



# Comparative Study of Occupational Stress Level among the Bank Managers

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## Abstract:

'Stress' is body's reaction to any demand whether the cause of stress is a physical danger, a family crisis, emotional stress such as a fight with a beloved one or the boss, preparation for examination or interview or a new and demanding assignment at the office. Self-control system is the backbone of stress physiology. Stress affects the mind, body and behavior in many ways and every one experiences stress differently, there sign and symptoms that you may notice when you are experiencing stress. There sign and symptoms fall into four categories: Feelings, thoughts, Behavior and Physiology: The stress relating to job have become predominate feature of modern life, exerting for reading effects as off the job. Occupational stress is an increasingly important in health problem and a significant cause of economic cuss. Occupational stress may produce both overt psychological and physiologic disabilities. Stress has harmful physiological and psychological effects on employees. Stress in a major cause of employee turnover and absenteeism. Stress experienced by one employee can affect the safety of other employee. By controlling stress, individual and organization can be managed more effectively. Increased competition due to the entrance of more private corporate sector bank, introductions of new technologies etc. there changes. The employee in the banking sector is experiencing a high level of stress.

**Keywords:** Bank, Employee, Feeling, Level, Managers, Sign, Stress

## 1. Introduction

What is stress: Stress is body's way to responding to any kind of demand. It can be caused by both good and bad experiences. When people full stressed by something going on around them. Their bodies react by releasing chemicals into the blood. These chemicals give people more energy and strength, which can be a good thing if their stress is caused by physical danger. Best this can also be a bad thing. If their stress is in response to something emotional and there is no outlet for this extra energy and strength.

Stress is a normal physical response to event that makesyou feel threatened or up to your balance in some way. When you sense danger- whether it's real or imagined the body's defenses process known as the fight-or- flight reaction.

## 2. Effects of Chronic Stress

The body does not distinguish between physical and psychological threats. When you are stressed over a busy schedule, an argument with a friend a traffic jam or a mountains of fills, body reacts just or strongly as if facing a life- or – death situations. The body's stress system is activated, the easier it is to trip and harder it is to shut off.

Long term exposure to stress can lead to serious health problem. Chronic stress disrupts nearly every system in body. It can raise blood pressure, suppress the immune system, increase the risk of heart

attack and stroke, contribute to infertility and speed up the again processes. Long term stress can even receive the brain learning more vulnerable to anxiety and depression.

### 3. How Do You Respond to Stress

Psychologist Connie Liclas uses a driving analogy to describe the three most common way people respond when they are over whelmed by Stress:

- **Foot on the gas:** An angry or agitated stress response. You are heated keyed up, overly emotional and unable to sit still.
- **Foot on the brake:** A withdrawn or depressed stress response. You shut down, space out and show very little energy or emotion.
- **Foot on both:** A tense and frozen stress response. You "Freeze" under pressure and can't do anything. You look paralyzed, but the surface you are extremely agitated.

### 4. Introduction to occupational stress

We are living in an era of growing complexities and pressure where human contribution and capacities are being faced severally. The stress relating to job have become predominate feature of modern life, exerting for reading effects as off the job. This is the reason that systematic studies of stress in organizational setting have increased dramatically over the past one decade. Recovery job stress has come into prominent work related research topic. Job stress is generally define din times of relationship between person and environment. Mc. Granth (1976) has noted that a stress involves an interaction of person and environment. To define stress he said..... There is potential for stress when on environment mental situation is perused as presuming around when threatens to exceed the persons capacity and resources for meeting it. Under conditions where he expert a substantial differential in the rewords and wants from meeting the demand stress not meeting it Margis and Kroos (1974) destined job stress as on condition worth interacting with workers Characteristics to disrupt psychologically or physiological homeostasis. The causal situation conditions are job stresses and the disrupted homeostasis in job related strain.

The psychologists and management scientists have difficult news about potential psychological situational conditions or job factors which causes job stress. The reaches engaged in analyzing the antecedent and consequences of job stress have reported different physical and psychological conditions at work as potential occupational stressors. Rehn.et. al. 1904 Kan S. Quinn, 1970; French &Caplan, 1972, M.C. Grath, 1976; Coorer & Marsheel, 1976, 1977 House et al. 1979 etc.

Beer and Nawman (1978): defined occupational stress an 'A condition arising from the Interaction of people and their jobs and characteristics by changes within people that force them to denote from their normal functioning.

Cobb (1975): has the opinion that the relation load creates severe stress among workers and manger. If this individual manager can-not cope with the increase responsibilities it may lead to several physical and psychological discover among them Book (1973) reported that qualitative changes in the job create adjust mental problem among employees. The interpersonal relationship within the dependent and between the departments creates difficulties with the organization to a great extent.

Miles & Perracult (1976): Identify for different types of role conflict. 1. Intra sender role conflict, 2. Inter sender role conflict, 3. Person role conflict. 4. Role over load. The use of role concepts suggests that job related stress is associated with individual, interpersonal, the structure variable presence of sup positive peer and sup positive relationship with supervisor are negatively correlated with (R.C. Kaplan et. al; 1964).

**5. Signs of Stress**

Physical Signs of Unhealthy Stress	<ul style="list-style-type: none"> <li>• Ulcers or chronic stomach problem.</li> <li>• High Blood Pressure</li> <li>• Stress-related conditions such as eczema or psoriasis</li> <li>• Anxiety</li> <li>• Weight gain or loss</li> <li>• Sleeplessness or disturbed sleep patterns.</li> </ul>
Cognitive Signs of Unhealthy Stress	<ul style="list-style-type: none"> <li>• Inability to concentrate and stay on task.</li> <li>• Forget Fitness</li> </ul>
Emotional Signs of Unhealthy Stress	<ul style="list-style-type: none"> <li>• Depression</li> <li>• Irritability</li> <li>• Anxiety</li> <li>• Feelings of isolation</li> <li>• Reduced empathy towards clients and other people</li> </ul>
Behavioral Signs of Unhealthy Sign	<ul style="list-style-type: none"> <li>• Increased Smoking</li> </ul>
	<ul style="list-style-type: none"> <li>• Compulsive eating or weight loss.</li> <li>• Increase nervous behaviors such as nail-biting, teeth grinding, playing with hair etc.</li> <li>• Increased alcohol consumption.</li> </ul>
Signs of Unhealthy Stress in the Workplace	<ul style="list-style-type: none"> <li>• Burnout</li> <li>• Discouragement pessimism decline in motivation and efforts.</li> <li>• Negativism, irritability, rigidity</li> <li>• Blaming others</li> <li>• Resistance to change</li> <li>• Become more emotionally affected by clients and colleagues.</li> <li>• Longer lunches or no lunch at all.</li> </ul>

**6. Sources of Stress and Solutions**

<p><b>Over-commitment:</b> You have booked every moment of every day and run from activity to activity. Even worse, one unpredictable event like extra traffic or car trouble, destroys your carefully calibrated schedule. Those that you have made commitments to become angry when you can-not meet your commitments and this adds to your stress.</p>	<p>Identify all of your major commitments both at work and at home. Analyze them and see if you could eliminate any of them. Eliminate all that you are consistently unable to meet any way. Prioritize those that are left and see if you can eliminate them or cut down on them. Make sure that you include time for yourself as part of your commitments.</p>
<p><b>Unresolved interpersonal problems:</b> Sometimes we can-not help others to help their relationship when we have our own relationship problems. This becomes especially difficult when we have great emotional pressure on us at work.</p>	<p>In quiet reflection alone or with your support system determine what issues in your personal life are causing these symptoms of stress. If you are unable to share them with your support system consider seeing a therapist or counselor about them. Writing down what you think about is helpful in seeing more clearly what the problems are</p>

## 7. Review of Literature

**Beer and Nawman (1978):** defined occupational stress as 'A condition arising from the Interaction of people and their jobs and characteristics by changes within people that force them to deviate from their normal functioning.

Cobb (1975): has the opinion that the relation load creates severe stress among workers and manager. If this individual manager can-not cope with the increase responsibilities it may lead to several physical and psychological disorder among them Book (1973) reported that qualitative changes in the job create adjustment mental problem among employees. The interpersonal relationship within the department and between the departments creates difficulties with the organization to a great extent.

**Miles & Perracult (1976):** Identify for different types of role conflict. 1. Intra sender role conflict, 2. Inter sender role conflict, 3. Person role conflict, 4. Role over load. The use of role concepts suggests that job related stress is associated with individual, interpersonal, the structure variable presence of supportive peer and supportive relationship with supervisor are negatively correlated with (R.C.

### **Kaplan et. al; 1964).**

There is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptom, a sense of futility or lower self- esteem, lower level of job involvement and organizational commitment, and perception of lower Performance on the part of the organisation, of supervisor, and of themselves (**Brief and Aldog, 1976 Greene, 1972**). Ivancerich and Matterson (1950) Indicates poor peer relation intrinsic may explain various physiological and behavioral outcomes in an employee. Desiring such stick together for work place interpersonal conflict and negative interpersonal relations are prevalent sources of stress. Lack of Participation in the decision making process, lack of effective consultation and communication, unjustified restriction on behaviors, office policies and no sense of belonging are identified as potential sources of stressors. Under participation in work activity is associated with negative psychology mood and behavior response, including escapist drinking and heavy smoking.

**According to French and Caplan (1975)** "Pressure of both qualitative and quantitative overload can result in the need of work excessive hours, which is an additional source of stress. Having to work under time pressure in order to meet deadlines is an Inter-dependence source of stress studies shown that stress level. Increase as difficult deadlines draw near.

Stress is often developed when an Individual is assigned a major responsibility without proper authority and delegation of power. Interpersonal factor such as group cohesiveness, functional dependence, communication frequency, relative authority and organizational distance between the role under and the focus are importance, topics in organizational behavior. Stress develops when an individual feels he is not competent to undertake the role assigned to him effectively. The individual feel that he lacks knowledge, skill and training on performing the role (**Stress, Conflict Management and Counseling**) Occupational stress is in increasingly importance occupational problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However it may also cause subtle manifestation mobility that can affect personal well and productivity (**Quick, Murphy, Hurrell and Orman, 1992**). A job stressed individual is likely to have greater job dissatisfaction, increased absenteeism Increase frequency of drinking and smoking Increase in negative psychological symptoms and reduced aspiration and self-esteem (Jick and Payne, 1980). The use of role concept suggests that occupational stress is associate with individual, interpersonal and structural variable.

Studies on burnout found that, it is related to exhaustion and work overload factors in various organizations (**Green & Walkey 1988, Cherniss, 1980, Freudenberger, 1977, 1988**).

Stress on job is costly for employees, rejected in lower productivity; reduce motivation and job skills and increase and accidents. Because employee spend roughly one third of their liver working is an organizational goal setting, employee mental health is of particular importance. Two people exposed to the same threatening situation may differ substantially in the magnitude health problem might energy in several way both physically and mentally of these variation result from differences in temperament, social resources and the effectiveness of the coping response that the individual bring to leave on the stressful transaction.

The present study is an attempt to investigate and compare the level of stress experience by the employees of State bank of India bank.

The study aims to ascertain the level of stress and coping strategies adopted by the Bank employee ( both manager and assistant manager) in the Lucknowbranch of SBI (M.G. Marg&charbag branch Lucknow).

### 8. Rationale of the Study

The present study is an attempt to find out the difference in the occupational stress level among the junior and assistant manager of the national bank Researcher close this topic because researcher has a view that occupational stress is higher in senior bank manager compared to assistant bank manager a nationalized bank.

Occupational stress is an increasingly important in health problem and a significant cause of economic cuss. Occupational stress may produce both overt psychological and physiologic disabilities. A job stress individual is likely to be having greater job dissatisfaction absenteeism, increasing frequency of drinking and smoking, increase in negative psychological symptoms and reduced self-esteem. Stress on the job is lower productivity, reduced motivation and job skills and increased and accidents.

Researcher is also inclined to study the occupational stress among senior and assistant manager, because it is found that when occupational stress develops individual feels he is not competent to undertake the role assigned to him effectively. The individual feels that he takes knowledge, skills and training on performing the role.

To study the above mentioned problem and their consequence is the main aim to choose this topic.

### 9. Methodology

Statement of the problem the purpose of the product study is to find out the difference in the occupational stress level among the senior and assistant managers of nationalized banks.

### 10. Hypothesis

Occupational stress level will be higher among the senior bank managers on compared to assistant bank managers.

### 11. Variable

IV-Levels of Bank managers

DV-Occupational stress

### 12. Sample

Sample consists of 30 bank managers, 15 senior managers 15 assistant managers' employees. Sample were taken by the employees of state Bank of India situated in Lucknow namely State bank of India, MG Marg branch, Lucknow and SBI charbag branch, Naka HindolaLucknow age range 40-45 years and mean age range 42 years.

### 13. Tools Used

#### 13.1 Scale

Occupational Stress Index constructed and standardized by Dr. A.K. Srivastava and Dr. A.P. Singh. The scale consists of 46 items, each to be related on the five-point scale. Out of 45 items, 46 items 28 are "true-keyed" and next 18 are "fakekeyed". The item related to almost all relevant component of the job like which cause stress in some way or the other, such as role overload, role ambiguity, role conflict person, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working condition and unprofitability.

#### 13.2 Scoring

For scoring Index sheet was used. Questionnaire 46 items, each to be related on the five-point scale. Questionnaire also consists of both true keyed and fake-keyed items. Out of 45 items 46 items, 28 are true keyed and rest 18 are fake keyed. Reverse scoring were done item no. 14, 15, 38, 30, 40, 7, 19, 31, 8, 20, 32, 41, 33, 10, 22, 43. Then all scores are added for each sub-scale.

#### 13.3 Instructions

This Questionnaire is meant for a psychological investigation. The questionnaire consists of some statements that employees say or feel about various components and conditions of their job. You are required to select any one of the following "five responds" to indicate the extent to which you agree or disagree with each statement to describe the nature and conditions of your job. Five responds are given below.

- 1.Strong disagree
- 2.Disagree
- 3.Undecided
- 4.Agree
- 5.Strong agree

Give your response frankly. Your responses will be kept strictly confidential.

#### 13.4 Reliability

The reliability index by split half (odd-even) method and cronbacti's alpha-coefficient for the scale as a whole were found to be 935 and 90 respectively. The reliability indicates of the 12 sub-scale were also computed on the (split half) method.

#### 13.5 Validity

The validity of the O.S.I. was determined by the coefficient of the correlation between the score of O.S.I. and the measure of job involvement (Lodnal&Kejner, 1965), work motivation (Shrivastava, 1980). Ego strength (Hasan, 1970) and job satisfaction (pestonjee, 1973) were found to be -56 (N=225), -.44 (N=205) and -.51 (N=500), respectively. The correlation between the score on the O.S.I. and the measure of job Anxiety (Srivastava, 1974) was found to be 0.59 (N=400)

**Table 2:** Showing the significance deference between the occupational stress level of senior manager and assistant manager.

Sr.	Sub. Scales	Mean		SD	t
		Senior Manager	Assistant Manager		
1.	Role overload	21.1	18.2	3.75	4.51
2.	Role ambiguity	12.4	11.5	2.97	2.40
3.	Role Conflict	14.00	13.4	2.17	2.31
4.	Unreasonable group & political pressure	18.2	16.9	4.71	2.16
5.	Reasonable for person	9.8	9.5	2.33	9.3

6.	Under participation	13.6	13.0	8.82	0.35
7.	Powerlessness	8.5	11.2	1.91	3.97
8.	Poor peer relations	11.00	8.4	3.09	1.03
9.	Intrinsic Impoverishment	10.6	10.4	1.29	0.43
10.	Low status	79.4	7.2	1.42	0.31
11.	Strenuous working condition	10.6	9.6	3.83	1.53
12.	Unprofitability	7.4	7.5	2.41	0.14

-Table value at 0.01 level with 28 df = 2.76

-Table value at 0.05 level with 28 df = 2.05

-Calculated value is < 0.01 level

-Calculated value is < 0.05 level.

#### 14. Interpretation

The purpose of the study is to find out the difference in the occupational stress level among the senior and assistant managers of nationalized bank.

For this study hypothesis was formulated that was stress will be higher in senior manager as compared to assistant Managers.

For this study occupational stress index were used constructed and standardized by Dr. A. K. Srivastava and Dr. A. P. Singh. Questionnaire consists 46 items and each to be rated on 5 point rating scales. Reverse scoring were five in few items. Respondent has to answer 'Five responses', 'Strongly disagree', 'Disagree', 'Undecided', 'Agree', 'Strongly agree'. Then all scores are added for each 12 scales such as Role overload, Role ambiguity, Role conflict group, Political pressure, Powerlessness, Poor peer relations, Intrinsic impoverishment, Low status, Strenuous working conditions and Unprofitability. These are all component of job life which covers stress in some way or the other.

The Table no. 1 showing the significance difference between all the sub-scales, occupational stress among senior manager & assistant manager.

Subscale- 1 is Role Overload, showing significance difference between the senior managers& assistant manager. Further t-testing was done. The obtained t-value is (4.51) which shows it is significant at 0.01 levels. Mean direction also support the results because Mean for senior manager is (21.1) more than the mean for assistant manager (18.2) which shows that senior manager have high works load as compared to assistant manager. It means that stress on job is very much costly for senior employee, which is reflected is lower productivity, reduced motivation and job skills.

Cobb (1975) has the rightly pointed out in the context that, "the responsibility load creates severe stress among workers and managers." A feeling of incongruity between the skills they have the workload given to them in the factor behind high stress in senior managers.

Subscale-2 is Role ambiguity showing significance difference between the role ambiguity of senior manager and assistant managers. The obtained t-value is (2.40), which shows significant at 0.05 level. It shows the senior manager have high ambiguity compared to assistant manager. Mean direction also support the result because the mean for senior manager is (12.4) more than the mean for assistant manager (11.5). Higher ambiguity related to the work and work schedule and higher occupational stress. The role ambiguity result when then low congruity between the expiration, performance lower actual and perceived group productivity, less concern or involvement with group. Role ambiguity exists when an individual has inadequate information about his work role.

Subscale-3 is Role conflict showing significance difference at 0.05 level t-value is (2.31). Mean direction also support the results because the mean for senior manager is (14.0) more than the mean of assistant manager is (13.4). It shows that senior manager have high role conflict as compared to assistant managers. This indicates that a set of expectation applied to incumbent by the organisation and role they perform with the organization is not in congruence with each other. Cooper and Harshall (1978) right indicate in this context that the "Role conflict exist when an individual in a particular work role in turn by confecting demands or doing things he or she really does not count to do or so does not think over part of job satisfaction."

Subscale-4 is Political Pressure indicate significant difference at 0.01 level. The obtained t-value is (2.16) mean directions also support the results because the mean for senior manager is (18.2) more than the mean of assistantManager (16.9). It indicates that the senior Manager have higher political pressure also. It means in competition status of in banking sector existence is the factor than maintains. Members have to work under pressure to complete with other nationalized bank employee having different work skills & expertise. Also have to turn their work in accordance with the demand. Sbuscale-5 is Responsibility for person showing significant difference at 0.05 level. The obtained t-value is (9.3). Mean direction also support the results because the mean of senior manager (9.8) (12-13) more than the mean of assistant manager (9.5) it indicates the senior Manager have higher responsibility for the person also senior manager responsible for the future of a no. of people higher level of responsibility, manager feels at work higher level of stress. McGrath(1970) rightly pointed out that, "Stress is a substantial imbalance between the environment capabilities of the focal organism.

Subscale-7 is Powerlessness showing not significance differences 0.01 levels. The obtained t-value is (3.97) But Mean direction supports the results, because mean for senior manager is (11.2) more than the mean of assistant Manager (8.5). It indicates that senior manager have high feeling towards powerlessness as compared to Assistant Manager. It shows that senior manager is not getting adequate support from the supervisor is their work accomplishment and discussion of functional duties. Lower the level of supper manager obtained from the organization higher the level of stress experienced by the manager at work, Anoop Singh et.al. (1991) tight indicate that `greater support from supervisor and co-worker in the workplace is strongly associated with greater feeling of well-being put the employee under irritability, anxiety, depression and somatic disorder."

Subscale (5) under participation, subscale (8), poor-peer relations, subscale (9) intrinsic impoverishment subscale (11) strenuous working conditions and subscale (12) unprofitability are not significant at .05 levels but the mean direction support the hypothesis suggests that the mean for senior Bank Manager is higher than the assistant manager. It means that is stress situation also have lacks of group cohesiveness which is explaining various physiological and behavior outcomes in employees. They have also poor peer relations, inter-personal relation that is existed with negative mood, depression and symptoms of ill health. Dewa (1993) and Lang (1984): Long et. al. (1992) indicates that "workplace interpersonal conflict and negative interpersonal relations are pre-valet sources of stress. they have also lack of participation in decision making process, lack of effective communication, no sense of belonging are identified as potential sources of stressors. Caplanet. al. (1975) "lack of participation in work activity is associated with negative psychological mood and behavioral responses, including escapist drinking and heavy smoking.

So, in this way one may inter that in all the 12 subscale, only 6 subscale are supported the hypothesis but rest of the subscales not supporting. It shows that in some sources is higher to senior manager compared to Assistant Manager.

The results of present research accept the hypothesis is clearly indicates that occupational stress is higher among senior and assistant in nationalized banks.



## 15. Summary

The stress relating to job have become predominates feature of modern life. It has an integral part of everyday living. Stress is a conditions of stress that has a direct bearing on emotions, thought process and physical conditions of a person. Occupational stress has an important topic for study of organizational behavior for several reasons, 1. Stress has harmful physiological and physiological efforts on employees, 2. Stress in a major cause of employee turnover and absenteeism, 3. Stress experienced by one employee can affect the safety of other employee, 4. By controlling stress, individual and organization can be managed more effectively. Increased competition due to the entrance of more private corporate sector bank, introductions of new technologies etc. there changes. The employee in the banking sector is experiencing a high level of stress.

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