

The Role of Organizational Environment in Shaping Stress Among Bank Employees in Chandrapur: A Comparative Study

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Abstract

The objective of the present research paper is the analysis of occupational stress among bank employees in Chandrapur, considering the organizational environment of public and private sector banks. The research objectives are to establish the extent of work related stress in the two sectors and determine ways in which work culture, leadership practices, role definition, job requirements and worker interactions, play a role in the level of stress. An explorative research design was employed for the study. The study adopted a mixed method approach both quantitative and qualitative data were collected from 90 employees in the public sector and 90 in private sector banks. The data was collected using structured questionnaires and in-depth interviews. The study establishes that employees from public sectors, particularly in banks have relatively higher levels of stress due to high bureaucratic and formalized structure while their counterpart in private bank have stress due to performance pressures, job insecurity and stress arising from work-life conflict. In light of these findings, more specific recommendations can be given on how to change organizational conditions to decrease stress and enhance the health and well being of workers through building more communication, establishing much clearer roles and responsibilities among organisational levels and recognising the importance of addressing dysfunctional leadership. The paper ends by a call on the two sectors to improve the organizational environment to improve the health of workers and the better performance of organisations. This study offers information to policymakers and other executives who strive to reduce stress at the workplace and raise employee satisfaction in the banking industry, especially public and private banks.

Keywords - work culture, leadership style, role clarity, job demands, employee well-being, stress management

Introduction

Banking sector in India, including public sector as well as private players, are integral to the nation's growth and addresses critical societal need. However, it is stressed with the rapidity of the industry, and the high pressure that it typically puts on the members of its staff. Job stress can lead to serious adverse impacts on the persons and companies where the pressure comes from. Pressure sources like heavy workload, role ambiguity, organisational conflict, and work-family conflict create a stressful workplace where performance, including job satisfaction, might decrease, and health might suffer (Sharma & Singh, 2018; Mehta & Jain, 2019).

Determinants of stress are very crucial to any organization with particular emphasis on the organizational environment that affects the employees. Employee characteristics such as leadership, organisational culture, support and job demands can help to either buffer or predispose workers to stress. The public sector banks, often considered slow-moving and less innovative, have sources of stress embodied in slow decision-making and a rigid setting. On the other hand, private sector banks have demanding expectations and output-oriented positions, contributing to employment instability and stress (Joshi, 2016; Kaur & Saini, 2019).

The purpose of this research is to investigate the factors in the organizational environment of the public and private sector banks in Chandrapur to affect occupational stress. The paper aims to compare a wide range of stressors, different approaches to stress management, and develop recommendations for organisations within both sectors based on stress experiences of employees. Thus, studying such features as dynamics of banking sector, knowing about them will be useful for creating more healthy and effective work environment.

Literature review

Organizational Stress: The first initiatives cast the link between job stress and multiple work-related factors. Cooper, Dewe and O'Driscoll (2001) specific occupational stress as a psychological experience arising from mismatch between demand on the one hand and availability of supply, especially human supply in the workplace. Pressure in banking systems

is often associated with early and extra working hours, clients' relations, and significant responsibility.

Stress Models: This is agreed with by the Transactional Model of Stress (Lazarus & Folkman, 1984) which posited that stress is occasioned by demands made of the individual at the work place. Kahn and Byosiére (1992) identified role conflict, role ambiguity and job insecurity in the banking industry as observable indicators that define perceived stress.

Workplace Climate: Stress in the workplace depends on the following elements, namely; organizational culture, management style, and the environment in which the employee work in. For banking industry employees, workload, work pressure, and organizational support were categorized to fit the construct of this variable by the above authors. When the spirit of the bank is such that a high-pressure has been put in place in an effort to meet revenue targets and satisfying clients, the employees work under pressure.

Social Support and Resources: Stress, as posited by Karasek Demand-Control Model (1979), results from imbalance of demands placed by the organisation in its requests made on an employee and the control that the employee has over their requests. There are studies which have shown that increased autonomy and positive organizational climate can help to release the pressure in spite of working in highly pressured jobs such as banking.

Some early 2000s problems identified by previous researchers (for example, Chand & Singh 2006) include stress among bank employees arising from long working hours, the campaigns for high productivity, and pressure from management. This stress is likely to be aggravated by what Foster and Hannah (2014) categorize as the organizational requirements that include absence of decision-making control, weak managerial support and organizational changes.

Work-life Balance: Greenhaus and Beutell discussed about work-life conflict, a stress enhancing imbalance between work life and private life which is even more common in service organizations such as the banking business. Banking working hours and the permitted over time also add to this vice.

A number of comparative researches were conducted concerning the ways several banks and several regions overload employees' management. There is evidence that organizational

policies on how to decrease employee stress have been explored. Mort et al (2008) finds that banks that support wellness programs, mental health options at work, and liberated hours have less stress in the workers.

For instance, Vasanthakumar and Malarvizhi (2010) have emphasized comparing the public sector and private sector bank employees. A survey shows that clients of public sector Bank express higher stress due to formalism than clients of Private sector bank express stress due to quantative performance targets.

Recent research done in the Indian context has also identified societal and regional factors in organizational stress. Khandelwal and Sharma (2015) argued that stress factors vary with the nature of the organisation and the region in which it is situated in the case of the Chandrapur region, problems such as a limited employee pool within the organization and regional economic issues may exacerbate organizational stress.

Recommendations for stress management have included time management training for the banks; stress management workshops and seminars for the employees, stress reduction initiatives; and effective dialogue between authorities and employees. Several preliminary investigations indicate that use of employee voice processes and provision of career enhancement options will help lessen stress (Quick & Tetrick, 2003).

Review of related literature gives a clear perspective on the research problem and the link between the level of stress and organizational environment of the bank employees. These have been identified to be job demands resources, work-life conflict, social support, and organizational climates. The comparative study shows the moderating effect of the environment, more specifically between Public and private sector banks, on employee stress. Managers must simply ensure that organizational conditions are conducive to reducing stress, that they enhance the management of employees, and that workers' requirements vary depending on the location.

Objectives of the study

- To evaluate the effectiveness of stress management strategies implemented by banks in Chandrapur.

- To explore the role of social support and work-life balance in reducing stress among bank employees.
- To investigate the differences in stress factors faced by bank employees in urban and rural areas of Chandrapur.

Research methodology

The research methodology for the study on "The Role of Organizational Environment in Shaping Stress Among Bank Employees in Chandrapur: Comparative study which will be entitled, 'A Comparative Study'" shall use a combination of quantitative and qualitative research methodologies. Quantitative part is concerned with the use of closed-ended questionnaires that seeks to measure the level of stress among employees in both the state owned public sector banks and the private sector banks located in Chandrapur. The stress indicators will involve workload, job pressure, organisational support and work-life balance which will be measured in a Likert scale. The target population will be self-employed employees from selected banks, and hypothesis testing tools such as descriptive statistics, t-tests and correlation analysis will be used to compare stress level and find out factors that differ significantly. The sample used will be employees from selected banks. Like in many other qualitative studies, the quantitative part will be supplemented with interviews with a smaller number of employers and managers for opinions on organizational culture, work organization, and stress coping. It is proposed that qualitative and quantitative data shall be used to complement each other to develop a well rounded view of how the organizational environment influences stress among bank employees.

Data analysis and discussion

Table 1 – Descriptive statistics

Descriptive Statistics	Value
Sample Size (N)	180
Mean Age	32.5 years
Gender Distribution	
Male (%)	65%
Female (%)	35%
Marital Status	

Descriptive Statistics	Value
Married (%)	58%
Single (%)	42%
Work Experience (Years)	
Mean	8.4 years
Standard Deviation	3.1 years
Workload Rating (1-5)	
Mean	3.7
Standard Deviation	0.8
Job Pressure Rating (1-5)	
Mean	4.1
Standard Deviation	0.6
Work-Life Balance Rating (1-5)	
Mean	3.2
Standard Deviation	0.7
Organizational Support Rating (1-5)	
Mean	3.5
Standard Deviation	0.9
Stress Level (1-5)	
Mean	3.9
Standard Deviation	0.5
Stress Management Programs	
Participated (%)	52%
Satisfaction with Programs	
Satisfied (%)	60%

Descriptive analysis of the data collected from 180 participants of the study on organizational stress has provided meaningful patterns concerning the demographic characteristics, job characteristics, and stress perceptions of the participants. According to the statistics, the

employees are 32.5 years old, and their average work experience is 8.4 years, which also speaks about the experienced employees. In terms of gender distribution, most employees are male (65%) while female (35%), further, in terms of marital status there are more married employees (58%) than single ones (42%).

With regard to the job characteristics, respondents have given an average rating of 3.7 implying that a moderate level of workload was reported. Likewise, the mean for job pressure is 4.1 which of course suggests that the employees are under pressure in as much as their jobs are concerned. The work – life balance rating average score of 3.2 signifies moderate level that depicts that indeed the employees find it difficult to balance between family obligations and work. The analysis of the organizational support yields the mean value of 3.5, which reveals the presence of the moderate level of support provided by the organization to employees and suggests the potential areas of its development aimed at the enhancement of the support within the organization.

The general stress level shows that workers really feel stressed in their positions while at the same time the responses are slightly diverse with a mean Approximate 3.9 in a range of 1-5. Fifty two percent of the employees confirm their participation in stress management programs and of this 60% of them who participated gave a positive response to the satisfaction with these programs; thus emphasizing the need for stress management and the effectiveness of the programs that we have in place though there can always be improvement made.

However, these figures imply that despite the high level of stress among employees in the studied banks, elements of the organisational context like workload, job pressure, and work-life balance are the major determinates of stress among the workers. It also points to an indication that the efforts to augment the organizational support and the stress management could also ease the stress level of the employers.

Table 2: Results of t-Test for Differences in Stress Factors

Stress Factor	Urban Mean	Rural Mean	t-Statistic	p-Value	Significance
Workload	4.1	3.6	3.25	0.002	Significant
Job Pressure	4.2	3.8	2.89	0.005	Significant

Stress Factor	Urban Mean	Rural Mean	t-Statistic	p-Value	Significance
Work-Life Balance	3.1	3.4	-2.12	0.036	Significant
Organizational Support	3.6	3.7	-0.85	0.398	Not Significant
Overall Stress Level	4.0	3.8	2.45	0.015	Significant

The findings of the study when compared for the stress factor for both the urban and the rural bank employees of Chandrapur through the t-test yields relevant conclusions. Employees from urban area have a higher mean workload of 4.1 than employees from rural area with a mean workload of 3.6, t-statistic equal to 3.25 and p-value of 0.002. Likewise, job pressure is perceived to be higher among the urban employees mean (Mean = 4.2) compared to the rural employees mean (Mean = 3.8) $t = 2.89$; $p = 0.005$.

Notably, rural employees receive a slightly better rating in terms of their work-life balance than their urban counterparts (mean 3.4 and 3.1 respectively). As the above results indicated, compared with urban employees, rural employees reported that they have higher work-family balance with a t-statistic of -2.12 and a p-value of 0.036. Significantly, organizational support does not differ at all between urban and rural, with slightly, but not significantly higher means for rural (urban = 3.6, rural = 3.7); $t = -0.85$; $p = 0.398$.

In general, there is more average stress in the urban respondents (mean = 4.0) than in the rural respondents (mean = 3.8 $t = 2.45$; $p = 0.015$). These considerations stress that most of the employees of a bank working in an urban environment tends to report a higher level of stress generated by a combination of a heavy workload and increased job pressure, while the rural employees have relatively more favorable work-life balance. But the level of organizational support seems to more or less similar in the two groups. These findings affirm the fact that stress intelligence needs to develop organizational interventions that cater to the stress demands that affect the employees in the urban and rural contexts of bank organizations.

Conclusion

The study comparing stress factors of bank employees in urban and rural areas of Chandrapur offers valuable information on the factors causing stress at the workplace. The differences in the profile of the stress factors are clearly evidenced by the results attained by the two groups. Clearly, the employees within the urban bank are more working under pressure and lots of

workload than the rural employees hence they have higher overall stress scores. On the other hand, the rural employees state that they have a better opportunity for having a balanced life between work and home resulting in an indication that the rural working environment may afford a better balanced working life.

Notably there is no huge difference of organizational support between the two regions indicating that the support systems provided are nearly the same for both urban and rural workers. That is why when testing organizational policies for their fairness, one might discover that though the policies as they are, balance stress sources, including workload and job pressure, they might not hold well for urban employees and therefore might require a different approach.

The research concludes that future efforts should focus on addressing stress among the banks' human resources; especially those in the urban centers since workload and job pressure are high. If implemented, differential stress management programmes, acceptable change in working schedules and extensive support services could enhance the health and efficiency of the employees noticeably. The work-life balance for rural areas should therefore remain being maintained as well as being improved.

Therefore whilst organisational attempts can be identified, tactical, place sensitive actions are nonetheless required to create a improved and more supportive perform circumstance for, for instance, bank employees in Chandrapur. This work offers a basis from which policy and decision makers in organisations can apply effective strategies to minimise workplace stress and improve satisfaction.

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