



## Occupational Stress: A Study of the Private Banks in Batticaloa District

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### ABSTRACT

*Employees in many countries increasingly complain about high and rising levels of stress at work. As stress levels have increased, employers have faced rising medical bills, more accident insurance claims, increased absenteeism, and declining morale. The objectives of this study is: to identify the factors that will cause job stress in the private banks, to analyze the level of stress that exists among the employees in banks and to find out the ways and means to overcome such job stress of the employees in private banks. The research questions are: what are the factors that impact the job stress in the private banks? What extent they impact on job stress in the private banks? And what are the ways and means to overcoming stress that exists among the employees? This study tests occupational stress by administering questionnaires to 100 employees selected as random sampling. As a result, the findings suggest that the managers to decrease the work demand and increase the decision latitude to keep the stress in a balance level to get higher productivity.*

### Key words:

Occupational Stress; Skill Discretion; Decision Authority; Work Demands

### 1. Introduction

Hans Selye first introduced the concept of stress in to the life science in 1936. He defined stress as "The force, pressure, or strain exerted upon a material object or

person which resist these forces and attempt to maintain its original state." Stress is ubiquitous in our society. It has become an integral part of everyday living. Researchers on stress make it clear that, to enter in to the complex area of stress, especially in to the area of occupational stress, is very difficult. Stress is an unavoidable consequence of modern living. With the growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for increase in stress. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers (1981) indicate that, "Occupational stress has become an important topic for study of organizational behaviour for several reasons." 1. Stress has harmful psychological and physiological effects on employees, 2. Stress is a major cause of employee turnover and absenteeism, 3. Stress experienced by one employee can affect the safety of other employees, 4. By controlling dysfunctional stress, individual and organization can be managed more effectively.

During the past decade, the banking sector had under gone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private sector private banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led

environment. The advent of technological changes, especially extensive use of computers in the sector has changed the work patterns of the bank employees and has made it inevitable to downsize the work force in the sector. The implications of the above said transformations have affected the social, economical and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 60% of the bank employees have one or other problem directly or indirectly related to these drastic changes. Along with other sectors the banking sector also leaning towards the policy of appointing contract labours while various compulsive as well as rewarding options etc. All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees. Although a lot of studies have been conducted on the psychosocial side of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically impacted by the new policies.

In this juncture, the present study is undertaken to address specific problems of private bank employees related to occupational stress. This throw light in to the pathogenesis of various problems related to occupational stress among bank employees. The study will be helpful to drawn up further policy on the related fields a

## 2. Problem statement

In private banks, the staffs are facing stress in fulfilling his/her responsibilities / duties. Because they need to fulfill their duties of each day before the closing time of the bank and also there are several reasons behind this. And there is a system of job rotation in the private banks. So, this research is focused on finding the factors which leads to stress in the bank and also to what extent it is influencing on the employees.

## 3. Research questions

1. What are the factors that impact the job stress in the private banks?
2. What extent they impact on job stress in the private banks?
3. What is the level of stress that exists among the employees?

## 4. Objectives of the research

The research study has following objectives:

1. To identify the factors this will cause job stress in the private banks.
2. To identify the extent of factors this will cause job stress in the private banks.
3. To analyze the level of stress that exists among the employees banks
4. To find out the ways and means to overcome such job stress of the employees in private banks.

## 5. Significance of the study

Every organization's attainment of goal is depending on the employee's performance. If the stress is gone up, there is poor performance, less job satisfaction, absenteeism, less productivity and failure to meet targets and other problems will be created in the organization.

So every organization should manage stress experienced by their employees. Individuals have some level of stress; this stress level experienced by employees should have to optimally manage to improve their work performance. Therefore, this study is undertaken to find out stress level experienced by employees of banks and how to manage it properly.

Findings of this study could enable to maintain desired level of stress and from the organizational point of view; it helps to develop the policies and practices of the policy makers of the bank; it also helps to achieve organizational expected objectives effectively.

## 6. Conceptual framework

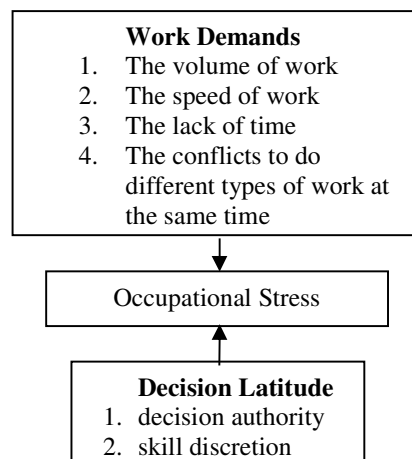


Figure 01: Conceptual framework

(Source: Fox, M., Dwyer, D. & Ganster, D., 1993; Karasek, 1979; Schaubroeck and Merritt, 1997)

### 6.1. Occupational stress

Occupational Stress is stress at work. Stress is defined in terms of its physical and physiological effects on a person (or thing). Stress is mental, physical or emotional strain or tension or it is a situation or factor that can cause this. Within an organization there are many causes of stress. Occupational stress occurs when there is a discrepancy between the demands of the environment/workplace and an individual's ability to carry out and complete these demands (Henry, Agolla 2008). Oftentimes a stressor can lead the body to have a physiological which in turn will result on a strain on a person physically as well as mentally. One of the main causes of occupational stress is work overload. Occupational stress is oftentimes caused by an increased workload without the addition of employees to take on that additional work. Instead the increased amount of work is given to the current employees to finish in the same time span that they would be asked to finish their regular or standard workload.

(Source:[http://en.wikipedia.org/wiki/Occupational\\_stress](http://en.wikipedia.org/wiki/Occupational_stress))

#### 6.2. Work demands

Work demands are the psychological stressors the job places on the worker and include: the volume of work, the speed of work, the lack of time, and the conflicts involved in having to do different types of work at the same time.

(Source:<http://rphrm.curtin.edu.au/2001/issue2/bank.html>)

#### 6.3. Decision latitude

Decision latitude encompasses decision authority, which refers to the worker's authority to make decisions involving how the work is done, and skill discretion, which refers to his or her opportunity to use a variety of skills on the job.

(Source:<http://rphrm.curtin.edu.au/2001/issue2/bank.html>)

##### 6.3.1. Skill discretion

Keep learning new things; can develop skills; requires high level of skill; job has variety; repetitious job. Skill discretion is measured by a set of questions that assess the level of skill and creativity required on the job and the flexibility permitted the worker in deciding what skills to employ (similar to variety)

(Source:<http://rphrm.curtin.edu.au/2001/issue2/bank.html>)

##### 6.3.2. Decision authority

Have freedom to make own decision; can choose how to perform work; have a lot of say on the job; take part in

decisions that affect own self. Decision authority, assesses the organizationally mediated possibilities for workers to make decisions about their work.

(Source:<http://rphrm.curtin.edu.au/2001/issue2/bank.html>)

## 7. Methodology

A research design was devised in a more traditional fashion, specifying namely.

1. Sampling Criteria and size of sample.
2. Measure for all variables.
3. Data collection methods.
4. Data analysis techniques.

### 7.1. Sample criteria and sample size

In this study, selected sample represent the whole population. Accuracy of the estimates largely depends on the way the sample was selected. This research covers the all employees of private banks in the Batticaloa district that is included in study population.

This study considers Branch Managers, Assistant Managers, Computer Operators, Officers, Cashier and Clerk were considered as a study population. In this study, 100 employees of private banks have been taken into consideration and their responses were obtained through questionnaire.

Table: 01: Sampling frameworks

| No | Private banks           | No of Staffs | Sample Size |
|----|-------------------------|--------------|-------------|
| 1. | Commercial Bank         | 19           | 14          |
| 2. | Seylan Bank             | 59           | 42          |
| 3. | Hatton National Bank    | 32           | 24          |
| 4. | Sampath Bank            | 18           | 13          |
| 5. | Sanasa Development Bank | 09           | 7           |
|    | Total                   | 137          | 100         |

(Source: Annual Reports of Private Banks)

### 7.2. Measure for all variables

The spectrum of possible answers is provided to the respondent, the questions are closed. Closed questions consist of the questions and response choices.

#### 7.2.1. Response choices

The choices given to respondents for their answers make take several forms one form is called ordinal. Questions or statements that ask respondents to order their responses are ordinal measures. Ordinal measures are



extremely common in surveys. In fact typical surveys tend to have more ordinal measures than any other kind when asking questions that requires respondent to order their answers. In this research one of the ordinal measures called 5 point rating scale is used to require respondents to order their answers. Scales or Scores and indicators are as follows:-

|                   |    |
|-------------------|----|
| Strongly Disagree | 01 |
| Disagree          | 02 |
| No opinion        | 03 |
| Agree             | 04 |
| Strongly Agree    | 05 |

### 7.3. Data collection methods

#### 7.3.1. Primary data collection

Issuing questionnaire if the main tool for collecting the data for the research. Also for clarify the things we used interview method.

Questionnaires were circulated to all 100 of the Private Bank's staff in Batticaloa District. A total of 91 responses were received, for a response rate of 91%. Five were eliminated because of incomplete information and four weren't received. All responses were anonymous.

#### 7.3.2. Secondary data collection

Secondary data obtained from articles, journals and magazines. These collected data will be analyzed by using statistical techniques.

### 7.4. Data analysis and evaluation

Any research finally leads to a result which be analyzed from the collected data. Univariate method was adapted to data analysis and evaluation.

#### 7.4.1. Univariate analysis

Univariate analysis consists of mean, median, mode, standard deviation etc. Based on the Univariate analysis the establishments of each variable in the conceptual framework have been derived three types of attribute can be can be derived from the variable indicated in the questionnaires between the scales of 1 – 5 as follows.

Table 02: Decision range

| Range                 | Decision Attribute    |
|-----------------------|-----------------------|
| $1 \leq x_i \leq 2.5$ | Lower level Impact    |
| $2.5 < x_i \leq 3.5$  | Moderate level Impact |
| $3.5 < x_i \leq 5$    | Higher level Impact   |

## 8. Result and discussion

### 8.1. Personal Information

The collected data shows there are 78% are males and rest are females. These two genders are facing stress in fulfilling their duties. Because they need to fulfill multiple roles such as bank staff, family member, father or mothers, religious roles etc. And also it depicts most of the respondents' lies between 25 – 40 and less numbers are lies between 41 – 60. The results also show that employees in all age level will suffer from the stress. In the above age group 88% are married and rest are not married. The married staffs are facing stress because of their multiple roles. They need to fulfill employee role as well as family role in the same time. So they are facing struggle in satisfying all roles. Sample data shows, that the educational level of the 81%

of employees completed their A/L, rest are completed their higher education (Post graduate, Master Degree etc.).

### 8.2. Research information

The collected information reveals the following results significant for this research. Work Demand and the Decision Latitude are the two independent variables influencing in stress of the banking staffs. Work demand is divided into four measures, such as, the volume of work, the speed of work, the lack of time, the conflicts to do different types of work at the same time. The results show the volume of work is lies in the range of higher impact in stress with the mean of 4.11. The reason behind this are, higher number of customers for each bank, rotation of work, satisfying multiple roles such as same time working as a branch manager as well as regional manager. The speed of work is lies between the moderate level influencing range with the mean of 2.78. This is quietly near to higher level. The reason behind this is satisfying more customers within the limited time. The measure of lack of time shows the mean of 3.15 which lies between the range of moderate level. Because the staffs are handling the customers within a limited time but with some modern equipments such as cash counting machine, black light system, laptops and electronic banking system such as internet banking, cyber branch, pay easy, virtual vouch etc. And the final measure of conflicts to do different types of work at the same time shows the mean of 4.26 which lies between the range of higher level impact in the stress. Because the need to satisfy acting roles, different duties in the same time etc. Based on the above finding work demand shows the mean of 3.575 which lies between the range of higher level of influencing on stress. Work Demand is the statistically significant,

independent variable. It suggests that employees with heavy work demands are more likely to report often or sometimes having difficulty remaining asleep than employees with light work demands.

Table 03: Work demand

| Factors                       | Mean  |
|-------------------------------|-------|
| Volume of work                | 4.11  |
| Speed of work                 | 2.78  |
| The lack of time              | 3.15  |
| The conflicts to do different | 4.26  |
| Overall Mean                  | 3.575 |

(Source: Survey Data)

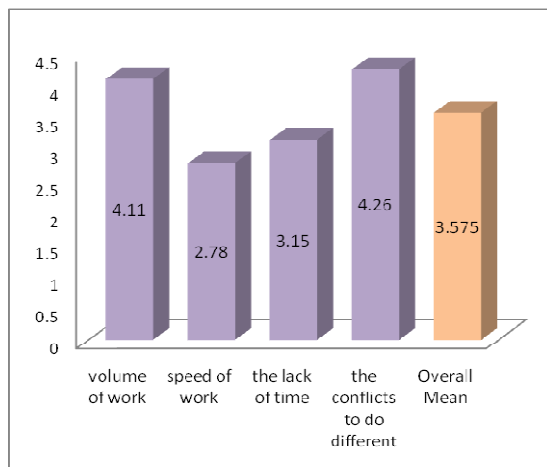


Figure 02: Work demand

(Source: Survey Data)

The second independent variable is Decision Latitude.

Under this skill discretion shows that the staffs are using

multiple skills in performing their duties such as, computer skills, communication skills etc. But it is in the moderate level with the mean of 3.12. Because employees are expecting to use their multiple skills in performing their duties. So, this will moderately affect the stress. And the second variable of decision authority

shows the mean of 2.08 which lies between the range of

lower level impact on stress. The reason behind this is

the staffs have lack of authority to making the decisions

regarding their duties and responsibilities. Here we

need to point out, if the decision authority mean goes up

that will reduce the stress, i.e., lower level decision

authority will increase the stress. Here the overall mean

of decision latitude shows the mean of 2.6 which lies

between the range of moderate level. But this mean is

near to lower level, i.e., it is increasing the stress level.

Table 04: Decision latitude

| Factors            | Mean |
|--------------------|------|
| Skill discretion   | 3.12 |
| Decision authority | 2.08 |
| Overall Mean       | 2.6  |

(Source: Survey Data)

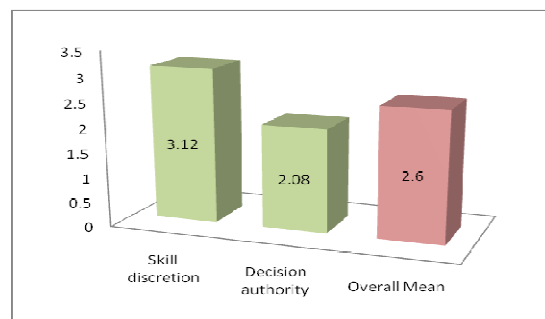


Figure 03: Decision latitude



(Source: Survey Data)

## 9. Suggested managerial actions

Our study has two lessons for employers. The first is that work redesign to enrich jobs with more autonomy and greater skill variety can lower employee stress levels, even if employees don't have demanding jobs. The second is that lightening work demands can lower stress levels, even if employees have considerable decision-making authority and many opportunities to use their skills. At first glance, lightening the work demands may seem incompatible with the need for high productivity in today's competitive, market-driven economy. However, this need not be the case. Excessively bureaucratic rules, multiple chains of command, and poorly organized work systems may require employees to work harder and faster just to cope with the confusion and chaos generated by a relatively unproductive work environment. Simplification of these rules, structures, and systems may offer the possibility in many cases of both higher productivity and lower stress.

And also there are many ways to manage and hope with more effectively with stress, however, there are three major ways to dealing with job stress.

1. First are the individual strategies, which tend to be more reactive nature. That, is they tend to be ways of coping with stress that has already occurred.
2. The second strategies are the organizational level strategies. The idea behind these organizational level strategies is to remove existing or potential stressors at the organizational level.
3. The third and last way is group strategies that are, participating by some group activities and social events reduce the stress.

### 9.1 Individual coping strategies

Some specific techniques that individuals can use to eliminate or more effectively manage inevitable, prolonged stress are the following:

1. Exercise.

This is an easy way, because that can be done with out any help of others. People in all ages walking, jogging, swimming, riding bicycles, or playing softball, tennis, or racquetball in order to get some exercise to combat stress. Although this seems to

make a great deal of sense and many lay people and physicians swear by it, there still is no conclusive evidence that exercise will directly reduce the changes of heart disease or stroke. Any form of physical exercise helps you to unwind and feel refreshment. That will not directly reduce the stress but it help to enhance relaxation and self – esteem.

2. Relaxation

A staff simply takes it easy once in a while or uses specific relaxation techniques such as biofeedback or meditation, the intent is to eliminate the immediately stressful situation or manage a prolonged situation more effectively. Meditation involves muscle and mental relaxation; the person slowly repeats a peaceful phrase or word or concentrates on a mental picture in a quite location.

3. Scheduling

Take notes of the stress full situations and plan your day according to such situations. That is, list the things to be done accordingly to priority and slot in a few minutes extra. So it can be used, if a job can not be completed the time allotted to it. Do not accommodate too many tasks to be done in a too little time.

4. Behavioral self – Control.

By deliberately managing the antecedents and the consequences of their own behavior, people can achieve self – control. Besides managing their own behavior to reduce stress, people can also become more aware of their limits and of “red flags” that signal trouble ahead. They can avoid people or situations that they know will put them under stress. In other words, this strategy involves individuals' controlling the situation instead of letting the situation control them.

5. Allocate time for entertainment

Even in your normal working day set apart a time for entertainment. That is, T.V or engaging in a favorite hobby and do not sacrifice this for other needs.

6. Cognitive therapy

Besides behavioral self – control techniques, a number of clinical psychologists have entered the stress field in recent years with cognitive therapy techniques. Techniques such as Elli's rational



emotive model and meichenbaum's cognitive behavior modification have been successfully used to reduced test anxiety and have recently been used as an individual strategy for reducing job stress.

## 7. Networking

One clear finding that has come out of social psychology research over the years is that people need & will benefit from social support. Applied as a strategy to reduce job stress, this would entail forming close associations with trusted empathetic coworkers and colleagues who are good listeners & confidence builders. These friends are there when needed & provide support to get the person through stressful situation. Today, such alliances especially if deliberately sought out and developed, are called networks.

Although the relationship between social support & stress reduction appears complicated, there is some research evidence that a networking strategy may be able to help people cope better with job stress & be more effective & successful managers.

### 9.2. Organizational coping strategies

Organizational coping strategies are designed by management to eliminate or control organizational – level stressors in order to prevent or reduce job stress for individual employees. The strategies might include the following;

#### 1. Create a supportive organizational climate.

Unfortunately, most large organizational today continue to be highly formalized with accompanying inflexible, impersonal climates. This type of climate can lead to considerable job stress. A coping strategy would be to make the structure more decentralized and organic, with participative decision making and upward communication flows.

#### 2. Enrich the design of tasks

Enriching jobs either by improving job content factor (such as responsibility, recognition, and opportunities for achievement, advancement, and growth) or by improving core job characteristics (such as skill variety, task identity, task significance, autonomy and feedback) may lead to motivational state or experienced meaningfulness, responsibility, and knowledge of results.

#### 3. Reduce conflict and clarify organizational roles

Role conflict and ambiguity was identified earlier as a major individual stressor. It is up to management to reduce the conflict and clarify organizational roles so that this cause of stress can be eliminated or reduced.

#### 4. Plan and develop career paths and provide counseling

Traditionally, organizations have shown only passing interest in the career planning and development of the employees. Individuals are left to decide career moves strategies on their own and, at most get paternalistic advice once in a while from a supervisor.

#### 9.3. Group strategies

**“A Problem is shared is the problem half”**, according to the above statement, when a staff share his stress or problem with others also reduce stress. That is why, staffs are participating various group activities that would be organized by them. I can able to sure that types of program certainly decrease stress. Specially, like get together parties, meeting at some attractive places, visiting staff and members at a regular intervals, arranging pilgrimage to sacred places, participating social activities and go to cinema or musical programs with groups. The above group activities will lead to staff refreshments and reduce stress.

Although, whatever the strategies are there, staffs need to take personal responsibility for their physical and mental health. They only the staff will get more benefits from the above strategies.

#### 9.4. Overall stress management strategies to eliminate or reduce stress

1. Take adequate steps to redesign jobs, which are taxing to employees' abilities and capacities.
2. To reduce the workload role slimming and role adjustment process should be resorted to.
3. Encourage the cross – functional and interdepartmental work arrangements to reduce work related stress among low performers and low achievers.
4. Adequate role clarification to be made whenever necessary to eliminate role ambiguity.
5. Introduce more job oriented training programs, which improve employees' skill and their confidence to work effectively.



6. Encourage open channel of communication to deal work related stress.
7. Let the employee clear about hard work related and smart work related reward.
8. Adequate resources I.e., material technical and human should be extended to make employee feel safe and secure to perform their work effectively.
9. Undertake stress audit at all levels in the organization to identify stress area improving conditions of job and alleviating job stress.
10. Encourage involvement of leaders and personnel at various levels in all phases of strategic interventions to ensure successful and long – standing interventions.
11. Formulate HRD interventions and individual stress alleviation program.
12. Introduce ‘Pranayam’ (Brain Stilling and control of Vital Force) as a holistic managerial strategy to deal with occupational strategy.
13. Provide counseling on work related and personnel problems and support from a team of welfare health and counseling staff.
14. Attractive system of reward and recognition of good work.
15. Ensure an organizational climate with career planning and career growth to ensure further the retention of talented employees.
16. Develop realistic self – concept among employees that is neither inflated nor deflated.
17. Encourage management to practice proactive approaches rather than reactive approaches as a strategic step.

## 10. Implication

1. Physical problems and health problems like heart diseases, ulcers, arthritis, increased frequency of drinking and smoking, cardiovascular, gastrointestinal, endocrine and other stress related disorders
2. Psychological and behavioral problems: psychological problems like change of moods, inferiority complex, widespread resentment, reduced aspirations and self esteem, reduced motivation and job skills

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