



**ROLE STRESS AMONG EMPLOYEES: AN EMPIRICAL STUDY OF COMMERCIAL BANKS**

**Dr. Suja Sundram, MBA, MPhil, PGDIB, PhD.**

Assistant Professor, Jubail University College-Female Branch  
PO Box 10001 Jubail Industrial City, 39161 Kingdom of Saudi Arabia

**Dr.P.Kavitha MBA, M.Phil. PGEXIM, PhD**

Academic Head, Texila American University  
Coimbatore

**ABSTRACT**

Stress upsets the stability of an individual and undesirably affects his/her physical and psychological well-being. Stress related problems cost the national economy crores of rupees and stress is one of the major factors of the nation's lagging productivity. Researchers have validated the direct and indirect costs of stress (Matteson and Ivancevich, 1987). Due to its cost, the extreme importance of a stress-free work- life for an organization for building and sustaining competitive advantage cannot be underestimated and it comes with the realization that employees are susceptible to high levels of stress.

Since role stress as enervating syndrome, this study has been commenced with an aim to systematically investigate the factors causing role stress amongst bank professionals. In order to identify the sources of role stress experienced by the commercial bank employees in Jammu and Kashmir State of India, a pre-tested questionnaire has been used. Responses on the scale were given via the use of five-point likert type scale ranging from Strongly Agree to Strongly Disagree. With an aim to assess the causes of role stress, a total of 530 frontline employees from various public and private sector banks were surveyed for their experience on role stress. The reliability of modified version of role stress scale was also estimated using the split-half method on a sample of 70 employees which was found to be reliable. Besides, the estimated value of Cronbach Alpha of modified version of the role stress scale i.e. 0.805 also display that the modified scale is reliable. Further, to ensure the content validity of the scale, the viewpoints of experts in the field and from banks regarding the modified role stress scale were taken which ensured about its face validity.

**KEYWORDS:** Role stress, public and private sector banks, better management and productivity of employees.

## INTRODUCTION

Stress is associated with impaired individual functioning in the workplace. A number of aspects of Stress are associated with impaired individual functioning in the workplace. A number of aspects of 1985; Parasuraman et al., 1981; Pal & Vasudeva, 1989; Ivancevich et al., 1982). Not only health, stress at workplace also impacts capability to solve problems and subsequent satisfaction with the job (Elfering et al., 2005; Jonge et al., 2001; Singh & Singh, 1984). Researchers have applied role-theory to understand stress problems at work and to examine how role pressures contribute to occupational stress (Gupta and Adhikari, 2008).

There has been a growing support for the argument that role of the employee in the organization may create conditions that cause stress for employees at work affecting the quality of work life. Such Organizational role stress has been found to be negatively related to managerial effectiveness (Srivastava, 2009). A number of role based factors such as lack of power, role ambiguity, and role conflict (Burke, 1988; Nelson and Burke, 2000) can be stressful. Role overload, lack of senior level support, lack of group cohesiveness, inequity at workplace, role stagnation, resource inadequacy in the role, constraints of change contribute to the stress of employees (Kumar, 2006; Singh, 1989; Driscoll, 1994; Sen, 1981; Sharma & Devi, 2008). In special context to employees in the service sector, who are aggressively involved in direct dealing with the customers, role stress has been found to be very important in determining their commitment to the organization and satisfaction with supervisor and their intention to leave the organization (Dubinsky et al., 1984).

Although the dynamics of role stress among other professionals and in other settings are relatively well documented (Rutter et al., 2002; Narayanan et al., 1999), understanding the causes of role stress among Bank professionals is of paramount importance for their well-being and formulation of stress management programmes. The banking sector is one of the emerging areas of service sector which is expanding very rapidly in the recent past. The market and customer orientation in commercial banks has put considerable pressure on the employees, especially front line employees. The front line employees of banking sector, who are in boundary spanning positions, endeavor to meet the needs of customers while attempting to fulfill the expectations of managers. The banking sector is one of the emerging areas of service sector which is expanding very rapidly in the recent past. The market and customer orientation in commercial banks has put considerable pressure on the employees, especially front line employees. The front line employees of banking sector, who are in boundary spanning positions, endeavor to meet the needs of customers while attempting to fulfill the expectations of managers.

## RESEARCH METHODOLOGY

With an aim to assess the causes of role stress, a total of 530 frontline employees from various public and private sector banks were surveyed for their experience on role stress. A descriptive study was conducted. Majority of the employees (38 per cent) belonged to the age bracket of 21-30 years and maximum (34 per cent) were found to earn a salary between Rs. 21000 to Rs. 30000 per month. Of all, maximum number of the respondents was married and majority of the sample respondents had a graduation degree. Public and private sector commercial banks had an equal representation in the sample and the mean work experience of the sample respondents was 12.5 years.

## FACTOR ANALYTICAL APPROACH

In order to identify the role dimensions contributing to the role stress of employees, the statistical technique 'Factor Analysis', which examines the relationships among various interrelated variables and represents them in terms of a few underlying factors, was applied. The scale was analyzed using principle component analysis with varimax rotation with the help of SPSS package. It was found that the value of the Kaiser-Meyer-Okin (KMO) measure of sampling adequacy statistic was 0.714, which is quite large. Moreover, the correlation matrix revealed that there was enough correlation for the application of factor analysis. Besides, the Bartlett's Test of Sphericity value was found to be 1849.702 which was also highly significant ( $p < 0.001$ ). Eventually, the decision for arriving at the number of factors to be retained was made on the basis of Latent Root Criterion i.e. variables having eigen values greater than 1. Factors having loadings greater than or equal to 0.40 (ignoring the signs) were retained (Dixon, 1997). The solution yielded eight interpretable factors.

The eight factors so derived account for 60.35 per cent of the total variance. This indicates that 60.35 per cent of the total variance is represented by the information contained in the factor matrix. Further, the percentage of total variance explained by factors I to VIII indicate the extent to which a particular factor solution accounts for what all the variables together represent. The communalities shown indicate the amount of variance a variable shares with all the other variables being considered. Large communalities reflect that a large amount of variance has been accounted for by the factor solution.

The names of the factors, the statement labels, and the respective factor loadings are summarized in table 1. The relationship between the original variable and its factor is represented by the factor loading. Also, the signs are interpreted in the same mode as are correlation coefficients. On each factor 'like signs' of factor loadings indicate that factor loadings and factors are positively correlated and 'opposite signs' indicate that factor loadings and factors are negatively correlated.

**Table 1: Role Related Variables and Underlying Role Characteristics Representing these Variables**

<b>F1</b>	<b>Role Indistinctness</b>	<b>Loadings</b>
S <sub>9</sub>	I know what the people I work with expect of me.	-0.75
S <sub>5</sub>	I am not clear on the scope and responsibilities of my role.	0.66
<b>F<sub>2</sub></b>	<b>Role Excess</b>	
S <sub>16</sub>	I cannot do much more than what I have been assigned.	0.73
S <sub>7</sub>	I have so much work that I do not have time to think	
S <sub>3</sub>	I feel that the amount of work I have to do is more than it should be.	0.49
S <sub>6</sub>	I have various other interests (social, religious, etc.) which	
S <sub>1</sub>	I am not able to give time to my family because of work.	0.64
S <sub>19</sub>	My family and friends complain that I do not spend time with them due to the heavy demands of my work role.	0.61
<b>F<sub>4</sub></b>	<b>Role Divergence</b>	
S <sub>11</sub>	I am not able to satisfy the demands of clients and others, since these are conflicting with one another.	0.70
<b>F<sub>5</sub></b>	<b>Role Augmentation</b>	
S <sub>15</sub>	I see many growth opportunities for myself.	-0.72
S <sub>10</sub>	I have enough time and opportunities to prepare myself for the	-0.65
<b>F<sub>6</sub></b>	<b>Self-Diminution</b>	
S <sub>17</sub>	If I had full freedom to define my role, I would be doing some things differently from the way I do them now.	0.76
S <sub>21</sub>	I need more training and preparation to do my work properly.	0.53
S <sub>8</sub>	I should have given more attention to the development	0.45
<b>F<sub>7</sub></b>	<b>Role Fortification</b>	
S <sub>12</sub>	I have been given too much responsibility	0.72
S <sub>20</sub>	I want more challenging tasks to do.	0.64

## DIMENSION-WISE COMPARISON OF ROLE STRESS IN PUBLIC AND PRIVATE SECTOR BANKS

An attempt has been made in this section to throw light on significant differences in the experience of various aspects of role stress across public and private sector banks in Jammu and Kashmir State. The null hypothesis for the present section is:

H1: There is no significant difference in the experience of various dimensions of role stress in public and private sector banks.

Table 2 depicts a dimension-wise comparison of role stress as perceived by the employees of public and private sector banks.

A perusal of Table 2 reveals that 'role augmentation' is one such constituent of role stress where private sector banks scored appreciably lower than the public sector banks. The banks from the two sectors have also significantly differed on this dimension at 5 per cent level of significance indicating employee perception of greater growth opportunities in the private sector which in due course influences role stress. Private sector bank employees are here, notably, less stressful public sector bank employees. This disclosure means that the public sector employees feel stressful for being pigeonholed in one position for long. A plateaued career is what faces most of the public sector employees who see their counterparts in the private sector growing in career and earning more money as well.

The perceived lack of growth and learning opportunities in the public sector banks, which, in turn, might be an offshoot of saturation in the industry, has resulted into stress. On the contrary, banks in the private sector have been able to satiate the hunger for growth and learning opportunities of their employees through expansion, diversification, training and development. The absence of employee loyalty to one organization in the private sector may also be a factor due to which the employees have not reported to be relatively stressed on account of lack of opportunities for escalation in the role.

Similarly, on 'self-diminution' dimension of role stress, employees of the public sector feel more short of the skills, knowledge, expertise or in other words capability to meet the demands in their roles in comparison to the employees of the private sector. This difference between the two sectors has also been found to be significant at 10 per cent level of significance. Moreover, significant difference, at 1 per cent level of significance, has also been reported on 'role fortification' aspect of role stress indicating stress due to lack of enrichment of roles more a characteristic of public sector banks. This is reflected by the reorganization policies adopted by public sector banks whereby horizontal promotions devoid of enrichment of role assignments are granted (Ahmad & Shah, 2007). Confinement to routine operational tasks leads to monotony and boredom and eventually to stress. So, it can be said

that as compared to private sector, public sector bank employees feel stagnant, tedium and self- short in their roles.

Public sector banks are also found to be marked by 'role indistinctness' which suggests that employees of the public sector banks perceive greater ambiguity and vagueness in their roles and consequently role stress. Employees in these banks see a lack of adequate information on changing role demands, responsibilities, role expectations and task priorities. However, the 't' value being insignificant implies that the employees of the two sectors do not significantly differ on this dimension of role stress.

The incessant pressures of achieving the targets and meeting the productivity levels to surpass the competitors have been the underlying force for demanding from employees in excess. Similarly, there is insignificant difference among public and private sector banks as far as 'role invasiveness' is concerned. This indicates that the employees of both the types of banks perceive different role expectations interfering with each other's performance. The results indicate that though, banks in the public sector are more characterized by role indistinctness, role invasiveness, role divergence, resource shortage and banks in private sector by role excess but the difference is statistically insignificant. However, statistically significant differences have been found for role augmentation, self-diminution and role fortification in public and private sector banks. Therefore, the null hypothesis is partially rejected for the results implying vital differences for employee experiences in role augmentation, self-diminution and role fortification across public and private sector banks.

**Table 2: Dimension-wise Comparison of Role Stress in Public and Private Sector Banks**

Role Stress	Public <sup>a</sup>		Private <sup>b</sup>		T
	X	$\sigma$	X	$\sigma$	
Role Indistinctness	0.024	0.993	-0.024	1.008	0.54
Role Excess	-0.032	1.025	0.033	0.975	-0.73
Role Invasiveness	0.028	1.004	-0.029	0.997	0.63
Role Divergence	-0.009	1.091	0.009	0.900	-0.20
Role Augmentation	0.115	0.954	-0.116	1.034	2.59**

Self-Diminution	0.084	0.968	-0.085	1.027	1.89***
Role Fortification	0.136	0.973	-0.138	1.010	3.09*
Resource Shortage	0.060	1.021	-0.060	0.976	1.34

### CONCLUSION & POLICY IMPLICATIONS

The foregoing analysis reveals that there are eight underlying role related factors which represent the twenty-two variables considered originally in the present study. The theoretical significance of the findings of this study is noteworthy as it has tried to explore the antecedents of organizational role stress in the commercial banks which are 'Role Indistinctness', 'Role Excess', 'Role Invasiveness', 'Role Divergence', 'Role Augmentation', 'Self-Diminution', 'Role Fortification', and 'Resource Shortage'. It has also pointed out the need for public sector banks, which significantly differ for employee experiences of role stress in role augmentation, self-diminution and role fortification, to give emphasis on providing opportunities for learning, training and development to its employees.

The policy implications of the study establish the relevance for development of platforms to intensify communication throughout the workplace which would not only reduce ambiguity at work but also help employees prioritize the tasks for better management of work. This becomes important as role indistinctness, role excess; role invasiveness and role divergence have emerged as crucial determinants of role stress at commercial banks. Since, the majority of role senders of the employees come from their immediate work group, it is suggested that attempts to relieve role stress, by focussing on communication, should concentrate on team or group support building and the development of individual communication skills (Smeltzer, 1987).

### SCOPE FOR FUTURE RESEARCH

In drawing conclusions it is important to note the limitation of the self-reporting nature of survey responses. Future research could usefully incorporate an analysis of the impact of role stress on physiological, behavioral, performance and other organizational outcomes. There is further scope to replicate the study in different environments and locations.

## REFERENCES

1. Ahmad, S. Fayyaz & Shah, Farooq A. (2007), "Role Stress of Officers and Clerks: An Empirical Study in Banking Industry", *Business Review*, Vol. 12, No. 2, pp. 1-9.
2. Bacharach, S.B., Bamberger, P.A. and Sonnenstuhl, W.J. (2002), "Driven to Drink: Managerial Control, Work-related Risk Factors and Employee Problem Drinking", *Academy of Management Journal*, Vol. 45 No. 4, pp. 637-58.
3. Behrman, Douglas N. & Perreault, William D. (1984), "A Role Stress Model of the Performance and Satisfaction of Industrial Salespersons", *Journal of Marketing*, 48, 9-21.
4. Burke, R. J., (1988), "Sources of Managerial and Professional Stress in Large Organization", in Cooper C. L., Payne, R. (Eds.), *Causes, Coping and Consequences of Stress at Work*, John Wiley and Sons, Chicester, pp. 77-112.
5. Caplan, Robert D (1985), "Psychosocial Stress in Work", *Management and Labour Studies*, Vol. 10(2), pp. 63-76.
6. Cascio, W.F. (1993), "Downsizing: What do we know? What have we learned", *Academy of Management Executive*, Vol. 1, No. 1, pp. 95-104.
7. Dubinsky, Alan J. & Yammarino, Francis J. (1984), "Differential Impact of Role Conflict and Ambiguity on Selected Correlates: A Two Sample Test", *Psychological Reports*, 55, 699-707.
8. Elfering, Achim, Grebner, Simone, Semmer, Norbert K., Kaiser-Freiburghaus, Dora, Ponte, Sandra Lauper- Del, Witschi, Isabella (2005), "Chronic Job stressors and Job Control: Effects on Event-Related Coping Success and Well Being", *Journal of Occupational and Organizational Psychology*, Vol. 78(2), pp. 237-252.
9. Fisher, Cynthia, D., and Gitelson, Richard (1983), "A Meta-Analysis of the Correlates of Role Conflict and Ambiguity", *Journal of Applied Psychology*, Vol. 68, pp. 320-33.
10. Flaherty, T.B., Dahlstrom, R. and Skinner, S.J. (1999), "Organizational Values and Role Stress as Determinants of Customer-Oriented Selling Performance", *Journal of Personal Selling & Sales Management*, Vol. 19 No. 2, pp. 1-18.
11. Gupta, Palas R. and Adhikari, Ajoy (2008), "Role Stress in Nurses", *The ICFAI Journal of Organizational Behaviour*, Vol VII (1), pp. 49-56.
12. Ivancevich, John M., Matteson, Michael T., Preston, Cynthia (1982), "Occupational Stress, Type A Behaviour, and Physical Well Being", *Academy of Management Journal*, Vol. 25 (2), pp. 373-391.
13. Jonge, Jan de, Dormann, Christian, Janssen, Peter M.M, Dollard, Maureen F. (2001), "Testing Reciprocal Relationships between Job Characteristics and Psychological Well-Being: A Cross-



Lagged Structural Equation Model", Journal of Occupational and Organizational Psychology, Vol. 74, pp. 29-46.

14. Kahn, R.L., Wolfe, D.M., Quinn, R.P., Snoeck, J.D. and Rosenthal, R.A. (1964), Organizational Stress Studies in Role Conflict and Ambiguity, New York: Wiley.