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COMPARATIVE STUDY OF ORGANIZATIONAL ROLE STRESS AMONG EMPLOYEES: PUBLIC VS PRIVATE BANKS IN INDIA

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ABSTRACT

In the era of global competition, stress has become one of the most important factors affecting individual efficacy and performance. The instabilities in the present work systems pose a threat to the employees leading to high levels of stress. A Comparative study of Organizational Role Stress (ORS) among public and private sector bank employees is carried out. This study endeavors to highlight various role stressors which are affecting the performance of Banking sector professionals and investigates the differences of ORS among employees of private and public sector banks. The study is conducted on 80 employees – 40 each from Public and Private sector banks. Ten types of Role Stressors are measured using ORS scale and the analysis is done on the basis of Public/Private sector, Length of service, and Job category or level.

KEYWORDS

Organizational Role stress, Banking Sector, Role stressors, Public and Private sector, Length of service, Job category.

INTRODUCTION

In the era of global competition, stress has become one of the most important factors affecting individual efficacy and performance. The instabilities in the present work systems pose a threat to the employees leading to high levels of stress. Stress is related to the role or position that a person occupies in a given job. Coleman (1976) named the modern age as the 'age of anxiety and stress'.

According to Selye (1936) "Stress is a dynamic condition in which an individual is confronted with an opportunity, constraints or demand related to what he/she may desire and for which the outcome is perceived to be both uncertain and important" or Any external event or any internal drive, which threatens to upset the organism's equilibrium, is called stress. Individuals face stress whenever there is lack of fit between the individual and organizational environment. If organizational stress is not managed properly, it affects the human potential and reduces the quality, productivity, health, and morale of the employees.

Stress as a positive force motivate a person towards action and results in new awareness and new perspective and is good and necessary for an individual for achieving excellence in work. Such stress is called eustress. As a negative influence, it results in the feelings of distrust, rejection, anger, and depression, which in turn can lead to health problems such as headaches, upset stomach, rashes, insomnia, ulcers, high blood pressure, heart disease, and stroke and such stress is called distress (Pareek, 2002). Employees play a multiple roles in the organization and the clarity of tasks leads to greater job satisfaction (Ting, 1997). Optimum level of stress is good and essential for performing well in one's job. But once stress exceeds a certain limit it can cause burnout and detrimentally affect work performance. As organizations become more complex, the potential for stress increases. Pfeffer (1998) has emphasized that the key to the long-term success has been and shall remain how organizations manage and keep their employees happy because in the long term, it will be the main pillar behind organizational effectiveness. Cooper (1983) has listed several sources of work stress including job conditions, role stress, interpersonal factors, career development, organizational structure and home-work interface.

REVIEW OF LITERATURE

According to Parkington and Schneider (1979), a causal relationship exists between service orientation discrepancy, role stress, and employee outcomes and positive employee outcomes are significantly related to customers' perception of service quality. Fernandes et al (2008) studied the impact of social support on role stress experienced by the executives of public and private sector banks in Goa. Ten types of role stress were measured using the ORS scale and their study found that enhancing social support lowered the role stress. Baba and Fang (1993) gave a three stage linear model of turnover with role conflict, role ambiguity, and role overload as antecedents and stress as an intervening variable.

Studies revealed that service-oriented jobs, involving a direct interaction with customers, are prone to create relatively greater stress levels for employees. Modekurti and Chattopadhyay(2008) found, stress levels was more overwhelming in the case of women employees due to the greater need among them to strike a balance between their personal and professional lives.

Study conducted by Mohan and Chauhan (1999), revealed that, the managers of Public Sector experienced the maximum Role Erosion and Self Role Conflict, followed by Government and the private sector.

Pestonjee (1983) has identified three important factors of life in which stress originates. These are – job and organizational sector, the social sector and intrapsychic sector. Job and organization sector includes totality of the work environment (task, atmosphere, compensations, policies, etc.)The social sector refers to the socio-cultural context of one's life. It may include religion, caste, language, and other factors. The intrapsychic sector encompasses those things, which are intimate and personal like temperament, values, abilities and health.

Concept of role: Role is a set of obligations generated by the 'significant' others and individual occupying an office. It denotes a set of functions one performs in response to the expectations of the 'significant' others, and one's own expectations from that position or office (Pareek, 1993, p-3). Both organization as well as the individual has their specific goals. Individual is a part of the organization, and while working for achieving his goals, the individuals also help the organization to achieve its goals. During this process there is a continuous interaction between the organizational factors and individual factors.

Organizational Role Stress: stress is an unavoidable result of socio-economic complexity, and to some extent, it is necessary as well. In organizational context, organizations are closely linked with work settings which have numerous systems such as production, finance, marketing, administration as well as macro-organizational sub-systems like inter-organizational system, organizational goals, strategies, climate, culture, structures, management styles and performance. These systems are accountable for the growth of the organization and its role incumbents on the one hand, and society at large on the other. Very often, the human being in the system is reduced to a mere insignificant cog in the wheel of total technological setup/ this tends to generate feelings of powerlessness, meaninglessness and consequent stress. (Pestonjee,1999, p-87).

Pareek (1983) has defined role as any position a person holds in a system (organization) as defined by the expectations of various significant persons, including himself/herself have from that position. The concept of role, and the related concepts of 'role space' and 'role-set' have a built in potential for conflict and stress (Pareek, 1993). There are ten stressors: Inter Role Distance (IRD): stress occurs when the linkages of organizational roles become weak. An individual usually occupies more than one role. There may be conflicts between these roles, Self Role Distance (SRD): when a role provides its occupant with lesser opportunities for using his special strengths. Its efficiency is likely to be lowest, Role Stagnation (RS): This is a situation which appears when an individual who has occupied a role for a long time enters another role in which he/she may feel less secure, Role Ambiguity (RA): When the individual is not clear about the various expectations that people have from his/her role. The conflict that he/she faces is called role ambiguity. Role ambiguity may be in relation to the activities, responsibilities, priorities, norms, or general expectations. Generally role ambiguity may be experienced by persons occupying roles which are newly created in

the organization, role in organizations, which are undergoing change, or process roles (with less clear and concentrate activities), Role Expectation Conflict (REC): when there are conflicting expectations or demands by different role senders (persons having expectations from the role), the role occupant may experience this stress from his/her seniors, subordinates, peers or clients, Role Overload (RO): when the role occupant feels that there are too many expectations from the 'significant' others in his/her role set. He/she experiences role overload. Time limit is the main factor for this stress. It is more likely to occur where the role occupants lack power, where there are large variations in the expected output, and when delegation or assistance cannot procure more time, Role Erosion (RE): A role occupant may feel that the functions, which he/she would like to perform, are being performed by some other role, Resource Inadequacy (RIN): This type of stress is appeared when the resources required by the role occupant for performing the role effectively are not available; these may be information, people, material, finance or facilities, Personal Inadequacy (PI): Feeling of lack of confidence or not prepared to undertake the role effectively. He/she may experience this stress. Persons who are assigned new roles without enough preparation or orientation are likely to experience this type of stress, and Role Isolation (RI): When a role occupant feels that certain roles are psychologically closer to him, while others are at much greater distance. The main criterion of distance is the frequency and ease of interaction. When linkages are strong, the role isolation will be low and in the absence of strong linkages, the role isolation will be high. The gap between the desired and the existing linkages will indicate the amount of role isolation.

Study of stress is a more complex phenomenon. This phenomenon is inseparable to human being. This phenomenon differs from time to time, place to place, organization to organization and more importantly individual to individual. This study has explored this phenomenon in the context of Indian banking Sector.

Public sector organizations are often called strategic organizations. Banking sector has played a strategic role in national development. Its role has been critical in promoting savings, capital formation and providing social security to Indian population. Banking sector has to play greater role in view of population growth, globalization, and possible threats of competition.

Before embarking on exploration of a potentially explosive problem of stress among banking sector professionals, it is pertinent to review the related studies on this phenomenon.

Sharma (1987) conducted a study on managers and supervisors of public and private pharmaceutical organizations. His objective was to establish the role of motivational climate on four psychological variables- job satisfaction, participation, alienation and role stresses. In this study the MAO-C (Pareek, 1989), S-D Inventory (Pestonjee, 1973), ORS Scale (Pareek,1983c), Psychological Participation Index (Singh and Pestonjee, 1978) and Alienation Scale (Dutt and Kureshi, 1976) were experimented on sample of 150 respondents which includes 75 managers and 75 supervisors. The findings of the study indicated that the employees in private sector organizations scored higher and considerably differ from those of public sector organizations on inter role distance, role expectation conflict, role erosion, role isolation, personal inadequacy and resource inadequacy. However, public sector employees scored comparatively higher on role stagnation. The study also revealed that supervisors of public sector organizations scored significantly higher on role stagnation, role ambiguity and resource inadequacy as compared to the managers of public sector organizations. In addition, managers in the public sector scored notably higher than supervisors of public sector on role erosion and role overload.

This study focused on two pharmaceutical companies only. Therefore, still there is a scope of conducting the research on further organizations, or other sectors. Ahmad, Bhardwaj and Narula (1985) carried out a survey to assess stress among executives. A group of 30 executives from each private and public sector were compared on ten dimensions of role stress. Study made known significant differences on three dimensions- which are role isolation, role ambiguity and self-role distance. The study found that the main role stressors among the entire sample were role erosion, resource inadequacy and inter-role distance. Junior and middle level executives scored lower on ORS as compared to executives at top level. The study also revealed that the senior level executives experienced stress due to role expectation conflict whereas middle level executives due to role stagnation and junior level executives are stressed due to role isolation and self-role distance.

Pattanayak and Mishra (1997) conducted a competitive assessment of organizations in old and new public sectors in relation to ORS and Quality of work-life (QWL) as an index of organizational effectiveness. The study addressed ORS scale (Pareek, 1983,c) and quality of work-life scale (Jain, 1991) on 800 respondents both from old and new public sector organizations. The sample included executives and non-executives both from service and manufacturing units. Significant differences were observed between the old and new public sector organizations on all 10 Role stressors.

INDIAN BANKING SECTOR

The banking sector in all over the globe has made significant progress in the last five years – the growth is well reflected through parameters including profitability, annual credit growth, and decline in non-performing assets (NPAs). In the last decade, the sector witnessed many positive developments, as policy makers made several distinguished efforts to improve regulation.

Worth noting is the fact that India's banking sector has been one of the very few ones that have actually been able to maintain resilience without much impacting the growth process. India has the potential to become the third largest banking sector by 2050 after China and US, according to a PricewaterhouseCoopers (PwC) report titled "Banking In 2050". The report states that India has particularly strong long-term growth potential.

The banking sector in India is expected to have another good year, with growth being propelled by factors such as good economic growth, favorable demographics and low penetration, according to a report titled 'Indian banks are likely to ride an economic growth wave', by research firm Standard & Poor's. The country's economy grew by 8.5 per cent in the last fiscal and the government expects the growth impetus to continue this year as well. More than 50 per cent of India's population is under the age of 30 years, which is a major target group for banks. Penetration of banking services in the country remains low.

STATEMENT OF THE PROBLEM

Based on the literature review it has been observed that there are very few studies highlighting the stress and its impact in the Indian banking sector employees i.e. the public and private sector banking professionals. The second research gap identified is the relationship of role stress among bank employees and their length of service in their present organization. The third gap identified is to establish the relationship between role stress and job categories of the bank professionals.

OBJECTIVES OF THE STUDY

This study has three main objectives, which are;

To make an empirical study of organizational role stress among the employees of the private and public sector banks.

To compare the organizational role stress in relation to length of service in the present organization.

To compare the organizational role stress in relation to job categories.

HYPOTHESIS

The null hypotheses set for carrying out the study are as follows.

H01: There is no difference in nature and dynamics of role stress among banking professionals in Public and Private sectors.

H02: There is no difference in nature and dynamics of stress among employees based on length of service.

H03: There is no difference in nature and dynamics of stress among employees based on their job category or level.

RESEARCH METHODOLOGY

Pareek's (1983,a) Organizational Role Stress (ORS) has been used to measure measures respondents' quantum of stress in term of total ORS scores. It also measures intensity of ten role stressors contributing to total ORS score. The ten role stressors are IRD, RS, REC, RE, RO, RI, PI, SRD, RA, and RIN. ORS scale is a five-point Likert type rating scale having the scoring pattern: 0-never or rarely felt that way, 1-occasionally, 2-sometimes, 3-frequently, 4-always.

DATA ANALYSIS & INTERPRETATION**ANALYSIS ON THE BASIS OF SECTOR**

Based on the analysis, the Null Hypothesis H01 is rejected for IRD, RS, REC, RE, RO, RI, PI, SRD, RA, and RIN, which clearly states that for these stressors there is a difference in the nature and dynamics of role stress among banking professionals in Public and Private sectors. (Refer Table 1).

ANALYSIS ON THE BASIS OF LENGTH OF SERVICE

Based on the analysis, the Null Hypothesis H02 is rejected for IRD, RS, REC, RE, RO, RI, PI, SRD, RA, and RIN which gives an idea that there is a difference in nature and dynamics of stress among employees based on length of service. (Refer Table 2)

ANALYSIS ON THE BASIS OF GRADE OR LEVEL

The analysis shows that the Null Hypothesis H03 is rejected for IRD, RS, REC, RE, RO, RI, PI, SRD, RA, and RIN which clearly states that there is a difference in nature and dynamics of stress among employees based on their job category or level. (Refer Table 3)

RESULTS & DISCUSSION

On the basis of Public or Private Sector: High level of stress present among employees in Private sector as compared to the employees in Public sector. The ranking of role stressors in Private and Public sectors according to the stress level these are causing is illustrated in Tables 4 & 5 respectively.

On the basis of length of Service

The employees having their length of service upto seven years are found to be more stressed due to all ten stressors. Employees having working period between 7 years and 15 years are found to have score under almost all the ten types of stress. The stress level of the employees having length of service between 15 years to 30 years is almost same for all the ten types of stressors. The maximum stress level is faced by the employees with length of service upto seven years, and it is due to the stressor named, Inter Role Distance. The minimum level of stress is faced by the employees with length of service between seven 7 and 15 years, and it is due to Role Stagnation.

On the basis of Grade/Level

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 IRD, PI, RA and RE. The effect of RO and SRD is lesser as compared to the others. The officers are more stressed due to IRD and RE. The high level managers, like Chief Manager and Branch Managers are found to be least stressed under all the ten stressors.

CONCLUSION

There is noticeable amount of stress among the banking sector employees. The workload and stress level is high in case of private sector employees. The higher level managers are comparatively less stressed than the lower level managers. The employees with less working experience are most stressed. The Relationship Manager is highly stressed due to the responsibilities and duties of maintaining the relations between the employees and the management. There is difference in nature and dynamics of role stress among banking sector professionals in public and private sectors. There is considerable difference in quantum and type of stress among employees on the basis of length of service. There is considerable difference in quantum and type of stress among employees on the basis of their job category or level.

SCOPE FOR FURTHER RESEARCH

Banking sector contributes to the growth and economy of the country therefore it becomes the responsibility of the academicians and researchers to find out the factors that help in the progress of this sector. This Therefore the proposed model can be used for future empirical researches and the identified parameters can be tested for various organizations in different industries.

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TABLES

Table 1: Df=78

<u>Stressors</u>	<u>Public/Private</u>	<u>N</u>	<u>Mean</u>	<u>t value</u>	<u>P value</u>
Inter Role Distance	Public	40	4.55	7.068	0.000
	Private	40	10.30		
Role Stagnation	Public	40	3.65	4.617	0.000
	Private	40	6.95		
Role Expectation Conflict	Public	40	2.88	5.140	0.000
	Private	40	6.20		
Role Erosion	Public	40	3.50	6.167	0.000
	Private	40	7.45		
Role Overload	Public	40	2.17	6.680	0.000
	Private	40	6.43		
Role Isolation	Public	40	2.68	3.644	0.000
	Private	40	5.23		
Personal Inadequacy	Public	40	3.40	3.727	0.000
	Private	40	6.83		
Self Role Distance	Public	40	2.85	3.796	0.000
	Private	40	5.08		
Role Ambiguity	Public	40	2.58	6.418	0.000
	Private	40	7.13		
Resource Inadequacy	Public	40	4.20	2.516	0.014
	Private	40	6.00		

TABLE 2: DF=79

Stressors	Length of Service	N	Mean	f value	P value
Inter Role Distance	Upto 7 Years	39	10.62	17.645	0.000
	7 Years 1 month to 15 Years	8	2.50		
	15 Years 1month to 23 Years	11	4.91		
	23 Years 1 month to 30 Years	16	5.25		
	More than 30 Years	6	3.67		
	Total	80	7.43		
Role Stagnation	Upto 7 Years	39	7.10	9.237	0.000
	7 Years 1 month to 15 Years	8	.63		
	15 Years 1month to 23 Years	11	4.18		
	23 Years 1 month to 30 Years	16	4.44		
	More than 30 Years	6	4.17		
	Total	80	5.30		
Role Expectation Conflict	Upto 7 Years	39	6.33	8.261	0.000
	7 Years 1 month to 15 Years	8	1.88		
	15 Years 1month to 23 Years	11	3.00		
	23 Years 1 month to 30 Years	16	2.63		
	More than 30 Years	6	4.33		
	Total	80	4.54		
Role Erosion	Upto 7 Years	39	7.62	13.994	0.000
	7 Years 1 month to 15 Years	8	1.13		
	15 Years 1month to 23 Years	11	3.45		
	23 Years 1 month to 30 Years	16	4.31		
	More than 30 Years	6	4.17		
	Total	80	5.48		
Role Overload	Upto 7 Years	39	6.49	12.091	0.000
	7 Years 1 month to 15 Years	8	1.13		
	15 Years 1month to 23 Years	11	1.82		
	23 Years 1 month to 30 Years	16	2.50		
	More than 30 Years	6	3.67		
	Total	80	4.30		
Role Isolation	Upto 7 Years	39	5.26	4.810	0.002
	7 Years 1 month to 15 Years	8	.88		
	15 Years 1month to 23 Years	11	2.45		
	23 Years 1 month to 30 Years	16	3.06		
	More than 30 Years	6	4.67		
	Total	80	3.95		
Personal Inadequacy	Upto 7 Years	39	7.00	5.034	0.001
	7 Years 1 month to 15 Years	8	1.25		
	15 Years 1month to 23 Years	11	2.91		
	23 Years 1 month to 30 Years	16	4.13		
	More than 30 Years	6	4.67		
	Total	80	5.11		
Self Role Distance	Upto 7 Years	39	5.15	4.795	0.002
	7 Years 1 month to 15 Years	8	1.38		
	15 Years 1month to 23 Years	11	3.18		
	23 Years 1 month to 30 Years	16	3.25		
	More than 30 Years	6	3.00		
	Total	80	3.96		
Role Ambiguity	Upto 7 Years	39	7.18	10.989	0.000
	7 Years 1 month to 15 Years	8	2.88		
	15 Years 1month to 23 Years	11	2.00		
	23 Years 1 month to 30 Years	16	3.50		
	More than 30 Years	6	1.17		
	Total	80	4.85		
Resource Inadequacy	Upto 7 Years	39	6.03	4.466	0.003
	7 Years 1 month to 15 Years	8	1.50		
	15 Years 1month to 23 Years	11	3.91		
	23 Years 1 month to 30 Years	16	5.81		
	More than 30 Years	6	4.17		
	Total	80	5.10		

TABLE 3: Df=79

Stressors	Grade/Level	N	Mean	f value	P value
Inter Role Distance	Branch Manager, Chief Manager	9	3.56	4.334	0.000
	Assistant Manager	18	7.06		
	Relationship Manager	7	10.00		
	Senior Assistant, Executive	18	8.78		
	Team Leader	4	12.50		
	Special Assistant	9	3.89		
	Senior Officer	4	4.75		
	Officer	11	9.36		
	Total	80	7.43		
Role Stagnation	Branch Manager, Chief Manager	9	2.33	5.100	0.000
	Assistant Manager	18	4.00		
	Relationship Manager	7	6.14		
	Senior Assistant, Executive	18	7.61		
	Team Leader	4	10.00		
	Special Assistant	9	3.33		
	Senior Officer	4	4.75		
	Officer	11	5.64		
	Total	80	5.30		
Role Expectation Conflict	Branch Manager, Chief Manager	9	2.44	5.665	0.000
	Assistant Manager	18	4.56		
	Relationship Manager	7	7.29		
	Senior Assistant, Executive	18	4.94		
	Team Leader	4	10.50		
	Special Assistant	9	1.78		
	Senior Officer	4	4.50		
	Officer	11	3.91		
	Total	80	4.54		
Role Erosion	Branch Manager, Chief Manager	9	2.67	6.978	0.000
	Assistant Manager	18	4.22		
	Relationship Manager	7	6.29		
	Senior Assistant, Executive	18	5.67		
	Team Leader	4	10.75		
	Special Assistant	9	4.44		
	Senior Officer	4	2.75		
	Officer	11	8.91		
	Total	80	5.48		
Role Overload	Branch Manager, Chief Manager	9	2.00	2.374	0.031
	Assistant Manager	18	3.94		
	Relationship Manager	7	6.86		
	Senior Assistant, Executive	18	5.39		
	Team Leader	4	5.50		
	Special Assistant	9	1.89		
	Senior Officer	4	3.50		
	Officer	11	5.18		
	Total	80	4.30		
Role Isolation	Branch Manager, Chief Manager	9	2.11	2.650	0.017
	Assistant Manager	18	4.11		
	Relationship Manager	7	4.14		
	Senior Assistant, Executive	18	4.61		
	Team Leader	4	9.50		
	Special Assistant	9	2.89		
	Senior Officer	4	3.50		
	Officer	11	3.00		
	Total	80	3.95		
Personal Inadequacy	Branch Manager, Chief Manager	9	1.78	5.482	0.000
	Assistant Manager	18	4.06		
	Relationship Manager	7	9.43		
	Senior Assistant, Executive	18	7.17		
	Team Leader	4	10.75		
	Special Assistant	9	2.56		
	Senior Officer	4	5.00		
	Officer	11	3.55		
	Total	80	5.11		
Self Role Distance	Branch Manager, Chief Manager	9	2.33	2.550	0.021
	Assistant Manager	18	3.33		
	Relationship Manager	7	6.00		
	Senior Assistant, Executive	18	4.61		
	Team Leader	4	5.50		
	Special Assistant	9	2.67		

	Senior Officer	4	6.75		
	Officer	11	3.45		
	Total	80	3.96		
Role Ambiguity	Branch Manager, Chief Manager	9	1.67	9.021	0.000
	Assistant Manager	18	3.44		
	Relationship Manager	7	6.86		
	Senior Assistant, Executive	18	6.56		
	Team Leader	4	13.00		
	Special Assistant	9	2.44		
	Senior Officer	4	7.25		
	Officer	11	3.82		
	Total	80	4.85		
Resource Inadequacy	Branch Manager, Chief Manager	9	2.11	3.667	0.002
	Assistant Manager	18	4.22		
	Relationship Manager	7	7.86		
	Senior Assistant, Executive	18	6.72		
	Team Leader	4	5.50		
	Special Assistant	9	4.22		
	Senior Officer	4	7.25		
	Officer	11	4.36		
	Total	80	5.10		

TABLE 4

Stressor	Mean Value	Rank
Inter Role Distance	10.30	1
Role Erosion	7.45	2
Role Ambiguity	7.13	3
Role Stagnation	6.95	4
Personal Inadequacy	6.83	5
Role Overload	6.43	6
Role Expectation Conflict	6.20	7
Resource Inadequacy	6.00	8
Role Isolation	5.23	9
Self Role Distance	5.08	10

TABLE 5

Stressor	Mean Value	Rank
Inter Role Distance	4.55	1
Resource Inadequacy	4.20	2
Role Stagnation	3.65	3
Role Erosion	3.50	4
Personal Inadequacy	3.40	5
Role Expectation Conflict	2.88	6
Self Role Distance	2.85	7
Role Isolation	2.68	8
Role Ambiguity	2.58	9
Role Overload	2.17	10

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