

A STUDY OF ORGANIZATIONAL ROLE STRESS AMONG PUBLIC AND PRIVATE SECTOR BANK EMPLOYEES

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ABSTRACT

Stress is everywhere. Everyone knows about stress and everyone are facing stress problem in their life. Stress has become an intrinsic part of everyone's life. In this time stress become a major problem of banking sector. In India, banking sectors are facing lots of enormous changes. After demonetization banking sectors came under stress. Public and private sector banks both are facing stress issues. Banking sector employees suffer from job related stress and also organizational role stress problems. The main aim of this paper is to examine the organizational role stress of public and private sector banks employees and this study also explores the role of demographic variable on the stress level of public and private sector banks employees. This study was conducted in Jaipur city and a sample 230 banks employees is used for data collection. Data was collected through a structured questionnaire. The all responses are analyzed according to an occupational role stress scale developed by udai pareek. 126 public sector banks employee and 104 private banks employees gave their response. This paper helps to find out the role stress among public and private sector banks employees and level of stress among bank employees .

Keywords: - *Role stress, Job related stress, stress level, public sector employees private sector employees*

I. INTRODUCTION

Stress is a common fact of daily life. It is depend upon human reaction and also situation and conditions. Stress and effects of stress influence everyone harmfully. Stress is an eminent negative emotion. Stress gives emotional, physical and mental pressure on human body. Everyone wants a stress free life but sometime it is unthinkable.

Hans Selye who is father of stress defined stress in 1936 as *"the non – specific response of the body to any demand for change"*. And in 1979 he explained that *"stress is a 'perception'. It is the demands that are imposed upon us because there are too many alternatives"*.

Skinner defined stress in 1985 stress as *"a reaction of particular individual to a stimulus event"*. Organizational stress occur when organization facing shortage of employees and environmental changes. When organizational stress is unbalanced then it affects employees badly.

Banking industry is the back bone of our country. It plays a prominent role to Country's economy. Stress hazardous outcome affects banks employees' life. Most prominently in banking sector because of the high speed changes. Banking sector employees are facing huge amount of pressure at the work place. (Ramanathan and Mohan, 2014). Stress affects every sector but in this time it gave bad impact on banking sector. In banking sector both public and private sector banks are facing stress problems. There is acute

competition among both public and private sector banks. Both banks focus on customer needs and demands and give best services to satisfy them. Job related stress effect badly of employee's productivity, employee's health, turnover and absenteeism (Pendke 2016). Stress level divided in three parts first is high level of stress second is middle level of stress and last is low level of stress. Low level of stress is the starting point of stress. It is not more effective. But middle level and high level of stress affects badly everyone life. In banking sector most of the employees are facing high level of stress problems especially after demonetization.

ORGANIZATIONAL ROLE STRESS (ORS) SCALE

Udai Pareek (1983) evolves organizational role stress and identified as many as 10 role stresses variables.

1. **Inter-Role Distance (IRD):-** This variable experienced when there is found any conflict between organization and non organizational purpose.
2. **Role Stagnation (RS):-** In this factor an individual feel that he or she sticks in the same role and think that there is no opportunity of growth and progress in career.
3. **Role Expectation Conflicts (REC):-** This kind of stress creates when expectations arise by various persons such as employees, superior, subordinate, colleagues about the same roles and the role occupant's uncertainty.
4. **Role Erosion (RE):-** This kind of role is the function of the role occupants feeling that he would like to execute and done by some other role. In this role function are perform by occupant but the role credit goes someone else.
5. **Role Overload (RO):-** There are two important aspects of this role these are quantitative and qualitative. When an individual feel that there are more expectations from the significant role then he or she experienced role overload.
6. **Role Isolation (RI):-** In this role occupant feel that some role psychologically close to him or her and some roles not and that roles are in distance. This kind of stress contains psychological distance between the occupant role and other role in the same set of role.
7. **Personal Inadequacy (PI):-** when an individual feels that he or she does not have more,skills knowledge and ability or proper training to manage role properly and effectively, or that he or she has not limited time to prepare for the assigned role, he or she may experience more stress.
8. **Self-Role Distance (SRD):-** When occupier goes against his or her self-concept, then he or she feels self-role distance type of stress.
9. **Role Ambiguity (RA):-** When a person is not sure or clear about the different expectations that people have from his or her role, he or she faces role ambiguity. Role ambiguity may be arising due to lack of information available to role occupant, or his lack of information available to him.
10. **Resource Inadequacy (RIn):-** It occurs when the resources required by a role occupant for performing his role effectively are not available. These resources can be in the form of any particular information, finance, people and different types of facilities.

II. OBJECTIVE OF THE STUDY

- To analyse the organizational role stress among public and private sector bank employees.
- To identify the difference in stress level between public and private sector bank employees.
- To find out the impact of demographic factors on public and private bank employees stress level.

III. HYPOTHESIS

H01- There is no significant difference in ORS among public and private sector bank employees.

H02- There is no significant difference in stress level between public and private sector bank employees.

H03- There is no significant relationship between the ORS and the different age groups of employees.

H03- There is no significant relationship between the educational qualification of public and private sector bank employees.

H04-Various level of work experience does not have a significant impact on the ORS in the public and private sector bank employees.

IV. LITERATURE REVIEW

In this study there is no specific difference between public and private sector banks employees in the term of job related stress level and demographical variables such as work experience and educational qualification. The impact of different socio demographic factors on the level of stress shows that work experience and educational qualification have a significant impact on employees stress level This study shows that private sector bank employees facing more stress than public sector bank employees. (Bano and Jha, 2012).The main purpose of this study to identifies and compares the factors of causing stress among public and private bank employees. In this study research identify 13 manageable factors. Public sector banks caused more stress like physical environment and repressive union activities inadequate planning of work, job rigidity, unforeseen contingencies, work life imbalance, lack of efficient manpower and adaptability to change. And in private sector banks contain under expectations from job (Samarth, V. and Begum, 2013). On the basis of 4 psychological aspects like occupational stress, job involvement, hardiness and burnout this study investigates any significant difference between public and private sector banks executives. To compare the public sector banks executive's private sector banks executives obtained high level of occupational stress and they also have higher level of job involvement, hardiness and burnout (Subramanian and J. 2012). The stress among public and private banks increases due to the nature and characteristics of the job. Workload, role conflict communication gap and comfort level with superiors, continuous contact with customer, role ambiguity, organizational environment, lack of privacy, no career advancement factors increase the stress level among banks employees and gave bad effect on employee's productivity, absenteeism, turnover and health. To compare the means of both private and public sector banks it observed that private banks employees suffered higher level of stress and also found that there is no relationship between the stress level of employees and gender (Tudu and Pathak 2014).

This study revealed that public sector banks employees suffered more stress problems due to social unsupported by the managers, no control on job, and strict organizational culture than private banks employees (Selvakumar 2015). This study depicts the analysis of occupational stress and performance level of public and private sector bank employees. private banks employees contain factor causing stress like inter role distance, role expectations conflict and role overload and public bank employees depicts disagreements towards all the factors causing stress. The level of stress in both public and private banks almost same and employees were satisfied with their work achievements and work culture (Rao, Mohan and Panday 2014). This study revealed that there is no significant difference in the level of job satisfaction among the college teacher and bus conductor. this study revealed that organizational role stress give significant difference among teacher and bus conductor (kamal, Reddy, 2015).

There are 7 dimensions (physical health issues, work environments, job control, adaptability, social support, organizational culture and role conflict) were used to the find out the differences of job stress of public and private banks employees. No control on their jobs, social unsupported by the banks managers and organizational culture are more affected to public banks employees so there is a need to focus on public sector banks managers and top executives to hire MBA qualified managers who play a significant role to increase motivation level of banks employees (Awan and Jamil, 2012).Private Banks employees faced higher amount of occupational stress as compared to public banks employees. Role conflict, role ambiguity, rolls over load and lack of senior level support is containing more occupational stress. There are four categories of stress which give negative effect on banks employees such as job content, working conditions, employments conditions, social relation at work (Malik, 2011).

In this study, identify job related stress and a significant relationship between role stress and demographic variables (age, education, qualification, marital status, work experience) on the level of stress among both public and private sector banks managers. It found that there is no significant difference in the context of stress in both public and private banks manager except some variable found differences like work experience and educational qualification (Christiana and Mahalakshmi, 2013). This study ravelled the comparison organizational role stress of managers in both public and private sectors banks. Study highlighted the significant difference between the organizational role stresses. Private sector banks employees experienced more stress. (Sankpal, Negi and Vashistha, 2010). Everyone wants a stress free life but it's probably impossible. Stress management is more important in banking sector now days. There is no significant difference between in the level of work stress by demographic factors like age, gender, status, and job pessimism and education qualification). Organizational factors have a crucial relationship with the level of work stress. There are two remedial approaches to overcome stress. First is individual approach and organizational approach. Time management, physical exercise, relaxation training and social support are including in individual approach. Job placement, goal setting, corporate wellness programs are including in organizational approach. (Das and Srivastav, 2015).

V. RESEARCH METHODOLOGY

SAMPLE SIZE

The study has been descriptive and experimental in nature. For this survey the sample size selected both public and private sector banks employees. The survey has done in cities these are Kanpur and Lucknow. For this study, 2 public banks (Punjab national bank, State bank of India) and 2 private banks (HDFC, AXIS Bank) were selected.

DATA COLLECTION

This study conducted in 2017 in both public and private sector banks. For this study over all 230 respondents gave their response. 126 employees were from public sector banks and 104 employees were from private sector banks. For data collection a well structured questionnaire were used.

SOURCE OF DATA COLLECTION

This study is based on both the primary and secondary data. Primary data have been collected from structured questionnaire to the employees of both public and private sector banks. The secondary data were collected from books, journals, newspaper, and web portal.

VI. RESULTS AND DISCUSSION

A. DEMOGRAPHIC PROFILE

On the basis of demographics, respondents of public and private sector banks categorised some basis such as gender, age, education qualification and work experiences.

GENDER: - TABLE 1

Gender	Public Bank		Private Bank	
	No of Respondents	Percentage	No of Respondents	Percentage
Male	95	75%	72	69%
Female	31	25%	32	31%

Table 1 depicts the gender of public and private sector banks employees. In public sector banks total 95 (75%) respondents male in over all 126 respondents and 31 (25%) women respondents. And in private sector banks over all 72 (69%) respondents male out of 104 respondents and 32 (31%) female respondents.

AGE: - TABLE 2

Age Category	Public Banks		Private Banks	
	No of Respondents	Percentage	No of Respondents	Percentage
21- 30 years	51	40%	59	57%
31-40 years	35	28%	42	40%
41-50 years	26	21%	3	3%
51-60 years	14	11%	0	

Table 2 shows the age groups of public and private sector banks employees. There are different age groups of both banks. Age of employees divided in to 4 categories. In first categories 21 – 30 years, over all 51 (40%) respondents gave their response in public sector banks and 59 (57%) respondents gave their response in private sector banks. In second categories 31- 40 years, 35(28%) respondents in public banks and 42 (40%) respondents in private banks employees gave their responses. In third category 41- 50 years, overall 26 (21%) and 3 (3%) respondents gave their response in public and private banks respectively. In the last category that is 51 – 60 years, 14 (11%) respondents in public banks and 0 respondents of private banks found.

EDUCATION QUALIFICATION: - TABLE 3

Education	Public Banks		Private Banks	
	No of Respondents	Percentage	No of Respondents	Percentage
High School	2	2%	0	
Graduation Degree	48	38%	36	34%
Masters Degree	66	52%	58	56%
Others	10	8%	10	10%

Education qualification of banks employees divided in to four educational criteria. Over all 2 respondents found in public banks whose qualification high school and no one respondents found in private banks who's only qualified high school. 48 (38%) respondents are graduate in public banks and 36 (34%) respondents graduate employees in private banks. 66 (52%) respondents completed their masters and in private sector banks over all 58 (56%) have masters degree. And in public banks 10 (8%) respondents whose have other degree and in public banks 10% employees who have other qualifications.

WORK EXPERIENCE: - TABLE 4

Work Experience	Public Banks		Work Experience	Private Banks	
	No of Respondents	Percentage		No of Respondents	Percentage

1 -10 years	77	61%	Below 3 Years	57	55%
11 - 20 years	23	18%	4 - 7 Years	32	31%
21 -30 years	17	14%	8 – 11 Years	10	9%
31- 40 years	9	7%	12 – 15 Years	5	5%
			Above 16 Years	0	

Table 4 shows the work experiences of both public and private banks employees. In public sector banks overall 77 (61%) respondents founds who have 1 to 10 years work experience in their bank and 23 (18%) respondents gave their response who completed their 11 to 20 years in their banks. 17 (14%) respondents have 21 to 30 years work experience in public banks and 9 (7%) respondents gave their response who have 31 to 40 years work experience. In private sector banks 57 (55%) employees gave their responses that have below 3 years experience and 32 (31%) respondents who have 4 to 7 years work experience. 10 (9%) respondents have 8 to 11 years work experience and 5 % respondents have 12 to 15 years work experiences and no employees found who have above 16 years work experience.

B. RELIABILITY OF ORS SCALE

TABLE 1: CRONBACH'S ALPHA VALUE

No	Variable	Cronbach's alpha
1	Inter-role distance (IRD)	.805
2	. Role stagnation (RS)	.744
3	Role expectation conflict (REC)	.681
4	Role erosion (RE)	.770
5	Role overload (RO)	.737
6	Role isolation (RI)	.735
7	Personal inadequacy (PI)	.762
8	Self-role distance (SRD)	.717
9	Role ambiguity (RA)	.748
10	Resource inadequacy (RIn)	.802
	ORS	.748

In this study Organizational role stress (ORS) scale is used for the analysis and ORS scale is developed by the Udai Parrk (1983). In ORS scale there are 10 different sub scales and each of these sub scale contain 5 items. ORS scale is measured on a five point Likert scale. Table 1 shows that the ORS scale cronbach's alpha is .748, this value indicate that scale is reliable for this study. This table also show the ten dimensions cronbatch's alpha value and all of values are reliable for this study. in this table Inter-role distance(IRD) and Resource inadequacy (RIn) both are high reliable.

C. FACTOR ANALYSIS

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.678
Bartlett's Test of Sphericity	Approx. Chi-Square	4919.785
	df	1225
	Sig.	.000

In factor analysis Kaiser- Meyer – Olkin (KMO) test is very useful and it measures the sampling adequacy for each and every variable. KMO test provides sampling adequacy in which, its value greater than the 0.4. if the value is greater than then it is desirable. In this study, the KMO measure is .678, means that the correlation between variables can be explicate to a great degree by the other variables. In this table the Bartlett's test value is .000 that means the value is highly significant.

TABLE 3: EIGEN VALUE OF COMPONENTS

No	Variable	Initial Eigenvalue
1	Inter-role distance (IRD)	2.831
2	Role stagnation (RS)	2.522
3	Role expectation conflict (REC)	3.461
4	Role erosion (RE)	2.623
5	Role overload (RO)	3.473
6	Role isolation (RI)	3.648
7	Personal inadequacy (PI)	2.562
8	Self-role distance (SRD)	2.399
9	Role ambiguity (RA)	2.525
10	Resource inadequacy (RIn)	2.820

This table shows that the components values are higher than 1, means that they all connect on the one overall stressor. in this survey use varimax rotation to accomplish a factor analysis of the data. Factor loading specify the relationship between a particular factor and variable. In this component table, variables show higher loading for many factors. It's very difficult to dictate the variables which given under factor. We solve this particular problem by the rotating matrix which makes it very simple to appoint a number of variables with the high loading for a specific factor. This component table shows that most of the items load well (> 0.4) of the ORS scale. If the value is greater than 0.4 is so it considered very desirable and meaningful. it is shows that there is a strong relation between the variables of this scale and the factors.

TABLE 4 - COMPARATIVE LEVELS OF STRESS AMONG PUBLIC AND PRIVATE SECTOR BANK EMPLOYEES WITH STATUS OF VARIOUS ROLE STRESSORS

Public Sector Bank					Private Sector Bank				
Stressor	Mean	SD	Stress status	Rank	Mean	SD	Stress Status	Rank	Significance Value
IRD	1.64	.590	Moderate	2	1.69	.576	Moderate	6	.000
RS	1.62	.628	Moderate	3	1.57	.587	Low	8	.326
REC	1.60	.600	Low	4	1.50	.521	Low	9	.754
RE	1.56	.666	Low	6	1.58	.534	Moderate	7	.899
RO	1.47	.557	Low	9	1.76	.583	Moderate	2	.330
RI	1.43	.604	Low	10	1.79	1.171	Moderate	1	.531
PI	1.58	.586	Moderate	5	1.72	.599	Moderate	4	.013
SRD	1.65	.635	Moderate	1	1.45	.589	Low	10	.010
RA	1.55	.652	Low	7	1.74	.683	Moderate	3	.538
RIn	1.54	.637	Low	8	1.69	.609	Moderate	5	.846

Source: Primary Data

* Significant at 95-percent confidence level, (P <0.05).

The mean score is computed on a scale of 0 to 20, and the stress levels are divided into "low" (5-10), "moderate" (11-15), and "high" (16-20).

In this study, in order to rank different stressors, the mean and standard deviations value estimated by ORS scale. This table depicts that all ten variable contain low and moderate level of stress among the public and private sector bank employees. In this study, mean value and standard deviation analyzed public sector bank and private sector bank separately. This study shows that in some cases employees experienced low level of stress and in some cases employees faced moderate level of stress. The highest mean value of the Self-role distance (SRD) 1.65 in public sector bank and Role isolation (RI) 1.79 in private sector bank mean that bank employees are subject to this stressor mostly. The greatest value of standard deviation in public sector bank is Role erosion (RE) .666 and in private sector bank is Role isolation (RI) 1.171, it indicating that some employees face role erosion and role isolation more than other variables.

In this study, apply t- test to various dimensions of ORS scale. In this table it is found that five factors show a significant difference among the public and private sector bank employees. Only three variables Inter-Role Distance .000, Personal inadequacy .013, and Self-role distance .010 are significantly difference and other variables are not significantly difference. This table shows that most of the employees face moderate level of stress and some employees experience low level of stress.

Table 5 - IMPACT OF SOCIO-DEMOGRAPHIC FACTORS ON ORS SCALE AND SIGNIFICANCE OF DIFFERENCE FOR ROLE STRESS VARIABLES

Public Sector Bank					Private Sector Bank		
S.N.	Stressor	Age	Education	Work Experience	Age	Education	Work Experience
1	IRD	.738	.317	.319	.397	.271	.988
2	RS	.590	.326	.612	.041	.035	.210
3	REC	.544	.613	.092	.089	.544	.077
4	RE	.186	.115	.818	.447	.374	.216
5	RO	.292	.103	.336	.284	.456	.646
6	RI	.667	.622	.078	.669	.637	.518
7	PI	.189	.041	.874	.028	.001	.055
8	SRD	.623	.530	.291	.322	.017	.306
9	RA	.995	.400	.378	.013	.071	.005
10	RIn	.700	.314	.479	.000	.001	.000

IRD = Inter-Role Distance, RS = Role Stagnation, REC = Role Expectation Conflict, RE = Role Erosion, RO = Role Overload, RI = Role Isolation, PI = Personal Inadequacy, SRD = Self-Role Distance, RA = Role Ambiguity, RIn = Resource Inadequacy, and TRS = Total Role Stress.

$p \leq 0.05$,

In this table, demographical factors (age, education and work experience) of employees analysed the ORS scale. In this table we use t-test to analyse the impact of demographical factor on stress level. This table divided in two groups (public sector banks and private sector banks). In public sector banks we found that there is no significant difference in ORS stress among employees age, education and employees work experience. In private sector banks very few variables are significantly different. In age factor some variables

like RS (.041) and PI (028), RA (.013) and RIn (.000) are significantly different. In education factor only two variable RS (.035) and SRD (.017) significantly different. in work experience PI(.055), RA(005) and RIn (.000) are significantly different and other variables are not significantly different. So this table shows that there is no fully significant difference in ORS among that employees demographical profile (age, education and work experience).

VII. CONCLUSION

This study concludes that public and private sector employees both experience moderate level of stress. In public sector bank, few employees experienced moderate of role stress those variables are Inter-role distance (IRD), Role stagnation (RS), Personal inadequacy (PI), Self-role distance (SRD). In private sector banks large number of employees experienced moderate level of stress , of which they are subject to Inter-role distance (IRD), Role erosion (RE), Role overload (RO), Role isolation (RI), Personal inadequacy (PI), Self-role distance (SRD), Role ambiguity (RA), Resource inadequacy (RIn) and others role stress left those are low level of stress. It is found that there is no significant difference in role stress among the public sector bank employees and private sector bank employees. We also found that private sector bank employees experienced more stress as compared to public sector bank employees. The impact of demographic factors on stress level of public and private sector bank employees revealed that employee's age, education and qualification and work experience have no significant difference in total role stress. It is important for employees that to know the sources of role stress. It's necessary that how to deal with stress and how to manage role stress. Role stress effect demographically. Employee's age, education qualification and employees work experience also play a prominent role to deal with stress. If employees more experienced and highly qualified then they experienced low level of stress. It's totally depending upon situation. This study found that private sector bank employees experienced more stress. Most of the time it is possible to control life events and recognize role stress is really tough task for employees. With the help of good planning and understanding and knowing about role stress manage the stress level.

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