

## Occupational Stress among Bank Employees with Reference to Select Banks in Rayalaseema Region of Andhra Pradesh

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**Abstract:** Occupational stress is one of the factor which influences workplace productivity and personal life. This case is more severe among the bank employees. Hence research is undertaken on occupational stress factors of bank employees in Rayalaseema region of Andhra Pradesh with 540 sample. The collected data is interpreted with the help of SPSS package meant for social science with factor analysis. The results indicated role clarity and relationship, job instability, career development, monotony and politics as occupational stress factors of the bank employees.

**Keywords:** Bank employees, Factor analysis, Occupational stress, Rayalaseema region.

### Introduction:

The word ‘stress’ is in such popular use today that it has come to mean different things to different people. It is said that competition is too much ‘stress’ to hassle with, that one works in a ‘high stress’ environment or that technology stresses us out. In these contexts, it can be seen that the word ‘stress’ has evolved to refer to both the source of some event and the reaction to it. *Junior Mabiza, (2017)* in his research article namely “Role of occupational stress on bank employees” tried to discover the consequences of occupational stress on bank employees in Johannesburg, South Africa. The banking sector is one of the rising in the 21<sup>st</sup> century and also technology adoption and diversified and recently developed customer service concepts. Through this study the factors which lead to stress are explained. An also in addition, identified key strategies already adopted to cope with role stress and adoption reasons by respondents are summarized. The study results revealed that there is significant relations among of the various respondents react to stress induced conditions based on personal experiences and issues within organisational environment. Information and insights from the study could well contribute to the understanding of conditions that generate stress in the banking sector in South Africa mainly and the efficient and appropriate strategies required dealing with them. *Fabian O. Ugwu (2017)* in his experimental study “Work life balance in Nigerian Banking Sector” tried to explore the relation among professional and personal life in Nigerian banking sector. For the present study he has taken 121 bank professionals as the informants. The findings of the study unveils that employees that engage in organizational citizenship behaviour (OCB) were more likely to experience work life balance with family conflict compared to those that do not engage in OCB. Further, the study results suggest that when employees invest resources in their jobs they tend to experience work life balance with their family lives due to fewer resources allocated to their family roles.

*Sathya Dev and Dr. John Mano Raj (2017)* in their research article “Work Life Balance of Employees and its Effect on Work Related Factors in Nationalized Banks” made an attempt to discover the impact of professional life on personal life of the bank employees. The study evidently portrays that the perceived level of work-life balance among the employees of Nationalized Banks is low. Further, the findings of ANOVA test state that the influence of work life balance is having significant impact on work related factors such as work stress, Job satisfaction, Service delivery, Job commitment, Competency, Target achievement, Career development and Rate of Absenteeism. *Kishori and Vinothini, B (2016)* in their probing study “A Study on Work Stress among Bank Employees in State Bank of India with Reference to Tiruchirappalli” intended to establish the impact of various constituents of occupational work stress on the employees of banking sector. From the study analysis it is proven that the hectic

working hours, role conflict and political pressure will create high degree of occupational work stress amongst the private and public sector bank employees.

*Ukil and Ullah (2016)* in their study entitled “Effect of occupational stress on personal and professional life of bank employees in Bangladesh” anticipated at examine the effect of occupational stress on work-life balance, job performance and job satisfaction of bank employees in private commercial banks (PCBs) in Bangladesh. The overall analysis and findings of hypotheses testing disclosed that the occupational stress a negative impact on life work-life balance, job performance and job satisfaction.

### **Statement of the problem**

Each profession causes a specific level of stress. However, among those professionals banking is the one that cause more stress compared to other professions. In this context the study of the stress leading to such strained work environment becomes very essential for the long term prospects of any organization in the interest of the individual customer, business world and the Government. Banks and bank employees are playing a very important role in developing the Indian Economy. Further, bank employees are considered to be a very important resource, because they serve better to the society and nation. The specific issue raised in the present research include: What is the source of bank employees occupational stress?

### **Need and significance of the study**

*Reason for selection of topic:* Stress within the bank employees may not only affect the physical and emotional well-being of an employee and their families, but it also affects the organization because it may damage the working relationship with customers and colleagues. As per saying “When a qualified employee is absent from the work, organization achievement is negatively affected” When a bank employee experience occupational stress it affects the employee first followed by the organization which ultimately it effects the growth of the organization and nation.*Reason for selection of region:* Rayalaseema is a back-ward region of Andhra Pradesh and its socio-economic profile is quite different to rest of the Andhra Pradesh and no specific study has conducted on bank employees’ job stress factors with respect to Rayalaseema region of Andhra Pradesh. Hence, this study is useful for understating the occupational stress factors of bank employees with respect to back-ward regions like Rayalaseema region of Andhra Pradesh.

### **Objectives of the study**

- i. To study the concept of occupational stress.
- ii. To explore occupational stress factors among the bank employees.

### **Research design and methodology**

#### **Sample selection and size**

*Theoretical Population:* Theoretical population includes bank employees of select banks.

*Study population:* Bank employees of Rayalaseema region of Andhra Pradesh which includes Anantapur, Chittoor, Kurnool and YSR Kadapa Districts.

*Sampling Frame:* Bank employees of SBI, Andhra Bank, ICICI Bank and Axis Bank in Rayalaseema region of Andhra Pradesh which includes Anantapur, Chittoor, Kurnool and YSR Kadapa Districts and the details are furnished in the Table-1; this list will be as sample frame for the research.

**Table-1****Total No. of Bank Branches in Rayalaseema Region**

<b>Name of the District /Bank Branches</b>	<b>SBI</b>	<b>Andhra Bank</b>	<b>ICICI Bank</b>	<b>Axis Ban</b>
Ananthapuramu	36	45	7	8
Chittoor	40	66	15	10
Kurnool	89	54	12	14
YSR Kadapa	65	28	9	6
<b>Total</b>	<b>227</b>	<b>193</b>	<b>43</b>	<b>38</b>

**Source:** [www.banksifsccode.com](http://www.banksifsccode.com), [www.askbankifsccode.com](http://www.askbankifsccode.com)

**Table-2****Total Sample Size**

<b>Name of the District</b>	<b>No. of Respondents (Primary Data)</b>
Ananthapuramu	135
Chittoor	135
Kurnool	135
YSR Kadapa	135
<b>Total</b>	<b>540</b>

**Source:** Primary Data

Table 2 furnishes the information related to sample size.

**Data collection**

The study has made use of both the primary and secondary source of data. The secondary source includes books on occupational stress, journals, magazines, periodicals, publications of statistical abstracts of Andhra Pradesh and research reports. The primary data is collected through a structured questionnaire.

**Tools of analysis**

The collected data is interpreted with the help of SPSS package meant for social science with Factor analysis.

**Scope and limitations of the study**

Geographically the present study is confined to select banks of Rayalaseema region of Andhra Pradesh. Functionally it is confined to occupational stress, job involvement, job performance and job satisfaction and work life balance. The limitations of the study include; the present research study is limited to select bank employees in select banks in Rayalaseema Region, Andhra Pradesh. The results of the research cannot be generalized to other bank employees who are working in other banks. The accuracy of given information may owe to change by time, work place and individual factors.

## Data analysis

### Factor Analysis

Factor analysis is conducted to identify the influential factors of bank employees' occupational stress and data suitability for the factor analysis is assessed with Kaiser-Meyer-Olkin (KMO) and Bartlett's test of sphericity. If KMO is  $> 0.5$  and Bartlett's test of sphericity is  $< 0.05$  data is suitable for factor analysis. The KMO and Bartlett's test of sphericity of influential factors of bank employees' occupational stress are furnished in the Table-3. A cursory look at the table reveals KMO as 0.926 and Bartlett's Test of Sphericity as 0.00.

**Table -3: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.926
Bartlett's Test of Sphericity	Approx. Chi-Square
	df
	Sig.

**Source:** Primary data

What factors influence the bank employees' occupational stress has been decided through Kaiser's criterion or scree test in factor analysis.

### Kaiser's criterion

According to Kaiser's criterion the research has to retain the factors whose eigenvalue is greater than 1. Based on those criteria the research identifies six factors influential factors of bank employees' occupational stress but based on the theoretical and other aspects the researcher has retained only five. The details are furnished in the Table-4.

**Table -4: Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	13.695	45.649	45.649	13.695	45.649	45.649	13.632	45.440	45.440
2	3.345	11.149	56.798	3.345	11.149	56.798	3.346	11.154	56.594
3	1.682	5.605	62.403	1.682	5.605	62.403	1.670	5.565	62.159
4	1.569	5.228	67.632	1.569	5.228	67.632	1.600	5.333	67.492
5	1.243	4.144	71.776	1.243	4.144	71.776	1.285	4.284	71.776
6	1.076	3.587	75.363						
7	.958	3.194	78.558						
8	.946	3.154	81.712						
9	.801	2.670	84.381						
10	.755	2.517	86.898						
11	.679	2.264	89.162						
12	.620	2.068	91.230						
13	.537	1.790	93.020						

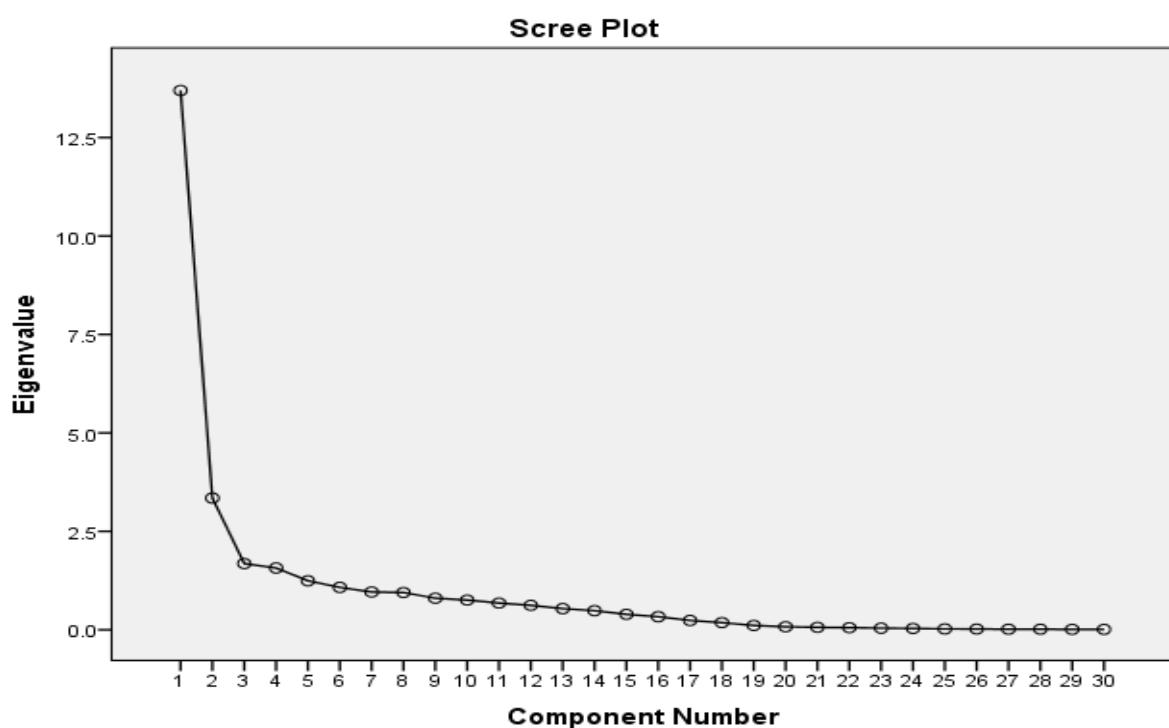
14	.485	1.617	94.637								
15	.392	1.305	95.942								
16	.332	1.107	97.049								
17	.236	.788	97.837								
18	.182	.607	98.444								
19	.109	.363	98.806								
20	.077	.257	99.063								
21	.063	.211	99.275								
22	.054	.179	99.454								
23	.041	.136	99.590								
24	.033	.111	99.701								
25	.022	.072	99.773								
26	.018	.060	99.833								
27	.016	.053	99.886								
28	.014	.048	99.933								
29	.010	.034	99.968								
30	.010	.032	100.000								

Extraction Method: Principal Component Analysis.

**Source:** Primary data

### Screen test

Based on the screen plot the researches retain five factors. The plot details are furnished below



The five factors details are furnished in the Table-5. The five factors are named as role clarity and relationship, job instability, career development, monotony and politics respectively.

**Table-5: Rotated Component Matrix<sup>a</sup>**

	Component				
	1	2	3	4	5
	Role Clarity and Relationship	Job Instability	Career Development	Monotony	Politics
VAR00001					.388
VAR00002				.502	
VAR00003			.711		
VAR00004					.508
VAR00005		.465			
VAR00006				.692	
VAR00007		.427			
VAR00008		.691			
VAR00009		.765			
VAR00010		.825			
VAR00011					.755
VAR00012		.672			
VAR00014		.681			
VAR00016		.308			
VAR00017			.726		
VAR00018	.902				
VAR00019	.792				
VAR00020	.948				
VAR00021	.976				
VAR00022	.941				
VAR00023	.980				
VAR00024	.979				
VAR00025	.946				
VAR00026	.970				
VAR00027	.946				
VAR00028	.978				
VAR00029	.944				
VAR00030	.978				
VAR00031	.969				
VAR00032	.978				

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

**Source:** Primary data

## **Conclusion**

Details of factors and their variances are furnished in the Table-6.

**Table-6: Factors and Variance explained**

<b>Factor name</b>	<b>Variance explained</b>	
	<b>% of Variance</b>	<b>Cumulative %</b>
Role clarity and relationship	45.649	45.649
Job instability	11.149	56.798
Career development	5.605	62.403
Monotony	5.228	67.632
Politics	4.144	71.776

**Source:** Primary data

From the above table we can conclude that role clarity and relationship influence the occupational stress of bank employees severely followed by job instability, career development, monotony and politics respectively (based on the variance.)

### **References**

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### **• Coding of details of the variables:**

“VAR00001 (Noticed an increase in office politics), VAR00002 (I often feel that job has made my life cumbersome.), VAR00003 (I am seldom rewarded for my hard labour and efficient performance.), VAR00004 (I have used underhand methods to beat the competition), VAR00005 (My superiors and colleagues often give contradictory instructions regarding my work.), VAR00006 (It becomes difficult to implement all of a sudden the new dealing procedures and policies place of those already in practice.), VAR00007 (I get less salary in comparison to the quantum of my work.), VAR00008 (I do my professional work under tense circumstances.), VAR00009 (Some of my assignments are quite risky and complicated.), VAR00010 My colleagues & juniors are trying to disgrace me as a failure employee.), VAR00011 (Had someone else take credit for things you have done), VAR00012 (I am compelled to violate the formal and administrative procedures and policies owing to group / political pressures.), VAR00014 (I expect to become permanently employed), VAR00016 (My job has become more interesting in the past year), VAR00017 (I got ample opportunity to utilize my abilities and experience independently.), VAR00018 (I have to do a lot of work in this job.), VAR00019 (The available information's relating to my job role and its outcomes are vague and insufficient.), VAR00020 (Owing to excessive workload I have to manage with insufficient number of faculty and resources.), VAR00021 (I am unable to perform my duties smoothly owing to uncertainty and ambiguity of the scope of my jurisdiction and authorities.), VAR00022 (Being too busy with official work I am not able to devote sufficient time to my domestic and personal problems.), VAR00023 (It is not clear that what type of work and behavior my higher

authorities and colleagues expect from me.), VAR00024 (My decisions and instructions concerning distribution of assignments among employees are properly followed.), VAR00025 (I have to work with persons whom I like.), VAR00026 (Higher authorities do care about myself respect.), VAR00027 (I have to do some work unwillingly owing to certain group / political pressures.), VAR00028 (My co-operation is frequently sought in solving the administrative or internal problems at higher level.), VAR00029 (I bear the great responsibility for the progress and prosperity of this organization / branch.), VAR00030 (Our interest and opinion are duly considered in making appointments for new posts.), VAR00031 (My colleagues do co-operate with me voluntarily in solving administrative and class room problems.) and VAR00032 (There exists sufficient mutual co-operation and team spirit among the employees of this organization / department.)”