

# **An Empirical Analysis of Role Stressors in Banking Sector**

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### **Introduction**

Persistent change, rapid industrialization, urbanization, and speedy technological advancements are in fact precursors for rising stress. Most importantly, stress level is on the hike because of the ever-increasing competition and attempts at trying to keep pace with advancement in one's field together with the constant threat of falling short of one's own and those of other's expectations. Pareek (1993) attributes stress to existing socio-economic complexity. Pestonjee (1992) pointed out that stress is unavoidable in modern life. According to Harrison (1976), stress is experienced when there is lack of fitness between a person and his/her environment, in case there is inability to cope with the constraints or demands encountered. Stress is a dynamic condition; it is created when an individual confronts an opportunity, constraint or demand for which the outcome is perceived to be both important and uncertain (Robbins & Sanghi, 2006).

Stress is dependent on the situation and individual reaction to the situation which depends on individual perception. Stress is a matter of choice. It is ten percent of the situational circumstances and ninety percent of how one reacts to the situation that determines the person's nature and a reason for stress. Stress encountered in office gets added to stress at home and vice-versa. Upward spiraling of stress needs to be broken, lest it should manifest into an irreversible damage like burnout. Srivastav (1995) emphasized that managing stress is extremely important for modern organizations to safeguard human wellbeing of organizational members, without which they can't maintain their effectiveness and productivity. Selye (1956) described the physiological syndrome of stress as the non-specific response of the body to any demand made upon it and the body's reaction to a stressor became known as "General Adaptation Syndrome" (G.A.S.) that consists of the following three phases:

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1. **Alarm Reaction** - A stage where a brain detects a threat or stressor triggering the responses.
  2. **Resistance** - In this stage, a body adapts to the stressors and appears to be coping.
  3. **Exhaustion** - A stage in which all energy of the body reserves depletes in dealing with the stressful situations.

### ***Concept of Role in the Organization***

Organizational role is a position an occupant has attained in the organization. It is through the role; an employee is recognized and connects himself/herself with the organization and performs role related functions to fulfill job expectations.

### ***Stress in Organizational Roles***

Organization can be seen as a network of roles. Membership of an organization and occupying a role therein is a potential source of stress. *Stress generated as a result of occupying a role is known as 'Role Stress'*. Matching of skills and knowledge with the role is an important decision to be made by the role givers in order to accomplish role occupants and organizational goals and at the same time providing them with the job satisfaction or it will affect the performance and productivity and profits of the organization. According to Pareek, (2003) role stress refers to the conflict and tension due to the roles being enacted by a person at any given point of time. It is important to understand that an organization is a super-system of roles and role in itself is a system. A role occupant encounters the following two role systems (Pareek 1993) in an organization:

A) **Role Space** - *This represents all the roles performed by an individual.*

1. **Inter Role Distance (IRD)** - Role stress arises due to conflict between organizational and non-organizational roles.

2. **Role Stagnation (RS)** - Role stagnation stress due to the feeling of being stuck in the same role and not to grow for future roles.

3. **Self-Role Distance (SRD)** - Stress due to SRD arises due to disliking of the role given or mismatch between the person and his/ her job.

B) **Role Set** - This represents *all the roles with whom a role occupant is required to interact for the performance of his role.*

1. **Role Expectation Conflict (REC)** - REC stress arises due to conflicting demands from superior, subordinate and peers in the organization.

2. **Role Erosion (RE)** – This stress arises when role has become less important than it used to be.

3. **Role Overload (RO)** - Role Overload is experienced when there are too many or too high expectations from a role and the role given are overburdened.

4. **Role Isolation (RI)** - Role Isolation stress is experienced due to the feeling of not being able to communicate with others.

5. **Personal Inadequacy (PIn)** - This stress arises due to the lack of required skills, knowledge, and training to meet the demands of one's role.

6. **Role Ambiguity (RA)** - Role Ambiguity is experienced when the role occupant is not clear about expectations from his/her role.

7. **Resource Inadequacy** - This stress arises due to the lack of resources (human or material) to meet the demands of the role.

#### ***Review of Literature-Role stress***

Singh and Pestonjee (1990) stated that officers of an organization showed higher job involvement and more participation, thus more stress than the clerks do. Pestonjee (1991)

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identified that the leading stressors in an organization were Role Erosion, Role Expectation Conflict, Role Isolation, and Inter-Role Distance.

Madhu et al. (1990) conducted a study on role stress: differential influences of some antecedent factors. 173 managerial personnel from a steel organization and 76 from a petroleum organization participated in the study. The present study attempted to compare the influence of the antecedent factors namely, personal, organizational, job, superior, leadership styles and communication factors on role conflict and role ambiguity. It was found that role conflict and role ambiguity experienced by the employees were most significant in the petroleum organization. Peterson (1995) explored role conflict, role ambiguity, and role overload as reported by industrial workers and also found that managers are more stressed due to role-overload from his study “organizational issues for managers”.

There is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of futility or lower self esteem, lower levels of job involvement and organizational commitment, and perceptions of lower performance on the part of the organization, of supervisors, and of themselves (Vansell, Brief, Schuler, 1981). Srivastava et al. (1994) revealed that in private sector organizations middle level managers faced greater stress and anxiety as compared to top level managers.

Das and Singhal (2003) explored the effect of job autonomy upon occupational stress among managers, 300 male managers were selected for the study. The findings of the study revealed that the managers with high job autonomy show less stress as compared to managers with low job autonomy. Boroun et al. (1998) studied the job stress and job performance among 150 self paced repetitive workers. He indicated that the low satisfied workers experienced more ‘after work’ stress than the high satisfied workers.

### ***Objectives of the Study***

The objective of the study is to examine the role stress experienced by the bank employees working in public sector and private sector banks. Following are the objectives:

1. To examine the prominent role stressors perceived by the employees working in public sector and private sector banks as more or less stressful.
2. To examine the prominent role stressors perceived by the middle level employees working in public sector and private sector banks as more or less stressful.

### ***Hypotheses of the Study***

- **HO1:** There is no difference in the stress perception of the employees working in the public sector and private sector banks.
- **HA1:** There is a difference in the stress perception of the employees working in the public sector and private sector banks.
- **HO2:** There is no difference in the stress perception of middle level employees working in public sector and private sector banks.
- **HA2:** There is a difference in the stress perception of middle level employees working in public sector and private sector banks.

### ***Research Methodology***

#### **Scope of the study**

To understand the role stress experienced by public and private sector bank employees. The employees from middle level from both the sectors have been taken for this research work.

#### **Sampling**

A stratified judgmental sampling method was used for the selection of public and private sectors banks. Four sample organizations from the banking sector i.e., two each from public and

private sector banks taken for the study are State Bank of India and Punjab National Bank and ICICI bank and HDFC bank respectively. The sampling population of this research includes 408 middle level employees from public sector and private sector banks from Delhi city.

**Population:** 20,000 Employees

**Size of Sample:** 408

### **Data Collection**

A primary data based study using a questionnaire for collecting data from public and private sector middle level bank employees from Delhi city. The secondary data collection includes research publications, standard journals, periodicals and web.

### **Research Instrument – Questionnaire Method**

The questionnaire for identifying role stressors is divided into three sections stated as follows:

- (i) **Section I** - Demographic profile of the respondents
- (ii) **Section II** - Organizational Role Stress (ORS) Scale for Role Stressors
- (iii) **Section III** - Ways of Coping Checklist (WCCL)

**Reliability Statistics** - Reliability of a questionnaire is tested by using Cronbach's alpha and Split half methods.

**Table A**

<b>Instruments of Measurement</b>	<b>Cronbach's Alpha</b>	<b>Guttman's Split Half</b>
Organization Role Stress Scale	0.950	0.925

An alpha of 0.8 or above is regarded as highly acceptable for assuming homogeneity of items.

The test shows that the items inter correlate and there is higher reliability i.e. all the items in the test are measuring the same characteristic.

**Analysis and Results - Sectoral Coverage:**

The table presents middle level hierarchical distribution of 408 respondents from both the public and private sector banks.

**Table B**

Hierarchy level	Sector		Total
	Public	Private	
Middle level	196	212	408

**I. Sector wise analysis of stress perception of employees on organizational role stress factors****Table C**

Role Stressor	Type of Bank	Mean	SD	Levene F Statistic (P value)	t Statistic (p value)	Remark
Inter Role Distance	Public	7.64	4.97	.959 (.328)	-3.263 (.001)	Null Hypothesis rejected
	Private	9.19	5.01			
Role Stagnation	Public	2.85	.784	9.694 (.002)	-.328 (.743)	Null Hypothesis accepted
	Private	2.87	.915			
Role Expectation Conflict	Public	5.16	3.80	.460 (.498)	-1.293 (.197)	Null Hypothesis accepted
	Private	5.65	4.08			
Role Erosion	Public	6.88	3.71	2.108 (.147)	-.690 (.490)	Null Hypothesis accepted
	Private	7.13	4.01			
Role Overload	Public	6.17	4.55	.948 (.331)	-2.050 (.041)	Null Hypothesis rejected
	Private	7.08	4.70			
Role Isolation	Public	6.05	3.81	.994 (.319)	-1.236 (.217)	Null Hypothesis accepted
	Private	6.52	4.20			
Personal Inadequacy	Public	6.29	4.00	3.912 (.049)	.179 (.858)	Null Hypothesis accepted
	Private	6.21	4.51			
Self Role Distance	Public	5.60	3.90	5.390 (.021)	-.656 (.512)	Null Hypothesis accepted
	Private	5.85	4.09			
Role Ambiguity	Public	3.46	3.70	19.957 (.000)	-2.789 (.006)	Null Hypothesis rejected
	Private	4.53	4.34			
Resource	Public	5.60	4.21	.001	-1.459	Null

Inadequacy	Private	6.18	4.21	(.980)	(.145)	Hypothesis accepted
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In case of both the sectors, inter role distance is the stress causing factor to the employees. In case of public sector bank employees, after inter role distance; role erosion causes stress i.e., role has become less important than it used to be.

Personal inadequacy is the next role stress contributory factor in this sector that arises when one feels the absence of adequate skills and training to meet the demands of one role.

As far as role ambiguity role stress factor is concerned, it is the least stress inducing factor for the employees of this sector. In case of private sector bank employees, after inter role distance; role stagnation followed by role erosion is causing stress to them. The employees have a feeling of being stuck in the same role and are not able to outgrow from a previous role and the role has become less important than it is used to be initially.

Role overload is also found to be highest in this sector they seem to be occupied with more work. Resource inadequacy (rank7) and role isolation (rank5) is ranked the same in both the sectors; a feeling that others do not reach us easily is indicative of the absence of strong linkages of one's role with other roles and lack of human or material resources allocated are inadequate to meet the demands of the role is a stress causing factor at par in both the sectors. The average combined mean score for public sector is 5.872 as compared to private sector banks mean score as 6.661. This shows clearly that private sector banks are under higher stress as compared to public sector banks.

## **II. Hierarchy wise (Middle level) analysis of stress perception on organizational role stress factors**

- **HO2:** There is no difference in the stress perception of middle level employees working in public sector and private sector banks.
- **HA2:** There is a difference in the stress perception of middle level employees working in public sector and private sector banks.

**Table D**

Role Stressor	Mean	SD	F Statistic (P value)	t Statistic (P value)	Remark
Inter Role Distance	8.53	5.06	.820 (.366)	-1.684 (.093)	Null Hypothesis accepted
Role Stagnation	2.86	0.84	.313 (.576)	-.136 (.892)	Null Hypothesis accepted
Role Expectation Conflict	5.40	3.943	.153 (.696)	.006 (.995)	Null Hypothesis accepted
Role Erosion	7.00	3.834	.174 (.677)	.041 (.968)	Null Hypothesis accepted
Role Overload	6.65	4.625	.293 (.588)	-.355 (.723)	Null Hypothesis accepted
Role Isolation	6.30	3.984	.164 (.686)	-.190 (.849)	Null Hypothesis accepted
Personal Inadequacy	6.25	4.234	.497 (.481)	-.086 (.932)	Null Hypothesis accepted
Self Role Distance	5.73	3.970	.465 (.496)	-.094 (.925)	Null Hypothesis accepted
Role Ambiguity	4.00	4.069	.212 (.645)	-.085 (.932)	Null Hypothesis accepted
Resource Inadequacy	5.96	4.205	.170 (.680)	-1.281 (.201)	Null Hypothesis accepted

At 5% level of significance, null hypothesis that there is no difference in the stress perception of middle level employees working in public sector and private sector banks can be accepted as the probability value of t-statistic is higher than 5% level of significance. There is not found a significant difference in the stress perception of the bank employees with respect to all the role stressors.

### ***Major Findings***

- Among the different role stress factors, the inter role distance (mean=8.41) contributes more to the stress level followed by role erosion.
- Role Ambiguity mean score (mean=4.00) is the least stress causing factor to the employees.

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- In case of both the public and private sectors, inter role distance is the highest stress causing factor to the employees.
  - In public sector banks, role erosion (mean=6.88) is the second major factor causing stress and role ambiguity (mean=3.46) is the least stress inducing factor for the employees of public sector.
  - In private sector banks, role stagnation (mean=7.61) followed by role erosion (mean=7.16) is causing stress to the employees. Role overload (mean=7.10) is also found to be highest in this sector; they seem to be occupied with more work.
  - The average combined mean score for public sector is 5.872 as compared to private sector banks mean score as 6.661. This shows clearly that private sector banks are under higher stress as compared to public sector banks.
  - There is a significance difference and thus relationship exists between employees working in the public and private sector bank with respect to the role stress factors such as inter role distance, role stagnation, role erosion, role overload, and role ambiguity.
  - There is no relation and no significant difference found with respect to the role stress dimensions such as role expectation conflict, role isolation, personal inadequacy, self role distance and resource inadequacy and as a result alternative hypothesis is accepted.
  - For employees working at middle level, inter role distance (mean=8.97) as a role stress factor is the highest stress contributing factor followed by role erosion (mean=7.03).

- In both the sectors, role stagnation mean score is lowest representing this as the least contributing stress factor at the middle level.
- The results clearly shows that null hypothesis is accepted that there is a significant relationship in the stress perception of the employees working in the public sector and private sector banks at the Middle level with respect to role stress factors on all the ten dimensions.
- The executives at private sector experience more stress than public sector banks.
- There exists a relationship in the stress perception of the executives working in the public and private sector banks with respect to role stressors.

### **Recommendations**

- The Role stress factor of inter role distance as the major stress causing factor to the employees and must be taken care of.
- In case of both public sector and private sector banks, inter role distance is the largest factor contributing to stress (mean score 8.41). This signifies that sufficient time must be given to the employees so that they can spend time with their families. It seems that they are unable to differentiate between organizational and non-organizational roles. They should not be kept so busy that they are not able to fulfil their social obligations, they should have sufficient time to solve domestic and personal problems.
- Inter-Role Distance can be coped through ‘Role Negotiation’ which is a process of establishing the mutuality of roles and getting the necessary help to play both the roles effectively.

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- Role Erosion stress can be handled by taking measures for enrichment of roles; analysis and redesign of eroded roles; abolition of roles that cannot be enriched; clubbing of eroded roles with other appropriate roles and clubbing of two or more eroded roles.
  - Organization should use measures of work life balance, such as flex-time, telecommuting to meet the important obligations of the familial role.
  - To improve Role Stagnation stress situation and ensure motivation, dedication, and satisfaction among employees, banks should undertake specific structural and organizational interventions in this regard.
  - Frequent change of role occupants in highly demanding organizational roles; reducing the workload/responsibility of individuals going through crises (which are making their non-organizational roles excessively demanding) should be done by organizations.
  - Private sector bank employees are under high stress due to role overload and role erosion as compared to public sector bank employees, so, therefore, authorities must see that employees must get sufficient time to relax. Work must be given according to his experience, skills, knowledge and qualifications so that he can cope easily with the role given to him. Also role should not lose its value over a period of time.
  - To improve Role Stagnation stress situation and ensure motivation, dedication, and satisfaction among employees, banks should undertake specific structural and organizational interventions in this regard.

- Stress management programmes should be encouraged and the organization should dispense information about the fundamentals of stress and its managing tactics like exercise, meditation, etc.
- Standard working norms, scientific performance appraisal, and genuine promotion system need to be coherently established.
- Certainly, no amount of training will help in improving the stress situation in banking unless the attitude of bankers becomes totally professional.
- An effort should be made by an organization to arrange for tours, trips and family picnics and also dedicated training institutes to be provided by the authorities to relieve stress. Also different programs such as exercise, meditation, and adoption of relaxation techniques to relieve stress.

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