



## Job stress of employees working in public sector banks: An empirical study

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### Abstract

Stress among the employees of almost every organization is gradually becoming an important issue across the different countries of the world. Job stress is more pronounced among the employees of corporate world. In the present century, stress has become a buzzword in every organization, be it in public sector or private sector, and no employee can completely ignore it. In financial sector, especially in the banking sector, employees generally experience stress because of numerous reasons and hardly any employee, irrespective of his/her personal background and designation in the organization, can completely overlook the issue of stress at workplace.

The present study makes a modest attempt to analyze the degree of job stress of employees working in different public sector banks operating in Cachar district of Assam. In order to assess the degree of job stress, responses of one hundred and twenty number of bank employees have been obtained by conducting a field survey with the help of a structured schedule. The responses so obtained over the select factors of job stress have been analyzed by using mean, standard deviation, independent two sample t-test to arrive at the findings of the study.

**Keywords:** role ambiguity, work overload, role conflict, poor working condition, career development, workplace bullying

### Introduction

Stress refers to the physical or psychological strain that a person feels at a point of time. It appears due to the conflict between the external environment and internal traits of human beings (Kishori & Vinothini, 2016) [4]. Stress is recognized as one of the causes of emotional or physiological pressure of individuals in the modern society. It is a universal issue which affects every living creature (Kokila & Ushadevi, 2017) [5]. Job stress has become a common phenomenon nowadays. Employees often feel stressed while discharging their duties in the workplace due to various reasons (Murali & Bashit, 2017) [7]. Work stress or job stress can be defined as a change in the physical or mental state of an individual within the organization. A person may feel stressed due to various organizational stressors, psychological stressors or personal stressors as a result of which he will not be able to give his full potential in his work and ultimately whole organization will suffer (Mustafa *et al.* 2015) [8]. Job stress is considered as a major hazard for many workers. It is basically a feeling that an employee experiences in the workplace when the demand for work exceeds the ability of the employee to cope.

### Review Literature

Ali and Newaz (2010) conducted a study to investigate the factors responsible for stress among bank employees and found that job pressure and inadequate working hours were responsible for job stress. Lopes and Kachalia (2016) [6] revealed that there was a significant relationship between job stress and job performance among the employees working in the banking sector. Umesh U (2016) [10] found that there was a high level of stress among the female bank employees of public sector banks. Jalagat (2017) [3] revealed that there was no significant relationship between job stress and employees performance. Nagaganesh and Krishnudu

(2018) [9] found that there was a significant impact of occupational stress on work life balance. Allah baksh S and Sulaiman N (2019) [2] revealed that stress management interventions such as, proper job role, recognition, employees' grievance handling, reducing responsibility and effective communication had an impact on job motivation.

### Objectives of the Study

1. To assess the factor wise level of job stress of employees working in public sector banks operating in Cachar district of Assam.
2. To compare the level of job stress of employees working in public sector banks operating in Cachar district of Assam on the basis of their rank.

### Hypothesis of the Study

There is no significant difference in the level of job stress of officers and SWOs working in public sector banks operating in Cachar district of Assam.

### Research Methodology

The study is descriptive in nature and survey method has been employed to complete the study. Employees working in the public sector banks operating in Cachar district of Assam are considered as the population of study. The sample size of the study is 120. Individual respondents are the sampling elements and convenient sampling technique is used to select the sample. A schedule has been prepared by employing a seven point rating scale ranging from "strongly agree (=7)" to "strongly disagree (=1)" for collecting the perception of employees. After collecting

the data, mean, standard deviation and independent two sample t test have been applied to arrive at the findings of the study.

**Scope of the Study**

1. The study is conducted on employees working in public sector banks located in Cachar district of Assam.
2. The degree of stress is measured on the basis of perception of bank employees over the select factors.

**Limitations of the Study**

1. The study is subject to all the limitations that are inherent in any perception based study.
2. The chances of biasness in sampling may not be completely eliminated.

**Table 1:** Level of Job Stress of Bank Employees over the Select Factors

Factors	Mean	Rank	SD
Role Ambiguity	3.68	6 <sup>th</sup>	0.804
Work Overload	4.05	2 <sup>nd</sup>	1.273
Poor Working Condition	4.58	1 <sup>st</sup>	0.902
Role Conflict	3.88	3 <sup>rd</sup>	0.938
Career Development	3.69	5 <sup>th</sup>	0.849
Workplace Bullying	3.81	4 <sup>th</sup>	0.912
Overall Job Stress	3.93		

Source: Field Survey

Table 1 shows that out of six factors considered in this study, employees have registered maximum stress over the factor ‘Poor working condition’, which is followed by ‘Work overload’, ‘Role conflict’, ‘Work place bullying’, ‘Career Development’ and ‘Role Ambiguity’. The factor ‘Poor working condition’ is one of the most crucial factors which not only generates stress among the employees but also acts as hindrance in providing quality services to customers. Out of six factors, the value of standard deviation about the level of stress of employees over the factor ‘Role Ambiguity’ is the lowest which implies that the views of the respondents with regard to this factor is comparatively concentrated while the value of standard deviation about the level of stress of employees over the factor ‘Work overload’ is the highest which reflects that the views of the respondents over this factor is relatively scattered. Thus, it is crystal clear that in views of the employees of public sector banks over the factor ‘Role Ambiguity’ is by and large similar while there exists divergence in the responses of employees over the factor ‘Work Overload’ and it is quite obvious because the nature and type of workload differ not only from bank to bank but from branch to branch as well.

**Table 2:** Job Stress of Bank Employees over the Factor ‘Role Ambiguity’ According to their Rank

Rank	Mean	SD	t value	p value
Officer (30)	3.52	0.863	-1.302	0.195
SWO (90)	3.72	0.782		

Source: Field Survey

Table 2 reveals that the level of stress of employees working as Single Window Operator is more than the degree of stress of

employees working as officer over the factor ‘Role Ambiguity’ because the mean score of responses of Single Window Operators is higher than the mean score of responses of officers over this factor. The responses of SWOs are relatively consistent than the responses of officers over the factor ‘Role ambiguity’ since the value of standard deviation (0.782) for the responses of SWOs is lower than the value of standard deviation (0.863) for the responses of officers under study. Since the p value is higher than 0.05, as is shown in table 2 it may be concluded that over the factor ‘Role Ambiguity’, the degree of job stress of employees working in the public sector banks at 5% level of significance does not vary significantly across their ranks.

**Table 3:** Job Stress of Bank Employees over the Factor ‘Work Overload’ According to their Rank

Rank	Mean	SD	t value	p value
Officer (30)	4.05	0.918	0.000	1.000
SWO (90)	3.74	0.781		

Source: Field Survey

Table 3 reveals that the level of stress of employees working as officer is more than the degree of stress of employees working as Single Window Operator over the factor ‘Work Overload’ because the mean score of responses of officers is higher than the mean score of responses of Single Window Operators over this factor. The responses of SWOs are relatively consistent than the responses of officers over the factor ‘Work Overload’ since the value of standard deviation (0.781) for the responses of SWOs is lower than the value of standard deviation (0.918) for the responses of officers under study. Since the p value is higher than 0.05, as is shown in table 3 it may be concluded that over the factor ‘Work Overload’, the degree of job stress of employees working in the public sector banks at 5% level of significance does not vary significantly across their ranks.

**Table 4:** Job Stress of Bank Employees over the Factor ‘Poor Working Condition’ According to their Rank

Rank	Mean	SD	t value	p value
Officer (30)	4.63	0.923	0.364	0.717
SWO (90)	4.56	0.899		

Source: Field Survey

Table 4 reveals that the level of stress of employees working as officer is more than the degree of stress of employees working as Single Window Operator over the factor ‘Poor Working Condition’ because the mean score of responses of officers is higher than the mean score of responses of Single Window Operators over this factor. The responses of SWOs are relatively consistent than the responses of officers over the factor ‘Work Overload’ since the value of standard deviation (0.899) for the responses of SWOs is lower than the value of standard deviation (0.923) for the responses of officers under study. Since the p value is higher than 0.05, as is shown in table 4 it may be concluded that over the factor ‘Poor Working Condition’, the degree of job stress of employees working in the public sector banks at 5% level of significance does not vary significantly across their ranks.

**Table 5:** Job Stress of Bank Employees over the Factor ‘Role Conflict’ According to their Rank

Rank	Mean	SD	t value	p value
Officer (30)	3.91	1.063	0.210	0.834
SWO (90)	3.87	0.898		

Source: Field Survey

Table 5 reveals that the level of stress of employees working as officer is more than the degree of stress of employees working as Single Window Operator over the factor ‘Role Conflict’ because the mean score of responses of officers is higher than the mean score of responses of Single Window Operators over this factor. The responses of SWOs are relatively consistent than the responses of officers over the factor ‘Role Conflict’ since the value of standard deviation (0.898) for the responses of SWOs is lower than the value of standard deviation (1.063) for the responses of officers under study. Since the p value is higher than 0.05, as is shown in table 5 it may be concluded that over the factor ‘Role Conflict’, the degree of job stress of employees working in the public sector banks at 5% level of significance does not vary significantly across their ranks.

**Table 6:** Job Stress of Bank Employees over the Factor ‘Career Development’ According to their Rank

Rank	Mean	SD	t value	p value
Officer (30)	3.76	0.934	0.511	0.611
SWO (90)	3.67	0.822		

Source: Field Survey

Table 6 reveals that the level of stress of employees working as officer is more than the degree of stress of employees working as Single Window Operator over the factor ‘Career Development’ because the mean score of responses of officers is higher than the mean score of responses of Single Window Operators over this factor. The responses of SWOs are relatively consistent than the responses of officers over the factor ‘Career Development’ since the value of standard deviation (0.822) for the responses of SWOs is lower than the value of standard deviation (0.934) for the responses of officers under study. Since the p value is higher than 0.05, as is shown in table 6 it may be concluded that over the factor ‘Career Development’, the degree of job stress of employees working in the public sector banks at 5% level of significance does not vary significantly across their ranks.

**Table 7:** Job Stress of Bank Employees over the Factor ‘Workplace Bullying’ According to their Rank

Rank	Mean	SD	t value	p value
Officer (30)	3.78	0.928	-.014	0.989
SWO (90)	3.81	0.912		

Source: Field Survey

Table 7 reveals that the level of stress of employees working as Single Window Operator is more than the degree of stress of employees working as officer over the factor ‘Workplace Bullying’ because the mean score of responses of Single Window Operators is higher than the mean score of responses of officers over this factor. The responses of SWOs are relatively consistent than the responses of officers over the factor ‘Workplace Bullying’ since the value of standard deviation (0.912) for the responses of SWOs is lower than the value of standard deviation

(0.928) for the responses of officers under study. Since the p value is higher than 0.05, as is shown in table 7 it may be concluded that over the factor ‘Workplace Bullying’, the degree of job stress of employees working in the public sector banks at 5% level of significance does not vary significantly across their ranks.

**Table 8:** Rank Wise Overall Job Stress of Bank Employees

Rank	Mean	SD	t value	p value
Officer (30)	3.92	0.792	-.013	0.990
SWO (90)	3.93	0.858		

Source: Field Survey

Table 8 reveals that the mean score of overall job stress of officers and Single Window Operators (SWOs) working in public sector banks operating in Cachar district of Assam. The level of stress of employees working as Single Window Operator is more than the degree of stress of employees working as officer. The mean score of responses of Single Window Operators is slightly higher than the mean score of responses of officers. The responses of officers are relatively consistent than the responses of SWOs since the value of standard deviation (0.782) for overall job stress of officers is lower than the value of standard deviation (0.863) for the responses of officers under study. Since the p value is higher than 0.05, as is shown in table 8 it may be concluded that there is no statistical evidence for significant difference in overall job stress of SWOs and officers working in the public sector banks of Cachar district of Assam at 5% level of significance.

**Table 9:** Rank Wise Relative Degree of Job Stress of Bank Employees over Select Factors

Factors	Officers		SWOs	
	Mean	Rank	Mean	Rank
Role Ambiguity	3.52	6 <sup>th</sup>	3.72	5 <sup>th</sup>
Work Overload	4.05	2 <sup>nd</sup>	3.74	4 <sup>th</sup>
Poor Working Condition	4.63	1 <sup>st</sup>	4.56	1 <sup>st</sup>
Role Conflict	3.91	3 <sup>rd</sup>	3.87	2 <sup>nd</sup>
Career Development	3.76	5 <sup>th</sup>	3.67	6 <sup>th</sup>
Workplace Bullying	3.78	4 <sup>th</sup>	3.81	3 <sup>rd</sup>

Source: Field Survey

Table 9 shows that the level of job stress of officers and SWOs working in the public sector banks of Cachar district of Assam. Out of six factors considered in the study, both officers and SWOs have been found moderately stressed over all the factors viz., ‘Role Ambiguity’, ‘Work Overload’, ‘Poor Working Condition’, ‘Role Conflict’, ‘Career development’ and ‘Workplace Bullying’. In case of SWOs, the value of mean is the highest for the factor ‘Poor Working Condition’ and as such the same factor has been ranked 1<sup>st</sup> followed by ‘Role conflict’, ‘Workplace Bullying’, ‘Work Overload’, ‘Role Ambiguity’ and ‘Career Development’. On the contrary, in case of officers, the value of the mean score is the highest for the factor ‘Poor Working Condition’ and as such the same factor has been ranked 1<sup>st</sup> followed by ‘Work Overload’, ‘Role Conflict’, ‘Workplace Bullying’, ‘Career Development’ and ‘Role Ambiguity’.

**Conclusion**

Since, employees working in the rank of both officers and SWOs of different public sectors banks of Cachar district of Assam have

been found moderately stressed, the bank management is expected to address the issue by investigating the reasons for poor working condition and also assess the causes of work overload. The management of public sector banks is supposed to formulate necessary policies and strategies so that employees of different ranks can perform their duties without experiencing much stress at their workplace.

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