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AN EMPIRICAL STUDY ON JOB STRESS IN PRIVATE SECTOR BANKS OF UTTARAKHAND REGION

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ABSTRACT

Technological changes in banking sector and the innovations in telecommunication and information technology have brought continual revolution in the operational patterns of banks. As a result, work in banks has become more challenging ensuing into high job stress among employees working in banks. It is found that the employees working with private sector banks are more dwelled with job stress than those working with public sector. This study examines the theoretical understanding of job stress in private sector banks followed by empirical investigation. Reviews are done to discover the causes of job stress in private sector banks and its association with different demographic variables. An attempt has also been made to find out all possible ways to reduce job stress. The data was collected by a questionnaire survey method from executives of private sector in Dehradun. Descriptive Statistics was used to analyze the data. Results indicate the occurrence of job stress among employees of private sector banks and its association with the various demographic variables.

KEYWORDS

Job Stress, Employee Performance, Work Place Stressors, Stress Management Strategies.

INTRODUCTION

Researcher believes that unstressed staff can help to create a safe, productive, professional and humane correlation institution (Eric G, Lambert, 2007). One key reason of job stress in banking sector is the growing technological change in banks. Employees are now found with lot of expectations in terms of financial security, opportunities for advancement, demands to perform, relations and events, and physical environment etc. Indian banking industry introduced modern technology in the early 1980s (Dr. Swati Anand, 2011). There has been a remarkable progress seen in banking sector since independence (Sanjiv, 2011). Researcher found workplace stress in banks due to increasing number of private and foreign banks and the diversified bank facilities such as providing innovative banking, ATM, Internet Banking, Fixed deposits, Insurance facilities, mutual funds, bill acceptances, money transfers, loans and many more value added services etc. Recent research conducted identified the latest global technological trends available in banks such as remote banking services, electronic transfer of funds, Electronic Credit clearing, Electronic debit clearing, Tele banking, Electronic cheque, Cheque truncation etc. (Dr. Swati Anand, 2011). With this technology driven period of working, employees are mostly dependent working with electronic gadgets and crude deadlines for completion of task that arouse problem in working system. Such new technological modification has also brought problems among the employees working in banks. These changes have also impacted the health profile of employees. The survival and growth of banks largely depends on its capacity to retain its excellent workforce for longer time. In the fastest growing technological trend, it has become more imperative for banks to retain its employees to become capable to adapt changes quickly. This dynamic work culture brings in lot of impetus those results in high job stress among bank employees. Today, banks understand the need of training to its employees taking into account organizational goals and objectives, departmental requirements, job specifications, employee specification, customer survey / satisfaction data and management requests (Anjali Ganesh, 2010). In case of credit deployment, private sector banks hold a better stand than public sector banks. The operating efficiency and cost efficiency of the public sector banks dispels the immediate threat that might come from the private sector banks since the competition emerged only at the fringe putting the entry of the private sector banks at the lower end. Many researchers found that private sector banks always remain a bit ahead in credit deployment, interest income and return on net worth but the public sector banks with better branch coverage, customer base and greater knowledge of the market than the newcomers will surely outstrip the private sector banks in near future. (Dr. Debdas Rakshit, 2009). Recession is also one of the main causes of high job stress in banking sector responsible of downsizing and layout that result in high work pressure. A paradigm shift is then seen in the working culture of banks. A paradigm shift is there in the working culture of banks. That demands bank employees to be more efficient and effective with a all time ready to action force. This demand from employees results in job stress in bank. It is found that personal factors and psychological strain due to job stress has a major impact on job dissatisfaction and job insecurity in private sector banks and work environment had a low effect on stress and its impact on job satisfaction. (Vishal Samarth, 2011). Researcher found that moderate amount of tension, anxiety, or stress can boost performance, it progressively interferes with performance as tension gets higher than this moderate level. (Paul McGhee).

LITERATURE SURVEY

K. R. Sowmya (2011): The need to study the existence of politics in working environment and its association with Job Stress & Job burnout was realized by this group of researchers. They analyzed the political behavior in banks of India and tried to analyze its association with Job Stress. Researcher divulged extensive literature on burnout and defined it as "Burnout is a state of emotional, mental & physical exhaustion caused by excessive & prolonged stress. This group of researcher believed that burnout is the outcome of our inability to meet the constant demands. Various symptoms were also highlighted such as frustration, anger, depression, dissatisfaction & anxiety. Several workplace outcomes are low performance, withdrawals & poor interpersonal relations etc.

Dr. Doriana Matraku (2011): The author noticed that banking sector is facing lot of crises due to various factors as highlighted in this study. Various stress indexes were showed in this paper assessing work situations in banks. Researcher stated that many factors such as NPLR, The Private Sector loans, Interest of deposits, ROA (Return on Assets), Treasury bill rate; Provisions etc have a great role in stress in banks. It was aimed to get a stress model of banks.

Janguue Park (2007): This paper discussed in detail about the work stress defined as the harmful physical and emotional responses that occur when job requirements do not match the worker's capabilities, resources and needs. The author has thrown light on various sources of stress and its relation with various demographic variables. Sample drawn was 37000 people above 15 years of age. Social behavior age difference, job related variables were also analyzed in the study.

Jiunn-Woei Lian (2011): This survey mainly focused on working pattern of people working in Information Technology System. Job Stress and Job satisfaction of the employees were the main focus of this study. It was aimed to highlight the Life Satisfaction among the employees. Extensive literature was divulged by this group of researcher and about the Job Stress, Job Satisfaction, and Job Classification. Job satisfaction was defined as one of the key determinant that affects employer's turnover. Researcher confined a stronger relationship between work autonomy & job satisfaction as surveyed from three different countries through possible forms of relationships. Study concluded that Job Stress has negative relation & Job autonomy has positive relation in forms of Job Satisfaction.

Paul McGhee (March 2011): Researcher stated that in a report in 1995, it was found that 70% of the patients visiting family doctor were due to stress. Various causes of stress as identified by this group of researcher were (i) Keeping up with change, (ii) Doing more with less (iii) Demands to do things faster and (iv) Information Overload. The entire focus of this study is to highlight the role of humors in reducing the stress and thereby increasing Job Performance.

Vishal Samartha (2011): The author believed the rapidly increasing challenges in the Indian banking sector is due to various factors like narrowing speeds, new banking products, players, mergers and acquisitions driven by never ending change in the market. A great emphasis was made on Job satisfaction and Job stress. A negative relation between the job satisfaction and job stress was realized by the researcher. Extensive literature as done by this group of researcher helps in understanding the Occupational Stress defined as "the experience of negative emotional state such as frustration, worry, anxiety and depression attributed to work related factors". They also studied Job satisfaction in detailed and distinguished that job satisfaction is employee reaction towards their experience, emotional state or reaction towards the job. A need to study relationship between job stress and job satisfaction was realized and the study was thus conducted to understand factors causing job stress and their association with job satisfaction. Personal factors, work environment factors, administrative bottlenecks, work pressure, job insecurity and psychological strains were found to be most common stressors.

Jamshed Khan Khattak (2010): He worked on job stress in organization and its association with hierarchal levels. The researcher conducted this study with a main aim to find whether there is any association between hierarchal levels and job stress. All possible interventions made by the people to reduce job stress was also highlighted. The study worked on the stress management and stress management strategies. Finding showed that there is no association of Job Stress with hierarchal level within the organization. Various stress management strategies that were preferred by the respondents were stress management training, health and fitness programme, group discussion with employees, gym facilities, individual focused programme, short holidays etc.

Rashmi Shahu and S. V. Gole (Sept. 2008): This study was conducted to understand the impact of stress on the performance of employees. Relationship between job stress, job satisfaction & performance was examined. Impact of stress on productivity was the main concern of this research. Study identified various strategies for improving the performance of the employees. As according to Vroom (1964), it is the performance that leads to higher satisfaction. Hypothesis that job performance is related to job stress & job satisfaction was proved true in this research. This study recommends awareness, improvement and maintenance programs for organizations intending to improve their employee's performance.

Neha Agarwal and Seema Verma, (March 2010): This study reveals that concepts of stress, its consequences, symptoms, sources of stress and discussed various strategies to cope up with the stress along with diversity. Theory explains how an individual gets affected by stress, with clear understanding of the symptoms. In this study various psychological consequences such as an individual experiencing tension, headache, high blood pressure, psychological and behavior consequences of stress. Researcher clearly explains different causes of stress such as environmental and organizational, group and individual in understanding the sources of stress.

OBJECTIVES

- To examine the Job Stress of employees in private sector banks in association with different demographic factors.
- To find the association between the various factors affecting job satisfaction.
- To suggest some measure to alleviate Job Stress in private sector banks.

HYPOTHESES

- H₁: There is no significant difference between the age and level of job stress in private sector banks.
 H₂: There is no significant difference between the gender and the level of job stress in private sector banks.
 H₃: There is no significant difference between the educational qualification and the level of job stress in private sector banks.
 H₄: There is no significant difference between the work experience and the level of job stress in public sector banks.
 H₅: There is no significant difference between the family type and the level of job stress in private sector banks.
 H₆: There is no significant difference between the salary and the level of job stress in private sector banks.
 H₇: There is no significant difference between the employment status and level of the job stress in public sector banks

RESEARCH METHODOLOGY

The present study is a descriptive and measurable study. After consulting experts, questionnaire was designed consisting of two parts. Questions were connected to different assumptions. A number of 60 questionnaires were personally distributed and the respondents were explained about the aim of the research. Total 51 questionnaires were received. The response rate received is 95%.

Data Collection: Primary and secondary sources for data collection were engaged in this study. Primary data was collected through questionnaire designed for the gathering relevant information from the employees of various banks. The questionnaire has been planned and designed to seek information pertaining to causes of their Job stress and factors that help in reducing such stress and impact of stress on performance. Secondary data has been used to review prior studies, published articles and papers in journals, magazines and review of websites etc.

The distribution and collection of data is as follows:

A) HDFC	:	35 Questionnaires
B) KMB	:	07 Questionnaires
C) SC	:	09 Questionnaires
Total	:	51 Questionnaires

QUESTIONNAIRE DESIGN

It contains two parts as following:

1. **Section One:** Measure the level and causes of Job stress of bank employees.
2. **Section Two:** Measure the individual level strategies preferred by bank employees to reduce job stress.

Initially certain factors were determined resulting into the Job stress of bank employees. The respondents were made to rate on a scale of 1 to 5 (with 5 being the highest rating).

SAMPLE SIZE: 60

SAMPLE AREA: Dehradun (Uttarakhand)

VALIDITY AND RELIABILITY: Cronbach's Alpha coefficient for examining the uniformity and reliability of the questions is as given in table 1.

TABLE 1

Reliability Statistics		
	Cronbach's Alpha	N of Items
Part I	.807	34
Part II	.853	17

This shows that the scale is reliable in all aspects.

OBSERVATIONS AND RESULTS

An attempt was made to assess the degree of association of the role of job stress with the age, gender, educational qualification, income level etc of respondents. For this purpose the data was processed with crosstabulation and the information received is presented in the tables below:

TABLE 2.1: AGE * VARIABLEA17 CROSSTABULATION

Count		I am under High Job Stress					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Disagree	
age	Below 25 yrs	1	1	1	2	0	5
	25-50 yrs	2	7	5	10	7	31
	Above 50 yrs	1	5	2	6	1	15
Total		4	13	8	18	8	51

In table 2.1, the analysis indicates that the sample is dominated by the respondents of category of age group between 25-50 working in Banks.

TABLE 2.2: GENDER * VARIABLEA17 CROSSTABULATION

Count							
		VariableA17					Total
		1.00	2.00	3.00	4.00	5.00	
gender	a	4	7	5	14	8	38
	b	0	6	3	4	0	13
Total		4	13	8	18	8	51

As shown in the table 2.2 above, gender results showed that 38 out of the total respondents are male and 13 are female.

TABLE 2.3: QUALIFICATION * VARIABLEA17 CROSSTABULATION

Count							
		I am under High Job Stress					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Disagree	
Qualification	Graduate	0	6	4	12	5	27
	Post Graduate	3	5	4	5	3	20
	Others	1	2	0	1	0	4
Total		4	13	8	18	8	51

An attempt was also made to know the educational background and its relevance with the Job stress. The analysis made in table 2.3 indicates that as many as 27 respondents in the sample were graduate and 20 were post graduate.

TABLE 2.4: FAMILYTYPE * VARIABLEA17 CROSSTABULATION

Count							
		I am under High Job Stress					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Familytype	Joint	2	5	6	10	2	25
	Nuclear	2	8	2	8	6	26
Total		4	13	8	18	8	51

Table 2.4 indicates the family background of the respondent which shows that out of 51, 25 responded belong to Joint family whereas 26 were from Nuclear family.

TABLE 2.5: SELFINCOME * VARIABLEA17 CROSSTABULATION

Count							
		I am under High Job Stress					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Selfincome	1-3 lacs	1	2	3	3	0	9
	3-5 lacs	1	6	1	9	6	23
	5-8 lacs	1	5	4	6	2	18
	Above 8 lacs	1	0	0	0	0	1
Total		4	13	8	18	8	51

An attempt was also made to know the total work experience of the employees and its relevance with the Job stress. The analysis made in table 2.6 indicates that as many 21 respondents in the sample were having experience between 1-5 years, whereas the sample is dominant by the respondents with their experience level of above 10 years.

TABLE 2.6: TOTALWORKEXPRIENCE * VARIABLEA17 CROSSTABULATION

Count		I am under High Job Stress					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Totalworkexperience	1-5 yrs	2	5	4	7	3	21
	5-10 yrs	1	0	0	0	1	2
	Above 10 yrs	1	8	4	11	4	28
Total		4	13	8	18	8	51

It was aimed to know the employment condition of the respondents and its relevance with the Job stress. The analysis made in table 2.7 indicates that as many as 48 respondents in the sample were on permanent basis.

TABLE 2.7: EMPLOYMENTSTATUS * VARIABLEA17 CROSSTABULATION

Count		I am under High Job Stress					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Disagree	
Employmentstatus	Permanent	4	11	8	17	8	48
	Contractual	0	2	0	1	0	3
Total		4	13	8	18	8	51

In table 2.8, the analysis indicates that the sample is dominated by the 26 respondents who were the sole earners in the family.

TABLE 2.8: EARNINGMEMBERSINFAMILY * VARIABLEA17 CROSSTABULATION

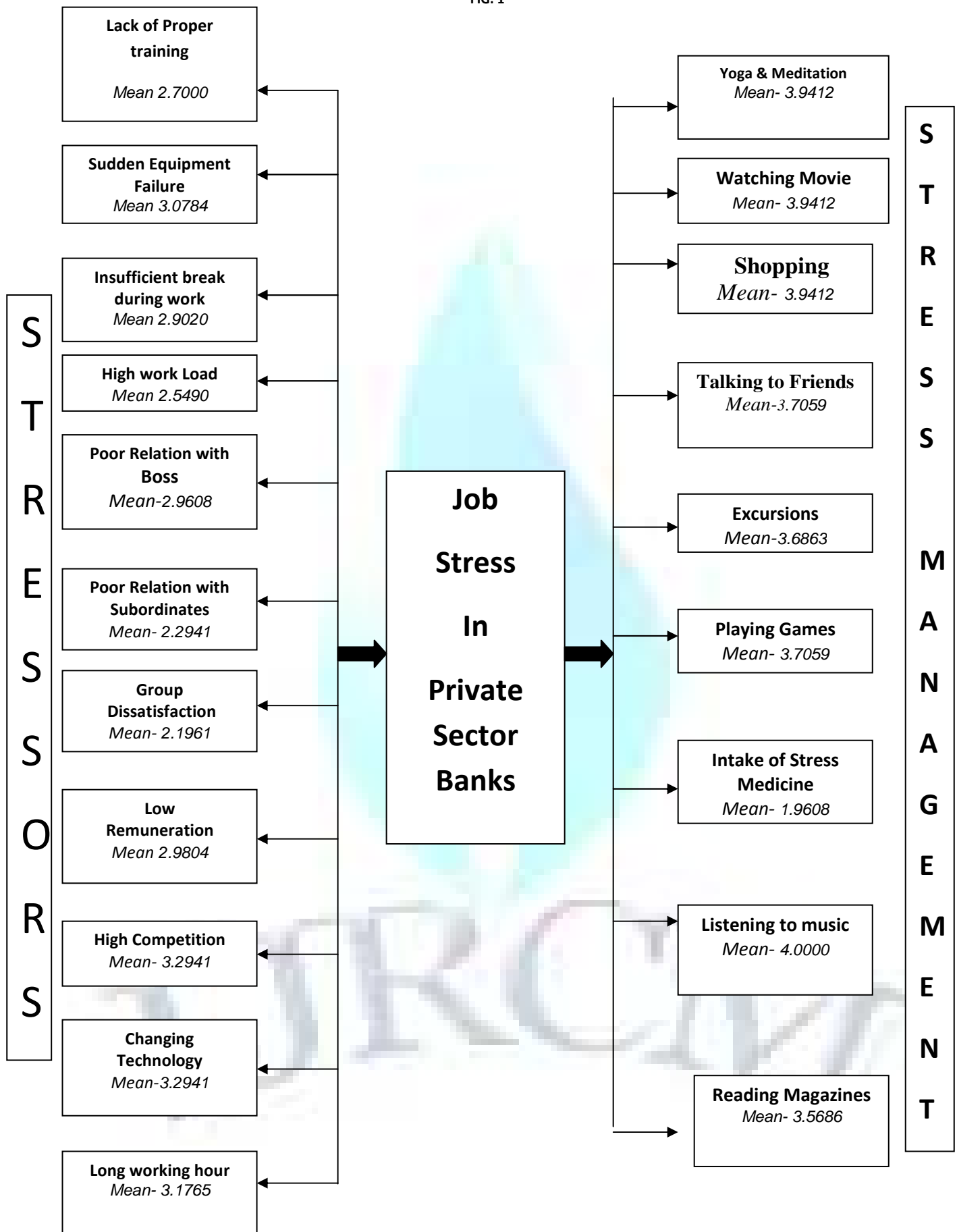
Count		I am under High Job Stress					Total
		Strongly Disagree	Disagree	Neutral	Agree	Strongly Disagree	
Earningmembers infamily	Sole Earner	1	5	4	10	6	26
	Not a Sole Earner	3	8	4	8	2	25
Total		4	13	8	18	8	51

TABLE 3

H	Null Hypothesis	Chi Square Value	Degree Of freedom	Critical Value	Remarks
H ₁	There is no significant difference (association) between the age and level of job stress in private sector banks.	4.393 ^a	8	15.507	Not rejected
H ₂	There is no significant difference(association) between the gender and the level of job stress in private sector banks	7.737 ^a	4	9.488	Not Rejected
H ₃	There is no significant difference (association) between the educational qualification and the level of job stress in private sector banks.	8.993 ^a	8	15.507	Not Rejected
H ₄	There is no significant difference (association) between the work experience and the level of job stress in public sector banks.	8.814 ^a	8	15.507	Not Rejected
H ₅	There is no significant difference (association) between the family type and the job stress in private sector banks.	7.166 ^a	8	15.507	Not Rejected
H ₆	There is no significant difference (association) between the salary and the level of job stress in private sector banks.	19.954 ^a	12	21.026	Not Rejected
H ₇	There is no significant difference (association) between the employment status and the job stress in public sector banks	3.374 ^a	4	9.488	Not rejected

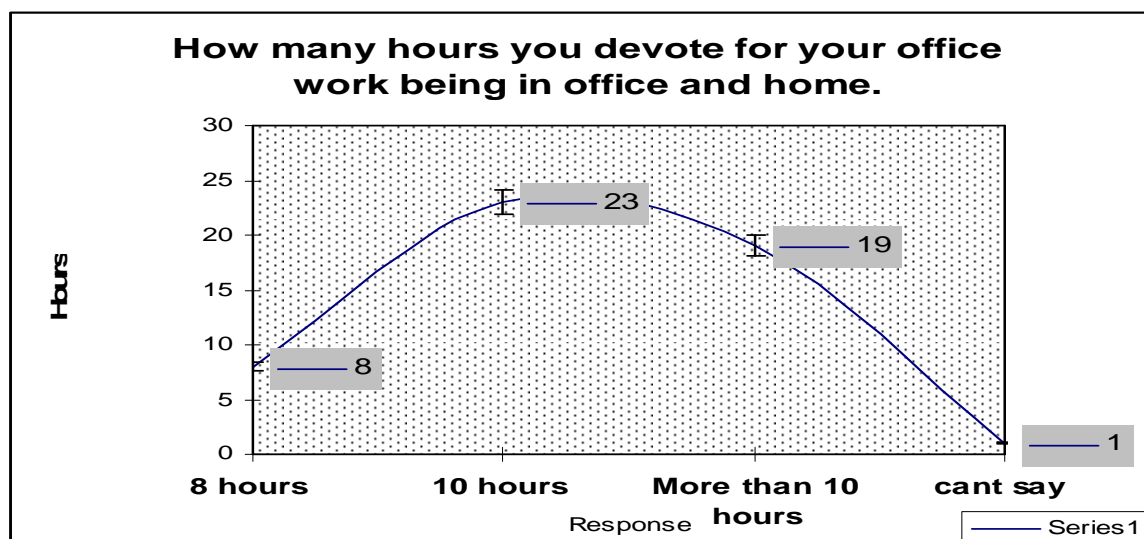
Interpretation: Data analysis shows that all seven hypotheses are not rejected. And thus no significant difference (association) is found between the various demographic variables like age, gender, educational qualification, family type, income, and status of employment. The results show that different level of Job stress is similarly experienced at different demographic levels. Researchers have studied individual differences in the belief that they influence reactions to objectively stressful events or appraisals of events as being stressful, or they simply add to the variance explained in the stress outcomes (Nina Pološki Vokić Ana Bogdanić 2007). This problem of job stress in banks becomes more severe where employees are suffering with great problems on social, emotional and economic accounts. The social status of employees when they have little scope for achieving recognition and professional advancement makes them highly stressful. Thus it was aimed to highlight various demographic factors responsible of different level of Job Stress. The differences found are so great that stress height are different not at the level of intrinsic factors only but differences can also be seen at the level of extrinsic factors as well.

FIG. 1



Source: Author's Calculation and data source- Private Banks of Dehradun (UK) - India

FIG. 2



Source: Author's Calculation and data source- Private Banks of Dehradun (UK) - India

Interpretation: Analysis was also made to find out the work life imbalance of employees working in banks. It was mainly observed that employees get less time to spend with their family and friends. Being in office or out of office, the office-work demands compel them to keep continuing their work to reach the tough targets ever after office hours. In view of this, respondents were made answer about their hours of working. It is evident from Fig. 2 that 23 out of 51 respondents believe that they spend their 10 hours daily for completing their office work whereas 19 respondents were found devoting more than 10 hours a day for their office work. And nearly 8 out of 51 respondents were found spending 8 hours a day for their office hours. Hence it is clearly seen that the bank employees are so much driven in the work pressure that they keep on working for the office even at home and work for more than 8 hours a day which may be the cause of their ill health such as resulting into cardiovascular and musculoskeletal diseases.

Thus it has become imperative for the system to investigate the reasons that hamper work-life balance and elevate workplace stress among bank employees. Table 4 helps in finding out the negative outcome of job stress in terms of ill health. Manifestation of stress in terms of emotional, fatigued, cardio and behavioral stress manifestations (Dr. Rubina Hanif, 2011) is given in table 4 as per the data received by the respondents through questionnaire.

TABLE 4

Health problems (STRESS MANIFESTATIONS)	% of Respondents who agree that they suffer from Stress Manifestation
High Blood Pressure	31%
Stomach problems	29%
Gastritis	29%
Back ache	29%
Arthritis (Joint Pain)	15%
Depression	14%
Diabetes	11%
Chronic Headache	7%
Alcoholism	7%
Thyroid Trouble	6%
Heart Diseases	5%
Asthma	3%

CONCLUSION

The objective of the study was to identify the job stress of private sector bank employees. This paper succinctly explored the fact that employees working in private sector banks are embedded with critical working conditions. Job stress is high in private sector banks due to the fact that benefits given to its employees are much lower than given to public sector bank employees. It is palpable that the facilities in private banks are limited and the demand from employees is unlimited which shove them to work tough in multidimensional work culture driven by sky-scraping market competitions. Private Banks chuck erratic length of service hours, low rewards and low support to its employees. In this unorganized sector, no provision has yet been made to provide pension facilities, medical benefits and other fringe benefits to banks employees.

The study analyzed that Private Sector Banks are predominantly raising their working standards and moving towards complete automation of the work. The system seems to be protected against exchange rate risk and problems of liquidity but due to increasing number of private banks, it is difficult for banks to afford the complacent working styles of employees and therefore demand them to be more dynamic and energetic with all time ready to action force and for this, the maximum work force in private sector is the young. There is a high need to plan an organized banking system which can work out well to get maximum job satisfaction of employees and draw perfect working standards improving their work conditions, open communication, division of work, selection policies, high morale and job security for its employees.

In private sector banks, the salary pattern should to be re-structured with updated patterns of monetary gains which in turn can reduce the employees stress by disposing of the difference of salaries in private and public sector bank. It is evident that Job Stress in private sector banks is also due to problem of Role Conflict and Role overload with no support from management and less appreciation of good work. The study disclosed that proper performance appraisal methods are required in order to reward the best performers and keep them retained for longer period of time. Setting understandable objectives, stress assessment, counseling for employees can also create stress free environment for employees making them feel Job satisfied. Many researchers have highlighted the association of Job Stress with Personality Type and locus of Control. Thus various physical and behavioral self control training should be provided to them. In summary, the results of this study show It has now become imperative for private sector banks to take effective measures to reduce job stress of its employees to minimize its effects. Employees should be given proper training program and workshops providing complete knowledge of individual level stress management strategies like yoga and meditation, rearranging one's job schedule, eating less fat, exercise, walking, swimming, deep breathing, yoga, relaxation techniques and meditation which is also demanded by respondents in open ended answers to be periodically conducted at workplace.

This paper thus focused on the current situation of the Job stress in private banking sector and the brought into light various causes of job stress, its effect and subsequently tried all effort to highlight ways to overcome such stress.

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