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**OCCUPATIONAL ROLE STRESS IN BANKING SECTOR: A REVIEW OF LITERATURE****BULBUL KAR****RESEARCH SCHOLAR****DEPARTMENT OF MANAGEMENT STUDIES****GURU GHASIDAS VISHWAVIDYALAYA****BILASPUR****DR. BISWADEEP MISHRA****ASSOCIATE PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****GURU GHASIDAS VISHWAVIDYALAYA****BILASPUR****ABSTRACT**

Human beings spend most of their time working and playing an occupational role assigned to them. But suddenly when the occupational and individual demand contradicts with each other, stress comes in play. Where there is work there is stress which is an unavoidable part of everyone's careers now-a-days. Organization and individuals are trying to find out the most effective way of combating occupational stress as it affects dreadfully both the world in terms of low productivity, high employee turnover, low job satisfaction and ultimately affecting organizational vision and objectives. Stress in the workplace is the result of growing economy which puts lots of pressure on the organisation to sustain profits and growth. Several factors are responsible for creating stress among the working professionals. Academicians and corporate houses are constantly striving to eliminate stress from their work place and trying to train employees so they can handle stress with a positive attitude. By reviewing the literature on occupational role stress in banking sector, the paper intends to find out the major factors of occupational role stress as identified by previous researchers.

**KEYWORDS**

Occupational stress, Occupational role stress, banking sector.

**1. INTRODUCTION**

 Stress is an inevitable part of our lifestyle. Our economy is changing every second and everyone is in a rush to utilize the most of their time by engaging in some productive work and to compete with the world in all regards. No job is stress-free and no human life is stress-less. Stress has different types and affects individual of different ages and gender. Stress is everywhere, whether it is in the family or in the Organisation. The invariable struggle to meet the finest at workplace, pressure of meeting deadlines at work, political pressures at work, the compound lifestyle, inflation, increase in tax, rigid government policies, etc are contributing towards employee stress at job.

Some people have high tolerance for stress and strive well in face of several stressors in the environment. In fact, some individuals recognize stress positively which activates and energizes them to perform well. On the other hand, some people cannot tolerate stress at all and they become handicap when they have to deal with regular everyday factors. Managing stress either at work place or in personal life is a very crucial issue. When it is not checked its unpleasant effects begin driving in.

Occupational Stress is obvious because of continuous changes taking place all around the globe. Now-a-days each person's life is full of anxieties and personal pressure. Stress at workplace has become an important topic of study for organizational behaviour. Researchers in the area of organizational psychology and management have used the term occupational stress to denote employees' mental state aroused by a job situation or a combination of job situations perceived as presenting excessive and divergent demands. If controlled, stress is that which can strengthens behaviour. If handled poorly, it acts otherwise which can cause diseases like high blood pressure, stroke, severe depression and anxiety.

Occupational stress is dealt in different ways. For example, some become upset, tensed, resulting in absenteeism and turnover while some take it positively and view it as a challenge to overcome. In fact, personal characteristics of the employee determine the extent of stress he would experience from a job factor or situation. This is the reason that any work setting variable cannot be generalized as a universal job stressor. However, factors like excessive workload, pressure of meeting deadlines, achieving certain targets and work standards are common phenomena related to an occupation and can be regarded as stressors. There are other factors also which determine stress like income, age, nature of work, type of organization, personality type, etc. (Landy and Trumbo 1976); (Srivastava and Veena 2009)

**2. RATIONALE OF THE STUDY IN CONTEXT OF OCCUPATIONAL ROLE STRESS IN THE BANKING SECTOR**

The purpose of the paper is to describe the evolution of the concept of occupational role stress. The review was carried out to understand the factors that cause stress and its impact on the employees of the bank working in private and public sector banks. The period of study that has been taken under review is from 2006-2014 and the area of research has been banking sector. India's banking industry could become the fifth largest banking sector globally by 2020 and the third largest by 2025 (Banking Sector in India, 2014). These days, banks in India are turning their focus on servicing clients and improving their technology infrastructure, which can provide better customer experience and give them a competitive edge. India is considered among the top economies in the world, with tremendous potential for its banking sector to flourish. The last decade witnessed a significant upsurge in transactions through ATMs, as well as internet and mobile banking.

In the next 5-10 years, the banking sector is expected to create up to two million new jobs driven by the efforts of the RBI and the Government of India to expand financial services into rural areas. Two new banks have already received licenses from the government, and the RBI's new norms will offer incentives to banks to spot bad loans and take necessary recourse to curb the practices of rogue borrowers. The size of banking assets in India totalled US\$ 1.8 trillion in FY 13 and is expected to touch US\$ 28.5 trillion in FY 25. Bank deposits have grown at a compound annual growth rate (CAGR) of 21.2 per cent over FY 06-13. In FY 13, total deposits were US\$ 1,274.3 billion. The revenue of Indian banks increased from US\$ 11.8 billion to US\$ 46.9 billion over the period 2001-2010. Profit after tax also reached US\$ 12 billion from US\$ 1.4 billion in the period. Credit to housing sector grew at a CAGR of 11.1 per cent during the period FY 08-13. Total banking sector credit is anticipated to grow at a CAGR of 18.1 per cent (in terms of INR) to reach US\$ 2.4 trillion by 2017 as per (<http://www.ibef.org/industry/bankingindia.aspx>, 2014)

With this immense growth in the past decade in the banking sector, it is taking charge on the stress level of the employees of the banks. Brutal rivalry is prevailing between public and private sector banks in order to capture the No.1 spot in the financial service sector. With the entry of new players in the market which are completely business oriented, fiercely competitive, technologically advanced and with professionally skilled workforce, the public sector banks that had so far enjoyed monopoly have had to adapt to the new customer centric business model. In this present era of cutthroat competition, the idea of being

perfect becomes very necessary to survive and become successful. The worker has to be perfect in his job or else he will be fired or at least be left behind in his work leading to stress. The elevated stress levels of employees in banking industry are associated with increased absenteeism, sickness, reduced productivity, job dissatisfaction and low morale. In such circumstances, efforts to sustain a high level of work performance over time can be a tedious task for organizations as well as for employees. Considering occupational stress as a deteriorating syndrome, this study will be undertaken to understand the impact and details of occupational stress on employees in the banking sector.

### 3. BACKGROUND AND CONCEPT OF STRESS

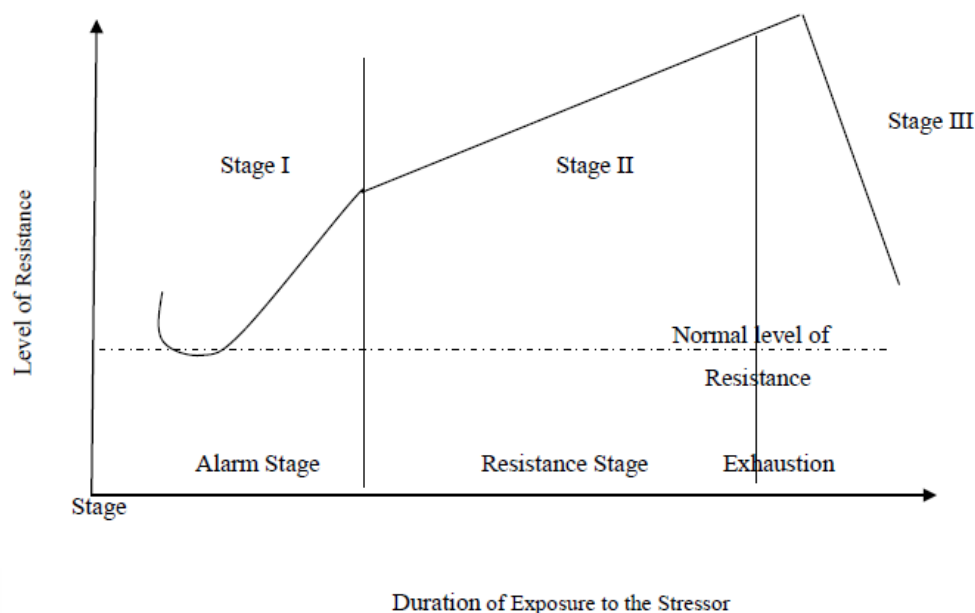
#### 3.1. BACKGROUND OF STRESS

Stress finds its pedigree in the field of life sciences. Traditionally, there has been a lack of consensus among researchers as to a precise definition of the term "stress". For the purpose of this study, a working definition put forward by Cooper et al., (1988) was employed. The definition is as follows: stress is "any force that puts a psychological or physical factor beyond its range of stability, producing a strain within the individual". Derived from the Latin word 'Stringere', which means – to draw tight, 'stress' concept was used in the 17th century to describe adversity or burden. In the 1800 and 1900 centuries the term was used to mean force, pressure, strain or strong effort with reference to an object or person. The term stress was first introduced in life science by Hans Selye in 1936. The contribution of Hans Selye to the field of stress is highly acknowledged. He gave the concept of 'Stress Syndrome' after experimenting upon the 'syndrome of just being sick' in 1936. In the physiological sense, Selye propounded 'stress' as a nonspecific response of the body to any demand made on it (Selye, 1956). He theorized that to a broad array of stressors and concluded that the body's way of responding is surprisingly same. It indicates that a wide variety of stressors are capable of producing same stress response like effort, fear, success and fatigue.

Eventually, it started to be perceived as a physiological or medical phenomenon. One scientist who has been the inspirational force in the area of research on stress was Walter Bradford Cannon, who studied the effects of stress on human beings and animals in terms of the popular 'fight or flight' syndrome during early 1900s (Cooper & Dewe, 2004). Giving the concept of 'Homeostasis', he discovered that the body has ability to maintain its own consistency, which is fairly stable. He found that under stress an individual may choose to fight the stressor and emerge successfully or flight away from it and pacify the situation. This is done by the body naturally which in its own wisdom which begins adjustments in the face of a stressor and tries to come back at a steady state (Cannon, 1939).

Elucidating the General Adaptation Syndrome (GAS), the researcher pointed out that the body's adaptation energy is finite, and constant stress leads to exhaustion. Selye mentioned that a series of four closely related processes occur under conditions of stress. It is this process which help in bringing about the 'flight or fight' response proposed by the physiologist Sir Walter Canon in 1935. The first stage of GAS is called 'the stage of alarm', as reflected by Figure 1.1, in which the body gears up for the emergency and is characterized by changes in heart beat, breathing, perspiration, etc. This stage starts immediately after the individual perceives a stressor in the environment. The second stage is the 'stage of resistance' in which the individual adapts to the stressor. If the stress persists, the individual enters the last stage 'the stage of exhaustion' in which his ability to resist gets depleted and he becomes vulnerable to adverse consequences like disease and sickness.

Figure 1.1: General Adaptation Syndrome



(Source: Selye, 1956)

The above discussion acknowledges the roots of stress in the past. This makes it pertinent to examine the concept of stress so evolved.

#### 3.2 CONCEPT OF STRESS

The word "stress" is such a trendy word today that it has come to mean different things to different people. In this context, it can be seen that the word "stress" has evolved to refer to both the source of some event and the reaction to it. Stress is often defined as a threat, real or imagined to homeostasis. In common usage, stress usually refers to an event or succession of events that cause a response, often in the form of 'distress' but also, in some cases, referring to challenge that leads to a feeling of excitement as in 'good' stress.

Selye (1936 and 1956) defines stress as a dynamic condition in which an individual is confronted with a constraint, opportunity, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important. Stress resulting from desirable events is called Eustress (meaning good stress). Eustress is pleasant and has remedial effects. On the other hand, stress resulting from undesirable events is called Distress (meaning bad stress). Wolf and Goodell (1968) defined stress as a dynamic state within an organism in response to a demand for adaptation. Cofer and Appley (1964) defined stress as a state of an organism where he perceives that his wellbeing is endangered and that he must direct all his energies to its protection.

Lazarus (1966) referred stress a state of imbalance within an organism that is elicited by an actual/perceived disparity between environmental demands and the organism's capacity to cope with these demands; and is manifested through variety of physiological, emotional and behavioral responses. McGrath (1970) defined stress as a perceived imbalance between demand and response capacity under conditions where failure to meet demand has important consequences. Reviewed definition of stress, Cox (1978) has described three classes of definitions. Stress can be triggered by both desirable and undesirable events in life. Accordingly, stress can be assorted thought of as a response i.e., the stress response to an extreme stimulus; as a stimulus, i.e. as the stressor itself; and as an intervening variable. Spielberger (1979) defined stress in two different ways. According to him, it is a dangerous possibility, damaging/unpleasant external conditions (stressors) that produce stress reaction; and secondly to the internal, judgment, thought, physiological process and emotional state that are evoked by stressful stimuli.



Pestonjee (1992) throws light on these viewpoints and suggests that as a stimulus, stress is regarded as an external force which threatens to upset the organism equilibrium. Cox (1993) concluded mismatch between the personal resources and environmental demands that leads to the condition called stress. It is a perceptual phenomenon that may arise from a comparison between the demands on a person and his capability to cope with them "Stress", thus, also refers to the broad domain concerned with how individuals adjust to their environments (Quick et al., 1997).

It can also be noted from the above discussion that there is little agreement as to how exactly the term "stress" should be defined as a result there is no general theory of stress. The main reason attributable to this lack of agreement is that a large number of disciplines with different perspectives are involved in the research on "stress" such as medicine, psychology, sociology, and management (Blanc et al., 2008; Fevre et al., 2003). Each field has defined it differently; however, researchers of different persuasions have suggested stimulus-oriented, response oriented and psychodynamic approaches for exploring the phenomenon of stress. The response-oriented approaches describe how stress is reacted to, and how people function under stress. The research on stress from biological viewpoint is also response oriented as it measures the reactions of the organism while he adapts himself to the demands of the environment. The psychodynamic approach to stress considers the external as well as internal events which pose a threat to the equilibrium status of the organism. In this sense, stress may be induced by interpersonal (external) or intrapsychic (internal) factors.

### 3.2.1. CONCEPT OF OCCUPATIONAL STRESS

Stress related with employment or work is called occupational stress. Stress in the place of work is a growing concern in the modern state of the financial system, where employee's increasingly facing conditions of overburden, work insecurity, low down levels of job satisfaction, and need of independence. Workplace stress has been revealed a detrimental effect on the health and wellbeing of employees, as well as a negative impact on workplace productivity and profits.

United States National Institute of Occupational Safety and Health has defined workplace stress 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." In broad-spectrum, stress is the demands people feel in life due to their reaction to situation. In today's varying and cutthroat professional surroundings, stress level is mounting equally in the clerical staff as well as the executive's. Consequently of this occupational stress, to a greater extent employees are feeling burnout and chronic fatigue. Stress has reduced effectiveness of competent workers, which in turn leads to reduced productivity. Stress at work resulting from increasing complexities of work, downsizing, unsympathetic work environments, shift work and its divergent demands has become a major causes of stress.

(Caplan Cobb and French, 1975) have accordingly defined occupational stress as any characteristics of job environment which possesses a threat to the individual. (Cohen, 1980) have expressed that by occupational stress is meant negative environmental factors or stressors associated with a particular job. (Parasuraman and Alluto, 1981) reported that job demands, constraints and job related events or situations were not in themselves stressful; but they may be capable of producing psychological stress and strain depending upon personal attributes and other factors. (Lazarus, 1984) has described occupational stress as an environmental situation perceived as presenting a job demand which seems to exceed the capacity and resources of the employee to meet or deal with it. (Ross and Altman, 1994) have defined occupational stress as the result of interaction of work conditions with characteristics of the worker such that demands of the work exceed the ability of the worker to cope with them. Work related stress has become the top agenda for many government agencies now-a-days.

Occupational stress is given importance to a great extent since it directly affects the public as well as the private sectors. Individual perception and attitude lead to stress and if he/she fails to accomplish the anticipated demands then it leads to stress. Stress is intangible and strains in the minds of the individual and stay alive through their actions. Resources that help out in meeting the pressures and demands faced at work include personal characteristics such as coping skills (for example, problem solving, assertiveness, and time management) and the occupational situation such as a good working environment and social support. These resources can be increased by investment in employment infrastructure, training, good management and employment practices, and the way that work is organized.

### 3.2.2 OCCUPATIONAL ROLE STRESS

Organizational Role Stress (ORS) is the stress considered to occur due to job of an organizational role (Srivastava, 1999). Organisational role stress take places if there is mismatch between one's job resources and circumstances and his/her abilities (Holmlund & Strandvik, 2005). Srivastava and Singh (1981) reviewed that perceived stress is related to work conditions such as role ambiguity, role conflict, political and group pressures, role overload, responsibility for persons, powerlessness, under participation, deprived peer relations, low status, intrinsic impoverishment, unprofitability and strenuous working conditions. Schuler (1982) acknowledged relationship, job qualities, organizational structure, career development, physical qualities, change and role as major categories of job stressors. Parker and Decotiis (1983) has projected six specific causes of work stress which involve job characteristics, organizational structure, climate and information flow, role, relationship, career development and external commitments and responsibilities. Hendrix et.al, (1985) recognized work overload, work autonomy, control supervision and support, role ambiguity and role conflict as major organizational stressors. Cummins (1990) recommended role conflict and ambiguity, work overload, under utilization of skills, resource inadequacy and lack of participation as the main categories of work stressors. Pareek (1981), on the basis of hypothetical and statistical analysis has identified ten dissimilar types of role stress commonly seen in any organizational setting, they are as follows

- **Inter Role Distance (IRD)** -An individual by and large carries out more than one role and these different roles create conflicts between each other. Thus, there is conflict between the organizational role and other roles which in turn causes stress.
- **Role Stagnation (RS)**-As an individual grows older, he grows in the role that he occupies in an organization. With the advancement of career of the individual there should be a progress in role. But when the opportunity progress gets stagnant then it leads to Stress. This opinion may be more intense when the role occupant holds a role for a longer period of time.
- **Role Expectation Conflict (REC)**-When there are conflicting expectations or demands by different role senders (persons), the role occupant may experience this stress.
- **Role Erosion (RE)**-A feeling that some important functions that a role occupant would like to perform have been assigned to others.
- **Role overload (RO)**-When an individual feels or that there are too many expectations from her/his role set, he/she experiences role overload. There are two aspects of this stress, namely quantitative and qualitative. The former refers to having 'too much to do' while the latter refers to 'too difficult'.
- **Role Isolation (RI)**-In a role set, the role occupant may feel that certain roles are psychologically closer to him, while others are at a much greater distance. Individual feel stress when there is a lack of linkages between the respondent's role and the other roles in the organization.
- **Personal Inadequacy (PI)**-This type of stress arises when the role occupant feels that he does not have the necessary skills and training for effectively performing the functions expected from his role. This is found to happen when the organizations do not provide periodic training to enable the employees to cope with the fast changes occurring both within and outside the organization.
- **Self Role Distance (SRD)**-This type of stress arises out of conflict between the self-concept and the expectations from the role, as perceived by the role occupant. The conflict of one's values and self concepts with the requirements of the organizational role is known as self role conflict. This is essentially a conflict arising out of a mismatch between the person and his job.
- **Role Ambiguity (RA)**-When the individual is not clear about the various expectations that people have from his role, the conflict that he faces is called role ambiguity. It may be due to lack of information available to the role occupant.
- **Resource Inadequacy (RIN)**-When the resources required by the role occupant for performing the role effectively are not available, that may be related to information, people, material, finance, or facilities. Than it causes stress among the role occupants.

## 4. REVIEW OF LITERATURE ON OCCUPATIONAL ROLE STRESS

### 4.1. REVIEW OF LITERATURE ON OCCUPATIONAL ROLE STRESS AT INTERNATIONAL LEVEL

Anne Marie Berg et al (2006) in a study in of Norwegian police published in the Journal of Occupational Medicine and Toxicology said that the prevalence of subjective health complaints was relatively high and was mainly associated to job pressure and lack of support. Males showed more depressive symptoms than females. All stress factors on frequency were positively associated to the burnout dimensions depersonalization and emotional exhaustion, except work injuries.

**Ismail, Yao, and Yunus (2009)** have conducted their study on private institutions of higher learning in Kuching, Sarawak, Malaysia. Outcomes of study revealed that the level of physiological stress had decreased job satisfaction.

The relationship between job stress and job performance on bank employees of banking sector in Pakistan was conducted by Bashir and **Muhammad (2010)**, using (n=144) data of graduate, senior employees including managers and customers services officers of well reputed growing bank in Pakistan. The results are significant with negative correlation between job stress and job performances and shows that job stress significantly reduces the performance of an individual. The results suggest that organization should facilitate supportive culture within the working atmosphere of the organization. The majority of respondents were male (87%) and married (79%). The average respondent was 39 years of age, having graduate and postgraduate qualifications.

**Maizura, Retneswari, Moe, Hoe, and Bulgiba (2010)** have conducted a survey to investigate the prevalence and factors associated with high job strain among office workers of a multinational company in Malaysia. A cross-sectional study was conducted on 470 eligible workers. Finding revealed that about one in five workers in this study experience high job strain. Work improvement measures include reducing long working hours and job insecurity and giving workers the opportunity to learn, use creativity and develop abilities.

A study on occupational stress and professional burnout in the banking sector of Pakistan was conducted by **Khattak, Khan, Haq, Arif, and Minhas (2011)**. A total of 237 bank employees (74.3% male and 25.7% female) from different commercial banks participated in the survey. The results identified that workload, working hours, technological problem at work, inadequate salary, time for family and job worries at home are the significant sources of stress in the banking sector. The significant symptoms of burnout as revealed by the results are back pain, extreme tiredness, and headache and sleep disturbance. All stressors organization, job, relationship at work, work environment and family work interface) are significantly correlated to all burnouts (Physical, Psychological and Organizational).

**Awan and Jamil (2012)** conducted a study on the impact of occupational stress on public and private sector bank employees in Pakistan. The study revealed that personal health issue has same effect for both the sectors i.e. there is a negligible difference in the means of both Private and Public sector banks but work environment in public sector needs improvement. On the other side adaptability is given due attention in Public Sector. Reward system also needs improvement. Overall, it is concluded from the study that the stress level is same for all the banks but only one or two factor can cause difference in result. Total Public and Private sector banks' branches in Rawalpindi and Islamabad were 96. They have selected 30 branches of 6 Banks as a sample. Total Population of 6 selected banks was 600 employees. The responders from public sector banks were 49 employees and from private sector banks were 55 employees.

**Rahman, Md., and Md., (2013)** have conducted their study on 70 employees working in commercial bank in Bangladesh. Their study has revealed that the public commercial bank has high job autonomy than that of private commercial bank in Bangladesh. Therefore difference in stress intensity observed in commercial bank in Bangladesh.

A survey was conducted among 300 respondents, 150 from conventional and 150 from Islamic banking by **Abid and Jabbar (2013)**. For this study 25 Branches of each sector were taken from the 10 Districts of southern Punjab (Pakistan). For ranking and finding the commonalities, a questionnaire was used on which the responses are taken. After the comparative analysis, the research team found the conclusion that there are four types of job stressor which are common in both the banking sector and causing job stress. These common factors are "Over Work Load" "Public Dealing" "Long work timing instead of official timing of 9am to 5pm" and "market competition". The entire common factor mentioned here are highly ranked for both the banking sector and included in the class of common stress factor in banking sector.

**Malik (2013)** collected data on 200 bank employees in Quetta, Pakistan, of which 100 work in public sector banks and the remaining 100 in private sector banks. Occupational stress was found higher among private bank employees as compared to public bank employees. Among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress among private bank employees as compared to public bank employees.

A research on the relationship between role stress and job satisfaction among bank employees in Kota Kinabalu, Sabah has conducted by **Ling, Bahron, and Boroh (2014)** and showed that management of banks needs to be aware of role stressor when they are considering on the methods to increase the job satisfaction of the employees. For the moderating variable of position level, the findings showed that position level has no moderating effect on the relationship between role stress, working condition and job satisfaction among bank employees. For the moderating variable of gender, it found that gender has a moderating effect on the relationship between role stress, working condition and job satisfaction among bank employees. It also shows that the effect of role stress is significantly stronger for female employees on job satisfaction than male employees. This study was conducted in 14 commercial banks located in Kota Kinabalu, Sabah with total population of 383. The main focus was on bank employees under the senior management which were Regional manager and Area Sales Manager (Marketing Officer, Customer Services Officer, Operation Officer, Bank Teller, Clerk, Branch Manager and Head of Services).

## 4.2. REVIEW OF LITERATURE ON OCCUPATIONAL STRESS AT NATIONAL LEVEL

**Anitha Devi (2007)** in her study on occupational stress depicts the factors and the extent of role and life stress experienced by professional women. The study highlighted the effect of role and life stress on different demographic variables and therefore 180 women professionals from 6 different occupations were taken into consideration. And it was revealed that professional women from the field of science and technology experienced grater amount of stress from any other profession.

In their research article **Sankpal and Negi (2010)** have studied the occupational role stress of 100 employees' each of public and private sector bank in Gwalior. It revealed that the private bank employees has experienced higher level of organizational role stress. The factors that are responsible for creating anxiety and stress are role conflict, personal inadequacy, role isolation and role ambiguity.

In this study **Ahmad and Singh (2011)** included three hundred fifty bank employees of Bihar. Their aim was to study the biographical variables like age, work experience, designation, income and number of family. It pointed out that four dimensions of occupational stress like "responsibility for persons", "intrinsic impoverishment", "low status", and "unpredictability" and one biographical variable like "experience in the present position" as a forecasters of bank employees' reactions towards organizational change, although, all bank employees had shown favourable inclination towards change.

A research was conducted by **Bano and Jha (2012)** on based on ten role stressors which presented the differences between public and private sector employees in stress related. It also examined the role of demographic variables on the stress levels of both public and private sector groups. They surveyed 182 public and 120 private sector employees in Uttar Pradesh and measured their responses according to an occupational role stress scale. They found that both public and private sector employees face moderate levels of stress. While there is no significant difference among public and private sector employees in terms of total stress levels, but certain individual stressors such as work experience and educational qualifications do yield differences.

A Study on Occupational Stress and Job Satisfaction among Executives and determined the occupational stress level of the executives from different Occupational Stress Indices and framed a unique questionnaire based on factors such as Tiredness, Accomplishment, Unexplained sadness, Forgetfulness, Temper, Closeness to family, Physical complains, Cynical. It was found by **Banerjee (2012)** that young adults experienced more occupational stress than the middle aged; especially in the private sector this score is even higher than public sector. The study also revealed that age was found to be negatively correlated with occupational stress and positively with job satisfaction. The sample for this study consisted of 150 executives drawn on the basis of random sampling from 7 public sector and 8 private sector organizations in and around the city of Guwahati.

**Sadhma (2012)** has conducted a comparative study on Organizational Role Stress (ORS) among public and private sector bank employee's. It is found that high level of stress was present among employees in Private sector as compared to the employees in Public sector. The highest level of stress is found in case of team leaders and they are found to be stressed by all the ten stressors. The Relationship Managers are also having high level of stress. The effect of Inter Role Distance is more on all the employees. The major contributors in stress are Inter Role Distance (IRD), Personal Inadequacy (PI), Role Ambiguity (RA) and Role Erosion (RE). The effect of Role Overload (RO) and Self Role Distance (SRD) is lesser as compared to the others. The officers are more stressed due to Inter Role Distance (IRD) and Role Erosion (RE). The high level managers, like Chief Manager and Branch Managers are found to be least stressed under all the ten stressors.

A research on the topic "Job Satisfaction among Bank Employees: A Comparative Study of Public Sector and Private Sector Banks" was carried out by **Devi and Suneja (2013)**. Their study revealed that the employees of Private Sector Banks are more satisfied with pay increments and revision than that of Public Sector Bank employees. And it also indicates that the employees of Private Sector Banks have more satisfaction level than the employees of Public Sector Banks.110

employees of selected Banks located at various place in Kurukshetra have been approached to ascertain their views on job satisfaction. The survey was conducted on employees of Public Sector Bank and Private Sector Bank. The target audience was managers, officers and clerks. The diversity of the study is that it involves Bankers of all age groups and career levels.

In a research article by Vishal, Begum and Lokesh (2013) it was found that there was no significant difference between public and private sector banks with respect to the level of stress experienced with the demands of the work. A sample size of 537 respondents from banks, of which 411 employees were from public sector banks and 126 employees from private banks, was taken for the study. The current study has found the factors such as performance pressure; inadequate planning at work, adaptability to change, demands of the family and lack of efficient manpower caused more stress among the bank employees in general.

Borkakoty and Baruah (2013) have investigated the extent of occupational stress among two major organizational service sectors within Guwahati city. A total of 100 participants were selected from both the sectors out of which N=50 from public sector and N=50 from private sector. Additionally, the role of gender has also been explored among the service sectors. Results indicated that there is no differences in general stress level among both the sectors and stress levels. Further, result indicated that female participants in public sector organizations experience higher level of stress.

In their study M and V. Mahalakshmi (2013) found that three factors reflect a significant difference among public and private sector employees in the managerial cadre. These factors include role isolation, personal inadequacy, and inter-role distance. It shows that employees face a moderate level of role stress, but that the mean values of most of the stressors apart from role erosion, personal inadequacy, and resource inadequacy to which private sector employees are subject, is greater than that of public sector employees. Survey method is adopted in this study and data are collected from 182 private sector managerial employees and 120 managerial employees in the public sector organizations of Chennai. It is quite evident from the study that though there is no significant difference in the stress experienced by both the public and private sector managers certain individual stressors such as work experience and educational qualifications yield differences.

Katyal and Katyal (2013) have used the standardized Occupational Stress Index developed by (Srivastava and Singh, 1976) for determining the occupational stress. The findings highlight's that the majority of employees working in Nationalized Banks had moderate levels of stress followed by low levels of stress. On the other hand, majority of employees working in Non-Nationalized Banks had moderate levels of stress followed by high level of stress. The sample comprised of 100 employees, 50 each from Nationalized and Non-Nationalized Banks in Chandigarh, having minimum one year of job experience in the same bank.

G (2014) has conducted a survey on 265 employees of three public sector banks functioning in Tiruvurur district on the specific problems of bank employees related to occupational stress. The result of the study reveals that the officers and clerical staff experience high level of occupational stress and sub staff experience moderate occupational stress. They have established 20, 19 and 18 branches respectively in the district. Ten branches from each bank are purposively selected for the study. There are 855 employees working in Indian Overseas Bank, Indian Bank and State Bank of India in the selected branches, of which 177 are officers, 444 are clerks and 234 are sub staff, 31 per cent from each category is drawn on the basis of stratified random sampling method. The total sample size was 265 employees.

In a research article by Samartha, Begum, and Lokesh (2014) found that employees of both public sector and private sector banks experience the same level of stress. A sample size of 537 respondents was taken for the study of which 411 employees were from public sector banks and 126 employees were from private banks. Factors such as job conditions, job ambiguity, demands of the family, absence of employee involvement, and performance pressure caused stress in both the banks. Factors such as Physical environment and repressive union activities, work life imbalance, inadequate planning of work, adaptability to change, job rigidity, lack of efficient manpower, and unforeseen contingencies was significant and caused more stress in public sector banks.

Mageswari and Prabhu (2014) has identified the stress factors (stressors) and examined the coping strategies among bank employees of different sectors. The study revealed that the respondents of the private banks showed a pattern of stress different from the scores of all other respondents. A significant, but negative relationship is observed between stress and job satisfaction which indicates that satisfied employees expressed low stress compared to the dissatisfaction of employees. Based on the total number of banks situated in Chennai under each category, the total sample size of 216 respondents comprising of 120 respondents belonging to Nationalized and SBI, 39 respondents from private banks and 57 respondents from cooperative banks were taken for the study

## CONCLUSION

Occupational role stress is an area which has touched every employed individual of banking sector either in a good or a bad way. The analysis of the literature based on occupational role stress revealed that irrespective of the fact that whether it is public bank or private bank there is no unanimity among researchers on the factors leading to occupational role stress. The major cause of stress which is commonly found in both types of banks i.e. public and private sector banks are working hours, work experience, role erosion, personal inadequacy and inter-role distance. Researches from various fields have adopted different tools to measure organisational role stress but the most acknowledged tool that measured organisational role stress was developed by Uday Pareek which consist of ten role stressors. Banking sector has undergone tremendous changes in the last few years especially in terms of technology and banking practices. Keeping in mind the above factors it becomes pertinent to us whether factor's giving rise to occupational role stress as identified by earlier researchers are still relevant in the changed circumstances. Further research in this area may answer this question.

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