

# Role Stress: A Study among Commercial Bank Employees in Ludhiana

\*<sup>1</sup>Maneet Kaur & <sup>2</sup>Dr. Satinderbir Kaur

<sup>1</sup>Research Scholar in I.K. Gujral Punjab Technical University, Assistant Professor, Gujranwala Guru Nanak Institute of Management and Technology, Ludhiana, Punjab (India)

<sup>2</sup>Principal (NON-AICTE Courses), Ludhiana College of Engineering and Technology, Ludhiana, Punjab (India)

## ARTICLE DETAILS

### Article History

Published Online: 10 November 2018

### Keywords

Stress, work pressure, social interest  
public sector banks, private sectors  
banks

### Corresponding Author

Email: maneet202[at]gmail.com

## ABSTRACT

Organizational Role Stress is a normal part of human life in a prevailing sector like banks. Stress comes in any stage that makes one feel annoyed and cramped. Stress can be both ways: good or bad. A good stress constantly motivates employees in banks and helps them to contribute more in productivity, expertise and exuberance. On the other hand, bad stress among employees can be dangerous as well as affect their health which further leads to argumentative behavior, fear, poor time management and anxieties about future. Potential of growth and promotion is probably higher in banks. These crucial periods of development can be undermined by depression if the employees are facing stress in banks. Employees are likely to experience stress due to heavy work load, conflict with peer and managers, targets and dealing with myriad of various issues. They also encounter with number of challenges in their life, therefore their work life is full of challenges which in turn causes stress which if not dealt can hamper their efficiency and productivity. The purpose of this paper is to find out the various causes of stress among commercial bank employees. The present study consists of 400 employees i.e. 200 each from public and private sector banks of Ludhiana. Therefore, the banks considered for the study are SBI, PNB, HDFC and AXIS. Data were collected through structured questionnaire developed by pareek(1981). Stratified random sampling method was applied in this study. It is quite evident from the study that private sector bank employees perceived greater stress as compared to public sector bank employees due to negligence of social and religious interest, heavy demand of work and responsibility, lack of skills, and non-participation of well-prepared employees in problem solving. However, stress can be managed through the regular conducting of workshops, seminars related to stress and counselling centers in private sector banks.

## 1. Introduction

In today's life, stress is a general issue that is being faced by every employee in an organization whether it is public sector bank, private sector bank, insurance company, financial institutions. Stress elicit favorable and unfavorable situation among employees. However, it is perceived for one employee as a situation that causes to feel work pressure, anxiety and frustration while for other employee it encourages him toward growth and tremendous change in one's profession.

Stress among employees is an acute problem faced not only in country like India but all over the universe. Many of the employees in the era of competition go through stress like heavy load, task deadlines, discrimination, frustration and future worries. This has negative economic implication such as poor quality of work, low productivity, absenteeism, high turnover, etc. (Cooper and Cartwright,1994). It is experienced that at a crucial stage of development most of the employees in banks experience mental illnesses, high level of depression, and stress related health problems like stomach upset, high blood pressure, heart disease and rashes. In fact, the distress among employees can also lead to reduce their self-esteem, resignation, poor performance, lack of confidence and suicide. So, it is important for the banking sector to impart knowledge and conduct seminars, workshop for all the employees so that stress level reduce. The study was undertaken to rule out the various factors causing stress among public and private sector

banks employees of Ludhiana and try to reduce the stress for the benefit of both employees as well as bank.

## 2. Need of the study

In an era of most competitive world, employees of public sector, private sector, financial institutions, insurance, educational institutions etc. are revealed to several stressors such as acute, chronic, situational stress, physical stress which surely affect their efficiency and effectiveness which directly and indirectly affect the organization output. As every employee in a bank, now a days want promotion, incentives, health and insurance benefits, life management benefits, retirements benefits, flexible work arrangement, high status and luxurious life. Therefore, in order to get all these benefits, they need to achieve their targets. The current study merely focusses on identifying the various factors causing stress among employees of public and private sector banks in Ludhiana.

## 3. Review of literature

Khan et.al (2018), examined the several causes and coping strategies for stress among employees of gomal university Khyber, pakhtumkhwa, Pakistan. The study concluded that negative attitude of boss, harsh attitude of boss, insufficient salary, unnecessary work load, lack of co-operation on the part of boss are the major causes of stress among employees of gomal university. The authors suggested

that good working atmosphere, motivation, appreciation and award on the basis of performance are the major coping up strategies must be followed to reduce stress among employees.

**Neitzel, Englert, Dwarakanath, Rensing and Boehnstedt(2017)**, investigated the several methods for measuring stress with mobile device and also tried to know the correlation between situational information with the level of stress. The study found that "StressMon" is basically a smartphone application used to measure stress which relies on smartphone sensing abilities and user self-assessment. Moreover, longest working hours and the large number of appointments per day leads to have a positive correlation between level of stress and situational information user.

**Darmody and Symth (2016)**, identified various factors associated with occupational stress and job satisfaction among the Irish primary school principals. The finding indicate that a considerable number of primary school principals were not satisfied with the job and experienced occupational stress. It was revealed that job satisfaction and occupational stress were basically related to a complex set of factors like working conditions, personal characteristics and school context.

**Chiu, Yeh and Huang (2015)**, examined the relationships of role stressors (i.e. role ambiguity, role conflict and role overload) to interpersonal and organizational employee deviance. The study also examined the moderating role of social support on two distinct forms of employee deviance. The authors found that role conflict had a positive relationship with organizational and interpersonal deviance. Role ambiguity was positively related to organizational deviance while role overload was negatively related to organizational deviance. The finding indicated that role ambiguity was more strongly related to organizational deviance to interpersonal. Moreover, co-workers support had a significant moderating effect on role overload and interpersonal deviance. It was suggested that organizations must assign adequate workload among employees to enhance their responsibility and employee's well-being.

**Gilbert and Kelloway (2014)**, examined the validity of single- item measures of job stressor facts in predicting Psychological strain as compared to multiple item measures. The authors highlighted that six single item measures of job stressors i.e. significance, recognition, workload, work family conflict, skill use and co-worker relations met all criteria with high validity and was appropriated for use in place of multiple item measures.

**Jain, giga and copper (2013)**, examined the impact of organizational stressors of organizational citizenship behavior. The authors also tried to examine the impact of perceived organizational support as a moderator in the relationship between stressors and organizational citizenship behavior among operator level employees working in the business process outsourcing sector in India. The finding highlighted a negative relationship between organizational stressors and organizational citizenship behavior. However, the study confirmed that perceived organizational support had a negative

moderating impact on the relationship between organizational stressors and organizational citizenship behavior.

**Rajasekar (2013)** the study identified the impact of academic stress among the management students of AMET Business School, AMET University in Chennai. Students have different expectations and values that they want to achieve, which is only possible if they are integrated with that of the college. The study focused on the present level of stress, sources of stress and stress management techniques that would be useful for students. The study considered various factors like physical, psychological, individual, demographical and environmental for the research.

#### 4. Objective

1. To examine the various factors causing stress among commercial bank employees.
2. To give suggestions for reducing stress among commercial bank employees.

#### 5. Research Methodology

The study has been conducted in Ludhiana city. The sample consider for the research is 400 employees, out of which 200 are employees is taken from each public and private sector bank. The public sector bank considered for this study include State bank of India and Punjab national bank whereas private banks sectors banks include Axis bank and HDFC. As they have a highest number of branches in Ludhiana. Statements developed by Pareek 1981 were used to measure the response of employees related to various factors causing stress. Stratified random sampling method is used in this study. Two strata have selected i.e. public and private sector bank for the study. Further, on the basis on random sampling 25 branches of each of these four shortlisted banks have been selected, four employees of each of these 100 branches have been selected randomly. The data collected is analyzed by applying factor analysis and Independent sample t- Test is used for comparison of mean score of various factors causing stress among public and private sector banks employees. The secondary information has also been acquired from various newspapers, magazine, journals and websites.

#### 6. Analysis and Interpretation

##### Factor Analysis

The study is conducted to identify the various factors causing stress among commercial bank employees in Ludhiana District. The total number of 50 statements of Udai Pareek (1981) is applied and examined through Factor Analysis approach for assessing the various factors causing stress among employees. A Five Point Likert scale is used to measure the statements with values ranging from 1 to 5. Where "1" is assigned to never feel this way and "5" is assigned to very frequently feel this way whereas all the negative statements are coded reversely.

##### KMO and Bartlett's Test

The Kaiser-Meyer-Olkin (KMO) measures the sampling adequacy in which the value greater than 0.6 is desirable. In this study the KMO found to be 0.754 which is acceptable.

Table1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.754
Bartlett's Test of Sphericity	Approx. Chi-Square	2776.066
	Df	378
	Sig.	0.000

The Bartlett's test of Sphericity is used to test the null hypothesis that correlation matrix is an identity matrix which indicate that variable is not correlated. Table1 shows The Bartlett's test of sphericity with a significant test value of 0.000 indicates that the value is highly significant.

### Exploratory Factor Analysis

It is a statistical technique which identifies the relationship between measured variables. In the present study, Principal component analysis is used as a most powerful tool for factor extraction. In the first step, on the basis of inter item correlation the total number of 13 statements (statement no.3,5,7,9,12,18,20,21,23,24,41,43,50) reduce having value less than 0.3. In the next step, statements having Loading values less than 0.4 are considered insignificant and discard 8 statements (statements no: - 6,8,13,26,30,42,46,49) whereas statements greater than or equal to 0.4 is retain and output turn out to Nine factors. A glimpse of varimax with Kaiser Normalization of rotation method is shown below in Table 2.

Table 2: - Rotated Component Matrix

Item Code	Statements	Component								
		1	2	3	4	5	6	7	8	9
S.33	The expectations of my seniors conflict with those of my juniors.	.792								
S.31	My organisational responsibilities interfere with my extra organisational roles	.773								
S.32	There is very little scope for personal growth in my role.	.670	.313							
S.11	I have various other interests (social, religious, etc) which remain neglected because I do not get time to attend to these.	.610								
S.27	I have not had the right training for my role.		.724							
S.39	My role has not been defined clearly and in detail.		.678							
S.10	I do not get the information needed to carry out responsibilities assigned to me.		.654							
S.40	I am rather worried that I lack the necessary facilities needed in my role.		.601		.328					
S.28	The work I do in the organisation is not related to my interests		.585							
S.45	I feel overburdened in my role.			.748						
S.35	There is a need to reduce some parts of my role.			.693						
S.41	My family and friends complain that I do not spend time with them due to the heavy demands of my work role.			.680						
S.38	If I had full freedom to define my role, I would be doing some things differently from the way I do them now.			.458				.392		
S.25	I have been given too much responsibility.			.424						
S.17	I wish I had more skills to handle the responsibilities of my role.				.654					
S.16	There is not enough interaction between my role and other roles				.629					
S.14	Many functions that should be a part of my role have been assigned to some other role			.328	.561					
S.15	The amount of work I have to do interfere with the quality I want to maintain.				.505		.327			
S.47	I need more training and preparation to be effective in my work role.					.807				
S.48	I experience a conflict between my values and what I have to do in my role.					.690				
S.29	Several aspects of my role are vague and unclear					.426			.335	-.343
S.20	I do not get enough resource to be effective in my role.						.827			
S.19	I do not know what the people I work with expect of me						.734			

S.36	There is no evidence of several roles (including mine) being involved in joint problem solving or collaboration for planning action.							.754		
S.37	I wish I had prepared myself well for my role							.668		
S.01	My role tends to interfere with my family life								.805	
S.02	I am afraid, I am not learning enough in my present role for taking up higher responsibility								.731	
S.44	I wish I had been given more challenging tasks to do.									.737
	<b>%age of Variance</b>	<b>9.111</b>	<b>8.883</b>	<b>8.315</b>	<b>6.609</b>	<b>6.355</b>	<b>6.282</b>	<b>5.874</b>	<b>5.674</b>	<b>4.234</b>
	<b>%age of cumulative variance</b>	<b>9.111</b>	<b>18</b>	<b>26.309</b>	<b>32.92</b>	<b>39.274</b>	<b>45.556</b>	<b>51.43</b>	<b>57.105</b>	<b>61.339</b>
	<b>Value of Cronbach alpha</b>	<b>0.738</b>	<b>0.718</b>	<b>0.682</b>	<b>0.549</b>	<b>0.564</b>	<b>0.653</b>	<b>0.553</b>	<b>0.55</b>	<b>-</b>

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

Rotation converged in 8 iterations.

The percentages of cumulative variance of all the nine factors is consider as 61.339. The factors having eigen value greater than 1 is retained in the analysis. Moreover, the value of Cronbach Alpha more than 0.5 is acceptable. Table 2 shows that the reliability analysis for all the factors except one is found to be more than 0.50.

### Factor Naming

The numbers of 28 statements were considered into eight factors. The explanations of eight factors are as follows:

1. **Role Disparity:** - Role Disparity is the major factor causing stress with 9.111% of the total variance. The Higher loading indicates the interest of the employees in the banks is neglected for years. It is observed that the respondents experience stress in banks due to interfere of organization responsibility with extra organization responsibility. Further, limited scope of growth and expectation of senior's conflict with junior's causes stressful work relationship reveals the disparity among the employee's role. Thus, neglectation of social and religious interest among employee due to Limited time constraint was the major cause of stress among employees.
2. **Role Inadequacy:** - Another key important dimension causing role stress is Inadequacy which account for 8.883% of variance. High positive loading of 0.724 specify the major reason for causing stress in lack of training in job. As untrained employees cannot provide satisfactory services to its bank customers. Hence result in declining sales. It is observed that employee role was not defined to them in detail which leads to create confusion among employee related to work and they are generally not aware what exactly banks expected from them.
3. **Role Encumber:** - The third factor contributes 8.315% of variance. Higher loading of 3 factors shows overburden and responsibilities on Commercial bank employees to meet targets, increase sales, and beat the competitors. Therefore, banks need to reduce some part of the employee work so that they can spend time with their family members. However, unburdened on employees give them chance to think out of the box and enhance their efficiency.

4. **Role Curtailment:** - Role curtailment reveal as another key factor contributing to role stress among respondents with 6.609% of variance. Lack of skills to handle the responsibility and no interaction with other roles lead to cause more job stress among commercial bank employees with loading of 0.654 and 0.629. Similarly, deterioration in Quality and assigning part of job to others also leads to cause job stress.
5. **Role Equivocation:** - The loading obtained from the different statements of factor 5 is 6.355 % of variance. Requisites of Training during job, conflict between values and unclear role result in job dissatisfaction, create frustration and confusion among personnel, which lead to cause stress among commercial bank employees. Since all statements are related to unclear and doubtfulness. So, this factor is termed as "Role Equivocation".
6. **Role Conjecture:** - The sixth factor is accounted for 6.282% of variance. Unaware about expectation of people and lack of resources significantly drop the performance of bank employees and lead to redundancies, downsizing and even Liquidation of banks.
7. **Role Segregation:** - The loading obtain on two statements of Factor 7 are 0.754 and 0.668. The seventh factor extracts a percentage of variance of 5.874. Well-prepared employees are neglected to participate in problem solving process of Commercial Banks lead to low level of retention, job satisfaction, employee's commitment is the major cause of stress.
8. **Role Intrusive:** - The eighth factor account for 5.674 % of variance. No longer learning during job and unnecessary burden of work disturb employee's family life is a massive reason for stress among them. However, Learning helps employees to enhance knowledge, skills and overall personality. It plays an equally important role in achieving career goals.

### Comparison of Public and Private Sector Banks

Mean Score of various statements loading on their respective factors is calculated. Further, Descriptive statistics for each factor is computed and compared across public and private sector bank employees. The present study uses



Independent Sample t-test in order to examine statistical difference between mean score of each factor for public and private sector employees. The null hypothesis for the present study is: -

H0: - There is no significance difference between mean score of each factor across public and private sector bank employees.

**Table 3: - Comparison of mean score of employees of public and private sector banks**

Factors causing stress	public sector bank (N=200)	private sector bank (N=200)	Mean comparison (t value)
	(Mean 1)	(Mean 2)	
Role Disparity	2.31(0.95)	2.36(0.85)	-0.524
Role Inadequacy	1.86(0.78)	1.98(0.73)	-1.671
Role Encumber	2.43(0.85)	2.69(0.83)	-3.034
Role Curtailment	2.09(0.73)	2.33(0.86)	-2.985
Role Equivocation	1.91(0.81)	2.07(0.75)	-1.982
Role Conjecture	2.24(1.11)	2.35(1.08)	-0.979
Role Segregation	2.36(1.08)	2.46(0.95)	-1.003
Role Intrusive	1.84(0.89)	2.01(0.92)	-1.846

Note: Standard Deviation are shown in parentheses, Mean and standard deviation represent value of summated scale.

Table 3 highlight the mean difference between mean score of public and private sector bank employees' perceptions of three factors is found to be significant at 5 percent level of significance. These factors are Role encumber, Role curtailment and Role equivocation as the mean score of private sectors is more as compared to public sector bank. This is due to heavy demand of work and responsibility among private sector bank. However, the three factors such as Role disparity, Role Conjecture and Role Segregation are found to be statistically insignificant at 5 percent level of significance due to neglectation of social and religious interest among employees. Further, the remaining two factors namely Role inadequacy and Role intrusive is found to be statistically significant at 10 percent level of significance for the reason of lack of information and training provided to employees.

## 7. Conclusion

The study found that mean score of all the factors of private sector bank employee's is higher as compare to public sector bank. Therefore, private sector bank employees are facing more stress due to neglected of social and religious interest, inadequacy in terms of resources such as lack of information and training in jobs, heavy demand of work and responsibility, lack of skills among them to handle the responsibility, lesser interaction with another role and non-participation of well- prepare employees in problem solving process is more in private sector bank employees as compared to public sector bank employees. Hence, private sector bank employees perceived greater stress as compared to public sector bank employees. However, stress can be managed through the regular conducting of workshops, seminars related to stress reduction and counselling centers in private sector banks.

## References

1. Chiu,S.,Yeh,S.,and Huang, T.,(2015), " Role stressors and employee deviance; The Moderating effect of Social Support, Personnel Review, Vol.44(2), PP.308-324.
2. Cooper, C.L. and Cartwright, S. (1994), "Healthy mind, healthy organisation: a proactive approach to occupational stress", Human Relations , Vol. 47, pp. 455-71.
3. Darmody, M.,andSmyth,E.,(2016), "Primary school principals job satisfaction and occupational stress", International Journal of Education Management, Vol. 30(1), PP.115-128.
4. Gilbert, S., and Kelloway, E.K.,(2014), "using single items to measure job stressors", International Journal of workplace health management, Vol.7(3), PP. 186-199.
5. Jain,A.K.,Giga,S.I.,and Cooper, C.L.,(2013), "Perceived Organizational support as a moderator in the relationship between organizational stressors and organizational citizenship behaviours", International Journal of Organizational Analysis, Vol.21(3), PP. 313-334.
6. Khan,A., Khan,A.,Khan,S.,Khan,S.U.,Khan,M.k., (2018), " Causes and coping strategies for stress among employees", Journal of physical fitness, Medicine and treatment in sports, Vol.1(4),JPFMTS.MS.ID.555567,PP. 1-5.
7. Neitzel, S., Englert, F., Dwarakanath, R., Rensing, C., Boehnstedt, D.,(2017), " Towards using situational information to detect an individual perceived stress level", Workshop on emotion awareness for pervasive computing with mobile and wearable devices, 978-1-5090-4338-5/17/©2017 IEEE.
8. Rajasekar, (2013), "Impact of academic stress among the management students of AMET university – An analysis", AMET International Journal of Management, pp.32-40.
9. www.stresscontrol.com