Contextualizing Workplace Stress: The Experience of Bank Employees in India

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ABSTRACT

Numerous attempts have been made to delineate and assess the concept of occupational stress. It is essential to describe the working conditions that summarize the job strain, how specific stress effecters are professed and reviewed, and the emotional reactions and coping skills of employees in various sectors of employment. The present study hypothesizes that there are no organizational stress patterns of workplace stress for bankers; and that job conditions and job reactions play no active role in stress levels. The data was collected from 217 bank employees; PPS procedures were used for various urban banks in the city of New Delhi, India. A comparison of study group and population sub-groups of employee demographic classification was done and no significant differences were documented. These variables were used in multivariate analysis with IBM SPSS 23.0. Multivariate modeling revealed that workplace stress is reflected in features of contextual factors such as control, and administrative helpfulness and it can be concluded as organizational culture along with characteristics of individual nature.

1. INTRODUCTION

Banking sector not only has been playing a leading role within the financial system in India (Beck & Kunt, 2006) but also has a significant socioeconomic function, spine of the interiors of the economy and is being considered as one of the fast-developing areas in the Indian financial sector too (Gopalakrishnan & Swarnalatha, 2015). Bankers are subjected to innumerable challenges throughout their work life originating from their workplace. The organizations and its employees has to bear significant psychological, physiological and financial costs which is caused by workplace stress and hence unfriendliness/opposition in workplace, interpersonal disputes, decreased self- confidence, low productivity, rise in expenses and absenteeism of the employees are the results (Colligan & Higgins, 2006). Conceptualization of organizational stress was

worked out through psychosocial magnitudes of the occupational environment (Newton et. al., 1995) and responsibilities associated with workplace like complexity, control, demand, and extrinsic job satisfaction as previously discussion (Maslach et. al., 2001). *Complexity* means the key features of a work profile which have a direct relationship with the different kind of traits, skills, level of challenges and self interest of an individual (Pugliesi,1999). Job satisfaction and distress have is more strongly related to *Job control* than complexity (Cotton et. al., 2002). Studies conducted over last two decades on work stress shows that "demand-control" model of job strain is a very prominent structure which discovers significant elements of job conditions of workers (Bakker & Demerouti, 2007) and hence the studies include all factors discussed in constructing a comprehensive prediction equation.

2. LITERATURE REVIEW

Stressors tend to vary with work and workplace. They may also be a cumulative effect of certain concepts, ideas, opinions and acuities that evoke adverse emotions (Buunk & Janssen, 1992). It is because of this, that most of the research in the field of organizational management is targeted to delineate factors and identify the reasons behind job stress among employees. Occupational stress is one of the major and most significant reason behind majority of issues which impede an organization's success, like health of employees, plummeting productivity and efficiency (Savery & Luks, 2001). The stress on encounters at the workplace has been proven to be detrimental to the general health as well as well being of the employees of an organization apart from having an adverse effect on productivity, efficiency and organizational profit (Bickford, 2005). The documented evidence for research shows that disturbed work life balance among bankers, the tendency to take their job related issues home (and vice versa) is relatively very high among banker, their stress levels is dependent upon their education, the emotional support they receive from their families and the amount of time they have for themselves (Michailidis & Georgiou, 2005). This study thereby concluded that this additive effect may provide distinctiveness to the stressors associated with exclusively, work and related occupations. For example, sexual harassment, gender biasness and rejection of doing challenging tasks are some common stressors faced by female managers at work (Oke & Dawson, 2008). Occupational stress induces unprofessional attitudes towards the job, escalated turnover and decreased employee performance with respect to the job duties (roles and responsibilities) and organizational targets (Gilboa et. al., 2008, 2013) especially in bankers (Taris & Schreurs, 2009).

Stressors sometimes arise in the form of routine doubts and commonplace worries, key occasions or milestones in work-place, or continued challenging work circumstances (Hershcovis, 2011).

It has been often pointed out that usual models of stress are not very helpful in locating the stress predictors and job satisfaction until they are dealt with in specific job contexts. The present study reveals that both job conditions and reactions are active determinants of stress levels. These together compose an intriguing combination of model factors encompassing most job related stress variables, which contribute in ways too numerous to workplace stress for example overburdening responsibilities, role (authority and conflict) and absence of support from seniors (Malik, 2011).

Researchers have revealed various prognosticators such as communication skills of poor nature, overworking or not following work place ethics, unmatched job profiles and work capacity, partial performance management system for evaluation or promotion, unfitting wages, and unsuitable working conditions as significant predictors of counterproductive work behavior through unfavorable work environment (Aftab & Javeed, 2012). Shah and Hasnu recognized the important aspects that may affect

employees' performance associated with their work in general and job in particular. Job instability is one of the reasons for job stress among employees. This in turn affects the job performance. This research revealed a fundamental association between work instability and performance at work (Shah & Hasnu, 2013).

Umpteen amounts of stress and strain is brought into picture, owing to pressure on the professional and personal front, the hectic requirements of modern life add on to the problem. According to a survey most workers (more than 65%) identified stress due to job requirements as a problem and documented it as a leading feature of their usual life (Dhankar, 2015).

Considering this, various job stress models have been proposed which focuses on organizational parameters that are measured as common causes of stress; an attempt is made to explain these factors as a relation between social and contextual factors between the individuals and groups which influences employee experience of work stress. Factors from outside the organization, within home and broader community can also be utilized to shape these experiences.

3. PROBLEM STATEMENT

In a developing country like ours where social-political issues and structural-economic conditions have unavoidable impact on the operational practices and workplace stress, it is necessary to understand all the major stressors of bankers. Job stress leads to a counterproductive work behavior. Abundant efforts have been made to delineate and assess the concept of occupational stress, it is essential to describe the working conditions that summarize the job strain, how specific stress affecters are professed and reviewed, and the emotional reactions and coping skills of employees in various sectors of employment. Organizational culture was reported as a collective scheme or social representations for work variables (within organizations) as associated with socio-cultural context and is known to be the most significant feature for qualitative analysis of workplace stress.

4. OBJECTIVES

The study examines the relationships between bank branch employees' felt job stress, authoritative factors, job experience, and performance. It further explores specific contextual workplace stressors reported by Indian bankers along with working conditions that produce a concept of job strain and stress.

Hypothesis

Ho1: There are no organizational stress patterns of workplace stress for bankers.

Ho2: Job conditions and job reactions play no active role in stress levels.

5. RESEARCH METHODOLOGY

The study is based on primary data and is focused on assessing the organizational stress patterns of workplace stress for bankers; understand the role of job conditions and job reactions in stress levels and explore specific contextual workplace stressors reported by Indian bankers.

6. DATA COLLECTION

The study was an investigation for employees associated with multiple public banks in India. The purpose of conducting the survey is to expose the "workplace stressors and construct of workload" of various

bank employees. In the beginning of framing and developing the survey instrument, job conditions were identified as a part of hidden workload among workers in focus groups. The questionnaire used in the survey included several items that elicit self-reports of involvement in different types of job associated variables. Data from these queries, as well as measures of job conditions, job stress, job satisfaction, and distress, were utilized in the analysis. Questionnaires were sent through mail to all eligible bank employees in 2016; chosen through PPS for various urban banks in the city of New Delhi, India. Completed surveys were returned by 217 (54%); power 65%. Sample size could not account for alpha and beta errors at 5% and 20%. Non-response bias may have risen from a low return rate of questionnaires and may be due to absence or repulsion from such study surveys. No significant differences found on comparison of sample and population distribution of employee classification, age, ethnicity and year of employment. The sample might have over-representative of certain categories in demographic patterns. Evidence for any other form of response biasness was not found.

Based on gender, 83.9% of the sample were males, and 16.1% females; based on type of staff; 4.6% was clerical; 71% was middle level administrative while other 52% grouped themselves as managerial level participants. The age range of sample subjects was from <25 to >45 years. The working experience was accounted by the bankers varied from 0 to ≥ 10 years. Demographic and individual characteristics of the sample are provided in Table I. Anonymity and confidentiality was ensured as informed consent was documented to participate in the research.

7. RESEARCH INSTRUMENT-QUESTIONNAIRE

The first part of the questionnaire assessed demographic and socio-economic factors. Respondents were asked to report gender, age, experience, staff type, education, SES score, marital status and job-satisfaction, and other variables of interest in the study. The 3 key job characteristics i.e. control, complexity or challenge and demands as adapted from a previous research are quantified by seven items (Pugliesi, 1999). Research on job reactions included extrinsic job satisfaction and general job stress questions with 3 items each which included some questions like would you categorize you work profile as a typically stressful one or quantifying opportunities of promotion amongst other. Each was a summed index based on item in which five point scale was used by the respondents to indicate the extent to which a descriptive statement described their position. Dichotomous answers were recorded for administration helpfulness and customer interaction. Socio Economic Status Scale (Aggarwal et. al., 2005) was employed to assess the SES of the family. NSAD Stress Questionnaire (ISMA, 2012) and a self report questionnaire modified by the authors for the purpose of research are included in stress measures (Shkëmbi et. al., 2015). Internal consistency, α was found to be 0.86. Results are construed as:

(a) ≤ Four points- Least likely to suffer from stress-related illness;

(b) Five to Thirteen points- Likeliness of stress-related ill health either mental, physical, or both;

(c) ≥ Fourteen points- High odds to be associated with stress and unhealthy behaviors.

Total scores were derived by counting the number of items reported to be true for them. NSAD suggests that a yes answer score should be counted as 1 (one), and 0 otherwise (Shkëmbi et. al., 2015). These are 25 close-ended queries were then coded into Yes or No answers.

8. STATISTICAL TOOLS

Spearmen correlation was used for covariate analysis of all nominal predictors with scale stress outcome and once found to significantly affecting stress levels, they were selected as explanatory variables for subsequent regression analysis. Multilinear regression analysis with multiple step analysis was used from a model of variables to calculate the level of stress including sex, age, experience, staff type, education, SES score, marital status and job-satisfaction (Table IV). SES score, and stress levels were considered as continuous variables for the purpose of this analysis; while others were recorded as multichotomies or dichotomous variable. For the next multiple regression model the outcome stress scores was modeled with job authority and contextual variables. These variables were used in multivariate analyses. Multicollinearity was checked; variables were excluded if documented. 2-asymptomatic p-values < 0.05 were considered significant. All analyses were performed in IBM SPSS 23.0.

9. DATA ANALYSIS AND INTERPRETATION

Table 1
Sample Characteristics

Demographic Characterizes		*N*	*%*
Gender	Male	182	83.9
	Female	35	16.1
Age	< 25 Years	33	15.2
	25-45 Years	134	61.8
	> 45 Years	50	23.0
Experience	< 1 years	64	20.19
	1-5 years	97	30.60
	5-10 years	88	27.76
	> 10 years	68	21.45
Staff Type	Clerical	10	4.6
	Administration	154	71.0
	Managerial	53	24.4
Education	Graduate	127	58.5
	Post-graduate	79	36.4
	Others	11	5.1
SES Score	Lower Middle	16	7.4
	Upper Middle	45	20.7
	High	139	64.1
	Upper High	17	7.8
Marital Status	Married	110	50.7
	Single	51	23.5
	Divorced/Widowed	44	20.3
	Others/No answer	12	5.5
Job-Satisfaction	Very satisfied	81	37.3
	Satisfied	19	8.8
	Dissatisfied	47	21.7
	Very dissatisfied	70	32.3

Table 2
Descriptives for organizational contextual job condition and reaction variables

Variables associated with jobs		*Mean*	*SD*
Job conditions	Complexity	14.0	1.7
	Control	6.7	1.7
	Demands	5.0	1.8
Job reactions	Extrinsic job satisfaction	6.4	1.6
	Job stress	3.4	0.3

Table 2 provides a descriptive analysis of summary scores for all organizational contextual job condition and reaction variables as summed from their 5-point scale sub queries. Amongst job conditions, the mean of job complexity was 14.0 ± 1.7 where as it was 6.7 ± 1.7 and 5.0 ± 1.8 respectively for job control and demand respectively. Job reactions through extrinsic job satisfaction and job stress documented a mean of 6.4 ± 1.6 and 3.4 ± 0.3 respectively.

Table 3
Bivariate Correlation between contextual organizational job condition and reaction variables with satisfaction and experience

	Complexity	*Control*	*Demand*	*Extrinsic job satisfaction*	*Job stress*	*Job-Satisfaction*	*Experience*
Complexity	1	–0.842***	0.671***	0.703***	0.639**	0.424**	0.313***
Control		1	0.678***	0.723***	–0.642**	0.671***	0.042
Demand			1	0.542***	–0.551**	0.526***	0.324***
Extrinsic job satisfaction				1	0.621**	0.909***	0.229***
Job stress					1	–0.562***	0.732***
Job-Satisfaction						1	0.112
Experience							1

***$p < 0.001$; **$p < 0.01$

Table 3 shows bivariate correlation between contextual organizational job condition and reaction variables with satisfaction and experience; reported through a categorical. All variables were significantly related to job-satisfaction i.e. on increase in job complexity, control, demand, extrinsic job satisfaction and job stress, were found to correlated to an upward increasing trend of job-satisfaction and job experience. Spearmen correlation between job control and experience did not reach statistical significance.

Table 4
Summary for multiple regression model for stress scores with demographic factors and personal attributes

Variables	*Unstandardized coefficient*	*S.E.*	*Sig.*
Gender	0.738	0.265	0.023
Age-Group	–1.331	0.050	0.012
Marital Status	0.634	0.014	0.048
Staff-Type	2.123	0.960	0.050

Variables	*Unstandardized coefficient*	*S.E.*	*Sig.*
Educational Qualification	–1.251	0.391	0.021
Socio-Economic Status	–0.366	0.606	0.022
Marital Status	1.13	0.918	0.043
Job-satisfaction	–2.642	0.516	0.042
Constant	6.321	1.196	0

Adjusted R square-0.61; Classification Prediction-86.3%

Table 4 summarizes the multiple regression model for stress scores with demographic factors and personal attributes. The model reached statistical significance, $p < 0.05$, and explained 61% of the variance in stress score. All variables were contributing significantly to the model where staff-type and job-satisfaction were reported as prime explanatory variables for the model (B = 2 approx.; $p < 0.05$). For every category change in staff-type and job-satisfaction, the stress score was seen to increase and decrease by 2 respectively.

Table 5
Summary for multiple regression model for stress scores with job authority and contextual variables

Variables	*Unstandardized coefficient*	*S.E.*	*Sig.*
Complexity	1.326	0.464	0.041
Control	-1.501	0.051	0.032
Demand	2.186	0.236	0.022
Extrinsic job satisfaction	-1.632	0.514	0.029
Job stress	2.469	0.525	0.050
Experience	-2.870	0.743	0.048
Administration Helpfulness	-0.615	0.073	0.029
Customer Interaction	1.170	0.021	0.042
Constant	2.311	1.651	0

Adjusted R square-0.46; Classification Prediction-81.1%

Table 5 summarizes the multiple regression model for stress scores with job authority and contextual variables. The model reached statistical significance, $p < 0.05$, and explained 46% of the variance in stress score. All variables were contributing significantly to the model where job stress and experience were reported as prime explanatory variables for the model (B = 2 approx.; $p < 0.05$). For every category change in job stress and experience, the stress score was seen to increase and decrease by 2 respectively; implying that when job stress reported was high; so were the stress scores but with more experience; the trend was reversed. Customer interaction was found to be significant positive determinant of stress; unlike administrative helpfulness; which had an adverse effect on stress scores.

10. FINDINGS AND DISCUSSIONS

The findings of the present study confirm that all kinds of stresses are a significant delineator of job satisfaction in the banking industry. The present study helps in revisiting the concept of stress as viewed by Indian bankers and its major determinants. With the aim to enquire about the workplace stress levels

among employees in the banking industry; it was found that there are multiple reasons/causes for stress among employees in this sector. The study revealed an organizational stress pattern of workplace stress for bankers; and that job conditions and job reactions play active role in stress levels. Factors like gender, age-group, marital status, staff-type, educational qualification, socio-economic status, marital status, job-satisfaction are responsible for stress. High level employees, lower education and socio-economic levels have been reported to be associated with high stress levels. This could be attributed demands and complexity of work. Employees with higher of levels-SES, reflected abilities to fulfill their job roles and requirements and also required less resources for fulfilling their roles, as compared to those, who had lower levels of SES. The former category individuals were also more likely to report less stress than the employees in the latter category (lower-SES workers). To frame it differently, jobs that offer better remuneration, higher-SES employees appear to be more equipped to complete their work-related tasks with minimal stress and strain.

The study also provided subtle insights about multifarious measures of job demands and control that holds relevance and is applicable to today's working environment in banks and focuses on demands in banking services work. The Demand-Control Model is an excellent insight into occupational stress scores (Michie, 2002; De Jonge et. al., 2000). The stress levels among Indian bankers project an infinite heap, constituted of multiple factors acting through job satisfaction and other occupational factors. Nonetheless, the study suggests there seems to be multifaceted linkages between the various types of stressors and the work-related traits. It is time to implore the public and private banks to include stress management strategies to their policies. A constant evaluation of stress levels and appropriate counseling may be an appropriate yearly ritual that needs to be included.

11. CONCLUSION

Multivariate modeling approach investigated occupational stress and a crucial finding is that experience of stress projects individual traits and collective attributes that are modeled by specific factors such as control, and administrative helpfulness or in summary what can be concluded as organizational culture. It can be concluded that there is a need to emphasize on individual targeted measures in order to manage the stress. Some attention should also be given to broader issues in taking care of the circumstances in which occupational stress is experienced by employees of the banking industry.

12. MANAGERIAL IMPLICATIONS

In reference to pragmatic contributions, the results of this research can be resorted to as a charter by the strategic management to manage workplace stress problems. This research aims to provide relevant and pragmatic recommendations as well as suggestions concerning the most important human capital issues for bankers. The study may serve as basis for revision of policies of stress management for employees of banks as it reveals how job conditions of complexity, demand and control are positive and highly significant prognosticators of job stress.

13. LIMITATIONS OF THE STUDY

Limitations of this study include multiple facts, primarily that the present research is based on workers from a few banking institutions, thereby limiting the generalizability of the outcomes. Most banks have

various and diverse occupational positions, general opinion (stereotype) should be made with caution. Reasons particular to this industry can be, to some extent be the factors influencing the results obtained in this study. Paucity of time and resource may have affected the sample size; also, limiting the geographic coverage of the study.

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