

A STUDY OF OCCUPATIONAL STRESS AMONG THE BANK EMPLOYEES

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ABSTRACT:

During the past decade, the banking sector had under gone rapid and striking changes like policy changes due to globalisation and liberalisation, 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. In light of the above facts, the present study has been taken up to throw light on the occupational stress level of bank employees. Data obtained were analysed using descriptive statistic and t-test at <0.05 level of significance. The study concluded that employees of the selected bank are experiencing high degree of stress with respect to the dimensions of Role Overload, Role Conflict, Intrinsic Impoverishment, Poor Peer Relations, and Strenuous Working Conditions. Results indicated that on average the managers experienced have high level of occupational stress (Mean= 161.20, SD. =15.64) than non-managers (Mean=150.57, SD. =16.37). Further, p-value (0.96) in comparison of occupational stress level on gender base indicated that there is equal occupational stress level among between the male and female bank employees.

KEY WORDS:

Distress, Eustress, Occupational Stress, Stress Management.

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Introduction:

Today workplace stress is becoming a major issue and a matter of concern for the employees and the organizations. It has become a part of life for the employees, as life today has become so complex at home as well as outside that it is impossible to avoid stress. In recent years changing scenario of job, life is witnessed from organizational change that has assumed greater significance due to the entry of multinational companies and economic globalization as well. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has radically changed conventional patterns in all sectors. The frontiers of knowledge on the concept of stress and its effects are expanding in all directions.

Stress is an important and increasing problem in the organization. It is subject of interest to researchers across fields. Occupational stress is increasing globally and affects all countries, all professions and all categories of workers, as well as families and society in general (Ahmad & Ahmad, 1992). The concept of stress was first introduced by Hans Selye in life science (1936). He defined stress as, “an adaptive response to the external situation that results in physical, psychological, and behavioural participants.” Robbins (2001) defines stress as a dynamic condition in which the individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important. Steers (1981) indicate that, Occupational stress has become an important topic for study of organizational behaviour 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,

Concept of stress:

John M Ivancevich and Micheal T Matteson (1950) defined stress as, “An adaptive response mediated by individual characteristics and psychological process that is a consequence of any external situation, or event that places special physical and psychological demands upon a person.” The World Health Organization explains that stress is a worldwide epidemic. A United Nations report labelled job stress as “the twentieth-century disease.” According to the National Institute for Occupational Safety and Health (NIOSH), one-fourth of employees view their jobs

as the number one stressor in their lives and, three-fourths of employees believe that the worker has more on-the-job stress than a generation ago (NIOSH. 1999). In other words, stress can occur when there is a discrepancy between the demands of the environment/workplace and an individual's ability to carry out and complete these demands.

Constructive stress (Eustress)

Constructive stress acts in a positive manner for the individual and the organization, e.g., winning a contest, or falling in love. Eustress can indicate a situation where the individual is in balance or within tolerable limits. Moderate amount of stress can act in a constructive or energizing way. Moderate stress can increase efforts, stimulate creativity and encourage diligence in one's work. It can be equated with tension that causes you to work hard before exams, pay attention in class, and complete projects and assignments on the time. The same positive results of the stress can be found in the workplace.

Destructive stress (Distress)

Distress is not healthy for an individual and organization. Distress would indicate effects that are out of balance or outside the tolerance limits. Excessive stress may lead to overload and break down a person's physical and mental systems. Performance can suffer as people experience illness brought on by very intense stress and react to high stress through absenteeism, turnover, errors, accidents, and dissatisfaction and reduced performance. Managers seek the positive performance edge provided by constructive stress. At same time, they must also pay attention to destructive stress and its likely impact on people and work performance in a negative way.

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. In this juncture, the present study is undertaken to throw light in to the pathogenesis of specific problems of bank employees related to occupational stress.

Review of literature

According to Douglas (1980), stress is defined as any action or situation that places special physical or psychological demand upon a person. Van Fleet (1988), stress is caused when

a person is subjected to unusual situations, demands, extreme expectations or pressures that are difficult to handle.

Stressors at the individual level have been studied more than any other category. Role conflicts, role ambiguity, role overload and under load, is widely examined individual stressors (Mc Grath 1976; Newton and Keenan, 1987). It is also reported by many researchers that the low job satisfaction was associated with high stress (Abdul Halim, 1981; Keller et al., 1975; Leigh et al, 1988). Ivancevich and Matteson (1950) indicate, "Lack of group cohesiveness may explain various physiological and behavioral outcomes in an occupy 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. Cobb (1975) has the opinion that the responsibility load creates severe stress among workers and managers. If the individual manager cannot cope up with the increased responsibilities it may lead to several physical and psychological disorders among them. Brook (1973) reported that qualitative changes in the job create adjustment problem among employees.

The interpersonal relationships within the department and between the departments create qualitative difficulties within the organisation to a great extent. Dhar Upinder (1991) in his study highlighted that personality characteristics, role overload, role conflict, role ambiguity, role stagnation and midlife crises, absence of social support, role incompatibility are the determinants of organizational stress. The development of learning based anxiety reduction techniques, meditation are helpful in stress management. Rajeshwari (1992) in a study of bank employees found that level of stress of employees was independent of the position occupied and sex. The study revealed negative relationship between stress and work experience, stress and income, stress and age and family members. The structural rigidity, poor physical working conditions and extra organizational factors to be potent stressors, inducing stress in employees. According to Pant & Bhardwaj (1992) work stress found at all the managerial level with different coping strategies. And Indian public sector managers were not high on the workaholics scale but managers at all the levels were committed to their work organization. Chand and Sethi (1997) examined the organizational factors as predictors of job related strain. The study revealed positive relationships between jobs related strain and role overload, role conflict and strenuous working conditions.

Role conflict, strenuous working conditions and role overload were found to be the most significant predictors of the job related strain. Bland (1999) reports that stressors that seemed to be popular with employees in the workplace include too much work, inadequate time to do the work, stressful environment, relationship problems with partners, boss or colleague and financial insecurities. Conflicts between home and work, and the impact on personal relationships are also contributing factors to stress as by Fairbrother and Warn (2003). Cohen and Single (2001) list symptoms of stress under five categories as emotional -anxiety, nervousness, worries, depression, anger, irritability, guilt, moodiness, and loss of enjoyment of life, loneliness, loss of humour, lack of confidence, isolation, and job dissatisfaction. Tehrani (2002) argued that stress is caused by unsympathetic organizational culture, poor communication between managers and employees, lack of involvement in decision-making, bullying and harassment, continual or sudden change, insufficient resources, conflicting priorities, and lack of challenges. As per the study of Lehal R. (2007) in Punjab in case of organizational role stress and job satisfaction public sector executives were better than the private sector executives.

There is a negative relationship between organizational role stress and job satisfaction indicates. Shobhana & Kavitha (2012) in a study found that role ambiguity, role conflict, absence of role authority, role overload, lack of leadership support and role stagnation and mismatch are the significant causes of job stress of bank employees. Stressful situations have a negative impact on the quantum of work. Coping strategies such as rational task oriented behaviour, relief techniques and organizational strategies are to be adopted by the bank employees.

Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However it may also cause subtle expression of morbidity that can affect personal well-being and productivity (Quick, Murphy, Hurrell and Orman, 1992). A job stressed individual is likely to have greater job dissatisfaction, increased absenteeism, increased frequency of drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self-esteem (Jick and Payne, 1980). The use of role concepts suggests that occupational stress is associated with individual, interpersonal and structural variables (Kutz and Kahn, 1978; Whetten, 1978).

It is readily apparent that increased concerns about job stress has stimulated that has helped to identify important sources of stress in the workplace (Quick et al., 1997). Stress has

been a part of every civilization and such people cannot imagine of a stress free life. Nevertheless, given the physical, psychological and behavioural repercussions, individuals and organisations cannot afford to live in the continuous state of tension and anxiety. The researchers have, therefore, been trying to find out the ways and means to counteract stress. According to Holt (1990), effective management of job stress can only be achieved under two conditions. First, the individual worker must be able to recognize stressors and understand their consequences and second, organisations must develop stress prevention, as well as stress reduction techniques. Consequently, in order to clarify and interpret research finding on occupational stress, it is essential to be aware of the stress management techniques that have guided this research.

Stress management techniques

“The greatest weapon against stress is our ability to choose one thought over another”

Any employee can suffer from stress regardless of age, status, gender, ethnicity or disability. It is important that managers, HR personnel, safety officers and welfare staff have a clear understanding of the main issues involved with workplace stress prevention and management. Organizations have to arrange a Stress Management Program that focuses on different categories of employee's at all hierarchical level. Many situational observations of employee employer interaction identified within the organization can lead to stress at work. Stress Management is important for both individual and from the point of view of the organization. It is generally assumed that there are two basic approaches to cope with stress i.e. individual oriented approach and organizational oriented approach.

1. Individual coping strategies: A well planned life could reduce or prevent negative stress. At the individual level some coping strategies include the following:

- a) Yoga is one of the six foundations of Indian philosophy and has been used for millennia to study, explain, and experience the complexities of the mind and human existence (Feuerstein, 1998). Patanjali's Yoga sutras outline a skilful way of conducting life that fosters moderation and harmony (Becker, 2000).
- b) Meditation and Relaxation response can help combat stress and refresh the mind. Meditation that cultivates mindfulness is particularly effective at reducing stress, anxiety, depression, and other negative emotions. If stress has anxious, tense and worried, consider trying meditation. Spending even a few minutes in meditation can restore calm

and inner peace. Meditation is considered a type of mind-body complementary medicine. Meditation produces a deep state of relaxation and a tranquil mind.

- c) Soothing humour also an important factor, as a person without a sense of humour is like a wagon without springs jolted by every pebble in the road- Henry Ward Beecher, American clergyman. There is strong evidence that humour reduces dysfunctional stress (Yovetich et al. 1990). When making a joke about a stressful situation, one develops a sense of dominance and control over it (Henman 2001), which is incompatible with stress and anxiety (Smith et al. 1971). In other words, joking about a stressful event (e.g., downsizing) makes it less threatening. For example, humour reduces stress in the military by mocking the risk of death in marching songs and jokes.

2. Organizational coping strategies : Organization plays an important role in reducing stress. Stress management includes stress prevention also. This is best achieved through certain organisational coping strategies, these includes:

- a) Setting realistic deadlines should be there in achieving better results with adequate challenges is important but work overloading must be avoided. Job or role ambiguity is also a potential source of job stress and thus occurs when job or task requirements are not clearly outlined or when workers are unsure of their responsibilities and duties (Behr, 1985, Jackson and Schuler, 1985). Role conflict can also be a source of stress, when a worker has to play different roles simultaneously at work or when his role at work conflicts with his family roles, the role conflict occurs and this can cause stress (Greenhouse and Beutell, 1985).
- b) Role clarity should be there where an individual is working. Employees must have a clear understanding of the job. They must know what company/ organisation expects and is confident that they can meet these expectations. Stress most often, occurs when employees are not very sure about their work roles or fear they cannot do their jobs. When excessive stress is present in a role, management can initiate steps such as: Redefining the person's role, reduce overload by redistributing the work, set up procedures to prevent hindrances to work, arrange for a meeting of all those involved in a messy situation and try to find a way out and make the job essentially meaningful, challenging and rewarding.

- c) Supportive climate increase the efficiency of an individual. Factors such as freedom to think and act independently, a certain amount of informality with key employees, clear communications, participative decision-making, friendly conversations- all help in reducing stress levels in an organization. If practiced regularly, they also reveal a supportive organisational climate where everybody is willing to contribute his/her best and share rewards thereafter.
- d) Clear career path reduces uncertainty, each employee must be sure of where he/she is heading for, say after 5 years within the same organisations. A clear career path and the job rewards and benefits that follow committed service would go a long way in preventing or reducing stress level greatly.
- e) Management of change also plays an important role in the success of an organisation. There are several factors like government intervention in affairs, changing societal values, changing technology and knowledge explosion, administrative processes and employees' needs for change, create stress to certain levels to certain employees. So proper management of these changes like participation of employees in decision making, use of effective communication methods, providing supportive culture with rewards, better planning and coercion are helpful to use to reduce resistance to change.

Objectives of the study

The present study is intended:

1. To analyse the dimensions of occupational stress among the bank employees.
2. To compare the level of occupational stress between the managerial and non- managerial bank employees.
3. To compare the level of occupational stress on the basis of gender of bank employees.
4. To offer some stress management techniques so that bank employees may work effectively.

Hypotheses

Ho1 There is no sign of stress among the employees of public sector banks on the various dimensions of Occupational Stress Index.

Ho2 There is no difference between manager and non-manager on occupational stress level.

Ho3 There is no difference between male and female employees on occupational stress level.

Research methodology

The present study is descriptive and comparative in nature in context of employees working in different branches of SBI bank located in Haryana. An effort has been made to explore the nature and level of occupational stress through standardised questionnaire. The Occupational Stress Index (Srivastava, A.K., and Singh, A.P., 1981) was used for data collection.

Table 1: Items of Various Sub-Scales of O.S.I.

No.	Sub-scale(occupational stress)	Sr. no of the items in schedule
1	Role overload	1,13,25,36,44,46
2	Role ambiguity	2,14*,26,37
3	Role conflict	3,15*,27,38,45
4	Unreasonable group and political Pressure	4,16,28,39
5	Responsibility for persons	5,17,29
6	Under-participation	6*,18*,30*,40*
7	Powerlessness	7*,19*,31*
8	Poor-peer relations	8*,20*,32*,41*
9	Intrinsic impoverishment	9,21*,33*,42
10	Low status	10*,22*,34
11	Strenuous working condition	12,24,35,43*
12	Un-profitability	11,23

*False Keyed Items

The scale consists of 46 items, each to be rated on the five point scale. Out of 46 items 28 are 'True – Keyed' and 18 are 'False – Keyed'. The items relate to almost all relevant components of the job size which cause stress in some way or the other, such as, role over-load, role ambiguity, role conflict, unreasonable group and political pressure, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic, impoverishment, low status, strenuous working conditions and un-profitability.

Cronbach's alpha-coefficient for the scale was calculated and it as a whole was found to be 0.74. In general, in psychology researches, a good measure should have a Cronbach's Alpha of at least .60 and preferably closer to .90. Therefore, in the present study the scale can also be considered reliable.

Result and Discussion

The 12 dimensions of Occupational Stress Index were analysed using descriptive statistics (Mean and Standard Deviation). Mean scores on the various sub-scales of Occupational Stress Index are presented in Table 2 and the same is discussed in the following.

Table 2: Descriptive statistics of employees of SBI bank

	N	Mean	Std. Deviation
Id	60	30.50	17.464
RO	60	20.27	4.129
RA	60	12.42	2.499
RC	60	16.58	2.842
UGPP	60	13.00	3.064
RP	60	10.50	1.799
UP	60	13.68	2.528
PL	60	10.40	2.141
PPR	60	13.78	2.210
II	60	14.03	1.746
LS	60	10.98	1.334
SWC	60	13.45	2.480
UF	60	6.78	1.595
Overall stress	60	155.88	16.757
Valid N (list wise)	60		

Analysis of O.S.I. dimensions

1. The mean scores on the factors such as Role Overload (Mean = 20.27), Role Conflict (Mean = 16.58) and Intrinsic Impoverishment (Mean = 14.18) are higher than other factors of OSI. It is concluded that employees are highly stressed on these three dimensions. It is further interpreted that stress level is high due to the role overload. Lack of time and too many activities causes stress for bank employees. Further to add is that employees are not able to satisfy the expectations of higher officers because of contradictory instructions, insufficient facilities regarding new assignments. With this monotonous nature of assignment, fewer opportunities to utilize abilities also increased the stress level of bank employees. It is also supported by other researchers that role ambiguity, role conflict, absence of role authority, role overload, lack of leadership support, role stagnation and mismatch are the significant causes of job stress (Shobhana & Kavitha, 2012, Dhar Upinder, 1991).

- The factors like Under Participation (Mean =13.68), Poor Peer Relations (Mean =13.78) and Strenuous Working Conditions (Mean =13.45) also have high scores. It is concluded that difference between one’s desires and actual participation gives a measure of the potential effectiveness of participation. But the employees can’t participate in activities they feel stress due to under participation. Further stress can be generated from poor relations with other employees whether they are superiors, peer, subordinates or workers in other department. Prolonged continuous exposure to extreme heat, cold, noise or crowding and rotating shifts can be very stressful. Tehrani (2002) also supported the results. According to him stress is caused by unsympathetic organizational culture, poor communication between managers and employees, lack of involvement in decision-making.
- Mean score is observed low on the dimension like Unprofitability (Mean - 6.78) which is interpreted as employees in banks are less stressed due to absence of rewards or incentives. It is concluded that employees are satisfied with their salary, so absence of rewards and incentives does not create stress.

The result obtained shows the presence of significant stress among the employees of the bank understudy. Hence the null hypothesis no 1 that “*There are no signs of stress among employees of bank understudy on the various dimensions of Occupational Stress Index*” stands rejected and alternate hypothesis is established that there are observable signs of stress among employees of bank understudy on the various dimensions of Occupational Stress Index.

Comparative Analysis

- Comparison between managers and non-managers

Table 3a: Comparison of occupational stress level of Managers and Non-Managers

Group statistics					
	Designation	N	Mean	Std. Deviation	Std. Error Mean
Overall stress	Manager	30	161.20	15.643	2.865
	Non-Manager	30	150.57	16.372	2.989

Table 3b: Independent Samples Test

		t-test for Equality of Means				
		T	df	Sig.(2-tailed)	Mean difference	Std. Error Difference
Overall stress	Equal variances assumed	2.572	58	0.013	10.633	4.134

T-test is applied to compare the level of Occupational Stress of Managers and Non manager and results are shown in Table 3 (b). The p-value of 0.013 is less than the alpha.05, there for the null hypothesis no 2 that “*There is no difference between Managers & Non-managers on Occupational stress level*” is rejected. Although Managers have high level of occupational stress (Mean= 161.20, SD. =15.64) than Non-managers (Mean=150.57 SD. =16.37). The table-3 (a) shows the significant stress difference between the manager and non-manager bank employees in their levels of stress. This shows Bank employees of Managerial group have high-level stress compared to Non- Manager group/level.

2. Comparison on the basis of gender

Table 4a: Comparison of occupational stress level of male and female group statistics

Group statistics					
	Gender	N	Mean	Std. Dev.	Std error mean
Overall stress	Male	47	155.94	16.836	2.456
	Female	13	155.69	17.143	4.755

Table 4b: Independent Samples Test

t-test for Equality of Means						
Overall stress	Equal variance assumed	T	df	Sig.(2 tailed)	Std. Difference	Std. Error Difference
		0.46	58	0.963	0.244	5.296

The table-4 (b) indicates the Occupational Stress level between male and female bank employees of selected banks. The p-value of 0.963 is greater than the alpha 0.05, there for the null hypothesis no 3 that “*There is no difference between Male & Female employees on Occupational stress level*” is accepted. It show equal level of Occupational Stress between Male (Mean=155.94) & Female (Mean=155.69) bank employees.

Conclusion

From the above analysis it can be concluded that stress exists in the employees of the bank understudy, specifically higher on the dimensions of Role Overload, Role Conflict, Intrinsic Impoverishment, Poor Peer Relations and Strenuous Working Conditions. It is further concluded that the problem of stress is inevitable and unavoidable in the banking sector. A

majority of the employees face severe stress- related ailments and a lot of psychological problems. Hence, the management must take serious initiatives in helping their employees to overcome its terrible effect and employees should adopt some stress management techniques to overcome their stress.

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