



AN EMPIRICAL STUDY ON OCCUPATIONAL STRESS IN BANK EMPLOYEES

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Abstract

Stress is a universal element and individuals in every walk of life have to face it. The employees working in different organizations have to deal with stress. Especially Bankers are under a great deal of stress due to many antecedents of stress. Stress is one of the most common work-related health problems in Hyderabad. This empirical study examines work-related stress as an issue of industrial relations. It outlines the various sources of Job stress. This study gauges the level of organizational stress present in the banking sector of Hyderabad. This study mainly focuses on the antecedents of job stress that is work life balance, work overload, employee relationships at workplace, job control and job characteristics. Information obtained from this study is expected not only to contribute to stress literature, but also to help in creating appropriate legal provision in stress management for the banks.

Key words: Occupational Stress, Job control, Overload, Bank Employees

INTRODUCTION

Stress related with a job or occupation is called occupational stress. Stress is a universal phenomenon, excess of which results in intense and distressing experience. Occupational stress refers to a situation where occupation related factors interact with employee to change i.e. disrupts or enhance his / her psychological and or physiological conditions such that the person is forced to deviate from normal functioning. Occupational stress is generally defined in terms of relationship between a person and his environment. There is potential for stress when an environmental situation is perceived as presenting demand which threatens to exceed the person's capabilities and resources for meeting it. Every occupation has some stress, which may differ in its degree. An individual in his or her job in bank face stress as Jamshed et al., (2011) suggested "The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks." And that stress often decreases their performance. "Therefore occupation of individuals could be a major source of stress in the given circumstances. When individuals face stress due to various conditions of their occupation and fail to cope with stress, it results into burnout". Basically in banking sector lack of administrative support from boss(manager), work overload & time pressure, risky ness of job, poor relationship with customers & co-workers, and work family balance cause stress which in turns decrease employee performance. The same was contributed by Materson (1980) "Causes of stress are many like work load, cuts in staff, change at work, long work hours, shift work, lack of



supervision, inadequate training, inappropriate working conditions, too heavy responsibilities and poor relations with colleagues.” The same was identified by Ganster & Loghan, (2005) “huge and multi fields literature points a lot of key factors such as work environment, management support, workload etc in determining how stressful the work can be and its effect on employee physical and mental health.”

Objectives of the study:

1. To gauge the level of stress experienced by employees of the bank under study.
2. To estimate the relationships between the dependent variable job stress and the independent variables - work life imbalance, job overload, relationship at workplace, job control and job characteristics
3. To evaluate the predictive values of job stress.

HYPOTHESES

H1: There is a no positive relationship between job stress and work life imbalance.

H2: There is a no positive relationship between job stress and un-friendly work relationship.

H3: There is a no positive relationship between job stress and job overload.

H4: There is no positive relationship between job stress and job characteristics.

H5: There is no positive relationship between job stress and less job control.

METHODOLOGY

In order to assess the level of occupational stress, statistical techniques such mean and standard deviations were used. Pearson correlations coefficients were conducted to determine whether a relationship exists between the dependent variable job stress and the independent variables that is work life balance, job overload, relationship at workplace, job control and job characteristics. In addition, a multiple regression analysis was conducted to evaluate the predictive values of job stress. All analyses were conducted at the 0.001 significance level.

A questionnaire method was used for data collection using standardized measurement tools. Job stress dimensions were adopted from the ASSEST model ($\alpha = 0.729$). Responses were measured on a 5-point scale ranging from strongly disagree-Strongly Agree.

RESEARCH FINDINGS

The correlation analysis (Table 1) shows a significant relationship between dependent and independent variables. The employee occupational stress positively and significantly correlates with all the predictors of occupational stress namely work life balance (.56**), job overload (.74**), relationship at workplace (.71**), job control (.79**) and job characteristics (.76**).

The results demonstrate that job stress increases when employees perceive work life imbalance, less of job control, vague job characteristics, work overload and unfriendly relationships at work place. Therefore, H1, H2, H3, H4 and H5 are rejected. Work-life balance, work relationships, and job overload proved to be major sources of stress.

Since job stress was found to have positive and significant relationship with predictive variables. The message is clear that senior managers and human resource departments can take advantage of the relationships between measures of work stress to decrease the occupational stress. Among the measure of job stress, work life balance was found to be one of major problem areas for the employee of the bank. These findings indicate that Human resource management of the bank may redesign the policies relating to work overload, work life balance, and job control which were found to be the major stressors causing turnover.

Table 1 correlation Analysis

	STRESS	Work life balance	Work relationship	Overload	Job characteristic	Job control
STRESS	1					
Work life balance	.563**	1				
Work relationship	.713**	.510**	1			
Overload	.749**	.453**	.750**	1		
Job characteristic	.767**	.573**	.593**	.688**	1	
Job control	.796**	.627**	.597**	.664**	.834**	1

Table 2 Regression coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R ²
	B	Std. Error	Beta			
1	(Constant)	2.220E-16	.000		.000	1.000
	Work lifebalance	.200	.000	.256	6.9	.000
	Work relationship	.200	.000	.206	4.23	.000
	Overload	.200	.000	.267	5.13	.000

Job characteristics	.200	.000	.166	2.26	.000	
Job control	.200	.000	.296	4.48	.000	

Table 2 shows that occupational stressors explain 91 percent variance with its predictors. The regression coefficients of all the five occupational stressors namely job overload (beta = 0.26), Job Control (beta = 0.29), Job Characteristics (beta =0.16), work life balance (beta=0.25) and workplace relation-ships (beta=0.20) are statistically significant.

Conclusion

The human resource managers in J & K Bank need to overcome their fatalistic thinking and feelings of helplessness in the face of employee turnover. So it can be said that they work in a very stressful environment and if this stressful environment is not balanced with proper work life policies and other benefits, it creates the desire to quit the job. There is a lot they can do to overcome this major human resource problem. They need to think of strategies to combat employee job stress. They should be given flexible working hours and should be engaged in the decision making of work life policies because employees' engagement as well as their commitment and support from the management helps to motivate the employees which in turn increases their intent to remain with the organization (Ongori, 2007). If organizations encourage the implementation of these programs and friendly policies they will be successful in reducing the turnover because work life balance practices can be helpful in attracting new employees and improve the attitude and behaviour of employees (Beauregard, et al., 2009). Organizations must address at least three critical areas in order to create a healthy work environment that stimulates productivity. Companies must hire the right people, reduce excessive pressures, and help employee's better cope with stress. When these three strategies are implemented, the organization will more likely experience long-term success. Employers must carefully select candidates for all positions within the organization. Research indicates that individuals who have internal locus of control are less affected by stress on the job. However, workers that have external locus of control are more greatly affected by stress. Companies must closely evaluate job candidates regarding their personal abilities to handle pressure (Bernardi, 1997). Some researchers suggest that managers look for job candidates who previously held demanding positions Organizations that prevent excessive stress are taking measures to protect the business. Absenteeism, labour turnover, and productivity decreases are all symptoms of underlying problems.

Organizations that refuse to admit that excessive pressure is harming the business tend to blame absenteeism, labour turnover, and productivity decreases on poor quality employees. Excessive



pressure on the job is not the only cause of the symptoms; however, often it is the problem. Companies should help their employees learn to deal with stress. Veninga (1998) notes that companies can take at least five steps to curb excessive pressure on the job. First, leaders must carefully examine whether restructuring is in the best interest of the business and its employees. Downsizing often leaves the remaining employees with too many tasks for one individual to accomplish. Second, businesses should re-examine employee workloads to determine if the organization has reasonable expectations for job positions in the firm. Third, companies must allow employees to be creative. Many employees feel that their talents are not being used to their full potential. Fourth, organizations must encourage employees to clarify their goals. Research indicates that employees who could not verbalize their goals are more affected by stress in the work-place. Finally, companies must encourage employees to keep learning. Learning stimulates the mind and keeps employees on a path for future contributions to the organization. Managers and employees must recognize the source of stress before they can deal with it. Managers can train employees to manage stress as a process. Initially, employees must be aware of the causes of stress. Many employees cannot separate their personal lives from work. Financial pressures, marital problems, and other stressful events can compound excessive stress on the job. Employees should learn to adjust their attitudes. One person may be optimistic about a challenging assignment, while another employee may have a very negative response to the task. Why does one employee have a good attitude and another employee have a bad attitude? No employer can fully understand its employees, but the employer can convey to employees that they do have a choice about their attitude. The last step of the process is to encourage employees to take action in the areas of physical activity and time management. Physical activity and time management are key reducers of stress. Above all the employer's must be motivated to take action to eliminate or reduce risks, including stress risks to uphold the sanctity of the Management of Health and Safety at Work Regulations 1999.

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