Supervisor resolves the problems are grouped as Support of Supervisor.

Objective 3 *- To construct regression models to explain the predictive values of the variables, using (1) Marital Status and (2) No. of dependents as moderating variables.*

Regression analysis was done to estimate the relationship between the dependent and independent variables. The test was done in three stages.

i. In the first stage, the role of moderators was suppressed.

ii. In the second stage, regression test was done by taking marital status – married as the moderator, and the test was repeated by taking marital status – unmarried as the moderator.

iii. In the third stage, regression test was done by taking dependents count – 'No dependents' as the moderator, and the test was repeated by taking dependents count – 'with one dependent', 'with two dependent', and 'with more than two dependents' as the moderators.

Regression modeling results are shown in table 9, the dependent variable used was Productivity and the independent variables for Job Stress were Work Load, Role Ambiguity, Job Security, Gender Discrimination, Interpersonal Relationship, Resource Constraints, Job Satisfaction, Organisational Support, Work Life Balance.

Regression test 1: Stepwise method is used, and the role of moderators was suppressed. The test results are shown in table 9.

The R- square value states that 53.2% of the variance in Productivity is accounted for by the five factors namely, Work load, Role Ambiguity, Job Security, Organisational support, and Interpersonal Relationship. The Beta value indicates the relative influence of the entered variables, that is, Work load (.226) has the greatest influence on productivity, followed by Role Ambiguity (.210), Job Security (.170), Organisational support (-.047), and Interpersonal Relationship (.042). The predicted value of the model is 3.7959 which is considered as a good fit.

Regression test 2: Stepwise method is used, and the regression test was done by taking Marital status – married as the moderator, and the test was repeated for Marital status – unmarried.

i. Marital status – Married is used as the selection variable and stepwise method used. The test results are shown in table 9.

The R- square value states that 52.9% of the variance in Productivity is accounted for by the five factors Work load, Role Ambiguity, Job Security, Organisational support, and Interpersonal Relationship. The Beta value indicates the relative influence of the entered variables, that is, Work load (.23) has the greatest influence on productivity, followed by Role Ambiguity (.212), Job Security (.127), Organisational support (-.055), and Interpersonal Relationship (.05). The predicted value of the model is 3.82 which is considered as a good fit.

ii. Marital status – Unmarried is used as the selection variable and stepwise method used. The test results are shown in table 9.

The R- square value states that 52.2% of the variance in Productivity is accounted for by the three factors Work load, Job Security, Role Ambiguity. The Beta value indicates the relative influence of the entered variables, that is, Work load (.207) has the greatest influence on productivity, followed by Job Security (.234), Role Ambiguity (.195). The predicted value of the model is 3.76 which is considered as a good fit.

Regression test 3: Stepwise method is used, and regression test was done by taking dependents count – 'No dependents' as the moderator, and the test was repeated for dependents count – with one or more dependents.

i. Dependents count – 'None' is used as the selection variable and stepwise method used. The test results are shown in table 9.

The R- square value states that 47.8% of the variance in Productivity is accounted for by the three factors Job Security, Role Ambiguity, Work load. The Beta value indicates the relative influence of the entered variables, that is, Job Security (.221) has the greatest influence on productivity, followed by Role Ambiguity (.204), Work load (.179). The predicted value of the model is 3.74 which is considered as a good fit.

ii. Dependents count – 'One dependent' is used as the selection variable and stepwise method used. The test results are shown in table 9.

The R- square value states that 56.9% of the variance in Productivity is accounted for by the three factors Work load, Job Security, Role Ambiguity. The Beta value indicates the relative influence of the entered variables, that is, Job Security (.251) has the greatest influence on productivity, followed by Work load (.232), Role Ambiguity (.182). The predicted value of the model is 3.87 which is considered as a good fit.

iii. Dependents count – 'Two dependents' is used as the selection variable and stepwise method used. The test results are shown in table 9.

The R- square value states that 53.6% of the variance in Productivity is accounted for by the five factors Work Load, Role Ambiguity, Job Security, Organisational Support, Interpersonal Relationship. The Beta value indicates the relative influence of the entered variables, that is, Work Load (.235) has the greatest influence on productivity, followed by Role Ambiguity (.228), Job Security (.110) Organisational Support (-.076), Interpersonal Relationship (.079). The predicted value of the model is 3.80 which is considered as a good fit.

iv. Dependents count – 'more than two dependents' is used as the selection variable and stepwise method used. The test results are shown in table 9.

The R- square value states that 59.5% of the variance in Productivity is accounted for by the five factors Work Load, Role Ambiguity, Job Security, Work Life Balance, Organisational Support. The Beta value indicates the relative influence of the entered variables, that is, Work Load (.240) has the greatest influence on productivity, followed by Role Ambiguity (.175), Job Security (.180), Work Life Balance (.082), Organisational Support (-.059). The predicted value of the model is 3.79 which is considered as a good fit.

IMPLICATIONS

The present study on job stress is useful in understanding the causes of stress among employees in the IT sector and the factors that can enhance employee productivity. The increase in the number of women employees in this sector will help in the socio-economic development of the society. One, it can address the issues related to gender equality and secondly, it can improve the lifestyle of people in an economy. Hence there is a need to support women to balance their work, personal and social life.

Businesses can frame strategies to overcome negative stressors in order to improve productivity. The policymakers of the company should take into consideration these stressors so as to mitigate their negative influence on productivity. The positive stressors need to be nourished so as to enhance productivity.

CONCLUSION

The above study establishes the relationship between Job stress factors on Productivity. The study identifies several key factors that have major impact on Productivity. Further, the regression models identify the job stress factors that influence productivity when using marital status and the number of dependents of women employees as moderators.. The factors which are having greater influence like workload and job security has to be emphasized on in order to improve productivity of women workforce. With companies struggling to retain their workforce and IT sector battling the great resignation, which is termed as the ‘pandemic epiphany’ it is important that managers need to understand the pulse of the work force. This paper discusses with empirical evidences some of the factors that lead to job stresses

LIMITATIONS AND SCOPE FOR FURTHER RESEARCH

The study is limited to the top ten IT companies based on Market Capitalization and women employees are selected for the study.

The study can further be extended to cover both genders. The study can be extended to other sector employees like school teachers (Chris Kyriacou, 1987), banking employees (Chovwen, C. 2013), nurses (WUH, CHI T-S., 2010), manufacturing sector (Nanik Ram et al, 2011) so studies can focus on other sectors.

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Table 1: Reliability Statistics (Job Stress)

Cronbach's Alpha	N of Items
.760	32

Table 2: KMO and Bartlett's Test (Job Stress)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.801
Bartlett's Test of Sphericity	Approx. Chi-Square	5.050E3
	df	496
	Sig.	.000

Extraction Method: Principal Component Analysis. / Varimax

Table 3: Total Variance Explained (Job Stress)

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Compo-nent	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.349	16.716	16.716	5.349	16.716	16.716	3.693	11.540	11.540
2	2.312	7.226	23.943	2.312	7.226	23.943	3.175	9.923	21.463
3	2.185	6.827	30.770	2.185	6.827	30.770	2.540	7.936	29.399
4	2.034	6.356	37.126	2.034	6.356	37.126	1.464	4.574	33.973
5	1.385	4.327	41.453	1.385	4.327	41.453	1.454	4.543	38.516
6	1.277	3.991	45.444	1.277	3.991	45.444	1.433	4.479	42.995
7	1.149	3.592	49.036	1.149	3.592	49.036	1.372	4.288	47.283
8	1.124	3.513	52.548	1.124	3.513	52.548	1.308	4.087	51.370
9	1.091	3.410	55.958	1.091	3.410	55.958	1.304	4.074	55.443
10	1.070	3.342	59.300	1.070	3.342	59.300	1.234	3.857	59.300
11	.985	3.079	62.380						
12	.966	3.019	65.399						
13	.921	2.879	68.278						
14	.898	2.805	71.083						
15	.856	2.676	73.759						
16	.791	2.471	76.230						
17	.751	2.347	78.577						
18	.706	2.207	80.784						
19	.650	2.033	82.817						
20	.590	1.845	84.662						
21	.582	1.819	86.481						
22	.562	1.757	88.238						

23	.532	1.663	89.900							
24	.487	1.522	91.422							
25	.478	1.493	92.916							
26	.430	1.344	94.259							
27	.401	1.253	95.512							
28	.357	1.116	96.627							
29	.322	1.005	97.633							
30	.300	.938	98.570							
31	.250	.780	99.350							
32	.208	.650	100.000							

Table 4: Rotated Component Matrix (Job Stress)

	1	2	3	4	5	6	7	8	9	10
WL1 - I am able to reach the target on specified time	.830									
WL2 - I am given extra works to perform always	.830									
WL3 - I am given work as per my capabilities	.817									
WL4 - Suddenly I will be burdened with more work without giving sufficient time to complete	.815									
WL5 - I understand my work fits in achieving organizational goals	.797									
RA1 - Sufficient and clear information is provided to perform the task		.759								
RA2 - I get chance to try my own methods of doing the job		.721								
RA3 - When changes are made at work, I am clear about it		.653								
RA4 - I have opportunity to clarify with manager about the changes or anything related to work		.631								
RA5 - I get enough supervision to complete my task		.623								
RA6 - I am clear about my roles and responsibilities		.614								
RA7 - I understand my work fits in achieving organizational goals		.319								
JS1 - I have a sense of security in my job			.815							

JS2 - I sometimes fear losing my job because of either change in technology or change in management		.802							
JS3 - My job needs special skills that can be gained only through rigorous, continuous training and practice		.762							
JS4 - I feel secured, as I possess all the necessary skills and capabilities to perform the job		.667							
GD1 - Employees are treated equally with regard to job/targets			.735						
GD2 - The company offers flexible working hours irrespective of gender			.680						
IR1 - Relationship among people at all levels is good in the organization				.710					
IR2 - I get necessary assistance from my boss when required				.700					
IR3 - Knowledge sharing happens properly because of good interpersonal relationship				.527					
RC1 - I am provided enough time to perform the tasks					.726				
RC2 - My supervisor is effective in allocating the resources to employees					.717				
JoS1 - I am satisfied with my workload						.626			
JoS2 - I am satisfied with the working conditions						.606			
JoS3 - I am satisfied with the respect I get from my colleagues						.418			
JoS4 - I am satisfied with way company policies are put into practices						.399			
OS1 - The company has policies that drives individual growth							.664		
OS2 - If I decide to quit, employer would try to persuade me to say							.635		
WLB1 - I feel my company is a family-friendly place to work								.690	
WLB2 - I have enough time to do my office and personal work as well								.549	

GD3 - Equal opportunities are provided for career growth without gender bias										.690

Table 5: Reliability Statistics (Productivity)

Cronbach's Alpha	N of Items
.828	18

Table 6: KMO and Bartlett's Test (Productivity)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.808
Bartlett's Test of Sphericity	Approx. Chi-Square	3.658E3
	df	153
	Sig.	.000

Table: 7 – Total Variance Explained (Productivity)

Compo-nent	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.803	26.681	26.681	4.803	26.681	26.681	3.305	18.361	18.361
2	2.211	12.282	38.963	2.211	12.282	38.963	2.429	13.496	31.857
3	1.842	10.232	49.194	1.842	10.232	49.194	2.237	12.427	44.284
4	1.309	7.274	56.469	1.309	7.274	56.469	2.193	12.185	56.469
5	1.087	6.037	62.506						
6	.857	4.762	67.268						
7	.735	4.083	71.351						
8	.699	3.883	75.234						
9	.660	3.667	78.900						
10	.607	3.370	82.270						
11	.573	3.182	85.452						
12	.527	2.930	88.383						
13	.473	2.628	91.010						
14	.418	2.322	93.332						
15	.367	2.042	95.374						
16	.344	1.909	97.283						
17	.271	1.507	98.790						
18	.218	1.210	100.000						

Extraction Method: Principal Component Analysis. / Varimax / suppressed to 4 factors

Table: 8 – Rotated Component Matrix (Productivity)

Components	1	2	3	4
ABS1 - I fail to complete my task due to personal problems	0.745			
ABS2 - Personal problems made me late for work	0.727			
ABS3 - I leave office early because of Personal problems	0.698			
ABS4 - Personal problems has Pulled me away from my normal work location to complete my tasks	0.693			
ABS5 - Personal problems made me to be on the phone, e-mail, or internet while at work.	0.662			
ABS6 - My personal problems made me worry about completing my tasks	0.605			
ABS7 - My personal problems kept me from concentrating on my work	0.538			
COM1 - I get increment or incentive based on my performance		0.84		
COM2 - I am are satisfied with salary package		0.819		
COM3 - Critical tasks are considered for financial rewards		0.807		
COM4 - I will be paid salary on a regular basis		0.499		
SAP1 - The standard procedure enables me and my team members to deliver a quality work			0.751	
SAP2 - The Information on status of work is documented regularly to ensure smooth flow of work			0.736	
SAP3 - The system is easy to understand			0.733	
SAP4 - The procedures are easy to understand and apply while doing work			0.726	
SoS1 - Supervisors considers team members opinions for work related issues				0.788
SoS2 - Supervisor motivates team members to perform their tasks				0.716
SoS3 - Supervisor resolves the problems of the employees				0.604

Table 9 – Regression: Job Stress*Productivity

#	**Moderator**		**Predictors**	**Unstandardized Coefficients**				**R Square**	**Predicted value**
				B	**Std. Error**	**t**	**Sig.**		
1	None		(Constant)	1.620	0.108	15.069	0.000	0.532	3.7959
		1	Work Load	0.226	0.017	13.06	0.000		
		2	Role Ambiguity	0.210	0.02	10.762	0.000		
		3	Job Security	0.170	0.021	7.902	0.000		

		4	Organisational Support	-0.047	0.017	-2.739	0.006		
		5	Interpersonal Relationship	0.042	0.019	2.175	0.030		
2	Marital status – married		(Constant)	1.771	0.133	13.334	0.000	0.529	3.8149
		1	Work Load	0.23	0.021	11.104	0.000		
		2	Role Ambiguity	0.212	0.024	8.772	0.000		
		3	Job Security	0.127	0.027	4.648	0.000		
		4	Organisational Support	-0.055	0.022	-2.52	0.012		
		5	Interpersonal Relationship	0.05	0.024	2.066	0.039		
3	Marital status – Unmarried		(Constant)	1.461	0.168	8.711	0.000	0.522	3.7595
		1	Work Load	0.207	0.033	6.243	0.000		
		2	Job Security	0.234	0.035	6.635	0.000		
		3	Role Ambiguity	0.195	0.034	5.675	0.000		
4	Dependents count – ‘None’		(Constant)	1.582	0.205	7.731	0.000	0.478	3.7402
		1	Job Security	0.221	0.041	5.344	0.000		
		2	Role Ambiguity	0.204	0.043	4.776	0.000		
		3	Work Load	0.179	0.04	4.517	0.000		
5	Dependents count – ‘One dependent’		(Constant)	1.401	0.219	6.388	0	0.569	3.868
		1	Work Load	0.232	0.038	6.15	0		
		2	Job Security	0.251	0.048	5.207	0		
		3	Role Ambiguity	0.182	0.039	4.654	0		
6	Dependents count – ‘Two dependents ’		(Constant)	1.715	0.193	8.906	0.000	0.536	3.7959
		1	Work Load	0.235	0.031	7.569	0.000		
		2	Role Ambiguity	0.228	0.035	6.5	0.000		
		3	Job Security	0.110	0.04	2.724	0.007		
		4	Organisational Support	-0.076	0.031	-2.433	0.016		
		5	Interpersonal Relationship	0.079	0.039	2.018	0.045		
7	Dependents count – ‘more than two dependents ’		(Constant)	1.603	0.195	8.224	0.000	0.595	3.793
		1	Work Load	0.240	0.032	7.525	0.000		
		2	Role Ambiguity	0.175	0.039	4.544	0.000		
		3	Job Security	0.180	0.041	4.379	0.000		
		4	Work Life Balance	0.082	0.031	2.657	0.009		
		5	Organisational Support	-0.059	0.034	-1.726	0.087		