



Investigating the Causes and Symptoms of Stress among Employees in Indian Banks

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DOI: 10.48047/ecb/2023.12.si4.1682

Abstract:

Purpose - This study aims to conduct an in-depth investigation into the myriad of causes that contribute to stress and its impacts experienced by employees working in selected banks.

Design/methodology/approach - The data collection method involved obtaining responses from a sample of 80 employees, with an equal representation of 40 individuals from each category of bank in the Karnal district of Haryana state. This was achieved through the administration of a pre-tested structured questionnaire. Using mean and standard deviation were employed to conduct statistical analysis of the data, and an independent sample t-test was utilized to validate the findings of the study.

Findings - The findings indicate that heavy workload, time pressure and deadlines, poor salary, a feeling of powerlessness, and employees not being able to satisfy all stakeholders are the primary factors contributing to stress among bank employees. On the other hand, irritability, gain/loss of weight, accelerated speech, short temper and restlessness are the preeminent symptoms of stress among bank employees. Statistically, there exists a notable difference in the perception held by employees of selected banks within the public and private sectors towards heavy workload, time pressure and deadlines, feeling of powerlessness as causes of stress; and irritability, restlessness and worrying as symptoms of stress.

Practical implications - Human resource is an integral part of an organization as it helps in cost-effectiveness and improving competitiveness, which ultimately leads to business success. It is recommended that various stress management and coping strategies shall be used to cope with the stress by the employees.

Originality/value - The study is original and empirical in nature. This research paper aims to make a scholarly contribution by examining the underlying causes and symptoms of stress experienced by employees in the selected banks.

Article Type: Research Paper

Funding Statement: The study received no grant funding.

Ethical Compliance: The study's methods involving human participants were all as per the institution's ethical guidelines.

Keywords: *Stress, Workload, Powerlessness, Restlessness, Irritability.*

Introduction

Stress has been there since the existence of mankind and will be there till the end of time. Stress is an intrinsic element of human life and has an enormous impact on the being of individuals as well as the organization (*Xavior Selvakumar & Advisor, 2015*). Stress has become a terminology that is used in our daily lives, though it has different meanings to various sets of people (*Selye, 1973*). Number of workers who are suffering from stress at work is increasing day by day (*Murphy, 1996*). As per National Crime Records Bureau, a comprehensive total of 164,033 instances of suicide were documented in India in the year 2021. Among these cases, it was determined that 1.6% of suicides were attributed to professional or career-related issues. In today's time, psychological problems have taken the place of physical ailments as the prominent source of leaves of absence and work inadequacy during the long term in most of the developed nations (*Harvey et al., 2009*). Mental health issues like burnout, fatigue and other psychological problems are the major causes of extended sick leaves from work (*Duijts et al., 2007*). Stressors are the environmental situations or demands that evoke the pattern of reactions from the organism. These reactions may be physical, behavioural, emotional or collectively all of these (*Rout & Rout, 2002*). The key stressors appear to be employees' personalities and stress coping styles (*Khoury & Analoui, 2010*). Every job has inherent causes of stress, there are six common causes of stress those are identified by the various researchers in all jobs such as inherent job-related factors, function in an organization, relationships at the workplace, career advancement structure and climate of organization and stressors that are external to the organization (*Cooper and Marshall, 1976*). Hans Selye, who first coined the term "stress", pioneered the "General Adaptation Syndrome" (GAS), the summation of comprehensive or systematic responses of the body that tend to appear after continued exposure to stress. If any creature is repeatedly exposed to a type of distress, the GAS unfolds in three phases, namely, "the alarm reaction", "the stage of resistance" and "the stage of exhaustion". Every stage of this model is distinguished by a unique set of physiological changes that a body undergoes. Symptoms of the alarm

reaction stage include high blood pressure, palpitation, dilated pupils, intensified sensitivity in senses, flushed skin and high glucose levels. Symptoms of the stage of resistance include irritability, frustration and poor concentration. Symptoms of the stage of exhaustion may include depression, fatigue, anxiety, burnout and insomnia (*Selye, 1946*). Symptoms of stress can be noticed in a human, mainly in changes in behaviour (*Michie, 2002*). Profound symptoms of stress might be seen in the feelings (irritability, anxiety and fatigue), in behaviour (being reserved, aggressive, emotional and unmotivated), in thinking (confusion, difficulty in problem solving and concentration) or physical symptoms (for example, headaches, rapid heartbeat, nausea, headaches) in an individual. If stress continues, there can be adverse changes in the functioning of the neuro-endocrine, cardiovascular and immune systems of the body, resulting in psychological and physiological health diseases such as depression, anxiety and heart disease (*Cooper & Marshall, 1976*). Over the last few decades, the Indian banking industry has seen rapid and significant changes such as policy reforms brought about by globalization and liberalization, an increase in competition as new private sector banks enter the market, attrition and technological advancements *etc.* The bank employees are a special work group that experiences varied amounts of mental stress on the job (*Chaudhary & Lodhwal, 2017*).

Review of Literature

Dhankar (2015) investigated that although employees of both categories of banks are facing stress, employees working in private sector banks have more role overload as compared to those working in public sector banks. Whereas the major factors causing stress in employees of public sector banks are arbitrary grouping and political pressure. *Bhui et al. (2016)* identified some management practices, including unreasonable demands, insufficient assistance, unjust treatment, lack of acknowledgement, lack of authority to make decisions, a lack of transparency, an imbalance between effort and reward, and communication gaps, that lead to stress at work. *Kan & Yu (2016)* found that job stress and work-life conflict were related to symptoms of depression among bank personnel. While reward reduces the impact on depressive symptoms, extrinsic effort, over-commitment, and conflicts between work and family roles increase depressive

symptoms. *Kishori & Vinothini (2016)* analyzed the effects of various work-related stressors on workers of State Bank of India, Tiruchirappalli. The study identified excessive workload and a lack of work-life balance as the primary factors contributing to heightened job-related stress. *Valente et al. (2016)* concluded that psychosocial conditions in banking activities including high strain, effort-reward imbalance, limited social support at work and over-commitment may depict potential factors of risk for depressive symptoms in bank employees. *Chaudhary & Lodhwal (2017)* found that employees experience significant stress due to inter-role distance i.e. the conflict between professional and personal roles. *Garg & Yajurvedi (2017)* identified a lack of control over the workplace, low levels of recognition for the work completed, a strict organizational structure, unpredictable employment patterns, lack of administration support, role conflict, inadequate monetary rewards and personal issues as the major factors causing stress among employees. *Jossy & Kumar (2018)* examined the various factors contributing to work-related stress experienced by software professionals, factors like role ambiguity, salary and rewards, workload and fear of obsolescence have a detrimental effect on employees' job performance. *Rana & Soodan (2019)* measured the influence of stress on employment satisfaction, burnout and health in educators of selected public and private colleges. The findings showed that most teachers have personal stress connected to financial difficulty. Other key stressors included career and achievement-related stress, intrinsic job-related difficulties, and managerial responsibilities. Faculty members with health issues experienced stress at work and burnt out more quickly. *Khalid et al. (2020)* looked into the effects of workplace stress on bank employees. Researchers commented that private-sector bank employees are provided with better pay, rewards and a better working environment than public-sector banks but they also face increased workload and a higher level of responsibilities, whereas public sector bank employees have better job security. *Sidhu et al. (2020)* identified causes of stress at workplace on employees working in power sector in Punjab as workload, working environment, lack of growth opportunities in future as the main causes of stress at workplace, workload being the most contributed source. *Gulzar & Rashid (2020)* determined the organizational stress and its nature being experienced by school teachers. Extreme workload, big class sizes, lack of facilities, workplace noise, working during

vacations and excessive paperwork were perceived to be the primary reasons of stress for workers. *Subha et al. (2021)* explored the various sources of occupational stress experienced by IT employees who transitioned to remote work during coronavirus. Additionally, it investigated the impact of this stress on their mental well-being; workload, an unfavorable working environment, job insecurity, personal issues and absence of structure have all been highlighted as major sources of occupational stress. It was also concluded that occupational stress adversely impacted the mental well-being of these working women. *Rožman & Tominc (2021)* examined the differences in employees' physical, psychological and cognitive indicators of health concerns, prior to and amid the COVID-19 pandemic. Symptoms of health issues were more strongly indicated during the pandemic than before the pandemic. During the COVID-19, employees exhibited a rise in emotional symptoms such as depression, job insecurity, not completing their tasks on time, anxiety, helplessness *etc.* *Yasmin et al. (2021)* assessed the psychological impacts of the Covid-19 pandemic on employees in private and public sector banks in Bangladesh. The pandemic significantly affects bankers' psychological distress, almost all employees were found with anxiety, stress and depression. Colleagues getting infected, those using public transportation, having pregnant women and elderly persons at home and smoking more during the pandemic were identified as major causes of stress in employees. *Elsafy & Shafik (2022)* investigated job stress perceived by the employees of a private bank in Egypt during the unpredictable period of the coronavirus pandemic. One of the main stressors identified as having an impact on workers' performance was work overload. *Lagrosen & Lagrosen (2022)* examined the relationship among quality management values, workplace stress and workplace health, results indicated that quality management can help employees give a sense of control at work, in order to lessen some of the negative impacts of work stress. Identifying the underlying factors contributing to stress and developing effective strategies for managing it are crucial measures in achieving optimal organisational performance. Frequent research in this field would aid in exploring the underlying causes of stress and its physical and psychological impact on employees. This study includes the sample size from the geographical area which is either included significantly less or not included at all.

Research Objectives:

The purpose of this particular study is:

1. To ascertain the factors contributing to stress among the employees of the selected banks.
2. To determine the symptoms of stress experienced by employees in the selected banks.

Research Hypotheses:

In order to substantiate the findings, subsequent research hypotheses were formulated and thereafter tested:

H₀₁: No significant difference exists among the causes of stress among the employees of both sectors.

H₀₂: No significant difference exists among the symptoms of stress experienced by the employees of both sectors.

Research Methodology:

Sample Profile:

The study covered the employees of both private and public banks in the Karnal district of Haryana in India. Five branches from each sector were selected for conducting the survey. Data has been gathered from 80 employees, 40 of whom worked for public and 40 for private banks. Indian bank, Canara Bank, PNB, BOB and SBI were chosen public sector banks, whereas private sector banks include Axis bank, ICICI, KMB, IndusInd and HDFC. Out of 80 employees, 52 employees are male, whereas 28 employees are female. 33 employees are under the age of 30, 38 are between the ages of 31 and 40, 6 are between the ages of 41 and 50, and three are over the age of 50. 54 employees are married whereas 26 employees are unmarried. Qualification of 38 employees is graduation, 41 employees are post-graduated and 1 employee has completed PhD. 37 employees have up to 5 years of work experience, 27 employees have work experience of 6-10 years, 9 employees have experience of 11-15 years and 7 employees have more than 15 years of work experience. 27 employees are designated as managers, 14 employees

hold deputy manager's posts, 19 employees are ranked as officers, 12 employees are designated as clerical staff and 8 employees are posted at other designations.

Data Collection:

The data was gathered through the utilisation of a pre-tested structured questionnaire. The researchers employed a five-point Likert scale to assess the items, encompassing a range from 1 to 5, where 1 represent strong disagreement and 5 indicate strong agreement. The employees indicated their level of agreement with the provided statements from 5 (SA), 4 (A), 3 (N), 2 (D), to 1 (SD) (*Likert, 1932*). This research study incorporates secondary data from books, journals, research papers, publications, and theses that are accessible within the domain of stress, stress management, and other facets related to stress.

Data Analysis Tools:

The data obtained from the questionnaire is analyzed using statistical measures such as the mean (\bar{X}) and standard deviation (S), employing the IBM SPSS software (version 20). To verify the findings of the study, an independent sample t-test has been applied.

Reliability of Instrument:

The reliability analysis of the questionnaire was conducted using the Cronbach-alpha method. The Cronbach's alpha coefficient for the causes of stress is 0.886, which is considered to demonstrate good reliability according to conventional standards. The alpha coefficient for the symptoms of stress is 0.929, which indicates a high level of internal consistency and reliability. This alpha value is considered excellent in the context of assessing the symptoms of stress (*George & Mallery, 2003*).

Table-1: Reliability of Instrument

S No.	Statements	Cronbach-alpha	Assessment of results
1.	Causes of stress	0.886	Good
2.	Symptoms of stress	0.929	Excellent
3.	Total	0.946	Excellent

Source: Compiled from primary survey.

Results and Discussion:**(A) Analysis of Causes of Stress**

The analysis of causes of stress in the employees of both categories of banks is exhibited in Table-2. In the context of public sector banks, the employees experience significant stressors, primarily stemming from heavy workload ($\bar{X}=4.43$, $S=0.93$), followed by time pressure and deadlines ($\bar{X}=4.33$, $S=0.89$), feeling of powerlessness ($\bar{X}=3.42$, $S=0.96$), unable to satisfy all stakeholders ($\bar{X}=3.27$, $S=1.20$), poor salary ($\bar{X}=3.17$, $S=0.84$), unplanned work ($\bar{X}=3.12$, $S=1.14$), repetitive and boring work ($\bar{X}=2.95$, $S=1.28$), frequent travelling ($\bar{X}=2.82$, $S=1.17$), lack of career development ($\bar{X}=2.62$, $S=1.17$) and lack of job security ($\bar{X}=2.52$, $S=1.18$). Whereas, causes of stress in private sector banks employees are time pressure and deadlines ($\bar{X}=3.52$, $S=1.18$), followed by heavy workload ($\bar{X}=3.42$, $S=1.43$), poor salary ($\bar{X}=3.30$, $S=1.32$), frequent travelling ($\bar{X}=2.92$, $S=1.10$), a feeling of powerlessness ($\bar{X}=2.82$, $S=1.34$), lack of job security ($\bar{X}=2.78$, $S=1.37$), unable to satisfy all stakeholders ($\bar{X}=2.70$, $S=1.51$), unplanned work ($\bar{X}=2.65$, $S=1.25$), lack of career development ($\bar{X}=2.58$, $S=1.43$) and repetitive and boring work. As a whole, the sources of stress among the workers of all the banks are heavy workload ($\bar{X}=3.92$, $S=1.30$), time pressure and deadlines ($\bar{X}=3.92$, $S=1.11$), poor salary ($\bar{X}=3.24$, $S=1.11$), feeling of powerlessness ($\bar{X}=3.12$, $S=1.20$), unable to satisfy all stakeholders ($\bar{X}=2.99$, $S=1.38$), unplanned work ($\bar{X}=2.89$, $S=1.21$), frequent travelling ($\bar{X}=2.87$, $S=1.13$), repetitive and boring work ($\bar{X}=2.74$, $S=1.30$), lack of job security ($\bar{X}=2.65$, $S=1.27$) and lack of career development ($\bar{X}=2.60$, $S=1.30$). Statistically, there is a big variation in employee perspectives towards heavy workload ($p=0.000$), time pressure and deadlines ($p=0.001$) and feeling of powerlessness ($p=0.024$) as factors causing stress among the employees. Hence, the null hypothesis *i.e.* no significant difference exists in the causes of stress among the employees of public and private sector banks (H_{01}) is rejected.

Table-2: Causes of Stress among Employees of Selected Banks

Sr. No.	Statements	Type of Bank	N	\bar{X}	S	t-statistics	
						t-value	Sig. value
1.	Heavy workload	Public	40	4.43	0.93	3.71	0.000*
		Private	40	3.42	1.43		
		Total	80	3.92	1.30		

2.	Poor salary	Public	40	3.17	0.84	0.50	0.616
		Private	40	3.30	1.32		
		Total	80	3.24	1.11		
3.	Time pressure and deadlines	Public	40	4.33	0.89	3.43	0.001*
		Private	40	3.52	1.18		
		Total	80	3.92	1.11		
4.	Frequent travelling	Public	40	2.82	1.17	0.39	0.695
		Private	40	2.92	1.10		
		Total	80	2.87	1.13		
5.	Repetitive and boring work	Public	40	2.95	1.28	1.49	0.142
		Private	40	2.52	1.28		
		Total	80	2.74	1.30		
6.	Unplanned work	Public	40	3.12	1.14	1.78	0.079
		Private	40	2.65	1.25		
		Total	80	2.89	1.21		
7.	Lack of career development	Public	40	2.62	1.17	0.17	0.865
		Private	40	2.58	1.43		
		Total	80	2.60	1.30		
8.	Feeling of powerlessness	Public	40	3.42	0.96	2.31	0.024*
		Private	40	2.82	1.34		
		Total	80	3.12	1.20		
9.	Lack of job security	Public	40	2.52	1.18	0.88	0.384
		Private	40	2.78	1.37		
		Total	80	2.65	1.27		
10.	Unable to satisfy all stakeholders	Public	40	3.27	1.20	1.89	0.062
		Private	40	2.70	1.51		
		Total	80	2.99	1.38		

Source: Compiled from primary data, *= significant at 5 percent level

(B) Analysis of Symptoms of Stress

The analysis of symptoms of stress among the employees of selected banks is exhibited in Table-3. In public sector banks, the notable symptoms of stress among the employees are irritability ($\bar{X}=3.65$, $S=1.14$), restlessness ($\bar{X}=3.42$, $S=1.30$), gain/loss of weight ($\bar{X}=3.30$, $S=1.36$), worrying ($\bar{X}=3.22$, $S=1.21$), short-temper ($\bar{X}=3.17$, $S=1.17$), accelerated speech ($\bar{X}=3.08$, $S=1.14$), feeling negative about everything ($\bar{X}=2.60$, $S=1.28$), getting confused ($\bar{X}=2.52$, $S=1.06$), nail-biting ($\bar{X}=2.47$, $S=1.26$) and lack of confidence ($\bar{X}=2.30$, $S=1.04$). On the other hand, the employees of private sector banks exhibit symptoms of stress such as accelerated speech ($\bar{X}=3.02$, $S=1.10$), irritability ($\bar{X}=2.97$, $S=1.19$), gain/loss of weight ($\bar{X}=2.97$, $S=1.37$), short-temper ($\bar{X}=2.82$, $S=1.13$), restlessness ($\bar{X}=2.55$, $S=1.18$), nail biting ($\bar{X}=2.52$, $S=1.26$), worrying ($\bar{X}=2.50$, $S=1.38$), feeling negative about everything ($\bar{X}=2.47$, $S=1.30$), getting confused ($\bar{X}=2.42$, $S=1.13$)

and lack of confidence ($\bar{X}=2.20$, $S=1.20$). As a whole, all bank employees exhibit the symptoms of stress such as irritability ($\bar{X}=3.31$, $S=1.21$), gain/loss of weight ($\bar{X}=3.14$, $S=1.37$), accelerated speech ($\bar{X}=3.05$, $S=1.11$), short-temper, ($\bar{X}=3.00$, $S=1.16$), restlessness ($\bar{X}=2.99$, $S=1.31$), worrying ($\bar{X}=2.86$, $S=1.34$), feeling negative about everything ($\bar{X}=2.54$, $S=1.28$), nail biting ($\bar{X}=2.50$, $S=1.25$), getting confused ($\bar{X}=2.47$, $S=1.09$) and lack of confidence ($\bar{X}=2.25$, $S=1.12$). Statistically, there is a substantial difference between employee perspectives towards irritability ($p=0.011$), restlessness ($p=0.002$) and worrying ($p=0.014$) as symptoms of stress. Hence, the null hypothesis *i.e.*, no significant difference exists among the symptoms of stress among the bank employees of both sectors (H_{02}), is rejected.

Table-3: Symptoms of Stress among the Employees of Selected Banks

Sr. No.	Statements	Type of Bank	N	\bar{X}	S	t-statistics	
						t-value	Sig. value
1.	Irritability	Public	40	3.65	1.14	2.59	0.011*
		Private	40	2.97	1.19		
		Total	80	3.31	1.21		
2.	Short-temper	Public	40	3.17	1.17	1.36	0.178
		Private	40	2.82	1.13		
		Total	80	3.00	1.16		
3.	Accelerated speech	Public	40	3.08	1.14	0.20	0.842
		Private	40	3.02	1.10		
		Total	80	3.05	1.11		
4.	Nail-biting	Public	40	2.47	1.26	0.18	0.860
		Private	40	2.52	1.26		
		Total	80	2.50	1.25		
5.	Restlessness	Public	40	3.42	1.30	3.16	0.002*
		Private	40	2.55	1.18		
		Total	80	2.99	1.31		
6.	Lack of confidence	Public	40	2.30	1.04	0.40	0.692
		Private	40	2.20	1.20		
		Total	80	2.25	1.12		
7.	Getting confused	Public	40	2.52	1.06	0.41	0.684
		Private	40	2.42	1.13		
		Total	80	2.47	1.09		
8.	Gain/loss of weight	Public	40	3.30	1.36	1.06	0.290
		Private	40	2.97	1.37		
		Total	80	3.14	1.37		
9.	Feeling negative about everything	Public	40	2.60	1.28	0.43	0.666
		Private	40	2.47	1.30		
		Total	80	2.54	1.28		
10.	Worrying	Public	40	3.22	1.21	2.50	0.014*
		Private	40	2.50	1.38		

		Total	80	2.86	1.34		
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Source: Compiled from primary data, *= significant at 5 percent level

Conclusion:

The study adds to the extant theoretical understanding by examining the causes and symptoms of stress among the employees of the selected banks. As per the feedback provided by employees and the research's findings, it has been determined that heavy workload (*Badar, 2011*); (*Malik, 2011*); (*Dhankar, 2015*); (*Kishori, 2020*); (*Sidhu et al., 2020*), time pressure and deadlines (*Essl & Jaussi, 2017*), poor salary (*Jossy & Kumar, 2018*); (*Pandey, 2020*), a feeling of powerlessness (*Bhui et al. 2016*), and not being able to satisfy all stakeholders are the primary causes of stress among the employees. Whereas irritability (*Paciello & Reactivity, 2014*), gain/loss of weight (*Kivimäki et al., 2006*), accelerated speech (*Jamal, 1990*), short-temper (*Kalia, 2002*); (*Sakai et al., 2005*) and restlessness (*Cahayasanthi & Piartrini, 2020*) are the primary indicators of stress experienced by employees. Human resource is an integral part of an organization as it helps in cost-effectiveness and improving competitiveness, which ultimately leads to business success. It is recommended that various stress management and coping strategies shall be used to cope with stress for and by the employees. Employees can manage heavy workloads and the pressure of deadlines by managing their time well and establishing healthy boundaries at work. On the other hand, the banks must also maintain the balance between the authorities and responsibilities of employees, set realistic goals for them and establish an open and effective communication system. Stress can be reduced by implementing a course on stress management and pursuing both physical and mental activities. Strategies such as relaxation, meditation and deep breathing are simple to learn and apply, which also help in treating the symptoms of stress.

Limitations and Scope of Future Studies

Along with the study's notable contributions, some limitations should be considered. The study is limited in scope due to restraint of time and resources and also focused on bank employees of both categories of banks in the Karnal district of the state of Haryana. The sample size of respondents is small in number, which limits the generalization of results. As the data were obtained through a questionnaire, the chances of bias cannot be ruled

out. Employees may have exaggerated or underestimated the statements. Forthcoming research could incorporate large samples of employees from various sectors to compare and generalize the findings of the study.

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