

A COMPARATIVE STUDY OF OCCUPATIONAL STRESS AMONG PUBLIC AND PRIVATE SECTOR BANK EMPLOYEES OF INDIA: A RESEARCH REVIEW

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Abstract: *Cut throat competition has made employers realize that employees are the only source of competitive advantage. Given the pressure to perform and compete, stress will be a natural concomitant. Therefore, for maintaining wellbeing of employees and effectiveness in the organizational and non-organizational contexts it is necessary to understand the nature of stress and complexities, its causes and determinants. The present study aims to gain a better understanding of the factors that contribute to occupational stress experienced by the employees working in banks of India, both private and public sector. The sampling frame comprised employees of private and public sector banks of Delhi, Noida and Gurgaon, metropolitan cities of India. 300 questionnaires were distributed out of which 230 employees responded. Organizational Role Stress Scale (ORS Scale) developed by Udai Pareek (1983) is used for measuring the ten role stressors by observing the frequency of behaviours associated with each role stressor. Two tailed T-test statistical analysis was performed to arrive at the result. This research corroborates the existence of stress among employees of both private and public sector banks. However, on comparing the means of both the sectors it is observed that private bank employees experienced higher overall stress. This might be due to the nature of job these professionals perform. It was also found that there is no relationship between the gender of employee and the stress level. The findings of the present study may prove useful in helping the banking industry manage organizational stress well.*

Keywords: *Employee Stress, Employee health, Banks, Private banks, Public banks, India, Stress Level*

INTRODUCTION

Stress is a natural concomitant of work life and is inevitable today. No individual is immune to stress, face it no matter what is his avocation (Tudu and Pathak, 2013). The word is derived from the Latin word, stringere (Edworthy, 2000; Tudu and Pathak, 2013), meaning to draw tight. In the 15th Century, the

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term was used to describe trouble or pain. A century later, the term was used to describe burden, force or pressure, especially on a person's body or soul. In the 17th Century, stress denoted hardship, straits, adversity or affliction. During the 18th and 19th Centuries it meant, "force, pressure, strain or strong effort" (Hinkle, 1973). It entered social science literature from engineering and physics (Cooper and Marshall 1978). In physics, it denoted the internal force generated within a solid body in response to the action of an external force distorting the body. While the external force was called 'load', the resulting distortion was termed as 'strain'. In 1936, Prof. Hans Selye, "The father of modern stress", brought to the fore concept of stress as non-specific response of the body to any demand.

Hans Selye (1936) has defined stress as "a dynamic activity wherein an individual is confronted with an opportunity, constraint or demand". According to Coleman (1976), modern age has been called the 'age of anxiety and stress'.

Stress is "a dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important." (Copper et. al, 1988; Greenberg and Baron, 2003; Huczynski and Buchanan, 2001; Robbins, 2002; Vazquez, 2001). Hence, stress is not only a response, but also a function of individual appraisal of the situation (Carver and Connor, 2010; Dumitrescu, 2014; Leskovic, 2013). Organizational Stress arises due to lack of person-environment fit (French et al., 1982; French and Kahn, 1962; McGrath J.E., 1976). When organizational stress is mismanaged, it affects the human potential in the organization. It further leads to impaired quality, productivity, health and affects wellbeing and morale. Studies have suggested that stress results in a wider range of somatic and psychological patterns which is detrimental to the individual (Strange and Brown, 1970). This in turn has negative economic implications too (Cooper and Cartwright, 1994; and Edworthy, 2000).

Stress has psychological, physiological and behavioral dimensions (Childs and Stoeber, 2012; Schaufeli and Enzmann 1998). Psychologically, people perceive situations to be threatening and challenging and this cognitive appraisal lead to physiological problems such as blood pressure, cardiovascular problems, ulcers, diabetes, high cholesterol, etc; psychiatric reactions like anxiety, anger, frustration, depression, fatigue, burnout syndrome and behavioral responses drug abuse, smoking, suicide (Banovcinova and Baskovaa, 2014; Chung and Wu, 2013; Dumitrescu, 2014; Herrero *et al.*, 2013). Such events may lead to Distress.

But stress can have positive effects also. It can arouse a person towards action; it can result in a new awareness and an exciting new perspective. Stress can increase alertness among employees and mobilize their adaptive capabilities. Therefore, to some extent, a certain level of stress potentially contributes to organizational effectiveness and such stress is called *Eustress*.

STRESS IN BANKING SECTOR

Stress has been examined among various groups of professionals such as accountants, managers, human service professionals, teachers, nurses and pilots as well as in various sectors such as hospitals, airlines, manufacturing firms, accounting firms, schools, colleges, and the like. But, little attention has been given to occupational stress in banking sector.

The number of jobs steadily increasing has resulted in creation of new class of young consumers with high disposable incomes causing changes in lifestyles, forms of sociality, family structure, and self-identity. These changes fuel the rapid upward socio-economic mobility experienced by employees in this industry. Its job conditions are unique, its demands are tedious and banks are emphasizing on human resources not out of chance or compassion but out of sheer compulsion. The technological advancements put a lot of pressure on employee and organizations, demanding more immediate and direct changes across all functionalities. This sector is highly volatile and lack job security and need constant upgradation of skills in order to remain in the market. Average working hours has extended to 50 hours a week (King, 1995). A prominent factor which has been observed to affect not only a company's bottom line but the morale of the employees too is Stress (Herrero *et al.*, 2013; Pathak, 1992). Workplace stress has become a critical issue for the employers, employees and the organizations (Horwitz, 2010).

Work overload, underutilization of abilities, deadline pressures, role stressors, target based jobs, dwindling resources and physical discomfort have emerged as factors associated with employees' distress and job dissatisfaction (Caplan *et al.*, 1975; Herrero *et al.*, 2013).

For maintaining wellbeing of employees and effectiveness in the organizational and non-organizational contexts it is necessary to understand the nature of stress and complexities, its causes and determinants. Stress emanating from organizational context is often referred to as occupational stress. Against this backdrop it may be important to talk about occupational stress our primary concern in the present study.

RESEARCH METHODOLOGY

Hypothesis

Keeping in view the objectives of the study the following hypothesis were formulated.

Ho1: There is no difference in nature and intensity of stress among respondents in Indian banking sector.

Ho2: There is no difference in quantum of stress among the male respondents working in private and public sector banks.

Ho3: There is no difference in quantum of stress among the female respondents working in private and public sector banks.

Methodology

A survey was conducted on private and public sector bank employees from all work levels to gain a better understanding of the factors that contribute to occupational stress. In carrying out the present research both primary and secondary sources of data collection was used. The sample population selected for this particular research is the employees of selected private and public sector banks of Delhi, Noida and Gurgaon, metropolitan cities of India.

Sampling

The sampling frame comprised employees of private and public sector banks of Delhi, Noida and Gurgaon. 300 questionnaires were distributed out of which 230 employees responded. Random and Convenience Sampling was used for data collection. Participation in the study was on a voluntary basis, and the respondents were assured that their responses would be strictly confidential. The sample included employees of different age groups, hierarchical levels, qualification levels, and experience level.

Tool of Data Collection

Primary data was collected through the ORS scale (Pareek, 1983) measuring the ten role stressors by observing the frequency of behaviors associated with each role stressor. The secondary data was collected from research publications, standard journal and periodicals including the government organizations and from respective records about the job related occurrence.

Measure

ORS (Organizational Role Stress) Scale comprises 50 items (Pareek, 1983). The respondents rate each item using Likert scale as 0, 1, 2, 3, 4 depending on the item's applicability to their organizational role (0 for never or rarely and 4 for always or frequently). Various organizational factors cause stress among the employees affecting organizational efficiency and employees' well-being. These factors may be the demands placed on the employees, the work culture, roles and responsibilities, long hours worked, work overload and pressure, the effects of these on personal lives, lack of control over work and lack of participation in decision making, poor social support, unclear management and work role and poor management style etc. The stress due to organizational factors is also termed as organizational stress. The concept of role and the related concepts of role space and role set have a built in potential for conflict and stress.

A. Role Space Conflicts: Role space has three main variables: self, the role under question, and the other roles he occupies. Any conflicts amongst these are referred to as role space conflicts or stress. Role space conflict has been defined as the dynamic relationship among various roles the individual occupies (Pareek, 1993). These conflicts are:

1. Self -Role Distance (SRD) - This arises due to the conflict of one's values and self-concepts with that of the requirements and expectations of the organisations.
2. Role Stagnation (SR) - This stress arises due to the feeling of being stuck in the same role. In this situation the individual perceives no opportunity for career growth and challenging tasks and preparation for the higher responsibility is absent.
3. Intra - Role Conflict- This stress arises due to incompatibility between various expectations or various functions with the role.

B. Role -Set Conflict: An individual's role is the set of roles that consists of important persons who have varying expectations from the role that occupies. The conflicts which arise as a result of incompatibility amongst these expectations by the 'significant' others is known as role set conflicts.

4. Role Expectation Conflict (REC) - This stress arises when there is a conflicting expectations or demands by different role senders.
5. Role Ambiguity (RA) - When individual lacks clarity about what is the expected behavior from a job or position, the conflict he faces is called role ambiguity. It may be in relation to the activities, responsibilities, priorities, norms or general expectations.
6. Role Erosion (RE) - When an individual feels that important functions or roles he would like to perform, are being performed or shared by other individuals.
7. Role Overload (RO) - When an individual feels that there are too many expectations from the role he performs and which he is unable to cope with, he experiences role overload. Role overload is more likely to occur where the role occupant lack power, where there is a large variations in the expected output, and when delegation or assistance cannot procure more time.
8. Resource Inadequacy (RI) - This stress arises when the resource required by role occupant for performing his role effectively is unavailable or not sufficient. These resources may be information, people, material, finance or facilities.
9. Personal Inadequacy (PI) - This stress arises when an individual feels he lacks adequate knowledge, skills and training to perform the task he is

assigned. People who are assigned new roles without enough preparation or orientation are likely to experience this type of stress.

10. Role Isolation (RI) – In a role set, the role occupant may feel that certain roles are psychologically closer to him, while others are at a much greater distance. In case of weak or lack of linkages between the existing and desired linkages of one's role an individual will experience stress.

Table 1
Total ORS Scores as per sector

Stressor	Public sector bank			Private sector bank		
	Mean	SD	Rank	Mean	SD	Rank
IRD	8.82	5.31	2	8.67	5.62	2
RS	9.90	5.51	1	9.51	5.82	1
REC	4.82	4.78	8	5.43	4.93	7
RE	7.52	5.27	3	8.05	5.53	3
RO	4.75	4.61	9	5.54	3.92	8
RI	5.91	4.09	4	6.21	4.77	5
PI	5.87	4.61	5	6.42	5.02	4
SRD	5.18	4.54	7	5.90	5.08	6
RA	3.33	4.07	10	3.67	3.84	10
RIn	5.47	3.81	6	5.04	4.87	9
ORS	61.57	46.60	-	64.44	49.40	-

The ranking of various stressors obtained in the present study is given in Table 1. The mean score for the total ORS is confirming that the bank employees, both private and public sector, are experiencing moderate to high level of stress. Role stagnation (RS) emerged as the most potent role stressor in both the sectors followed by Inter Role Distance (IRD) and Role Erosion (RE). Role

Table 2
Independent Sample Test for Males in Private and Public Sector Banks

Stressor	<i>t-Test for Males in Private and Public sector banks</i>		
	<i>T</i>	<i>Sig 2-tailed</i>	<i>Mean difference</i>
IRD	0.471	0.637	-0.0651
RS	-0.036	0.973	-0.0052
REC	-0.811	0.420	-0.0976
RE	1.252	0.214	0.1694
RO	-1.582	0.117	-0.1921
RI	-0.810	0.418	-0.0867
PI	-0.874	0.382	-0.0887
SRD	-1.846	0.068	-0.2017
RA	-0.0462	0.645	-0.0476
RIn	-0.813	0.416	0.1092

Ambiguity (RA) emerged as the least potent role stressor in both banks. Rest stressors were not same across both the sectors.

Employees of private sector banks scored higher total ORS score (64.44) as compared to public sector banks (61.57).

No stressors were found to be statistically significant for female employees working in private and public sector banks (Table 2). Therefore, null hypothesis is accepted.

Table 3
Independent Sample Test for Females in Private and Public Sector Banks

<i>Stressor</i>	<i>t-Test for Males in Private and Public sector banks</i>		
	<i>T</i>	<i>Sig 2-tailed</i>	<i>Mean difference</i>
IRD	1.315	0.191	-0.2488
RS	-0.924	0.356	-0.1702
REC	-0.467	0.643	-0.0843
RE	0.427	0.671	0.0856
RO	-0.063	0.948	-0.0908
RI	-0.947	0.398	0.124
PI	-0.188**	0.851	-0.0318
SRD	-0.062	0.953	-0.0084
RA	-0.042	0.965	-0.059
RIn	0.837**	0.410	0.1615

No stressors were found to be statistically significant for female employees working in private and public sector banks (Table 3). Therefore, null hypothesis is accepted.

DISCUSSION

There is a need for understanding the effects of stress on both the organization and the employees (Bohle and Quintan, 2000; Caplan et. al, 1975; Decenzo and Robbins, 2002; Gillingham, 1998; Greenberg, 2002; Greenberg and Baron, 2003; Kruum, 2001; Murray, 1993; Smith 2003; Smither, 1998).

A higher overall stress experienced by the private bank employees might be due to the nature of job these professionals perform. Much of the work is target based with strict deadlines. Moreover, there is no job security in private banks. In a press report, due to the 2008 global credit crisis banks such as Citigroup, HSBC, Bank of America Merrill Lynch and Barclays slashed jobs in their Indian operations due to slowing down of operations (The Economic Times Jan 26, 2012). The loss of a lucrative job created tremendous stress among employees leading to psychological problems like anxiety, frustration, and depression thereby affecting the performance of the bank employees which may ultimately affect growth of the

banking sector. However, Role stagnation (RS) followed by IRD and RE were found to be prominent stressors in both private and public sector banks.

A possible reason for high RS among bank employees can be attributed to the nature of job. Banking sector is marked by monotonous jobs. Stress due to RS arises in these employees because they feel that they perform the same role repetitively for a long period of time. They perceive no opportunity for career growth and sees no change in future. In such a situation individuals' potential is underutilized and there is no new learning. Challenging tasks and preparation for higher responsibility is absent. It has been observed that even after promotions, many of the professionals carry out more or less the same functions which they were performing earlier. The change in the designation with absence of new challenges causes role stagnation and a feeling of frustration among these professionals.

The influence of the banks, whether private or public, is not seen in the male and female employees. There is no relationship between the gender of employee and the stress level. Male or female, both experienced stress because they have to perform the same job in the organization and face the same competition. They experience role conflict between the organizational and non-organizational roles and face the same difficulty maintaining work and family balance.

CONCLUSION

The result of the present study and the general overview of the related literature concluded that stress is a major hazard for the organization and may affect not only the performance of employees but also their health (Kazmi et. al., 2008). The stress among bank employees arises due to the nature and characteristics of the job. Factors like work overload, role conflict, communication gap among colleagues and comfort with supervisor and colleagues, continuous contact with the customers, role ambiguity, unpleasant organizational environment, lack of privacy, no career advancement, target achievements have contributed to increase stress among employees and has an adverse impact on productivity, absenteeism, worker turnover and employee health.

Bank employees face too much work bombarded at them and not enough time to complete the list. They find it challenging to manage the demands of job and personal life. They struggle to maintain a balance in their lives and often split between home and the office. Flexible work schedules can be introduced as it may improve employee satisfaction and reduce stress.

Individuals have a finite capacity to work and process information. Burgeoning workloads and dwindling resources often drive managers to push their staff beyond limits. Workload can be tiring and often drive employees to work much longer hours leading to stress, exhaustion and burnout. Moreover, bank employees feel

that their interests often do not match with the managers. At times, the target set for them by the managers is unrealistic and the drive to achieve those targets often cause stress.

The organization needs to ensure that there is a fair synchronization among the workload and capabilities of the employees and available resources. Proactive strategies such as stress management programmes, counseling, yoga and meditation sessions can be introduced to minimize the debilitating effects of stress. Yoga and meditation help employees gain an inner strength that will allow them to overcome anxiety, overwhelming fears and frustrations. Stress audit at regular intervals would help in identifying the stress level among employees.

There is still a dearth of investigations into occupational stress and its causative factors and more research needs to be carried out. The future academic researchers may use the present study as a stepping stone for further exploratory research toward defining stress and its affect. It may prove useful in helping the banking industry manage organizational stress well.

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