



Examining Antecedents of Job Stress: A Demographic Analysis of State Bank of India Employees working in Cachar District of Assam

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ABSTRACT

The present study aims at assessing antecedents of job stress among employees of State Bank of India (SBI) operating in the Cachar district of Assam, taking into account gender, designation, and job experience. The findings reveal that male bank employees experience more job-related stress than their female counterparts. Furthermore, employees in managerial positions exhibit higher stress levels than clerks, primarily due to role overload and poor relationships with other staff. Regarding job experience, the results indicate that employees with less than five years of experience endure a significant amount of stress, particularly related to role ambiguity, role conflict, group politics, and unfavorable working conditions.

Executive Summary

The Indian banking industry is undergoing a structural transformation and facing significant challenges that affect work-life balance, leading to increased stress at work. Bank personnel are grappling with intense pressure to perform their duties with maximum pro-

ductivity and efficiency in order to thrive in the highly competitive environment. The extant literature highlights the growing interest among social science researchers in the adverse consequences of work stress. These negative effects have been found to significantly impact the well-being of employees, ultimately leading to reduced productivity and performance within the

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organization. Therefore, it is imperative for organizations to recognize the importance of addressing work stress and implementing effective strategies to mitigate its harmful effects on their workforce. The factors that contribute to stress at work differ depending on the type of organisation and working environment, as well as the type of occupation.

Against this backdrop, the current study aims to evaluate antecedents of job stress among employees of the State Bank of India (SBI) in the Cachar district of Assam, considering gender, job experience, and designation as key factors. The latent variable "Job Stress" is operationalized in the study through six observed variables: role ambiguity, role overload, role conflict, group politics, relations with other staff, and working conditions. For data collection, a questionnaire consisting of twenty-four (24) statements designed on a five-point Likert scale, ranging from Strongly Agree (5) to Strongly Disagree (1), was administered via a Google form and shared with 80 bank employees. However, some responses could not be considered due to inadequate information provided by employees. Ultimately, the study incorporated responses from 60 bank employees.

The findings reveal that, while male bank employees experience more job-related stress than their female counterparts, both genders face similar levels of stress resulting from role ambiguity. Furthermore, employees in managerial positions exhibit higher stress level than clerks, primarily due to role overload and poor relationships with other staff. Regarding job experience, the results indicate that employees with less than five years of experience endure a significant amount of stress, particularly related to role ambiguity, role conflict, group politics, and unfavorable working conditions.

Introduction

Along with financial and physical capital, human capital is fast emerging as a critical concern for organisational leadership in the current competitive and technologically revolutionising era. Professional expertise, aptitude, talent, and other traits of human capital, that employees possess, are essential to the organization's sustainable growth and development. Organizational life is driven by the function that each employee plays and how they

perform it. If management becomes aware that employees are grappling with problems that could harm the organisation, they need to undertake immediate measures to alleviate their pressure. This is particularly the case for significant issues like job stress that require sustainable solutions (Muis et al., 2021). When an employee's requirements, abilities, and preferences are incompatible with the demands of the job, it can cause physical and mental stress (Konstantinos and Ouzouni, 2008). However, based on how intense it is and how it is handled, job stress can have either positive or negative effects. The positive effect, termed as 'eustress', may be defined in terms of the opportunity to work efficiently towards positive challenges and excitement to achieve one's goals, but beyond a certain limit, it can also result in physical and psychological discomfort, termed as 'distress', due to the thwarting and anxiety around working situations. Thus, it is desirable to have a healthy amount of eustress to enhance the performance of employees (Rahman, 2013). Due to its adverse organisational, behavioural, physical, emotional, and intellectual repercussions, job stress has become a worldwide phenomenon affecting all professions and various categories of workers. Similar effects are also being observed in the banking industry. The environment in which the banking sector operates is extremely competitive and dynamic in the twenty-first century because of the rising demand for banking services, rapid technological advancement, changes in customer demands, and an uncertain financial climate change because of escalating geo-political issues.

The structural changes and significant problems facing the Indian banking sector have an impact on work-life balance and raise stress levels at work. In order to thrive in the very competitive environment, bank employees are under tremendous pressure to complete their tasks as quickly and effectively as possible to meet the global standard of doing business. Briefly stated, the job stress among bank employees may be attributable to various factors like insufficient salary, strict guidelines and regulations, communication skill, pressure of colleague, goals conflicts/goals ambiguity, promotion prospects, lack of employee involvement in decision-making and repetitive nature of the job, unsafe working conditions, lack of confidence, job insecurity, time for family, job worries at home, social changes, obsolete technology, government economic policy and regulations changes by the RBI (Garg and Yajurvedi, 2017).

Literature Review

Sharma and Devi (2011) carried out study on bank employees working in Jammu and Kashmir and found that the key stressors for both public and private sector bank personnel are lack of resources, role indistinctness, excess, invasiveness, divergence, augmentation, and fortification. Tănăsescu and Leon (2013) occupational stress and employee performance in the financial banking sector. In other words, it aims to: (i) discovered in the Romanian banking sector that the relationship between employee performance and job stress is significant. They found that emotional intelligence is adversely linked to job stress but positively correlated with performance. Niharika and Kiran (2014) found that, in comparison to nationalised bank employees in Lucknow city, private bank employees experience higher levels of work-related stress due to difficult working conditions, unreasonable groups, role conflicts, less participation, relationship with peer, and inherent impoverishment. Gopika (2014) concluded that overwork, lack of rewards and lack of independence cause stress among the bank employees working in Ernakulam district of Kerala in India. Similarly, Dhankar (2015) found that overwork, ambiguity, pressure, conflict are major factors of stress of bank employees. According to Petarli et al. (2015) the demand-control model, the degree of job-related stress among employees of a bank in the Vitória municipal zone of the Brazilian state of Espirito Santo was measured, along with its correlation with sociodemographic factors and work characteristics. They concluded that low educational levels, employment in bank agencies, tenure at the bank of more than five years, daily work shifts of six hours, and low social support are the factors that generate increased risk of occupational stress. Issac and Krishnaveni (2018) especially in the banking sector, consist of the demand of inter role performance, role stagnation, role expectation, conflict of role, role erosion, role overload, role isolation, personal inadequacy, role ambiguity, role distance and resource inadequacy. The work stress in the banking industry occurs because of the effects on one's understanding of one's working atmosphere, strengths, opportunities, potential, threats and limitations, while performing a designated role. A gender based study was conducted among 50 bank employees in Kottayam district, Kerala. The gender was taken as an independent variable and stress id taken a

dependent variable for the study. The study analysed turbulence, heavy workload and long working hours that have become the norm in the industry. Different elements of stress led to a decline in personal health, relations with colleagues and dissatisfaction with life itself, which affected efficiency and productivity. The study revealed that both the male and female respondents were affected with overload, responsibility, lack of participation, unreasonable work pressure, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions and poor results. The level of significance ($p < .05$) found that both the male and female respondents of Kottayam District of Kerala were impacted by the bank employees' bad outcomes, harsh working circumstances, excessive workload, lack of engagement, unfair work pressure, poor peer relationships, and intrinsic poverty. Kejriwal (2019) found that inter-role distance, role overload and role stagnation cause more stress among the bank executives of Jorhat city of Assam. Sharma and Singh (2016) conducted research on the factors that contribute to stress among marketing executives working in Punjab's private banks and identified seven factors, including a lack of direction and growth, an imbalance between work and family life, work overload, a lack of autonomy, unachievable goals, a subpar communication system, and poor interpersonal relationships. The study also suggested coping strategies to lessen the level of job stress, like taking a walk, calling a friend, joining a group, using the internet for social networking, spending time with family, and so forth.

Masyhuri et al. (2021) employed PLS structural equation modeling to explore the factors influencing job stress among employees of Bank Syariah Indonesia. Their findings align with conflict theory and scarcity theory, asserting that stress in one role can lead to conflicts between work and family life, as well as impaired ability to fulfill other responsibilities. The study concluded that conflict influences employee job stress, and organizational obligation exacerbates work-family conflict, contributing to job stress. Dijah and Lukiasuti (2021) and even some become leaders of organizations and countries. In contrast to past perceptions that place women are considered low and tend to experience discrimination in careers and jobs. The participation of women by working brings negative consequences resulting from role conflicts. This study aims to provide empirical evidence regarding the effect of multiple

role conflict on the performance of female employees with job stress as a mediating variable. The sample in this study was 97 employees of Bank Jateng, the Coordinator in Purwokerto. The data analysis method uses the structural equation modeling - partial least square (SEM-PLS employed PLS structural equation modeling to empirically examine the impact of various role conflicts on the performance of female bank employees at Bank Jateng, with job stress as a mediating variable. However, they found no empirical evidence supporting the influence of job stress on the outcome.

Research Gap

The aforementioned literature review elucidates the growing interest among social science researchers in the adverse consequences of work stress. These negative effects have been found to significantly impact the well-being of employees, ultimately leading to reduced productivity and performance within the organization. Therefore, it is imperative for organizations to recognize the importance of addressing work stress and implementing effective strategies to mitigate its harmful effects on their workforce. In this regard, various studies have been conducted to determine the various significant factors causing job distress worldwide. The factors that contribute to stress at work, however, differ depending on the type of organisation and working environment, as well as the type of occupation. In this direction, the present study will make value addition to the existing literature.

Objective of the Study

The objective of the present study is to analyze antecedents of job stress among employees of SBI operating in the Cachar district of Assam, based on gender, designation, and job experience.

Hypothesis of the Study

H₀: There is no statistically significant difference in the job stressors of employees of the SBI in the Cachar district of Assam with regard to their gender, designation and job experience.

Data and Methodology

The present study is based on primary data collected through a standardized questionnaire. The questionnaire comprises of twenty-four (24) statements addressing various aspects of work-related stress. A total number of six (6) observed variables, as presented in Figure 1, are extracted from these statements. All these variables are well documented in the literature as job stressors. The questionnaire was framed with a five-point Likert type scale, ranging from Strongly Agree being the highest score (5) and Strongly Disagree being the lowest (1). To collect data, questionnaire has been administered via a Google form and shared the same with 80 bank employees; however, some responses could not be considered due to inadequate information provided by employees. The study ultimately incorporated responses from 60 bank employees. Inferences

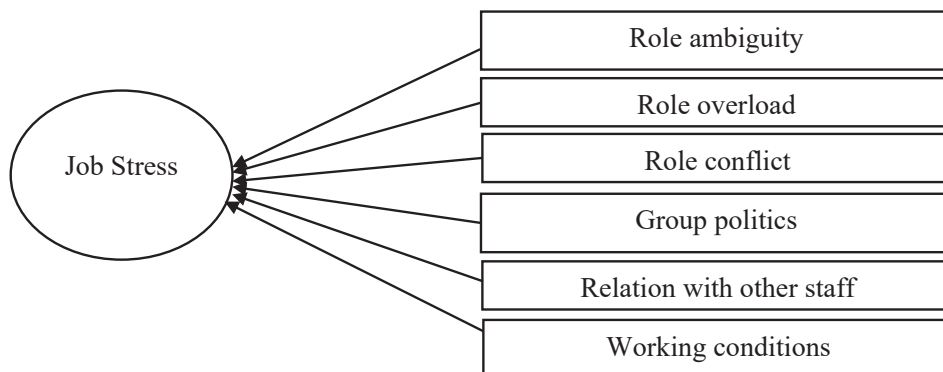


Fig. 1: Antecedents of Job Stress

Source: Author's compilation

have been drawn using percentage, mean, standard deviation (SD), the Cronbach's Alpha reliability test, the t-test and one-way ANOVA.

The value of Cronbach's Alpha is equal to 0.814 which indicates strong reliability and internal consistency in the data considered to define the construct 'job stress' under the present study. All these factors or antecedents of job stress are analysed with respect to the demographic variables, particularly gender, designation and job experience. According to World Health Organisation, gender has an impact on both what causes stress in both men and women and how they respond to it, just as it does on a person's social position, status, and treatment in society. Previous studies also claim that women are capable of striking a balance between business commitments and family responsibilities. Men, however, are more adept at making work-life balance. The other two demographic variables, designation and job experience are also important elements of occupational stress. Employees who are designated with high job profiles typically have increased workloads, which makes them more susceptible to job stress. Job experience is consistently linked to learning and skill enhancement. Consequently, experienced workers are more inclined than their less experienced counterparts to focus on responsibilities crucial to their jobs when experiencing stress at work (Hunter and Thatcher, 2007).

Results and Discussion

The respondents' demographic details are presented in Table 2. There are 34 males and 26 females in the sample

of 60 bank employees. In other words, of the total respondents, 56.70 percent are males and 43.30 percent are females. The designation of the responders is also shown in the table. As depicted, there are 32 clerks and 28 managers. Thus, in terms of percentage, based on all respondents, 53.33 percent are clerks and 46.67 percent are managers. As for job experience, the table shows that highest 37 (i.e., 61.67%) employees of the bank have job experience of more than 10 years followed by 12 in the group of 5-10 years of experience and 11 employees in the group of less than 10 years.

Table 2: Demographic Profile of Respondents

Demographic Variables	Respondents (in number)	Respondents (in %)
Gender		
Male	34	56.70
Female	26	43.30
Designation		
Clerk	32	53.30
Manager	28	46.70
Job experience (in terms of years)		
Less than 5 Years	11	18.30
5-10 Years	12	20.00
Above 10 Years	37	61.70

Source: Based on Field Survey

Table 3 shows the gender wise job stress experienced by SBI employees in the Cachar district of Assam. Comparatively to their female counterparts, males' responses have a greater mean value for all job stressors. Thus, it is implied that male employees have

Table 1: Previous studies considering following the antecedents of job stress

Antecedents of Job Stress	Previous studies
Role ambiguity	Niharika & Kiran (2014); Azzahra et al. (2021); Melda & Saroyini (2020); Ahmad et al. (2021)
Role overload	Madhavi & Rao (2023); Kumar et al. (2022); Siyambalapatiya & Sachitra (2019); Deepanshi & Arrawatia (2018)
Role conflict	Madhavi & Rao (2023); Suraksha & Chhikara (2017); Arshad, et al. (2020); Gupta (2015); Awan et al. (2021)
Group politics	Gupta (2015); Wakchaure & Dighe (2023)
Relation with other staff	Niharika & Kiran (2014); Chakkachamparambil (2021); Alia & Miralama (2019); Anamika (2016)
Working conditions	Goswami (2015); Siyambalapatiya & Sachitra (2019); Dhankar (2015)

Source: Author's compilation

been under more stress than female employees. In addition, the standard deviation value shows that, except for work overload, female employees' responses are less consistent than male employees. The table, further, shows that as the p-value for the independent two-sample t-test is less than the level of significance. This provides of statistical evidence of significant differences in all the job stress factors between male and female employees except the case of role ambiguity. Therefore, the null hypothesis cannot be rejected, concluding that there is no statistically significant difference in the level of job stress experienced by the bank employees due to role ambiguity.

Table 4 shows the designation wise job stress of SBI employees in the Cachar district of Assam. In comparison to the Clerk, the Managers' mean value is higher for role ambiguity, role overload, group politics, and relation with other staff, while the Clerks' score is higher in respect of role conflict and working conditions. It suggests that although Clerks have experienced higher level of stress due to role conflict and working conditions, Managers have experienced a greater extent of stress in cases of role ambiguity, role overload, group politics, and relation with other staff members. In addition, the value of standard deviation shows that Managers' responses are more dis-

Table 3: Result of t-test on Antecedents of Job Stress and Gender

Antecedents of Job Stress	Gender	Mean	SD	t-value	p-value
Role Ambiguity	Male	2.4632	0.58105	1.389	0.170
	Female	2.2885	0.39174		
Role Overload	Male	2.7574	0.64984	2.589**	0.012
	Female	2.3077	0.67937		
Role Conflict	Male	3.2721	0.63773	6.844*	0.000
	Female	2.3846	0.35518		
Group Politics	Male	3.0074	0.62306	4.260*	0.000
	Female	2.4519	0.38091		
Relation with other staff	Male	2.1618	0.69053	2.600**	0.012
	Female	1.7308	0.59128		
Working Condition	Male	3.2588	0.67425	6.043*	0.000
	Female	2.4462	0.35012		

Source: Based on Field Survey

Note: * and ** indicate significance levels at 1 percent and 5 percent

Table 4: Result of t-test on Antecedents of Job Stress and Designation

Antecedents of Job Stress	Designation	Mean	SD	t-value	p-value
Role Ambiguity	Clerk	2.3047	0.43410	-1.325	0.191
	Manager	2.4821	0.58106		
Role Overload	Clerk	2.2578	0.45118	-3.957*	0.000
	Manager	2.9107	0.76441		
Role Conflict	Clerk	2.9141	0.77149	0.321	0.749
	Manager	2.8571	0.59872		
Group Politics	Clerk	2.6562	0.49493	-1.519	0.135
	Manager	2.8929	0.68187		
Relation with other staff	Clerk	1.6641	0.50245	-4.234*	0.000
	Manager	2.3304	0.68736		
Working Condition	Clerk	2.9125	0.70379	0.070	0.944
	Manager	2.9000	0.67878		

Source: Based on Field Survey

Note: * indicates significance level at 1 percent

persed when it comes to role ambiguity, role overload, group politics, and relation with other staff, whereas the value of the standard deviation of the respondents designated as Clerk is more scattered, particularly in relation to role conflict and working conditions. The table also shows that, as the p-value is less than 0.01, there is statistical support for a significant difference between Managers and Clerks with respect to their role overload and relation with other staff. In contrast, the null hypothesis of no statistically significant difference in the factors of job stress, particularly role ambiguity, role conflict, group dynamics, and working conditions, among SBI employees in the Cachar district of Assam cannot be rejected.

Table 5 depicts factor wise results of ANOVA test with respect to their job experience. For employees with less than 5 years of experience, the mean value of role ambiguity, role overload, role conflict, group politics, and working conditions is highest. The mean

value for the factor relation with other staff, however, is higher for the respondents with job experience of above 10 years. This suggests that, aside from the element relation with other staff, the majority of newly hired employees have dealt with more work stress than their counterparts. Similar to this, employees with less than 5 years of experience have higher standard deviation values for the factor's role ambiguity, role overload, role conflict, and working conditions. Furthermore, for employees with highest job experience, the value of standard deviation is more dispersed in group politics. These results indicate that all the job stressors differ considerably in relation to the duration of service among bank employees except the factor, relation with other staff. Thus, the null hypothesis that there is no statistically significant difference in the level of job stress, experienced by SBI employees in the Cachar district of Assam with varying levels of job experience, due to role ambiguity, role over-

Table 5: Result of ANOVA test on Antecedents of Job Stress and Job Experience

Antecedents of Job Stress	Job Experience (in terms of years)	Mean	SD	F	p-value
Role Ambiguity	Above 10 Years	2.4122	0.42580	3.179**	0.049
	5-10 Years	2.1042	0.51631		
	Less than 5 Years	2.6136	0.66486		
Role Overload	Above 10 Years	2.6216	0.58814	4.714**	0.013
	5-10 Years	2.0833	0.28868		
	Less than 5 Years	2.8864	1.05097		
Role Conflict	Above 10 Years	2.8919	0.60248	9.333*	0.000
	5-10 Years	2.3542	0.52720		
	Less than 5 Years	3.4545	0.71430		
Group Politics	Above 10 Years	2.8378	0.62421	6.201**	0.004
	5-10 Years	2.2917	0.27866		
	Less than 5 Years	3.0455	0.48500		
Relation with other Staff	Above 10 Years	2.0203	0.74856	0.270	0.764
	5-10 Years	1.8542	0.52720		
	Less than 5 Years	1.9545	0.61051		
Working Condition	Above 10 Years	2.8973	.054288	14.086*	0.000
	5-10 Years	2.3167	0.27579		
	Less than 5 Years	3.5818	0.84595		

Source: Based on Field Survey

Note: * and ** indicate significance levels at 1 percent and 5 percent

load, role conflict, group politics, and working conditions is rejected, however, the null hypothesis cannot be rejected with regard to the job stress caused by unhealthy relationships with other staff.

Summary of findings and Conclusion

The purpose of the current study is to comprehend and analyze the antecedents of job stress of bank employees with regards to gender, designation and job experience. The latent variable "Job Stress" has been defined for this purpose by the six observed variables: role ambiguity, role overload, role conflict, group politics, relation with other staff, and working conditions. The result of the analysis shows that the stress level of male bank employees is higher than female counterparts in respect of all the factors of job stress significantly, except in the case of role ambiguity. Regarding designation wise job stress analysis, it reveals that employees in managerial positions are more stressed than clerks due to role overload and poor relationships with other staff. As for job experience, the result shows that employees with less than five years of experience endure a significant amount of stress, particularly as a result of role ambiguity, role conflict, group politics and uncondusive working conditions. Thus, it is to be concluded that female bank employees considered under the study are more resilient and conducive to the working environment. All employees experience a similar level of job stress regardless of their employment position except in the case of role overload and relation with other staff. Further, the study suggests that the newly appointed bank employees are needed to be trained properly and they are to be given clear instructions regarding the job details and new duty assignment. Finally, it is to be stated that the increasing prevalence of job stress and its detrimental consequences on both employees and organizations underline the importance of continued research on strategies to alleviate these impacts (Jawahar et al., 2012).

Scope of further Research

The present study is confined to a sample size of 60 from the Cachar district only. Therefore, increasing

the sample size and including diverse districts could enhance the scope for further research.

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