

## **A STUDY ON OCCUPATIONAL STRESS FOR EMPLOYEES OF PRIVATE SECTOR BANKS IN HYDERABAD CITY**

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### **ABSTRACT**

*Occupational stress has a substantial impact on employee performance as well as the banking business. Private sector banks encounter a variety of stressors, including role conflict, ambiguity, overload, work complexity, stagnation, and a lack of group cohesiveness, all of which are associated to staff stress levels to varying degrees. As a result, private sector banks must provide their employees with the knowledge they need to execute their tasks, and workers must prioritise their roles. Furthermore, these institutions should define defined tasks for each employee, stimulate inter-role interactions, and explore reducing employee workloads through recruiting or burden division across staff.*

*Keywords: Employees, Occupational Stress, Private Sector Banks.*

### **1. INTRODUCTION**

Occupational stress is directly related to an individual's sense of workplace stress. Employees undergo psychological, physical, and behavioural changes as a result of an adaptive reaction to external influences. Anxiety emerges when people respond to demands from their jobs and external causes, as well as pressures from self-imposed expectations, duties, and self-criticism. Globalisation and quick technical improvements have raised job-related demands and expedited changes in the work environment during the last two decades. The banking industry is critical to the Indian financial system. Private sector banks in India are currently facing significant competition from both global and local rivals in a variety of areas, including goods, services, infrastructure, and technology, as a result of the liberalisation of the banking industry. As a result, private sector banks have begun to innovate and develop new services and products in order to compete with other banking sector players and preserve their market share, profitability, and long-term viability.

To satisfy the requirements and demands of its clients, private sector banks rely on highly talented, professional, and skilled people. However, in such a competitive climate, the quest of perfection can sometimes lead to stress among these individuals. Occupational stress is a major organisational aspect that has a substantial influence on both employee performance and the banking industry. As a result, it is critical to do research on the sources of occupational stress among staff working in private sector banks in Hyderabad.

### **2. OBJECTIVES OF THE STUDY**

1. To understand socio-economic profile of employees and level of occupational stress of employees of private sector banks.
2. To analyse the Causes of occupational stress for employees of private sector banks in Hyderabad city.

3. To study the relationship between occupational stress and level of stress of employees in private sector banks in Hyderabad city.

### **3. HYPOTHESIS OF THE STUDY**

- H01: there is not a significant difference of socio-economic profile and occupational stress of private sector bank employees.
- H02: there is nor a significant relationship between occupational stress and level of stress on private sector bank employees.

### **4. METHODOLOGY**

The present study's research location includes the city of Hyderabad. To choose bank workers, a random sampling procedure is used, and data is acquired from a sample of 380 employees working in private sector banks. This information is gathered through the use of a pre-tested and organised questionnaire. To assess the data and generate conclusions, the research use a variety of analytical approaches such as percentage analysis, mean, standard deviation, and correlation analysis.

### **5. RESULTS AND DISCUSSION**

#### **5.1. Socio-Economic Profile of Private Sector Banks Employees**

According to the study's findings, 58% of employees in private sector banks are men, while the remaining 42% are women. In terms of age distribution, 36% of these employees are 41-50 years old, 29% are 31-40 years old, 20% are above 50 years old, and 15% are between the ages of 21 and 30. Furthermore, the employees' educational backgrounds are as follows: 40% have an undergraduate degree, 26% have a diploma, 16% have a postgraduate degree, and 19% have a school education background. Finally, in terms of employment categories, the statistics show that 49% of private sector bank workers are in clerical jobs, 31% are officers, and 20% are managers.

According to the findings, 35% of employees in private sector banks had 11 to 15 years of experience, with the next largest group (30%) having 6 to 10 years of experience. Furthermore, 25% have 1 to 5 years of job experience, while 10% have more than 15 years. In terms of monthly income, the data reveals that 33% of private sector bank workers earn between Rs. 20,001 and Rs. 30,000, with 30% earning between Rs. 30,001 and Rs. 40,000. Furthermore, 20% earn between Rs. 40,001 and Rs. 50,000 per month, 13% make less than Rs. 20,000, and 4% earn more than Rs. 50,000.

#### **5.2. Causes of Occupational Stress for Employees of Private Sector Banks**

The causes of occupational stress among private sector bank workers have been investigated, and the results are shown here.

##### **5.2.1. Role Conflict**

The role of conflict among private sector bank workers have been investigated, and the results are shown Table-1.

**Table 1: Role Conflict**

Role Conflict	Mean	St. d
lack of information to carryout assigned responsibilities	3.31	1.39
not able to satisfy the conflicting demands	3.62	1.29
not clear on the scope and responsibilities	3.73	1.27
not clear as to what are the priorities on my role	3.38	1.29
incompatible requests from subordinates	3.48	1.18

According to the findings, staff at private sector banks believe that they struggle to meet competing demands from peers and subordinates. They are also unsure about the scope and duties of their positions. They are, however, agnostic about whether they receive the essential knowledge to carry out their given obligations and if they understand the priorities of their work. Furthermore, they report getting contradictory requests from their subordinates.

**5.2.2. Role Ambiguity**

The role of ambiguity among private sector bank workers have been investigated, and the results are shown Table-2.

**Table 2: Role Ambiguity**

Role Ambiguity	Mean	St. d
role not defined clearly and in detail	3.57	1.35
my role are vague	3.51	1.42
not clear on my role	3.71	1.18
enslaved by time schedule	3.71	1.17
anxious and apprehensive	3.78	1.15

According to the findings, workers at private sector banks believe that they lack clarity about their job tasks and feel limited by stringent time restrictions at work. They also experience uneasiness and apprehension, although not knowing what is causing it. They are, however, agnostic about whether their tasks have been clearly and fully defined and whether certain parts of their jobs remain ambiguous.

**5.2.3. Role Overload**

The role overloaded among private sector bank workers have been investigated, and the results are shown Table-3.

**Table 3: Role Overload**

Role Overload	Mean	St. d
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not enough interactions	3.43	1.44
Work under pressure	3.80	1.22
against my judgement	3.70	1.23
asked to speed up	3.82	1.23
heavy work load	3.47	1.26

According to the findings, staff at private sector banks typically work under severe pressure, are required to execute jobs that go against their judgement, and are constantly urged to hasten their work. They are, however, agnostic about the extent of interaction between their position and other responsibilities, as well as if their workload is unduly onerous.

**5.2.4. Job Difficulty**

The job difficulty among private sector bank workers have been investigated, and the results are shown Table-4.

**Table 4: Job Difficulty**

Job Difficulty	Mean	St. d
quite difficult assignments	3.48	1.30
assignments are taxing my abilities	3.88	1.16
not enough time to finish my assignments	3.93	1.13
not able to personal things effectively	3.42	1.27
not able to look after family matters effectively	3.46	1.42

According to the findings, employees at private sector banks believe that their job assignments frequently test their talents and that they do not have enough time to finish their jobs. They are, however, agnostic about whether their professional assignments are particularly onerous and if they are unable to properly manage their personal and family duties.

**5.2.5. Role Stagnation**

The role of stagnation among private sector bank workers have been investigated, and the results are shown Table-5.

**Table 5: Role Stagnation**

Role Stagnation	Mean	St. d
challenging tasks	3.44	1.29
taking up higher responsibilities	3.89	0.97
easily succeed in the present job	3.98	0.78
My assigned task is fixed	3.86	0.92
position is limited	3.40	1.36

According to the findings, employees at private sector banks think they are not gaining enough knowledge or skills in their current jobs to prepare them for larger responsibilities in the future. They also show confidence in their capacity to thrive in their existing position and point out that their given responsibilities are always set. They do, however, exhibit neutrality when it comes to wishing they had been given more hard responsibilities in their current work and expressing neutrality when it comes to the thought that the availability of higher positions is restricted, potentially harming their promotion chances.

### 5.2.6. Lack of Group Cohesiveness

The lack of group cohesiveness among private sector bank workers have been investigated, and the results are shown Table-6.

**Table 6: Lack of Group Cohesiveness**

Lack of Group Cohesiveness	Mean	St. d
quite differently subordinates	3.77	1.31
subordinates not co-operative	3.46	1.48
technical change does not create problems while dealing with subordinates	3.32	1.40
superior should consult before taking a decision	3.78	1.20
superior unaware about the way his people think and feel	3.73	1.25

Employees at private sector banks agree that they collaborate with subordinates who have diverse working styles, according to the findings. They also feel that their bosses should consult with them before making work-related choices. Furthermore, they believe that their superiors may not fully comprehend how their subordinates view and perceive them.

### 5.3. Level of Occupational Stress

The level of occupational stress among private sector bank workers have been investigated, and the results are shown Table-7.

**Table-7: Level of Occupational Stress**

Level of Occupational Stress	Number of Employee	Percentage
Low	113	29.7
Moderate	158	41.5
High	109	28.8
Total	380	100.00

According to the findings, 41.5% of employees regard the level of occupational stress to be moderate, 29.7% believe it to be low, and 28.8% consider it to be severe.

### 5.4. Relationship between Causes of Occupational Stress and Level of Stress of Employees

The study looked at the relationship between the causes of occupational stress and the degree of stress among private sector bank workers. Table-8 summarises the findings of this investigation.

**Table 8: Relationship between Causes of Occupational Stress and Level of Stress of Employees**

Particulars	Role Conflict	Role Ambiguity	Role Overload	Job Difficulty	Role Stagnation	Group Cohesiveness	Level of Stress
Role Conflict	1.00						
Role Ambiguity	0.34**	1.00					
Role Overload	0.33**	0.58**	1.00				
Job Difficulty	0.43**	0.35**	0.53**	1.00			
Role Stagnation	0.27**	0.13	0.18	0.51**	1.00		
Lack of Group Cohesiveness	0.48*	0.46**	0.49**	0.38**	0.36	1.00	
Level of Stress	0.54**	0.68**	0.58**	0.55**	0.57	0.67**	1.00

The findings show a modestly favourable association between role conflict and employee stress levels, with a correlation value of 0.54. At the 1% level of significance, this association is statistically significant. Similarly, at the one percent significance level, the data show a significant and somewhat favourable link (correlation coefficient of 0.68) between role ambiguity and employee stress. Furthermore, the findings show a somewhat favourable link (correlation coefficient of 0.58) between role overload and employee stress, which is statistically significant at the one percent level of significance.

The data show a strong and moderately positive link between work complexity and employee stress, with a correlation value of 0.55, and this correlation is statistically significant at the 1% level of significance. Furthermore, at the one percent significance level, the data demonstrate a substantial and moderately favourable link (correlation coefficient of 0.57) between role stagnation and employee stress. Furthermore, the findings show a statistically significant (at the one percent level of significance) and somewhat positive link (correlation coefficient of 0.67) between a lack of group cohesion and employee stress. As a result, the null hypothesis that there is no significant association between occupational stress sources and employee stress levels in private sector banks is rejected.

**6. CONCLUSION**

According to the survey, more than half (58%) of private sector bank workers are males, and more than one-third (36%) of private sector bank employees are between the ages of 41 and 50. Nearly two-fifths (40%) of private sector bank employees have an educational qualification of less than a bachelor's degree, and nearly half (49%) are clerks. More than one-third (35%) of private sector bank workers have 11 to 15 years of experience, and one-

third (33%) of private sector bank employees have a monthly remuneration of Rs. 20,001 to Rs. 30,000.

The amount of occupational stress of personnel in private sector banks is strongly and modestly connected with role conflict, role ambiguity, role overload, job difficulty, role stagnation, and lack of group cohesion. Private sector banks should offer its workers with the knowledge they need to carry out their tasks, and staff must prioritise their roles. The private sector banks should clearly identify each and every employee's position and must make interactions between roles of all employees, and the work load of employees should be decreased by extra staff recruitment or workload sharing among bank employees.

Bank employees should implement effective work-life balance strategies, and private sector banks should also implement work-life balance programmes through efficient work schedules and flexibility in work hours, and private sector banks should provide promotional opportunities for their employees without time lag. Employees must also maintain positive interpersonal relationships with their subordinates.

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