

Impact of Job Stress On Work Life Balance and Organizational Commitment of Employees in Selected Private Sector Banks in Chittoor District, Andhrapradesh

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Abstract

Stress has become a part and parcel of human life and is more pronounced in corporate life. Due to increase in competition and advancement in technology, the employees in the banking sector are facing high level of stress. Inflexible working policies and procedures leads to the imbalance of work and life of employees. Less employment opportunities, poor working environment, organization structure makes the employees to feel less committed to the organization. Therefore, the research is conducted to evaluate the relationship between job stress, work-life balance and organizational commitment in private banking sector and suggesting strategies to reduce work pressure, to bring out effective work-life balance and high level of organizational commitment. Causal research design was employed for data collection. The results of the study found significant relationship between and within dimensions of job stressors and its impact factors, work-life balance and organizational commitment.

Keywords: coping strategies - Job Stress - organizational commitment - work life balance.

Introduction:

Stress Management is drawing more and more attention nowadays, particularly in the corporate context. The sizeable increase in the volume of banking business along with the inherent characteristics of job has given rise to lot of stress and anxiety among banking personnel, which leads to disturbances in their work-life balance and organizational commitment. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment.

Stress is a complex dynamic process of interaction between a person and his or her life. Job stress is the harmful physical and emotional responses that occur when job requirements do not match the capabilities, resources, or needs of the employee.

Work life balance refers to the effective management of multiple responsibilities at work, at home, and in the other aspects of life. It is an issue that is important both to the organizations and to employees.

Organizational commitment may be viewed as an organizational member's psychological attachment to the organization. Organizational commitment plays a very large role in determining whether a member will stay with the organization and zealously work towards organizational goals.

Review of Literature:

Suparn Sharma, Jyoti Sharma and Arti Devi (2012), in their study reveals that age, education, salary, locus of control, rewards, appreciation, promotion, working spouse are significant factors that influence role stress experienced by employees. The study recommends a positive reinforcement approach to the management and regulation of the level of role stress among employees at the work place with active cooperation from employees.

Ferrer. A et al (2006) expressed that private sector provide family friendly benefits such as workplace childcare and employment insurance supplements to maternity, paternity and sick leave and other alternate work arrangements. Some of these policies include facilitating leave from work for family reasons such as extension to leave which may be paid or unpaid and facilitating changes in work schedules such as switching to part time work, job sharing or reduced work week, flexi-time (flexibility in start and stop hours) or telework (work from home) and family support policies such as offering help with child/elder care to balance work and life.

Bhatti et al. (2010) reiterates that out of the intra organizational and extra organizational causes of stress, 67 per cent of the overall stress experienced by the employees is due to factors within the organization whereby major cause of the stress is the workload. Various organizational related variables have been found to be the reason behind the workplace stress.

Subrahmanian & Anjani (2010) have found positive relationship between commitment and OCB, and the mediating effect of commitment on the positive relationship between procedural fairness and OCB. They also found that organizations need to be more flexible so that they are equipped to develop their workforce and enjoy their commitment.

Srivastava (2009) also corroborated that organizational role stress is negatively related to managerial effectiveness and argued that the managers who are able to handle stress in a healthy and positive manner will be more effective as compared to the managers who treat stress as a barrier.

Objectives

1. To assess the impact of job stressors (individual stressors, role stressors, group stressors and organizational stressors) on Work-Life Balance
2. To assess the impact of job stressors(individual stressors, role stressors, group stressors and organizational stressors) on organizational commitment
3. To suggest and recommend measures to cope up with job stress and improve the WLB and organizational commitment of employees.

Research Methodology:

Data for the study was collected through structured questionnaire. The items in the questionnaire were adopted from the variables drawn from the literature. Causal research design was employed for data collection. The study includes the sample size of 723 respondents from the selected private sector banks. Proportionate stratified sampling is used for the study.

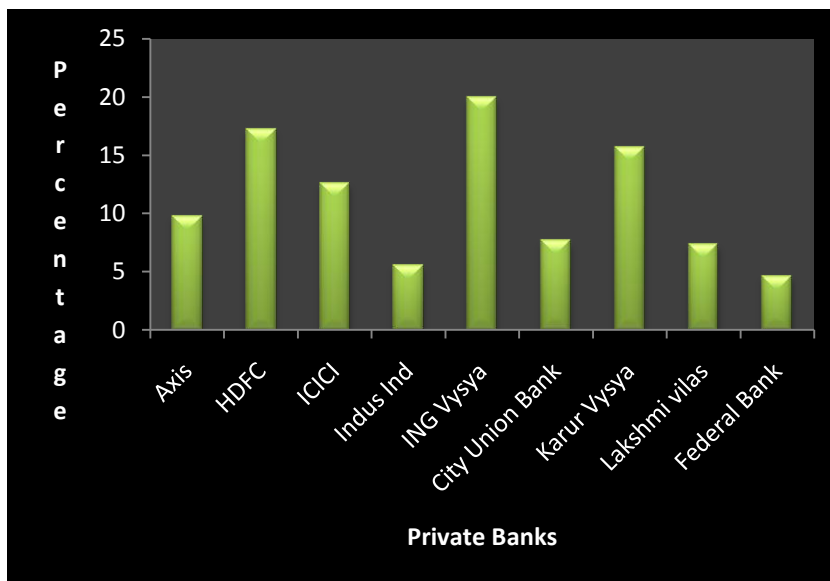
Hypothesis

- H1: There is no significant difference among private sector banks with respect to dimensions of job stressors and its impact on work life balance and organizational commitment
- H2: There is no association between level of Job Stressor and level of Work Life Balance.
- H3: There is no association between level of Job Stressor and level of Organizational Commitment.
- H4: There is no significant difference among mean ranks towards coping strategies of stress suggested by the employees to the organization.

Data Analysis and Interpretation

Table 1: Frequency Distribution of Private Sector Banks

Private Sector Banks	Frequency	Percentage
Axis	70	9.7
HDFC	124	17.2
ICICI	91	12.6
Indus Ind	40	5.5
ING Vysya	144	19.9
City Union Bank	55	7.6
Karur Vysya	113	15.6
Lakshmi vilas	53	7.3
Federal Bank	33	4.6
Total	723	100.0

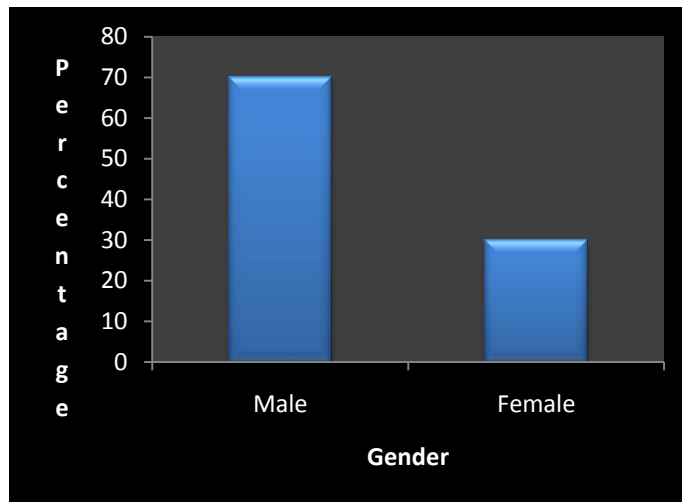


Source: Primary Data

From the above table it is observed that 9.7% of the employees are from Axis Bank, 17.2% of the employees are from HDFC Bank, 12.6% of the employees are from ICICI Bank, 5.5% of the employees are from Indus Ind bank, 19.9 % of the employees are from ING Vysya Bank, 7.6% of the employees are from City Union Bank, 15.6% of the employees are from Karur Vysya Bank, 7.3% of the employees are from Lakshmi Vilas Bank and 4.6% of the employees are from Federal Bank respectively.

Table 2: Frequency Distribution of Gender of Bank Employees

Gender	Frequency	Percentage
Male	506	70.0
Female	217	30.0
Total	723	100.0



Source: Primary Data

It can be seen from table 4.2.1 that 70% of employees are male and 30 % of employees are female working in the private sector banks.

Table 3: Frequency Distribution of Marital Status of Bank Employees

Marital Status	Frequency	Percentage
Married	356	49.2
Unmarried	367	50.8
Total	723	100.0

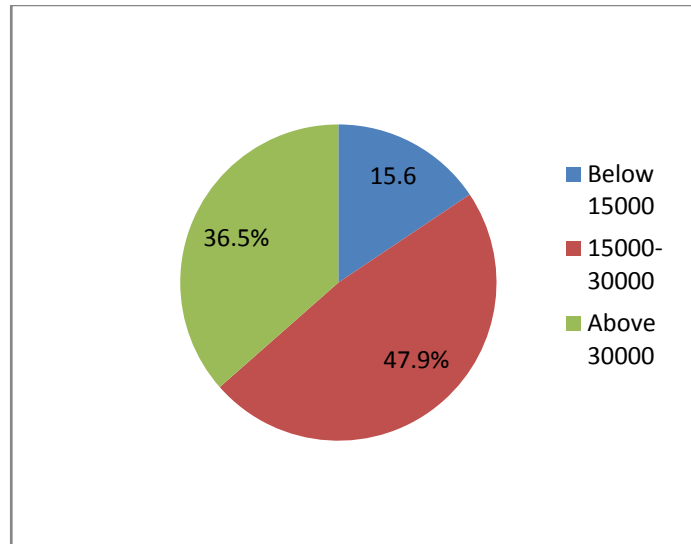


Source: Primary Data

From the above table it is observed that 49.2% of the employees are married and 50.8% of the employees are unmarried.

Table 4: Frequency Distribution of Monthly Income of Bank Employees

Monthly Income	Frequency	Percentage
Below 15000	113	15.6
15000-30000	346	47.9
Above 30000	264	36.5
Total	723	100.0



Source: Primary Data

From the above table it is observed that 15.6 % of the employees are earning monthly income below 15000, 47.9 percent of the employees are earning monthly income between 15000- 30000 and 36.5% of the employees are earning monthly income above 30000.

Table 5: Anova for Significant Difference Among Private Sector Banks with Respect to Dimensions of Job Stressors and its Impact on Work Life Balance and Organizational Commitment

Null Hypothesis: There is no significant difference among private sector banks with respect to dimensions of job stressors and its impact on work life balance and organizational commitment

Private Sector Banks									
	Axis	HDFC	ICICI	Indus Ind	ING Vysya	City Union Bank	Karur Vysya	Lakshmi vilas	Federal Bank
Individual Stressors	22.01 ^{abc} (4.21)	22.94 ^c (4.44)	21.95 ^{abc} (4.06)	21.73 ^{abc} (4.31)	21.51 ^{abc} (4.66)	20.98 ^{ab} (5.77)	22.62 ^{bc} (3.21)	20.53 ^a (5.05)	21.12 ^{ab} (3.80)
Role Stressors	22.69 ^{bcd} (4.71)	23.44 ^d (4.29)	22.74 ^{bcd} (4.77)	21.15 ^{abc} (5.98)	22.31 ^{bcd} (5.03)	19.47 ^a (7.04)	23.01 ^{cd} (3.70)	20.81 ^{ab} (5.84)	22.12 ^{bcd} (6.00)
Group Stressors	20.81 ^{bc} (4.18)	22.27 ^c (4.02)	20.33 ^{ab} (3.81)	20.50 ^{ab} (5.57)	20.57 ^{ab} (4.20)	18.95 ^a (6.63)	21.90 ^{bc} (2.10)	20.40 ^{ab} (4.71)	20.73 ^{bc} (4.30)
Organizational Stressors	18.60 ^{abc} (5.60)	20.83 ^d (4.27)	18.53 ^{abc} (5.15)	18.88 ^{bc} (6.09)	17.95 ^{abc} (5.63)	17.31 ^{ab} (6.91)	19.87 ^{cd} (3.17)	16.72 ^a (6.19)	17.94 ^{abc} (4.93)
Overall Job Stressor	86.20 ^{bcd} (13.16)	90.50 ^d (13.45)	84.88 ^{bc} (12.24)	83.55 ^{abc} (17.40)	85.02 ^{bc} (14.35)	78.24 ^a (22.97)	88.44 ^{cd} (7.77)	81.79 ^{ab} (16.79)	83.45 ^{abc} (14.74)
Work Life Balance	9.39 ^b (1.71)	8.72 ^a (2.30)	9.76 ^b (1.10)	9.43 ^b (1.95)	9.56 ^b (1.76)	9.55 ^b (2.67)	9.55 ^b (.76)	9.96 ^b (1.30)	9.70 ^b (1.19)
Organizational Commitment	8.74 ^b (1.92)	7.54 ^a (2.49)	8.70 ^b (1.87)	9.03 ^b (2.22)	8.82 ^b (2.18)	8.71 ^b (2.91)	8.59 ^b (1.54)	8.83 ^b (1.99)	8.18 ^a (1.98)

	F value	P value
Individual Stressors	2.504	0.011*
Role Stressors	4.253	<0.001**
Group Stressors	4.316	<0.001**
Organizational Stressors	5.243	<0.001**
Overall Job Stressor	4.944	<0.001**
Work Life Balance	3.964	<0.001**
Organizational Commitment	4.385	<0.001**

Note:

1. The value within bracket refers to SD
2. ** denotes significant at 1% level.
3. Different alphabet among Age Groups denotes significant at 5% level using Duncan Multiple Range Test (DMRT)

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to the dimensions of role stressor, group stressor, organizational stressors, overall job stressor, work life balance and organizational commitment. Hence, there is significance difference among employees of private banks with regard to the dimensions of role stressor, group stressor, organizational stressors, overall job stressor, work life balance and organizational commitment. Based on Duncan Multiple Range Test (DMRT), there is no significant difference between Axes, ICICI, ING Vysya, Federal bank but there is difference between HDFC, Indus Ind, City Union bank, Karur Vysya and lakshmi vilas bank with regard to role stressor. There is no significant difference between ICICI, Indus Ind, Ing Vysya, lakshmi vilas bank but there is difference between Axis, HDFC, City Union, Karur Vysya and Federal bank with regard to Group stressors. There is no significant difference between Axis, ICICI, ING Vysya, Federal bank but there is difference between HDFC, Indus Ind, City Union bank, Karur Vysya and lakshmi vilas bank with regard to organizational stressor. There is no significant difference between Indus Ind, and Federal bank ,ICICI and ING Vysya but there is difference between HDFC, City Union, Karur Vysya and Lakshmi vilas bank with regard to Overall Job stressor. There is no significant difference between Axis, ICICI, Indus Ind, ING Vysya, City union, Karur Vysya, Lakshmi vilas, Federal bank but significantly different with HDFC bank with regard to work life balance. HDFC and Federal bank are significantly different from Axis, ICICI, ING Vysya, Indus Ind, City Union bank, Karur Vysya and lakshmi vilas but there is no significant difference between other banks with regard to organizational commitment.

Since P value is less than 0.05, the null hypothesis rejected at 5% level with regard to the dimension of individual stressor. Hence, there is significance difference among employees of private banks with regard to the dimensions of individual stressor. Based on Duncan Multiple Range Test (DMRT), there is no significant difference between Axis, ICICI, Indus Ind, ING Vysya and also no significant difference between city union and Federal bank but significantly different with other banks like HDFC and lakshmi vilas bank with regard to individual stressors.

Table 6: Chi-Square Test for Association between Level of Job Stressor and Level of Work Life Balance

Null hypothesis: There is no association between Level of Job Stressor and Level of Work Life Balance

Level of Job Stressor	Level of Work Life Balance			Total	Chi-Square Value	P value
	Low	Moderate	High			
Low	12 (6.2%) [11.5%]	41 (21.0%) [11.6%]	142 (72.8%) [53.2%]	195 (100.0%) [27.0%]	241.866	<0.001**
Moderate	23 (6.9%) [22.1%]	199 (59.6%) [56.5%]	112 (33.5%) [41.9%]	334 (100.0%) [46.2%]		
High	69 (35.6%) [66.3%]	112 (57.7%) [31.8%]	13 (6.7%) [4.9%]	194 (100.0%) [26.8%]		
Total	104 (14.4%) [100.0%]	352 (48.7%) [100.0%]	267 (36.9%) [100.0%]	723 (100.0%) [100.0%]		

Note:

1. The value within () refers to Row Percentage
2. The value within [] refers to Column Percentage
3. ** Denotes significant at 1% level

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence concluded that there is association between level of Job Stressor and level of work life balance. Based on the row percentage, low level of job stressor, 6.2% employees are maintaining low level of work life balance, 21% employees are maintaining moderate level of work life balance and 72.8% employees are having high level of work life balance. In the moderate level of job stressor, 6.9% employees are having low level of work life balance, 59.6% employees are having moderate level of work life balance and 33.5% employees are maintaining high level of work life balance. In the high level of job stressor, 35.6% employees are having low level of work life balance, 57.7% employees are having moderate level of work life balance and 6.7% employees are maintaining high level of work life balance. Therefore, employees with low level of job stressor are maintaining high work life balance than the employees with high level of job stressor.

Table 7: Chi-Square Test for Association between Level of Job Stressor and Level of Organizational Commitment

Null hypothesis: There is no association between Level of Job Stressor and Level of Organizational Commitment

Level of Job Stressor	Level of Organizational Commitment			Total	Chi-Square Value	P Value
	Low	Moderate	High			
Low	9 (4.6%) [8.7%]	80 (41.0%) [18.6%]	106 (54.4%) [56.1%]	195 (100.0%) [27.0%]	275.886	<0.001**
Moderate	12 (3.6%) [11.7%]	271 (81.1%) [62.9%]	51 (15.3%) [27.0%]	334 (100.0%) [46.2%]		
High	82 (42.3%) [79.6%]	80 (41.2%) [18.6%]	32 (16.5%) [16.9%]	194 (100.0%) [26.8%]		
Total	103 (14.2%) [100.0%]	431 (59.6%) [100.0%]	189 (26.1%) [100.0%]	723 (100.0%) [100.0%]		

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence concluded that there is association between level of Job Stressor and level of organizational commitment. Based on the row percentage, low level of job stressor, 4.6% employees are having low level of organizational commitment, 41% employees are having moderate level of organizational commitment and 54.4% employees are having high level of organizational commitment. In the moderate level of job stressor, 3.6% employees are having low level of organizational commitment, 81.1% employees are having moderate level of organizational commitment and 15.3% employees are having high level of organizational commitment. In the high level of job stressor, 42.3% employees are having low level of organizational commitment, 41.2% employees are having moderate level of organizational commitment and 16.5% employees are having high level of organizational commitment. Therefore, employees with low level of job stressor are maintaining high level of organizational commitment than the employees with high level of job stressor.

Table 8: Friedman Test for Significant Difference among Mean Ranks towards Coping Strategies of Stress Suggested by the Employees

Null Hypothesis: There is no significant difference among mean ranks towards coping strategies of stress suggested by the employees to the organization.

Coping Strategy	Mean Rank	Chi-square Value	P value
Conducting stress audit	2.06	5958.664	<0.001**
Providing counseling	2.52		
Job redesign	3.71		
Providing adequate training	6.74		
Encourage staff to create fun	7.85		
Providing flexi time	2.02		
Work from home policy	8.12		
Providing leave of absence policy	8.08		
Providing maternity/Paternity leave	7.46		
Creating Supportive management	8.46		
Providing space for personal lives of the employees	10.42		
Arranging family get-togethers at the work place	10.57		

Note: ** Denotes significant at 1% level

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence concluded that there is significant difference among mean ranks towards Coping strategies of stress. Based on mean rank, providing flexi time(2.02) is the most important coping strategy for stress, followed by Conducting stress audit (2.06), Providing counseling (2.52), Job redesign (3.71), Providing adequate training (6.74), Providing maternity/Paternity leave (7.46) , Encourage staff to create fun (7.85), work from home policy (8.07), providing leave of absence policy(8.08), creating Supportive management (8.46), providing space for personal lives of the employees (10.42), and the least important coping strategy of stress is arranging family get-togethers at the work place(10.57).

Findings:

- It was found that there is significant difference among private sector banks with respect to dimensions of job stressors and its impact on work life balance and organizational commitment
- It was clearly found that there was association between level of Job Stressor and level of Work Life Balance.
- It was found that there was association between level of Job Stressor and level of Organizational Commitment.
- It was observed that there was significant difference among mean ranks towards coping strategies of stress suggested by the employees to the organization.

Conclusion:

The present study was conducted from the perspectives of private bank employees and it identified two impact factors i.e. work-life balance and organizational commitment. From these factors, different views and their impact were studied empirically. The results of the study found significant relationship between and within dimensions of job stressors and its impact factors, work-life balance and organizational commitment. . In other words, more job stressors will result into less work-life balance and organizational commitment; less the job stressors will contribute to more the work-life balance and organizational commitment.

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