



An Empirical Investigation into the Job Stress Experienced by Employees in Public Sector Banks

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Abstract

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The prevalence of employee stress is increasingly recognized as a significant concern across organizations worldwide. Job stress is particularly prominent in the corporate sector. In the current era, stress has become a prevalent issue in both public and private sector organizations, with employees unable to entirely disregard its impact. Within the financial sector, notably in banking, employees commonly experience stress due to various factors, and virtually no employee, regardless of personal background or position in the organization, can ignore workplace stress.

This study endeavors to examine the level of job stress experienced by employees in various public sector banks within the Bikaner district of Rajasthan. To gauge job stress levels, data were collected from 120 bank employees through a structured survey conducted in the field. Responses regarding specific job stress factors were analyzed using mean, standard deviation, and independent two-sample t-tests to derive the study's findings.

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

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Introduction

Stress is characterized as the physical or psychological tension experienced by an individual at a given moment. It arises from the conflict between external environmental factors and internal human traits (Kishori & Vinothini, 2016). Stress is widely acknowledged as a contributor to emotional and physiological pressure in modern society, affecting all living beings (Kokila & Ushadevi, 2017). Nowadays, job stress has become prevalent, with employees often feeling stressed while fulfilling their workplace responsibilities due to various factors (Murali & Bashit, 2017). Work stress, also known as job stress, can be defined as a change in an individual's physical or mental state within the organizational context. This stress can stem from organizational, psychological, or personal stressors, leading to reduced work performance and organizational productivity (Mustafa et al., 2015). Job stress is recognized as a significant hazard for many workers, occurring when work demands exceed the employee's coping ability.

Review Literature

Ali and Newaz (2010) conducted a study aimed at exploring the factors contributing to stress among bank employees. Their findings indicated that job pressure and inadequate working hours were key factors responsible for job-related stress. Lopes and Kachalia (2016) demonstrated a significant correlation between job stress and job performance among employees in the banking sector. Umesh U (2016) observed a high prevalence of stress among female bank employees in public sector banks. Jalagat (2017) found no significant relationship between job stress and employee performance. Nagaganesh and Krishnudu (2018) reported a notable impact of occupational stress on work-life balance. Allah baksh S and Sulaiman N (2019) discovered that interventions aimed at stress management, such as defining proper job roles, recognition, addressing employee grievances, reducing responsibilities, and effective communication, had a positive effect 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 Bikaner district of Rajasthan.
2. To compare the level of job stress of employees working in public sector banks operating in Bikaner district of Rajasthan 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 Bikaner district of Rajasthan.

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 Bikaner district of Rajasthan 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 Bikaner district of Rajasthan.
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	6th	0.804
Work Overload	4.05	2nd	1.273
Poor Working Condition	4.58	1st	0.902
Role Conflict	3.88	3rd	0.938
Career Development	3.69	5th	0.849
Workplace Bullying	3.81	4th	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

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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 Bikaner district of Rajasthan. 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 Bikaner district of Rajasthan 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	6th	3.72	5th
Work Overload	4.05	2nd	3.74	4th
Poor Working Condition	4.63	1st	4.56	1st
Role Conflict	3.91	3rd	3.87	2nd
Career Development	3.76	5th	3.67	6th
Workplace Bullying	3.78	4th	3.81	3rd

Source: Field Survey

Table 9 shows that the level of job stress of officers and SWOs working in the public sector banks of Bikaner district of Rajasthan. 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 1st 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 1st followed by 'Work Overload', 'Role Conflict', 'Workplace Bullying', 'Career Development' and 'Role Ambiguity'.

Conclusion

Considering that employees, both officers and SWOs, in various public sector banks within the Bikaner district of Rajasthan are experiencing moderate levels of stress, it is imperative for bank management to address this issue promptly. This entails conducting an investigation into the factors contributing to poor working conditions and assessing the causes of work overload. The management of public sector banks should then devise appropriate policies and strategies aimed at enabling employees of all ranks to carry out their duties without excessive stress in the workplace.

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