



## **A Study of Occupational Stress Among Male & Female Bank Employees**

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### **ABSTRACT**

The purpose research attempted to study the Occupational Stress among Male and Female bank employees. The Total sample of present study 100 banks employees, in which 50 were Male banks employees ( 25 Public banks Employees and 25 Private Banks employees) and 50 Female banks employees ( 25 Public banks Employees and 25 Private Banks employees). Both groups sample banks employees from Aurangabad Dist. in Maharashtra States. purposive Sample Design was selected and the subject selected in this sample was age group of 18-50 years. The scale was used for data collection Occupational Stress Index (OSI) developed & standardized by Prof. S. K. Srivastava and Prof. A. P. Singh. 2X2 Factorial design was used and data were analysis by Mean, SD and 'F' values. Results show that 1) Female banks employees high Role overload, Role ambiguity, Powerlessness, than Male banks employees. 2) Male banks employees high Role conflict, Group and political pressures and Low status than Female banks employees. 3) There is no significant difference between Male and Female banks employees on Responsibility for person, under participation, Poor peer relations, Intrinsic impoverishment, Strenuous working conditions, Unprofitability and Occupational Stress.

**Key words** – Male and Female bank employees, Occupational Stress

### **INTRODUCTION**

Banking psychology is concerned with the study of human behavior in those aspects of life that relate to financial crises, new technologies, new policies, customer satisfaction, accepting and safeguarding of public money and lending it to others for a surplus profit. Now, banking has broader areas of operations, such as the business of trading information related to customers, money-market, risk and risk services. The Indian banking sector is one of the imperative sectors in financial system of India and it has significant role in growth of economy. The work environment is vital source of occupational stress among bank employees because they spend considerable amount of time in their banks. The characteristics of job in banking sector is highly tedious as it has long work hours, lack of proper recognition and rewards, lack of autonomy in job and conflicts and variation in roles. The banking sector in India provides various facilities and opportunities to its customers and acts as a custodian of public money and offers an array of services and products to its customers across India. As financial mediators, it has both positive and negative impacts on its operations that are likely



affecting individual customers and nation as a whole. The long term success of Indian banking system is highly depending upon how it manages and keeps their employees happy because they are main functionaries in banking operations. The banking sector in India has witnessed dramatic changes over the past two centuries and it is growing rapidly since nationalization of banks in the year 1969 and its coverage is outstanding. Traditional banking operations have slowly shifted to modern practices and methods of credit management. The Indian banking sector is undergoing impressive changes in its operations and policies.

Occupational stress is a situation of nervousness that is happened when employees respond to their work pressures that may come from family, occupation and external environment and those that are internally generated from personal obligations, demands and personal condemnation. Occupational stress is affecting both banks and employees in considerable ways. Occupational stress reduces the job efficiency of employees and makes bank employees dissatisfied and it also affects performance of banks.

Occupational stress is the responsiveness to the external environment that ends in psychological, physical and or behavioral divergences for employees. Occupational stress is a status of tension that is generated when the employees respond to the pressures and demands that arise out of work, family and other external conditions, and those that are also from internal situations from personal demands, responsibilities and personal disapproval. The causes of occupational stress for employees in banking sector would be helpful to understand various casual factors that generate stress among employees of banking sector. The level of occupational stress for employees in banking sector would be useful to know the intensity of the stress among employees in different banking sector. The reaction and bring out the occupational stress of employees of banking sector would be helpful to comprehend the various reactions articulated by the employees of banking sector because of occupational stress. The health problems faced by employees of banking sector because of occupational stress would be useful to make out the different health related issues encountered by them.

#### **REVIEW OF LITERATURE:-**

Jamal Akhtar & Kushwaha (2015) this study found that Different factor used to analyze stress are Under participation, Poor Peer Relations and Low status Powerlessness, Role Overload, Unreasonable group and Political pressures, respectively reveal that the stress levels of male employees are significantly lower than the stress levels of female employees and Finding of the study expose that female employees perceive that they are overworked are not given their due and feel marginalized.

Jick and Mitz(1985) this study reviewed that gender differences in occupational stress and found that women frequently experienced high psychological distress than males and males on the other hand experienced more physical distress than males.

Renji Issac and Krishnaveni, (2018) this study reveals that there is a significant difference between male and female with occupational stress index with respect to their level of Role overload, Role ambiguity, Role conflict, Unreasonable group and political pressure, Responsibility for persons, under participation, Powerlessness, Poor peer relations, Intrinsic impoverishment, Low status, Strenuous working conditions and Unprofitability. Strenuous Working Conditions indicate the absence of any significant



difference in stress levels of female and male employees, which shows that both of them think similar that they have stressful jobs and they are not adequately compensated in terms of wages and salary for their job.

Vijit Chaturvedi, (2011) this study found that there is a significance difference between stress level of men and women in private institutes Women are seen to feel more stress in comparison to men in private institutes. One of the reason that why men have lower stress than women is that women have to keep a balance between professional and personal life and need to give equal contribution in managing household affairs and thus experience higher stress than men.

Yahaya, Opekum and Idown (1996) this study revealed that there was no significant difference in the stress experienced by male and female bankers. The study also indicated that the stress experienced by bank employee who were married and single were significantly different while male and female as well as single and married employees adopted different coping strategies.

## STATEMENT OF THE PROBLEM

A Study of Occupational Stress among Male and Female bank employees.

## OBJECTIVES OF THE STUDY

To Study of Occupational Stress among male and female bank employees.

## HYPOTHESES OF THE STUDY

There will be no significant difference between Male and Female bank employees With Occupational Stress dimension on Role overload, Role ambiguity, Role conflict, Group and political pressures, Responsibility for person, Under participation, Powerlessness, Poor peer relations, Intrinsic impoverishment, Low status, Strenuous working conditions, Unprofitability.

## METHODOLOGY

### SAMPLE

The Total sample of present study 100 banks employees, in which 50 were Male banks employees ( 25 Public banks Employees and 25 Private Banks employees) and 50 Female banks employees ( 25 Public banks Employees and 25 Private Banks employees). Both groups sample banks employees Aurangabad Dist. in Maharashtra States. Non-Probability purposive Sample Design was selected and the subject selected in this sample was age group of 18-50 years and Ratio 1:1.

### Research Design

2 X 2 Factor Design used in the present study.

### Variables of the Study

Table No- 01 Variables

Variable	Type of variable	Sub. variable	Name of variable
Gender	Independent variables	02	1) Male banks employees 2) Female banks employees
Occupational Stress	Dependent Variables	12	1) Role overload 2) Role ambiguity 3) Role conflict



			4) Group and political pressures 5) Responsibility for person 6) Under participation 7) Powerlessness 8) Poor peer relations 9) Intrinsic impoverishment 10) Low status 11) Strenuous working conditions 12) Unprofitability
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**RESEARCH TOOLS:-****Table N0.02 the Occupational Stress Index (OSI)**

Aspect	Name of the Test	Author	Sub Factor	
Occupational Stress	Occupational Stress Index (OSI)	Prof. S. K. Srivastava and Prof. A. P. Singh.	1) Role overload	Item- 46
			2) Role ambiguity	
			3) Role conflict	Reliability- 0.935 and 0.90
			4) Group and political pressures	
			5) Responsibility for person	Validity – 0.44 to 0.59.
			6) Under participation	
			7) Powerlessness	
			8) Poor peer relations	
			9) Intrinsic impoverishment	
			10) Low status	
			11) Strenuous working conditions	
			12) Unprofitability	

**PROCEDURES OF DATA COLLECTION**

The primary information was gathered by giving personal information from to each to each Banks employees. The Banks employees were called in a small group of 10 to 15 Banks employees.



## DATA ANALYSIS

The Mean and SD with graphical representation for Gender on Occupational Stress was analyzed. A simple design was selected to adequate of statistical analysis of ANOVA in order to examine the roll of main as well as subsequently on Occupational Stress.

## RESULTS

**Table No.03 - Summary and Results of Analysis of variance showing the Bankers on Occupational Stress.**

Sr. No	Factor	Bankers	Mean	SD	N	DF	F Value	Sign
Table No. 03 (A)	Role overload	Male Bank employees	19.16	3.18	50	98	38.11	0.01
		Female Bank employees	23.16	2.13	50			
Table No. 03 (B)	Role ambiguity	Male Bank employees	9.50	1.22	50	98	75.92	0.01
		Female Bank employees	13.20	2.60	50			
Table No. 03 (C)	Role conflict	Male Bank employees	16.16	4.06	50	98	15.93	0.01
		Female Bank employees	13.60	2.37	50			
Table No. 03 (D)	Group and political pressures	Male Bank employees	16.33	2.50	50	98	68.12	0.01
		Female Bank employees	12.63	2.67	50			
Table No. 03 (E)	Responsibility for person	Male Bank employees	11.80	1.68	50	98	1.076	NS
		Female Bank employees	11.36	1.71	50			
Table No. 03 (F)	Under participation	Male Bank employees	12.50	1.90	50	98	1.024	NS
		Female Bank employees	13.00	1.96	50			
Table No. 03 (G)	Powerlessness	Male Bank employees	10.86	2.20	50	98	34.49	0.01
		Female Bank employees	13.06	1.61	50			
Table No. 03 (H)	Poor peer relations	Male Bank employees	14.03	2.76	50	98	0.729	0.01
		Female Bank employees	14.43	3.15	50			
Table No. 03 (I)	Intrinsic impoverishment	Male Bank employees	12.90	1.98	50	98	0.136	0.01
		Female Bank employees	13.03	1.58	50			
Table No. 03 (J)	Low status	Male Bank employees	10.60	1.22	50	98	17.62	0.01
		Female Bank employees	8.90	1.84	50			
Table No. 03 (K)	Strenuous working conditions	Male Bank employees	14.20	3.08	50	98	0.292	0.01
		Female Bank employees	14.00	3.02	50			
Table No. 03 (L)	Unprofitability.	Male Bank employees	6.73	1.11	50	98	0.14	0.01
		Female Bank employees	6.76	1.10	50			
Table No. 03 (M)	Occupational Stress	Male Bank employees	154.73	13.55	50	98	0.295	0.01
		Female Bank employees	156.43	14.33	50			

(Critical value of “f” with df 98 at 0.01 = 3.94 and at 0.05 = 6.90 and NS- Not significant)

## Discussion

Results shown in Table No. 03 (A) indicated that mean and SD values of Role overload obtained were  $19.16 \pm 3.18$  by the Male banks employees and  $23.16 \pm 2.13$  by Female banks employees. It is observed that the calculated ‘f’ value (38.11) is high than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that





hypothesis is rejected. It means that Female banks employees high Role overload than Male banks employees.

Results shown in Table No. 03 (B) indicated that mean and SD values of Role ambiguity obtained were  $9.50 \pm 1.22$  by the Male banks employees and  $13.20 \pm 2.60$  by Female banks employees. It is observed that the calculated 'f' value (75.92) is high than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is rejected. It means that Female banks employees high Role ambiguity than Male banks employees.

Results shown in Table No. 03 (C) indicated that mean and SD values of Role conflict obtained were  $16.16 \pm 4.06$  by the Male banks employees and  $13.60 \pm 2.37$  by Female banks employees. It is observed that the calculated 'f' value (15.93) is high than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is rejected. It means that Male banks employees high Role conflict than Female banks employees.

Results shown in Table No. 03 (D) indicated that mean and SD values of Group and political pressures obtained were  $16.33 \pm 2.50$  by the Male banks employees, and  $12.63 \pm 2.67$  by Female banks employees. It is observed that the calculated 'f' value (68.12) is high than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is rejected. It means that Male banks employees high Group and political pressures than Female banks employees.

Results shown in Table No. 03 (E) indicated that mean and SD values of Responsibility for person obtained were  $11.80 \pm 1.68$  by the Male banks employees, and  $11.36 \pm 1.71$  by Female banks employees. It is observed that the calculated 'f' value (1.076) is Low than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is accepted. It means that There is no significant difference between Male and Female banks employees on Responsibility for person.

Results shown in Table No. 03 (F) indicated that mean and SD values of under participation obtained were  $11.80 \pm 1.68$  by the Male banks employees, and  $11.36 \pm 1.71$  by Female banks employees. It is observed that the calculated 'f' value (1.076) is low than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is accepted. It means that there is no significant difference between Male and Female banks employees on under participation.

Results shown in Table No. 03 (G) indicated that mean and SD values of Powerlessness obtained were  $10.86 \pm 2.20$  by the Male banks employees, and  $13.06 \pm 1.61$  by Female banks employees. It is observed that the calculated 'f' value (34.49) is high than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is rejected. It means that Female banks employees high Powerlessness than Male banks employees.

Results shown in Table No. 03 (H) indicated that mean and SD values of Poor peer relations obtained were  $14.03 \pm 2.76$  by the Male banks employees, and  $14.43 \pm 3.15$  by Female banks employees. It is observed that the calculated 'f' value (0.729) is Low than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is accepted. It means that there is no significant difference between Male and Female banks employees on Poor peer relations.

Results shown in Table No. 03 (I) indicated that mean and SD values of intrinsic impoverishment obtained were  $12.90 \pm 1.98$  by the Male banks employees, and  $13.03 \pm$



1.58 by Female banks employees. It is observed that the calculated 'f' value (0.136) is Low than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is accepted. It means that there is no significant difference between Male and Female banks employees on Intrinsic impoverishment.

Results shown in Table No. 03 (J) indicated that mean and SD values of Low status obtained were  $10.60 \pm 1.22$  by the Male banks employees, and  $8.90 \pm 1.84$  by Female banks employees. It is observed that the calculated 'f' value (17.62) is high than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is rejected. It means that Male banks employees' high Low status than Female banks employees.

Results shown in Table No. 03 (K) indicated that mean and SD values of strenuous working conditions obtained were  $14.20 \pm 3.08$  by the Male banks employees, and  $14.00 \pm 3.02$  by Female banks employees. It is observed that the calculated 'f' value (0.292) is Low than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is accepted. It means that there is no significant difference between Male and Female banks employees on Strenuous working conditions.

Results shown in Table No. 03 (L) indicated that mean and SD values of Unprofitability obtained were  $6.73 \pm 1.11$  by the Male banks employees, and  $6.76 \pm 1.10$  by Female banks employees. It is observed that the calculated 'f' value (0.14) is Low than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is accepted. It means that there is no significant difference between Male and Female banks employees on Unprofitability.

Results shown in Table No. 03 (M) indicated that mean and SD values of Occupational Stress obtained were  $154.73 \pm 13.55$  by the Male banks employees, and  $156.43 \pm 14.33$  by Female banks employees. It is observed that the calculated 'f' value (0.295) is Low than the table value (0.01 = 3.94 and at 0.05 = 6.90 levels). That is to say that hypothesis is accepted. It means that there is no significant difference between Male and Female banks employees on Occupational Stress.

## CONCLUSIONS:

- 1) Female banks employees' high Role overloads than Male banks employees.
- 2) Female banks employees' high Role ambiguity than Male banks employees.
- 3) Male banks employees' high Role conflict than Female banks employees.
- 4) Male banks employees high Group and political pressures than Female banks employees.
- 5) There is no significant difference between Male and Female banks employees on Responsibility for person.
- 6) There is no significant difference between Male and Female banks employees on under participation.
- 7) Female banks employees high Powerlessness than Male banks employees.
- 8) There is no significant difference between Male and Female banks employees on Poor peer relations.
- 9) There is no significant difference between Male and Female banks employees on Intrinsic impoverishment.
- 10) Male banks employees' high Low status than Female banks employees.



- 11) There is no significant difference between Male and Female banks employees on strenuous working conditions.
- 12) There is no significant difference between Male and Female banks employees on Unprofitability.
- 13) There is no significant difference between Male and Female banks employees on Occupational Stress.

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