Occupational Stress as Experienced by Private and Public Sector Bank Employees

S. Sriranjani Mokshagundam1, Dr. K. Janardhanam2
1Research Scholar, Canara Bank School of Management Studies, Bangalore University, Bangalore, INDIA
2Director and Professor, Canara Bank School of Management Studies, Bangalore University, Bangalore, INDIA

ABSTRACT

Stress is a reaction to a stimulus that disturbs the physical or mental equilibrium. It is an omnipresent phenomenon. People from every walk of life do face stress. Likewise, employees working in the organizations are not free from stress which can have negative impacts on both the employee and the organization and thereby affecting the physical and mental health of the employees and the productivity as well. A healthy employee is a productive employee. Overcoming harmful effects of stress is not an easier task and some occupations are, of course, generally more stressful than others. It depends on the factors like stress sustaining capability of the individual employee and the type of occupation. Present study aims at measuring the occupational stress among the employees of the public and private sector banks. A sample of fifty public sector bank employees and fifty private sector bank employees are taken and occupational stress index questionnaire was administered. t-test has been used to analyze the data. Results showed a significant difference between the employees of public and private sector banks on their stress level. Significant differences have been observed between the public and private sector employees on role overload, role ambiguity, role conflict, powerlessness and strenuous working conditions.

Keywords--- Stress, Role overload, Role ambiguity, Role conflict, Powerlessness, Strenuous working condition.

I. INTRODUCTION

Stress flows from work to home and vice versa. Long working hours, work overload, deadlines and demanding jobs, difficulty in performing tasks, no proper facilities to work, less or no breaks, lack of variety and team cohesiveness for work, unsupportive and authoritarian supervisor, behavior of co-workers and relationship with them, organizational culture, unhealthy working environment can add to stress in the workplace. Lack of promotion, lack of training and insecurity of jobs lead to stressful situations resulting in higher rate of absenteeism, low productivity, involvement and morale, producing low quality of the products as well as the services culminating dissatisfaction among the clients and also customers, leading to unsafe working practices, adversely affecting staff recruitment and retention practices and damaging the organization image in the mind of workers and external clients. Stressed workers today can be disabled tomorrow and have double the healthcare costs.

American Institute of Stress reported that Absenteeism due to stress has increased by over 300% since 1995 and the annual cost to Canadian companies due to stress-related disorders is $12 billion. Consequences of workplace stress can prove costly to the organization and its functioning. Acute stress makes employees feel more anxious, uneasiness, tiredness, distressed and irritable, depression and cannot relax, showing inability in paying full attention on the work. Employees having stress complaints have difficulty in sleeping, experiencing serious physical problems such as heart disease, increasing blood pressure, headaches, etc. faces difficulty in logical thinking and taking right decisions. Severe stress makes employee’s cognitive process to become slow, resulting in less decision making power. A stressed employee enjoys his/her work less as compared to a normal employee. To uphold the integrity of a stressed employee, it is important to have stress management programs for making them relaxed and to learn healthier coping strategies at work.

II. REVIEW OF LITERATURE

Stress has been defined in many ways by different researchers.

Alexander et.al. (2013) study intends to explore occupational stress amongst 355 Greek junior hospital
Paramanandam (2013) studied the relationship between the three components - organizational commitment, the relationship between organizational commitment and functional role stress and the differences in the research variables among the respondents of different age, gender and income groups. A convenience sample consisting of 90 employees working in textile units participated in the study. There was a significant difference in continuance commitment, normative commitment and functional role stress among the respondents of different age and income groups. There was a significant correlation between age and affective commitment and also age and normative commitment, a significant correlation between continuance commitment and normative commitment. The affective, continuance and normative commitments do not predict functional role stress.

Rao, Bhanumati and Nagavalli (2013) This study aims at identifying the factors causing job stress in Bank employees. A sample of 200 employees of private and public sector banks have been surveyed; sample was distributed equally among private and public sector banks, 50 male and 50 female respondents from each sector respectively. Based on the analysis and interpretation, the article was summarized and concluded.

Chaudhry (2012) tried to find out the relationship between occupational stress and job satisfaction based on age, gender, nature of job, cadre, work experience of the university teachers, and sector of university. The Pearson correlation indicated no significant relationship between job satisfaction and overall occupational stress in faculty members of public universities across the nature of job: visiting, contract and permanent, in case of both male and female faculty members of the universities; inverse relationship between the occupational stress and overall job satisfaction in faculty members of private universities; young age university teachers are more sensitive to the occupational stress and job satisfaction.

Subha and Ahmad (2012) According to them how stress affects employee performance, managerial responsibility and consequences of high stress are basic aims of the study, the universe of the study is Rawalpindi-Islamabad; the target population is employees (medical officers and house officers) in main health medical organizations of the universe. It was found that the factors affecting stress were personal issues, lack of administrator support and acceptance for work done, low span and unpredictability over the work environment and inadequate monetary reward. Analysis showed negative relationship between stress and job performance greatly affected career change over (-0.323**) and job satisfaction (-0.285**), errors in treatment (-0.332**), knowledge (-0.787**). The results showed that with every unit; increase in personal dilemmas, decrease in financial reward, decrease in influence over work environment, decrease in supervisor support there would be 0.513, 0.079, 0.266, 0.117 decreases in job performance respectively. All these results are statistically significant, thus providing rigor and generalization in research. Higher level of stress existed with no managerial concern for solution, consequently lowering the employee performance; staking organizational reputation and loss of skilled employees, these situations call for immediate concern from organization management for employing effective stress management practices to increase employee satisfaction and overall employee performance.

Malik (2011) in his research paper checked the impact of occupational stress produced upon employees in public and private banks. A randomly selected sample of 200 employees showed that occupational stress is found higher among the private bank employees compared to the public bank employees. Role overload, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Bank employees cannot afford the time to relax and “wind down” when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks.

Babak et al., (2010) studied that with excessive pressures, the job demands cannot be met, relaxation turns to exhaustion. A sense of satisfaction replaces the feelings of stress, motivation sheds away and the workers start losing interest in the work and hence performance chart shows a negative trend. The performance of individuals also decreased when stress is caused due to other reasons. Maleket (2010) study examined the relationship among sources of stress, coping strategy, job satisfaction and psychological well-being and the roles of coping behavior as the moderator variable including 617 Malaysian fire fighters and 436 UK fire fighters. It was observed that the sources of occupational stress have significant negative correlations with the job satisfaction and psychological well-being. Further, it was found that the overall coping behavior has a significant influence on the overall job satisfaction for UK fire fighters but not for Malaysian fire fighters. The result showed that the overall coping behavior has a significant effect as a moderating variable between the sources of stress and psychological health for Malaysian fire fighters.

Vasudha Venugopal (2010) studied IT professionals who have been finding it difficult to handle emotional stress according to experts and found out that the stress is an occupational hazard and has to be addressed without delay.
Vijay V. Raghavan (2010) stated that the effect of flexible work schedule, employee support and training, telecommuting as the potential coping resources to relieve stress. Perceived workload, role ambiguity, work facilitation and decision latitude are potential stressors of IT professionals. Removing the role ambiguity and improving work facilitation reduces work-related stress, allowing employees to have flexible work schedules ease their perceptions of workload.

A qualitative study takes the lead from a survey (2010), published in the Journal of Occupational and Environmental Medicine noted that for those working 12 hours a day, there was a 37% increase in risk of illness and injury in comparison to those who work fewer hours. And another study done by Northwestern National Life, reports that one-fourth of employees view their jobs as the number one stressor in their lives.

Balakrishnan murthy and Shanker (2009) tried to explore the effect of demographic variables such as age and level of experience on the level of stress experienced by Non-gazetted officers of the Central Reserve Police Force (CRPF) and selected a sample of 163 CRPF personnel through purposive sampling method. Through different statistical techniques, the relationship between the stress and demographic variables such as age and level of experience was established.

Deshmukh N.H. (2009) studied Stress and life satisfaction among working and non-working women from similar levels of socio economic status of the society, resulted that there was no significant difference in physical and family stress among working and non-working women. Role stress was significantly higher among working than non-working women. Life satisfaction was better in working women than non-working women.

Murali Raj (2009) concluded that Depression is usually related to work and stress the people undergo because of the pressure to perform better, compete with other colleagues and meet tight deadlines. Most of their work is target-oriented and if targets are not met, it leads to anxiety. Peers are not very supportive as they are also competing in the same field and insecurity about the job may lead to feelings of depression.

Subha and Shakeel (2009) stated that Higher level of stress existed with work overload, time pressure to complete too much work in a short span of time and no managerial concern, consequently lowering the employee performance, staking organizational reputation and loss of skilled employees, these situations call for immediate concern from organization’s management for employing effective stress management practices to increase employee satisfaction and overall employee performance.

Kazmi, Amjad, Khan (2008) The analysis showed that there is an inverse relationship between job stress and job performance indicating that there is high job stress in the house officers, resulting in low job performance. All the factors affected male house officers more than the female house officers.

Charan (2007) stated that High work pressure, long hours in front of the computer and a fast-paced lifestyle teams up to weaken the physical and mental health of employees; professionals are now convinced that an increasing number of persons working in the IT and IT-enabled services sector fall prey to depression, because of the high stress they undergo.

Shane Schick (2007) reported that stressed IT professionals who use a balance of problem-focused and emotion-focused coping strategies are most successful in dealing with the stress of staying perpetually up-to-date. There is a constant demand on IT professionals to update their technical skills and the threat of technical obsolescence may result in a higher rate of absenteeism, work burnout and a desire to change careers.

Malta (2004) said Occupational stress is any discomfort which is felt and perceived at a personal level and triggered by instances, events or situations that are too intense and frequent in nature so as to exceed a person’s coping capabilities and resources to handle them adequately.

Palmer, et al., (2003) stated that stress works negatively on the organization and the individual’s physical and mental system and thereby reduces human efficiency. The outcome could be low performance, absenteeism, accidents, unprincipled behavior, displeasure and sickness. Physiological responses of a person to stress are referred to as the ‘fight or flight’ responses exhibited by him. The fight response is the body reacting to the need to cope by reacting. Continued high levels of stress can direct to serious health circumstances including hypertension, cancer and psychological illnesses such as sadness or collapse.

Toby D. Wall (2003) added that particularly depression (Psychological distress) was found to predict absence with higher levels of distress predicting a greater number of days and number of times absent. Job satisfaction and psychological distress independently predicted levels of absence. The psychological distress – absence relationship was not moderated by demographic variables.

Kamala Balu (2002) said that the most stress management programs focus attention on the individual either assisting employees or helping them to cope with job-related stressors. There is more concern in organizations in coping with the consequences of stress rather than eliminating or reducing the actual stressors themselves. Employee training or counseling employees to cope with stress are just short-term solutions, but have long-term benefits for mental health and well-being.

Lazarus(1999) defined stress as a state of worry that arises from an actual or apparent demand that calls for a change behavior.
Sethy and Schuler (1996) outlined four major reasons why job stress and coping have become important issues: Concern for individual employee health and well-being (E.g. coronary heart disease, high blood pressure, job related accidents); The financial impact on the organization: (Including days lost due to stress related illness and injury); Organizational effectiveness (for organizational health) and well being Legal obligations (on employers to provide safe and healthy working environment).

Zwickel (1994) observed and stated that many a times when two persons are exposed to the similar stressful situation, the responses could be dissimilar, may be due to the purpose and nature of the variables. Reasons include the internal factors such as personality, age, gender, stress bearing capability and people past experiences. External factors to create stressful situation includes atmosphere, diet and drug. Behavioral response to stress also differs, as people choose behaviors that they think will help them grip stress.

Ahmad and Ahmad (1992) concluded that stress has turned into a massive challenge for employers of developing nations as they do not give much weight and attention to their employees’ stress. Job stressors make the job demanding and complicated for employees in services and generate stressful environment. Apart from this, negative behavior at work, such as absenteeism, increased turnover of employees and employees involved in theft, workplace deviance and aggression also give rise to similar type of situation.

Elkin and Rosch (1990) have summarized a wide range of other strategies which are directed towards increasing worker autonomy, participation and control. These strategies include: redesigning tasks and the physical work environment, role definition and clarification, establishing more flexible work schedules, participative management, employee-centered career development programs, providing feedback and social support for employees and more equitable reward system. These approaches could prevent stress at work rather than treat stress once it has developed.

Quick and Quick (1984) proposed four categories of stressors: task demands, physical demands and interpersonal demands.

Cooper (1983, 1985) categorized six factors responsible for stress as follows: Factors intrinsic to the job (heat, noise, chemical fumes, shift work); Relationships at work (conflict with co-workers or supervisors, lack of social support); Role in the organization (Role ambiguity); Career development (lack of status, lack of prospects for promotion, lack of a career path, job insecurity); Organizational structure and climate (lack of autonomy, lack of opportunity to participate in decision-making, lack of control over the pace of work); Home and work interface (conflict between domestic and work roles, lack of spousal support for remaining in the workforce).

Schuler (1982) indicated seven categories of work stressors in organizations: Job Qualities, Relationships, Organizational Structure, Physical Qualities, Career Development, Change and Role in the organization.

Ivancevich and Matteson (1980) classified four categories of work stressors: physical environment; individual level (a mix of role and career development variables); group level (primarily relationship-based) and organizational level (a mixture of climate, structure, job design and task characteristic).

Beehr and Newman (1978) defined occupational stress as a condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning. When the demands and pressures placed on individual workers do not match the resources which are available, either from the organization or within the individual, stress can occur and endanger that person’s health and well-being.

McGrath (1976) defined the stress as a situation in which a person is required to perform the tasks that threatens to exceed the person’s ability and resources for meeting it, under conditions where he or she expects a large difference in the rewards from meeting the demand versus not meeting it.

Hans Selye (1956) a biologist considered the conditions like distress (bad stress) - either too much or too little insist and eustress (good stress) - moderate level of demand. He also examined the physiological reactions to stress, as a distracted response of the body to any insist made upon it.

### III. OBJECTIVES OF THE STUDY

1. The main objective of the present research is to examine the level of stress among the employees of public sector and private sector banks.
2. Second objective is to compare the public sector and the private sector bank employees on their perception about the stressors like role overload, role ambiguity, role conflict, powerlessness etc.

**Hypotheses**

Following hypotheses has been formulated and tested:

1. There is a significant difference on stress level between the employees of public sector and private sector banks.
2. There is a significant difference between the public and private sector employees on their perception about role overload.
3. There is a significant difference between the public and private sector employees on their perception about role ambiguity.
4. There is a significant difference between the public and private sector employees on their perception about role conflict.
5. There is a significant difference between the public and private sector employees on their feeling about powerlessness.

IV. METHODOLOGY

Tools of Data Collection

In order to obtain data from the respondents, questionnaire method was used. Occupational Stress Index (OSI) questionnaire developed by A.K. Srivastava and A.P. Singh has been used to collect the data. It has 46 statements and each statement is rated against a five point rating scale. The forty six statements are grouped under the following subscales - role overload, role ambiguity, role conflict, unreasonable groups and political pressure, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions, unprofitability etc.

Statistical Tools

Statistical techniques like t-test has been to analyze the data collected through the questionnaire.

V. RESULTS AND FINDINGS

In the table 1, mean scores of public sector bank employees on stress level, role overload, role ambiguity, role conflict, unreasonable groups and political pressure, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions, unprofitability, etc. has been presented.

Table 1: Mean, Standard deviation of Public Sector Bank Employees on Stress, Role Overload, Role Ambiguity, Role Conflict, Under Participation, Strenuous Working Condition.

<table>
<thead>
<tr>
<th>Dimensions</th>
<th>Public Sector Bank</th>
<th>Private Sector Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No. of Respondents</td>
<td>Mean Score</td>
</tr>
<tr>
<td>Stress</td>
<td>50</td>
<td>105</td>
</tr>
<tr>
<td>Role Overload</td>
<td>50</td>
<td>11</td>
</tr>
<tr>
<td>Role Ambiguity</td>
<td>50</td>
<td>09</td>
</tr>
<tr>
<td>Role Conflict</td>
<td>50</td>
<td>10</td>
</tr>
<tr>
<td>Under participation</td>
<td>50</td>
<td>09</td>
</tr>
<tr>
<td>Powerlessness</td>
<td>50</td>
<td>08</td>
</tr>
<tr>
<td>Strenuous working conditions</td>
<td>50</td>
<td>04</td>
</tr>
</tbody>
</table>

Mean scores and standard deviation of public and private sector employees on stress, role overload, role ambiguity, role conflict, under participation, powerlessness, and strenuous working conditions are presented in table 1. On comparing the mean scores of both the categories of employees, it has been observed that the overall occupational stress is higher among the private sector employees as their mean score has been 135.
Graph 1: Graph Showing Mean Scores of Public and Private Sector Employees on Stress, Role Over Load, Role Ambiguity, Role Conflict, Under Participation, Strenuous Working Condition.

Table 2: t-Values between the Public and Private Sector Bank Employees on Stress, Role Over Load, Role Ambiguity, Role Conflict, Under Participation, Strenuous Working Condition.

<table>
<thead>
<tr>
<th>SI No.</th>
<th>Dimension</th>
<th>t-Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Stress</td>
<td>6.3**</td>
</tr>
<tr>
<td>2</td>
<td>Role Overload</td>
<td>9.0**</td>
</tr>
<tr>
<td>3</td>
<td>Role Ambiguity</td>
<td>8.4**</td>
</tr>
<tr>
<td>4</td>
<td>Role Conflict</td>
<td>5.2**</td>
</tr>
<tr>
<td>5</td>
<td>Under participation</td>
<td>9.2**</td>
</tr>
<tr>
<td>6</td>
<td>Powerlessness</td>
<td>4.9**</td>
</tr>
<tr>
<td>7</td>
<td>Strenuous working condition</td>
<td>8.7**</td>
</tr>
</tbody>
</table>

Table 2 shows t-value for the employees of public sector and private sector bank on stress level, role overload, role ambiguity, role conflict, under participation, strenuous working conditions. As far as stress level of both group of employees are concerned, a significant difference has been observed as the t-value is 6.3. The t-value is significant stating a difference in the mean score of the public sector employees (105) and private sector bank employees (135). This proves first hypothesis that there is a significant difference on stress level between the employees of public sector and private sector bank.

As per the result presented in the table 2, there is a significant difference between the mean scores of public sector and private sector bank employees on their perception role overload as the t-value has been found to be 8.4 which is significant at 0.01 level. On comparing the mean score value (table 1), one can find mean score of private sector bank employees (17) is more than the public sector bank (11). This again supports second hypothesis that there is a significant difference between the public and private sector employees on their perception about role overload. Similar finding has been observed for both the groups for their perception about role ambiguity. The t-value has been found to be significant i.e. 8.4. This indicates that employees of both the groups perceive role ambiguity differently. On comparing the employees on mean scores, it can be said that the mean score of private sector employees (12) is higher than that of the public sector employees (9). This supports second hypothesis that there is a significant difference between the public and private sector employees on their perception about role ambiguity.

While observing table 2, it can be stated that both public and private sector employees differ significantly on
their perception about role conflict. This conclusion is drawn as the t-value has been found to be 5.2 which is significant. Further, the mean score of private sector employees (12) is higher than the public sector employees (10). This finding also supports fourth hypothesis that there is a significant difference between the public and private sector employees on their feelings about role conflict.

As far as powerlessness is concerned, employees of both private and public sector differ significantly on their feelings about powerlessness. This is because the t-value has been found to be 4.9, which is significant at 0.01 level. However, employees of private sector banks have higher mean score (10) than public sector employees (8). This again supports our fifth hypothesis that there is a significant difference between the public and private sector employees on their feeling about powerlessness.

Similarly results show significant difference between the employees of the public and private sector banks as the t-value for under-participation and strenuous working conditions are found to be significant i.e. 9.2 and 8.7 respectively. However, in both the dimensions mean score of private sector employees are found to be higher than the public sector bank employees.

VI. MANAGERIAL IMPLICATIONS OF THE FINDINGS

Stress is found to be remarkably more in private sector banks employees as compared to public sector banks employees.

Role overload and role conflict is more significantly felt among the private sector banks employees.

It is discerned that the private sector banks employees experience increased role ambiguity and under participation.

The lack of powerlessness and strenuous working conditions is noticeably distinguished among the private sector banks employees as compared to the public sector banks employees.

VII. SUGGESTIONS

The following suggestions are offered for reducing the stress level of the employees:

Management of private sector banks should give priority and develop suitable strategies for reducing the occupational stress.

Efforts should be made to reduce role overload, role ambiguity and role conflict. Ambiguous role needs to be identified and made clear for the easy understanding of the employees. This way role conflicts arising out of role ambiguity can be minimized.

The employees of private sector feel under-participation. They need to be involved deeply in their work. Efforts should be made to reduce the strenuous working conditions. Powerlessness may lead to more stress.

REFERENCES