



A STUDY ON JOB RELATED STRESS EXPERIENCED BY PRIVATE AND PUBLIC SECTOR BANKS EMPLOYEES IN COIMBATORE CITY

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ABSTRACT

Stress has been on a rise in this era of high technology speed, global competition and consumerism. Taking its toll on the physical and psychological health of the employees, it is affecting the productivity and functioning of an organization. Stress is a universal element and persons from nearly every walk of life have to face stress. Stress can have negative impacts on both the employee and the organization. Actually, in this research paper it was checked that what the impact occupational stress produced upon employees. The study describes the occupational stress in public and private banks. A randomly selected sample of 200 employees from private and public banks shows that role stress is found higher among private bank employees compared to public bank employees. Among different job-related stress variables role over load, 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.

KEY WORDS: Job related stress, public bank employees, private bank employees, employees' health, increased competition, and organizational behavior.

INTRODUCTION

People react to stress in different ways. Some coping much better than others and suffering fewer of the harmful effects of stress. Just as stress differs as a function of the individual, it also differs as a function of one's type of occupation. Some occupations are, of course, inherently more stressful than others. All of the stress-strain-health relationships have an obvious impact on the organization and industry. Job stress is becoming increasingly globalized and affects all countries, all professions and all categories of workers, as well as families and society in general (Ahmad and Ahmad, 1992). Beehr and Newman (1978) define job stress as "A condition arising from the interaction of people and their nature of jobs and characterized by changes within people that force them to deviate from their normal functioning." Job stress can be defined as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress can lead to poor health and even injury. 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". (Employment Relations and Union Services: Health and Safety-Workplace Stress, 2004). Survey in 2007 by Associated Chamber of Commerce and Industry of India also reported that work related stress and mental fatigue is affecting the Indian employees (www.assocham.org). Every employee is prone to stress either knowingly or unknowingly. Banking professionals are no exemption from this. According to Associated Chambers of Commerce and Industry of India, it has been found that banks are the top 10 high stress workplace in recent times. In addition to meeting the increasing demands from the traditional markets, new markets have been brought into the banking sector, entailing in the process the adoption of new marketing practices, calling for an entirely new approach and a significant change in the market attitude. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers [1981] indicate that, Occupational stress has become an important topic for study of organizational behavior for several reasons. 1. Stress has harmful psychological and physiological effects on employees, 2. Stress is a major cause of employee turnover and absenteeism, 3. Stress experienced by one employee can affect the safety of other employees, 4. By controlling dysfunctional stress, individual and organisation can be managed more effectively. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The implications of the above said transformations have affected the social, economical and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 60% of the bank employees have one or other problem directly or indirectly related to these drastic changes. All the factors discussed are prospective attributes to professional stress and related disorders among the employees. Although a lot of studies have been conducted on the psychosocial side of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically influenced by the new policies.

Previous studies

Stress is associated with impaired individual functioning in the workplace. A number of aspects of working life have been linked to stress. Stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power. Interpersonal factors such as group cohesive-

ness, functional dependence, communication frequency, relative authority and organizational distance between the role sender and the focal persons are important topics in organizational behavior (Vansell et al., 1981).

It is the psychological and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. Stress can undermine the achievement of goals, both for individuals and for organizations. Westman and Dalia (2001) found that vacation alleviated perceived job stress and burnout as predicted, reinforcing the notion that a despite from work diminishes levels of strain to lower than chronic, on-the-job levels. Studies on burnout found that, it is related to exhaustion and work over load factors in various organizations (Green and Walkey, 1988; Chermis, 1980; Freudenberger, 1977, 1980). Stress on the job is costly for employers, reflected in lower productivity, reduced motivation and job skills, and increased and accidents. Report on occupational stress policy by Health and Safety Executive (HSE) 2004 has identified six key areas that can be causes of work related stress. In which the support staff receive from managers and colleagues is of the one factor that lead to stress in work place.

During the past decade, the banking sector had under gone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors.

The banking sector is of no exemption. Associated Chamber of Commerce and Industry of India (ASSOCHAM), in a study conducted in 2007, has also reported that those working in the banking sector - both public and private- tend to get stressed as they have to attract a large pool of customers for various schemes besides ensuring timely recovery of loans and other services.

An attempt to meet conflicting demands often leads to role stress (Wetzels et al., 2000), which impacts customer orientation of these employees and their job performance (Flaherty et al., 1999).

It shall also provide a unique glimpse at the significant public and private sector differences in exposure to the role stressors at the workplace. The advent of technological changes, especially extensive use of computers in the both sector has changed the work patterns of the bank employees and has made it inevitable to downsize the work force in the sector. The purpose of present study is an attempt to investigate and to compare the level of job stress experienced by the employees of the both public and private sector banks in Coimbatore city. The study aims to ascertain the level of job stress and to analyze the various attributes which influence organizational stress on bank employees.

Although, a lot of studies have been conducted on the psychological side of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically influenced by the new policies (Rutter et al., 2002; Narayanan et al., 1999).

Behrman, Douglas N. & Perreault, William D. (1984), "The market and customer orientation in private and public banks has put considerable pressure on the employees, especially front line employees. The front line employees of banking sector, who are in boundary spanning positions, endeavor to meet the needs of customers while attempting to fulfill the expectations of managers (Wetzels et al., 2000), Miles and Perrault (1976) identify four different types of role conflict: Intra-sender role conflict, Inter sender role conflict, Person- role conflict; role over load. The use of role concepts suggests that job related stress is associated with individual, interpersonal, and structural variables (Katz and Kahn, 1978; Whetten, 1978). Brief and Aldag, 1976; Greene, 1972) & R.C (Caplan et al., 1964) found that the presence of supportive peer groups and supportive relationships with supervisors are negatively correlated there is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of futility or lower self-esteem, lower levels of job involvement and organizational commitment, and perceptions of lower performance on the part of the organization. According to Douglas [1980], professional stress is defined as any action or situation that places special physical or psychological disabilities upon a person. Van Fleet [1988], Professional stress is caused when a person is subjected to unusual situations, demands, extreme expectations or pressures that are difficult to handle. Job or occupational stress is an increasingly important for health problems and it is significant for the cause of economic loss. However, it may also cause subtle manifestation of morbidity that can affect personal well-being and productivity (Kahn et al., 1992) Ivancevich and Matteson (1950) indicate, "Lack of group cohesiveness may explain various physiological and behavioural outcomes in an employ desiring such sticks together." Workplace interpersonal conflicts and negative interpersonal relations are prevalent sources of stress and are existed with negative mood depression, and symptoms of ill health. A job stressed individuals likely to have greater job dissatisfaction which increases the absenteeism also leads to drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self-esteem Jones ML (1993) The use of role concepts suggests that job stress is associated with individual, interpersonal and structural variables (Kut and Kahn, 1978; Whetten, 1978).

SCOPE OF THE STUDY

Job stress can lead to poor health and even injury." Workers who are stressed are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. The harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Stress can be brought about by pressures at home and at work. Employers cannot usually protect workers from stress arising outside of work, but they can protect them from stress that arises through work. The organizations are less likely to be successful in a competitive market. Good management and good work organization are the best forms of stress prevention. This study is helpful in assessing the extent of job stress experienced by the employees in banking sector.

RESEARCH METHODOLOGY

The sampling population of this research includes 200 employees. With an aim to assess the causes of job stress, a total of 260 frontline employees from various public and private sector banks were surveyed for their experience on job related stress. The anonymous responses of the bank employees were taken through questionnaire during the period of August, 2015 to October. However, 60 responses did not fully qualify to be included in the final analysis due to incomplete information provided in the questionnaire. So, the responses of only 200 respondents were found to be suitable for inclusion in the study. Majority of the employees (38 per cent) belonged to the age bracket of 21-30 years and maximum (34 per cent) were found to earn a salary between Rs. 21000 to Rs. 30000 per month. Of all, maximum number of the respondents was married and majority of the sample respondents had a post-graduation degree. Public and private banks had an equal representation in the sample and the work experience of the sample respondents was 12.5 years. A multi-dimensional analysis of job stress and coping patents of employees is the primary focus of this research. Methodologies adopted for this research. The variables selected for the study are:

- Role conflict (RC)
- Role overload (RO)
- Role ambiguity (RA)
- Feeling of inequality (FI)
- Lack of supervisory support (LSS)
- Constraints of change, rules and regulations (CRR)
- Job Difficulty (JD)
- Inadequacy of role authority (IRA)
- Job requirements capability mismatch (JRCM)

OBJECTIVES OF THE STUDY

1. The major objective of the study is to analyze the level of job related stress among the public and private bank employees.
2. To examine what is the effect of stress on work factors when people are under high stress.
3. To identify different methods and techniques to reduce job-related stress.

ANALYSIS AND INTERPRETATION

Stress will be higher among private bank employees compared to public bank employees.

Table 1. Categories of job related stressors.

Category	Stressor
Job content	<ul style="list-style-type: none"> • Work over/under load • Complex work • Monotonous work • Too much responsibility • Conflicting/ambiguous demands
Working conditions	<ul style="list-style-type: none"> • Poor conditions • Work posture • Physically demanding work
Employment conditions	<ul style="list-style-type: none"> • Low pay • Poor career prospects • Flexible labor contract • Job insecurity
Social relations at work	<ul style="list-style-type: none"> • Poor leadership • Low social support • Low participation in decision making • Liberties • Discrimination

Table 2. Mean SD and t-values of job stress scores and coping scores of respondents with respect to their organisation.

Variable	N	Public bank		Private bank		t	Df
		Mean	SD	Mean	SD		
Total stress	200	75.84	10.11	86.97	15.76	5.92**	198

** Indicates significance at 0.01 level

The table 2 indicates the significant difference between the private and public bank employees in their level of stress. The table 2 indicates that the private bank employees have high mean score (86.97) in relation to role related stress compared to public bank employees (75.84) in this particular research. This shows private bank employees have high level stress compared to public bank employees.

Table 3. Mean, SD and t- values of stress scores of respondents with respect to selected job related stress variables

Variable	Public bank		Private bank		Table value	Df	P
	Mean	SD	Mean	SD			
RC	10.27	3.6	11.56	3.56	2.54	198	.01
FI	6.85	2.87	7.83	2.89	2.4	198	0.01
RA	9.03	2.46	10.41	2.60	3.84	198	0.01
RO	12.3	3.76	16.15	5.16	6.00	198	0.01
LSS	9.21	2.49	68.2	.881	1.25	198	> 0.5
CRR	6.51	1.5	5.96	1.61	2.45	198	0.01
JRCM	5.47	1.99	6.39	2.33	2.99	198	0.01
IRA	5.83	1.58	5.92	1.26	0.44	198	>0.5
JD	4.21	1.74	5.72	1.88	5.85	198	0.01
Total stress	75.84	10.10	86.97	15.75	5.92	198	0.01

The table 3 indicates that among the selected job related stress variables role overload has the highest mean value of (12.3) followed by role conflict (10.23) in the public banks. In the private bank category also these variables high mean score with 16.15 & 11.56 respectively. Job difficulty has lowest mean score in both categories (4.21 & 5.92 respectively) followed by inadequacy of role authority (5.83 & 5.72 respectively).

MAJOR FINDINGS

1. There is significance difference in the level of job related stress between private and public banks employees.
2. Job related stress is found higher among private bank employees compared to public bank employees.
3. Among different job related stress role overload, role authority, role conflict and lack of senior level support contribute more to the job related stress among private bank employees compared to public bank employees.

DISCUSSION

This section incorporates a short discussion, only on the first four stress factors.

Widely recognized in this research finding that in tune with the hypothesis, though study finds significance difference at all selected variables.

The hypothesis stated that stress will be higher among private banks compared to public banks. The finding of the present study accepts the research hypothesis. As it observed significant difference between two sectors, in the level of organizational stress. The analysis of stress among public and private bank employees indicates that in both sectors the role overload, role authority, role conflict and lack of senior level support are the major stressors in this research.

The study indicates that the private employees have high workload compared to public bank employees. The employees feel that the work allotted is beyond their expertise and limit.

The private bank employees have high role conflict compared to public bank employees, this indicates set of expectations applied to incumbents by the organisation and the role they perform within the organisation is not in congruence with each other. Cooper and Marshal (1978) rightly pointed out that role conflict occurs when an individual in a particular work is uncertain by conflicting demands does not think the part of job satisfaction. Employees' having different skill and expertise also has to tune their work in accordance with the demand.

The study indicates the private bank employees have high role ambiguity compared to public bank employees this is due to higher work schedule and low congruity between expectation of the work behaviour and scheduled task. Role ambiguity happens when an individual has inadequate information about his work.

The study indicates that private bank employees feeling towards lack of supervisory support compared to public bank employees. This indicates the private bank employees are not getting adequate support from superiors in accomplishing their functional duties. The lack of support for lower level employees obtained from the organisation leads higher the level of stress at work.

POLICY IMPLICATIONS**1. Stress Audit**

The organization should undertake timely stress audit at all levels to identify stress area to improve the conditions of job and suggesting remedial ways and means for introducing desired changes and modifications in banking activities and practices.

2. Welfare Programmes

The organizations should organize many welfare programmes to decrease the psychological and behavioural problems

3. Participative Management

Participation on decision making is one of important remedies of organizational role stress among the employees.

4. Job Redesign

The Banks should redesign the jobs from time to time keeping the employees' abilities in mind. Employees who aspire for growth may be entrusted with challenging jobs.

RECOMMENDATIONS

To alleviate the negative consequences of stress more effort on the part of policy makers, practitioners, and organizational management envisaged. The author, there by making a few efforts to suggest some effective measures that can alleviate the stress of bank employees and leads to their better adjustment within the organisation. They can be:

- Organize a stress management program that focuses on different level categories of employees' at all hierarchical level.
- Many situational observations of employee employer interaction identified within the organization can lead to stress at work.

CONCLUSION

The study focuses on the job related stress experienced in the banking sector today. The productivity of the work force is the most decisive factor as far as the success of an organisation is concerned. The productivity in turn is dependent on the psychosocial well-being of the employees. It was found that the private bank employees experienced higher role ambiguity than public bank counterparts. Looking at the various aspects of components of job related stress, it was found that role overload, role authority, role conflict and lack of senior level support are the major stressors in this research. Although, certain limitations were met with the study, every effort has been made to make it much comprehensive.

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19. Web Resources:

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2. www.banknet.india.com
3. www.assochem.org/prels