

## **WORKING STRESS VIZ-A-VIZ QUALITY IN WORK AMONGST PRIVATE SECTOR BANKERS**

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### **ABSTRACT**

*Bankers are confronting high push on account of their employment, long meeting expectations hours, unreasonable work weight, absence of occupation self-sufficiency, hierarchical society, part clash, taking care of requesting clients in bank and because of the absence of administration backing. In this manner part stretch has turn into an inescapable piece of human life and it makes life additionally difficult, then the representatives can't focus on their work gently and will influence the nature of work life. Along these lines the present study looks at the impact of part weight on nature of work life of private division bank workers. A specimen size of 120 private area bank representatives from Kochi Municipal Corporation in Kerala was considered for the study, through proportionate arbitrary testing technique and the scientist chose these specimens from main 3 private part banks, for example, Federal bank, South Indian bank and Catholic Syrian bank which is having more than 100 branches in Kerala according to RBI positioning as to aggregate number of branches for every banks in Kerala. Essential information was gathered with the assistance of organized survey and hence the gathered information were dissected utilizing factual instruments to be specific spellbinding insights, chi-square examination, connection investigation and numerous relapse examination. It is likewise distinguished that the part stretch and its components are found to have a negative relationship on nature of work life where the part push is high; it eventually prompts low nature of work life among the bank representatives. The study has been reasoned that the components of part stretch is firmly related and has an impact 87.9% impact on the nature of work life among the private division bank representatives.*

**KEYWORDS:** Role stress, Quality of work life, Private division bank workers

### **DISCUSSION**

Keeping money industry is an imperative constituent of general financial framework which assumes a pivotal part in the financial change and go about as an impetus for monetary development. The globalization of keeping

money operations alongside mechanical headway and proceeding with deregulation have essentially adjusted the face and extent of managing an account. The developing environment postures both open doors and dangers to human asset in the keeping money industry. The managing an account industry in

India has experienced gigantic changes and accordingly put a huge weight which makes burnout among the bank workers. The way of occupation among bank workers is exceptionally dull as it includes the immediate client collaboration in all levels. Bankers are confronting high stretch on account of their human life and it makes life additionally difficult. The way of life of the workers has turn out to be exceptionally intricate; because of which their psychological well-being gets influenced.

Anxiety is described by over engagement and feelings are over responsive which prompts tension issue and makes physical harms and at last makes an awkwardness in the middle of work and life. Newman characterizes part stretch as, "a condition emerging from the cooperation of individuals and their occupations and portrayed by changes inside of individuals that drive them to go astray from their ordinary working." Thus push is a versatile reaction to an outer circumstance that outcomes in physical, mental and behavioral deviations for authoritative members (Stranks, 2005)<sup>1</sup>. Anxiety is characterized as a resentful in the body's funds owed to physical, mental or enthusiastic jolts. Anxiety shows itself in diverse ways including exhaustion, incessant cerebral pains, irritabilities, heart illnesses, low self regard and reduced sex drive and such unfavorable responses are seen to add to mental and physical ailment (Mulki et al., 2007)<sup>2</sup>. The variables of part stretch like part desire, part clash, part vagueness, part stagnation, part overburden, monotonous work, work pressure and assets insufficiency makes an unpalatable circumstance during the time spent connection in the middle of representative and workplace that undermines the individual to go amiss from the typical working (Iacovides et al., 2003)<sup>3</sup>.

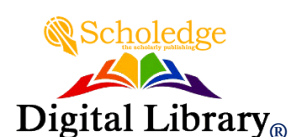
During a time of exceedingly dynamic and focused world, bank workers are presented to a wide range of part stressors which can influence

occupation, long meeting expectations hours, unnecessary work weight, absence of employment self-governance, authoritative society, part clash, taking care of requesting clients in bank and because of the absence of administration backing. Subsequently part stretch has turn into an inexorable piece of them on all parts of life. Compelling stretch and strain rolls out improvements in the representative's conduct, disposition, inspirations and insight that may make inexorable results with which they associate and can no more satisfy the dynamic parts that they were playing in the association. Therefore part push may decrease the level of work viability and contrarily impacts sound human relationship existing among representatives which at last makes an irregularity in the middle of work and their own life.

#### LITERATURE REVIEWED

Shilpa Sankpal et al. (2010)<sup>4</sup> considered on the part stretch experienced by people in general and private segment bank workers. The study has highlighted that there is a huge contrast between the part stretch of open and private area bank representatives. They found that the private bank representatives experienced higher authoritative part stretch than people in general division bank workers. They additionally recognized that there was no distinction between general society and private division bank workers in specific perspectives like part desire, part clash, part confinement, individual deficiency and part uncertainty.

Khattak et al. (2011)<sup>5</sup> directed a study among bank representatives and watched that mechanical issue at work, working hours, insufficient compensation, work stresses at home, no time to go through with family and work burden are the real reasons for anxiety in the managing an account division and amazing tiredness, rest aggravation, cerebral pains and back agony are the significant donors towards the variable called burnout.



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Alireza Bolhari et al. (2012)<sup>6</sup> they gauged the effect of word related weight on nature of work life among the staff of e-workspace. They found that part vagueness, part clash, part overburden, work pace, work monotony and pressure have a negative effect on nature of work life. They recommended that fitting administration of word related anxiety, adaptability in work and actualizing occupation improvement projects will upgrade the nature of work life among the staff individuals.

Subha Sachithanand and Raju (2013)<sup>7</sup> thought about the nature of work life, work inspiration and word related anxiety of private and open division bank representatives. They considered aggregate of 80 workers where 40 from private bank and 40 from open bank. They gathered information utilizing personal satisfaction scale, work inspiration poll and word related anxiety stock. The outcomes demonstrated that there was no huge distinction between general society and private area bank workers on work inspiration and there was a noteworthy contrast between general society and private part bank representatives on nature of work life and word related anxiety.

Tilottama Azad (2014)<sup>8</sup> broke down the employment stress among the managing an account division workers in Bhopal. The study uncovered the circumstances and end results relationship between the components bringing on anxiety like long living up to expectations hours, shameful prize framework, absence of self-sufficiency, authoritative society, part clash and their effect on broker's close to home life and wellbeing. Creator distinguishes that 90% of bank workers confronts work life awkward nature because of the overburden of the work and may bring about physical, wellbeing, mental and behavioral issues which prompts lower efficiency and occupation disappointment.

Kobranorouzian et al. (2014)<sup>9</sup> they analyzed the impacts of anxiety administration on nature of

work life through worker engagement among the workers in Iran. The study finds that the anxiety administration preparing system had a beneficial outcome on the nature of work life and it serves to lessen the anxiety, nervousness and gloom. Creators prescribed that push administration preparing project workshop went for occupation engagement and will upgrade the prosperity among workers furthermore control the level of anxiety.

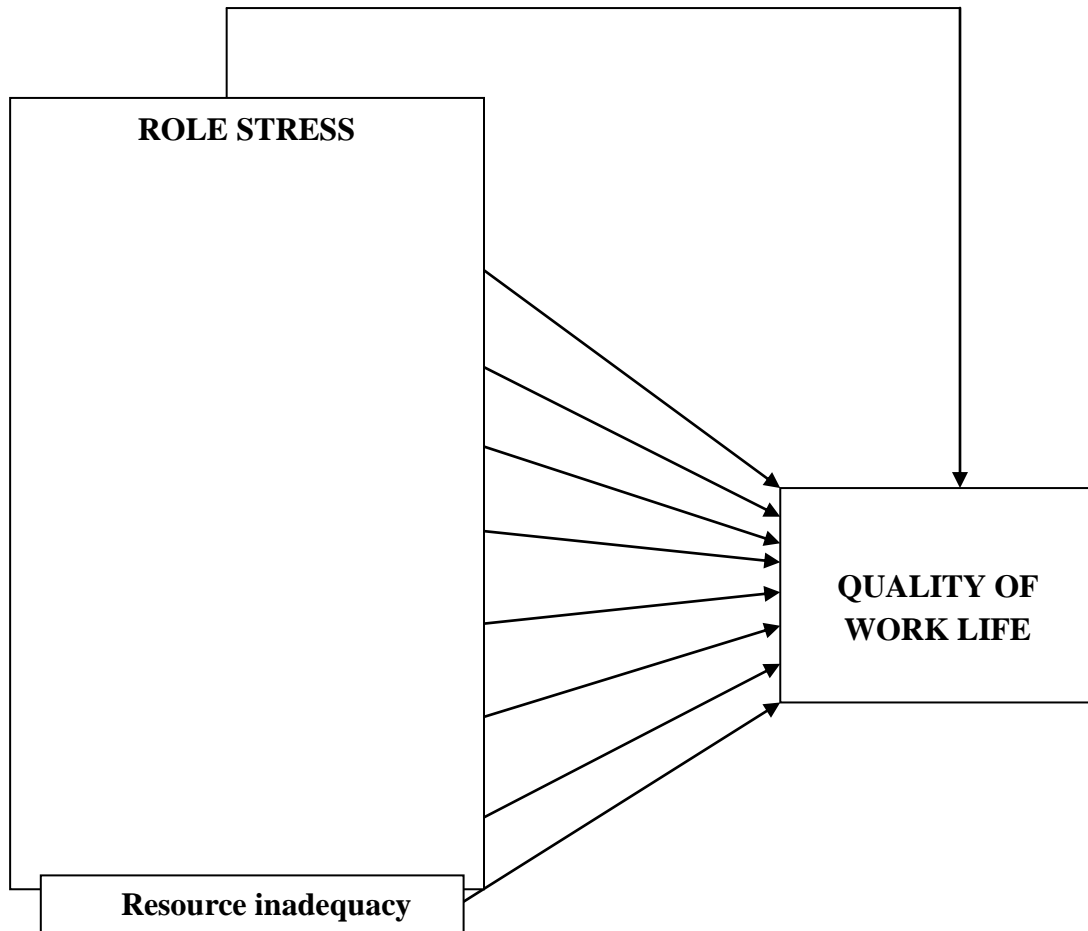
#### GOALS OF THE STUDY

1. To study the level of part push of private segment bank representatives.
2. To recognize the impact of part weight on nature of work life of private segment bank representatives.

#### RESEARCH METHODOLOGY

The present study analyzes the impact of part weight on nature of work life of private division bank representatives. Subsequently this study is unmistakable and observational in nature. An example size of 120 private area bank workers from Kochi Municipal Corporation in Kerala was considered for the study, through proportionate arbitrary examining system and the analyst chose these examples from main 3 private segment banks, for example, Federal bank, South Indian bank and Catholic Syrian bank which is having more than 100 branches in Kerala according to RBI positioning with respect to aggregate number of branches for every banks in Kerala. Essential information was gathered with the assistance of organized survey and the Cronbach's alpha for the nature of work life scale is 0.91 and it is 0.87 for the part push scale that shows a satisfactory unwavering quality of the poll. In this manner the gathered information were dissected utilizing factual apparatuses in particular distinct insights, chi-square examination, relationship investigation and different relapse examination.

## MODEL OF THE RESEARCH



## RESULTS AND DISCUSSIONS

**Table 1: Descriptive Statistics relating to the factors of role stress**

Sl. No.	Factors of role stress	Mean	S.D.	Rank
1	Role expectation	2.85	.564	6
2	Role conflict	2.81	.569	8
3	Role ambiguity	2.90	.645	5
4	Role overload	3.15	.608	2
5	Role stagnation	2.82	.649	7

6	Repetitive work	2.97	.771	3
7	Work tension	3.17	.608	1
8	Resource inadequacy	2.94	.675	4

Source: Computed from primary data

The mean scores on the factor Work tension (3.17) are higher than other factors of role stress. It is further interpreted that role stress is also caused due to the Role overload (3.15), Repetitive work (2.97), Resource

inadequacy (2.94), Role ambiguity (2.90), Role expectation (2.85), Role stagnation (2.82) and low mean scores is observed on the dimension of Role conflict (2.81).

### **Table -2: Chi-Square test**

*H<sub>0</sub>: There is no association between the socio-demographic factors and role stress among the private sector bank employees.*

<b>Socio Demographic Factors X Role Stress</b>		<b>Chi-square value</b>	<b>Sig*</b>
Pearson Chi-Square	Gender	38.816	.019
	Age	37.647	.000
	Marital status	65.544	.003
	Year of experience	48.228	.004
	Designation	55.356	.000
	Work timings	60.778	.001

Source: Computed from primary data

\* 5% level of significance

It was found that there is an association between the factors of role stress to all socio-demographic factors like gender ( $p=0.019<0.05$ ), age ( $p=0.000<0.05$ ), marital status ( $p=0.003<0.05$ ), year of experience ( $p=0.004<0.05$ ), designation ( $p=0.000<0.05$ ) and work timings ( $p=0.001<0.05$ ). Hence it is

inferred that the socio-demographic factors and role stress were dependent and all such hypothesis was rejected. Thus there is an association between the all the socio-demographic factors and role stress among the private sector bank employees.

### **The effect of role stress on quality of work life of private sector bank employees**

*H<sub>0</sub>: There is no relationship between the factors of role stress and quality of work life*

### **Table: 3: Correlation Analysis**

<b>Hypothesis</b>	<b>Independent Variables</b>	<b>Dependent Variable</b>	<b>Pearson Correlation (r)</b>	<b>Sig*</b>	<b>Effect</b>
H1	Role stress	Quality of work life	-.473	0.000	Negative
H2	Role expectation	Quality of work life	-.455	0.000	Negative



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H3	Role conflict	Quality of work life	-.500	0.001	Negative
H4	Role ambiguity	Quality of work life	-.346	0.000	Negative
H5	Role stagnation	Quality of work life	-.301	0.002	Negative
H6	Role overload	Quality of work life	-.210	0.000	Negative
H7	Repetitive work	Quality of work life	-.307	0.001	Negative
H8	Work tension	Quality of work life	-.282	0.000	Negative
H9	Resource inadequacy	Quality of work life	-.211	0.000	Negative

Source: Computed from primary data

\* 5% level of significance

Table (3) revealed the relationship between the factors of role stress and quality of work life through testing the nine hypotheses. Role stress is found to have a negative relationship on quality of work life ( $r = -.473$ ,  $\text{Sig} = 0.000 < P \text{ value } 0.05$ ). Similarly Role expectation ( $r = -.455$ ,  $\text{Sig} = 0.000 < P \text{ value } 0.05$ ), Role conflict ( $r = -.500$ ,  $\text{Sig} = 0.001 < P \text{ value } 0.05$ ), Role ambiguity ( $r = -.346$ ,  $\text{Sig} = 0.000 < P \text{ value } 0.05$ ), Role stagnation ( $r = -.301$ ,  $\text{Sig} = 0.002 < P \text{ value } 0.05$ ), Role overload ( $r = -.210$ ,  $\text{Sig} = 0.000 < P \text{ value } 0.05$ ), Repetitive work ( $r = -.307$ ,  $\text{Sig} = 0.001 < P \text{ value } 0.05$ ), work tension ( $r = -.282$ ,  $\text{Sig} = 0.000 < P \text{ value } 0.05$ ) and resource inadequacy ( $r = -.211$ ,  $\text{Sig} = 0.000 < P \text{ value } 0.05$ ) have a negative relationship with quality of work life among the private sector bank employees.

**Multiple regression coefficient** measures the relationships between variables in such a way that it identifies the effect of independent variables on dependent variable. Here the multiple regression analysis for quality of work life (Y) was performed with 8 independent variables of role stress like Role expectation ( $X_1$ ), Role conflict ( $X_2$ ), Role ambiguity ( $X_3$ ), Role stagnation ( $X_4$ ), Role overload ( $X_5$ ), Repetitive work ( $X_6$ ), Work tension ( $X_7$ ) and Resource inadequacy ( $X_8$ ).

$$Y = a_0 + b_1X_1 + b_2X_2 + b_3X_3 + \dots + b_8X_8$$

Where  $b_1, b_2$  to  $b_8$  are partial regression coefficients and  $a_0$  is a constant value.

Inter correlation between the factors of role stress revealed that all the predictor variables were entered simultaneously for regression equation because there is no multicollinearity exists among the selected 8 predictor variables.

**Table: 4: Regression analysis showing the effect of role stress on quality of work life among the private sector bank employees**

Type Of Bank	Variables	Un standardized Coefficient		Standardized Coefficient	t	Sig
		Beta	Std Error	Beta		
PRIVATE SECTOR BANK	Constant	-.358	.144		-2.494	.000
	Role expectation	-.028	.073	-.030	-0.381	.000
	Role conflict	-.249	.063	-.284	-3.969	.001
	Role ambiguity	-.113	.081	-.114	-1.395	.002
	Role stagnation	-.013	.069	-.014	-0.183	.009
	Role overload	-.043	.067	-.045	-0.642	.000
	Repetitive work	-.185	.041	-.201	-4.486	.000



	Work tension	-.247	.043	-.314	-5.779	.010
	Resource inadequacy	-.145	.048	-.182	-3.032	.000

Source: Computed from primary data

\* 5% level of significance

**Table: 5: Adjusted R Square value and results of ANOVA**

Type Of Bank	Model	R	R Square	F	Sig
Private sector bank	1	.938	.879	62.871	.000

Source: Computed from primary data

\* 5% level of significance

It is identified that factors of role stress like Role expectation ( $X_1$ ), Role conflict ( $X_2$ ), Role ambiguity ( $X_3$ ), Role stagnation ( $X_4$ ), Role overload ( $X_5$ ), Repetitive work ( $X_6$ ), Work tension ( $X_7$ ) and Resource inadequacy ( $X_8$ ) have significant effect on the quality of work life among the private sector bank employees. Adjusted  $R^2$  value of private sector bank employees is 0.879 states that all the 8 independent factors of role stress have 87.9% influences on the dependent variable called quality of work life. ANOVA results reveals p-value as 0.000 which is less than 0.05 and it indicates that regression model is statistically significant among the private sector bank employees. Thus it has been concluded that the factors of role stress is closely associated and has an effect on the quality of work life among the private sector bank employees.

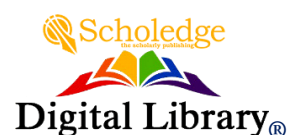
## CONCLUSION

The results of part stretch are unavoidable among the private segment bank representatives. The study highlighted that part stretch among bank workers happen generally because of abundance of work weight and because of investing much energy specifically with the clients. Consequently the study uncovered that different part anxieties, for example, part desire, part clash, part vagueness, part stagnation, part over-burden, redundant work, work pressure and assets insufficiency makes an upsetting circumstance between the worker and workplace that undermines them to

go amiss from the typical working. It is likewise recognized that the part stretch and its variables are found to have a negative relationship on nature of work life where the part push is high; it eventually prompts low nature of work life among the bank workers. Consequently it has been reasoned that the variables of part stretch is firmly related and has an impact on the nature of work life among the private division bank representatives and in this way the examination model is measurably huge. The study additionally uncovered that the anxiety is an a critical issue experienced by the bank workers and it ought to be overcome through legitimate anxiety administration procedures which goes for controlling a man's level of anxiety with the end goal of enhancing consistently working. Thus by making benevolent relations among the colleagues and inspirational demeanor towards client makes a trustful workplace and help the representatives to dispose of intemperate part stretch.

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