



A STUDY ON CAUSES OF OCCUPATIONAL STRESS FOR EMPLOYEES OF PUBLIC SECTOR BANKS

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Abstract

Occupational stress is the most critical organizational factor that affects the performance of employees and banking business. The role conflict, role ambiguity, role overload, job difficulty, role stagnation and lack of group cohesiveness are significantly and moderately correlated with the level of occupational stress of employees in public sector banks. Hence, the public sector banks should provide needed information to their employees to carry out their responsibilities and employees must prioritize their role. The public sector banks should clearly define the role of each and every employee and must make interactions among roles of all the employees and the work load of employees should be reduced through additional recruitment of employees or sharing workload among bank employees.

Keywords: *Employees, Occupational Stress, Public Sector Banks.*

1. Introduction

Occupational stress associates with the witness of stress in the work place of individuals. Occupational stress is an adaptive reaction to an outside condition that ends in psychological, physical and behavioral divergences for employees. Occupational stress is a condition of anxiety that is generated when an individual reacts to the pressures that come from work and other outside forces and those are created inside from self posed demands, responsibility and criticism. In the last two decades, impacts of globalization and fast changes in technologies have lead to enlarged work pressure and a rapid manner in the work environment.

Banking sector is one of the most significant elements of the financial sector of Indian economy. Because of liberalization of banking sector in India, public sector banks are facing stiff competition from both foreign and private sector banks in terms of products, services, infrastructure and technologies. The public sector banks also start to introduce new service and products to compete with other players in the banking sector to keep market share and profit margin and sustainability. Highly talented, competent and skilled employees are needed for public sector banks to make their business efficiently and to meet the needs and demands of customers and these creates stress among employees. Occupational stress is the most critical organizational factor that affects the performance of employees and banking business. Thus, it is important to study the causes of occupational stress for employees of public sector banks in Chennai city.

2. Methodology

The Chennai city is chosen for the present study. The bank employees are selected by using random sampling method and the data are collected from 350 employees of public sector banks through pre-tested and structured questionnaire. The percentage analysis is done to understand socio-economic profile of employees and level of occupational stress of employees of public sector banks. The mean and standard deviation are worked out for causes of occupational stress for employees of public sector banks. The correlation analysis is carried out to study the relationship between causes of occupational stress and level of stress of employees in public sector banks.

3. Results and Discussion

3.1. Socio-Economic Profile of Employees of Public Sector Banks

The results show that 57.71 per cent of employees of public sector banks are males and the rest of 42.29 per cent of employees of public sector banks are females. The results indicate that 35.14 per cent of employees of public sector banks belong to the age group of 41 - 50 years followed by 31 - 40 years (30.00 per cent), more than 50 years (19.43 per cent) and 21 - 30 years (15.43 per cent).

The results reveal that 39.43 per cent of employees of public sector banks have educational qualification of under graduation followed by diploma (25.43 per cent), post graduation (17.71 per cent) and school education (17.43 per cent). The results imply that 48.57 per cent of employees of public sector banks are clerks followed by officers (28.00 per cent) and managers (23.43 per cent).

The results show that 34.00 per cent of employees of public sector banks have work experience of 11 - 15 years followed by 6 - 10 years (29.14 per cent), 1 - 5 years (26.57 per cent) and more than 15 years (10.29 per cent). The results indicate that 32.57 per cent of employees of public sector banks belong to the monthly income group of Rs. 20,001– Rs. 30,000 followed by Rs. 30,001– Rs. 40,000(29.43 per cent), Rs. 40,001– Rs. 50,000(19.14 per cent), less than Rs. 20,000(14.00 per cent) and more than Rs. 50,000(4.86 per cent).



3.2. Causes of Occupational Stress for Employees of Public Sector Banks

The causes of occupational stress for employees of public sector banks were analysed and the results are hereunder presented.

3.2.1. Role Conflict

The role conflict of employees in public sector banks was analyzed and the results are presented in Table-1.

Table 1: Role Conflict

S. No	Role Conflict	Mean	Standard Deviation
1.	I do not get information needed to carryout responsibilities assigned to me	3.40	1.40
2.	I am not able to satisfy the conflicting demands of various peer level people and my subordinates	3.72	1.17
3.	I am not clear on the scope and responsibilities of my role	3.63	1.18
4.	I am not clear as to what are the priorities in my role	3.28	1.38
5.	I receive incompatible requests from my subordinates	3.38	1.30

The results show that the employees of public sector banks are agreed with they are not able to satisfy the conflicting demands of various peer level people and their subordinates and they are not clear on the scope and responsibilities of their role, while, they are neutral with they do not get information needed to carryout responsibilities assigned to them, they are not clear as to what are the priorities in their role and they receive incompatible requests from their subordinates.

3.2.2. Role Ambiguity

The role ambiguity of employees in public sector banks was analyzed and the results are presented in Table-2.

Table 2: Role Ambiguity

S. No	Role Ambiguity	Mean	Standard Deviation
1.	My role has not been defined clearly and in detail	3.47	1.25
2.	Several aspects of my role are vague	3.41	1.32
3.	I am not clear as to what I have to do in my role	3.61	1.07
4.	I am enslaved by time schedule in my work	3.65	1.06
5.	I feel anxious and apprehensive even though I do not know what has caused it	3.68	1.04

The results indicate that the employees of public sector banks are agreed with they are not clear as to what they have to do in their role, they are enslaved by time schedule in their work and they feel anxious and apprehensive even though they do not know what has caused it, while, they are neutral with their role has not been defined clearly and in detail and several aspects of their role are vague.

3.2.3. Role Overload

The role overload of employees in public sector banks was analyzed and the results are presented in Table-3.

Table 3: Role Overload

S. No	Role Overload	Mean	Standard Deviation
1.	There is not enough interactions between my role and other roles	3.32	1.33
2.	I work mostly under pressure	3.79	1.10
3.	I have to do things in my job that are against my judgement	3.69	1.12
4.	I am asked to speed up my job	3.71	1.12
5.	My work load is too heavy	3.36	1.25

The results reveal that the employees of public sector banks are agreed with they work mostly under pressure, they have to do things in their job that are against my judgement and they asked to speed up their job, while, they are neutral with there is not enough interactions between their role and other roles and their work load is too heavy.



3.2.4. Job Difficulty

The job difficulty of employees in public sector banks was analyzed and the results are presented in Table-4.

Table 4: Job Difficulty

S. No	Job Difficulty	Mean	Standard Deviation
1.	My job assignments are quite difficult	3.37	1.29
2.	My job assignments are taxing my abilities	3.77	1.05
3.	I do not get enough time to finish my assignments	3.82	1.02
4.	I am not able to look after my personal things effectively	3.42	1.18
5.	I am not able to look after my family matters effectively	3.35	1.31

The results show that the employees of public sector banks are agreed with their job assignments are taxing their abilities and they do not get enough time to finish their assignments, while, they are neutral with their job assignments are quite difficult, they are not able to look after their personal things effectively and they not able to look after their family matters effectively.

3.2.5. Role Stagnation

The role stagnation of employees in public sector banks was analyzed and the results are presented in Table-5.

Table 5: Role Stagnation

S. No	Role Stagnation	Mean	Standard Deviation
1.	I wish I had been given more challenging tasks to do in the present job	3.33	1.18
2.	I feel that I am not learning enough in my present job for taking up higher responsibilities in future	3.78	0.86
3.	I can easily succeed in the present job	3.87	0.67
4.	My assigned task is always fixed	3.75	0.81
5.	The higher position is limited and it affects my promotion	3.30	1.25

The results indicate that the employees of public sector banks are agreed with they feel that they are not learning enough in their present job for taking up higher responsibilities in future, they can easily succeed in the present job and their assigned task is always fixed, while, they are neutral with they wish they had been given more challenging tasks to do in the present job and the higher position is limited and it affects their promotion.

3.2.6. Lack of Group Cohesiveness

The lack of group cohesiveness of employees in public sector banks was analyzed and the results are presented in Table-6.

Table 6: Lack of Group Cohesiveness

S. No	Lack of Group Cohesiveness	Mean	Standard Deviation
1.	I work with subordinates who work quite differently	3.66	1.20
2.	My subordinates are not very co-operative	3.35	1.37
3.	Speed of technical change does not create problems while dealing with subordinates	3.21	1.39
4.	I feel that my superior should consult me before taking a decision in our work	3.67	1.09
5.	I feel that my superior is unaware about the way his people think and feel about him	3.62	1.14

The results reveal that the employees of public sector banks are agreed with they work with subordinates who work quite differently, they feel that their superior should consult them before taking a decision in their work and they feel that their superior is unaware about the way their people think and feel about him.

3.3. Level of Occupational Stress

The perception of employees about level of occupational stress in public sector banks was analyzed and the results are presented in Table-7.



Table 7: Level of Occupational Stress

S. No	Level of Occupational Stress	Number of Employees	Percentage
1.	Low	103	29.43
2.	Moderate	148	42.28
3.	High	99	28.29
	Total	350	100.00

The results show that 42.28 per cent of employees viewed that the level of occupational stress at moderate level followed by low level (29.43 per cent) and high level (28.29 per cent).

3.4. Relationship between Causes of Occupational Stress and Level of Stress of Employees

The relationship between causes of occupational stress and level of stress of employees in public sector banks was analyzed by carrying out correlation analysis and the results are presented in Table-8.

Table 8: Relationship between Causes of Occupational Stress and Level of Stress of Employees

Particulars	Role Conflict	Role Ambiguity	Role Overload	Job Difficulty	Role Stagnation	Lack of Group Cohesiveness	Level of Stress
Role Conflict	1.00						
Role Ambiguity	0.23**	1.00					
Role Overload	0.22**	0.47**	1.00				
Job Difficulty	0.32**	0.24**	0.42**	1.00			
Role Stagnation	0.16**	0.02	0.07	0.40**	1.00		
Lack of Group Cohesiveness	0.37**	0.35**	0.38**	0.27**	0.25	1.00	
Level of Stress	0.43**	0.59**	0.49**	0.44**	0.46	0.56**	1.00

** Significance at one per cent level

The results show that the correlation coefficient between role conflict and level of stress of employees is 0.43, which is moderately and positively associated with each other at one per cent level of significance.

The results indicate that role ambiguity and level of stress of employees is moderately and positively correlated with each other with the value of 0.59, which is significant at one per cent level.

The results reveal that the correlation coefficient between role overload and level of stress of employees is 0.49, which is moderately and positively associated with each other at one per cent level of significance.

The results show that job difficulty and level of stress of employees is moderately and positively correlated with each other with the value of 0.44, which is significant at one per cent level.

The results indicate that role stagnation and level of stress of employees is moderately and positively correlated with each other with the value of 0.46, which is significant at one per cent level.

The results reveal that the correlation coefficient between lack of group cohesiveness and level of stress of employees is 0.56, which is moderately and positively associated with each other at one per cent level of significance. Therefore, the null hypothesis of there is no significant relationship between causes of occupational stress and level of stress of employees in public sector banks is rejected.

4. Conclusion

The study reveals that more than half (57.71 per cent) of employees of public sector banks are males and more than one third (35.14 per cent) of employees of public sector banks belong to the age group of 41 - 50 years. Nearly two fifth (39.43 per cent) of employees of public sector banks have educational qualification of under graduation and nearly half (48.57 per cent) of employees of public sector banks are clerks. More than one third (34.00 per cent) of employees of public sector banks have work experience of 11 - 15 years and one third (32.57 per cent) of employees of public sector banks belong to the monthly income group of Rs. 20,001– Rs. 30,000.



The role conflict, role ambiguity, role overload, job difficulty, role stagnation and lack of group cohesiveness are significantly and moderately correlated with the level of occupational stress of employees in public sector banks.

The public sector banks should provide needed information to their employees to carryout their responsibilities and employees must prioritize their role. The public sector banks should clearly define the role of each and every employees and must make interactions among roles of all the employees and the work load of employees should be reduced through additional recruitment of employees or sharing workload among bank employees.

The bank employees should adopt effective work-life balance strategies and the public sector banks must also implement work-life balance programmes through efficient work schedule and flexibility in work time and the public sector banks should provide promotional opportunities for their employees with out time lag. In addition, employees must keep good interpersonal relationship with their subordinates.

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