

Influence of Stress on Employee Performance in Banking Sector

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Abstract

Stress is becoming a critical problem for both employers and employees in particular and society at large. Induced stress, on employees owing to job pressure, is becoming a critical organizational stressor. People may experience everyday workplace stress, a psychological construct, which cannot be avoided. Stress has been recognized as an inevitable part of life, every person must manage stress if not it leads to many changes in lives. But stress can also be beneficial, it helps create opportunities, new challenges etc. Undoubtedly, employee stress is a growing concern for most organizations today worldwide. Therefore, the decision to meet the challenge of escalating costs is making employers in realizing the advantage of reducing their employees' demand for healthcare.

The sample of 253 respondents working in Karnataka Bank Ltd, Kotak Mahindra, HDFC, ICICI and AXIS Bank for the present research. The investigation is focused on elicitation of critical factors which influences performance of selected PBS. The result of the study reveals that key factors that influence the performance of private banking sector are Role Overload, Role Isolation, Personal Inadequacy, Role Ambiguity and Resource Inadequacy creates Distress, on the other hand, Inter-Role Distance, Role Stagnation; Role Erosion creates Neustress among the bank employees at the workplace. The outcome of present research helps to understand the administrators of PBS to know the factors that are to be nurtured in order to strengthen the performance of employees which shall help to gain competitive advantage and to achieve operational excellence.

Keywords: *Role Stress, Employees Performance, Factors, Operational Excellence, Private Banking Sector.*

INTRODUCTION

"Stress is an everyday part of our lives and can be motivating as well as debilitating". Psychologically, healthy people feel free to make choices and they have many options open to them. "The person who struggles with stress, however, feels limited in his or her ability to grow and develops; often restricted by individual and environmental stressors". According to Richmond et al. (1994:77), Yandrick (1996:54) stated that "Stress

management is, therefore, the framework for re-engineering what until recently has been the forgotten piece of workplace transformation, prevention of loss and management of people issues. People are the most important resource in the workplace and are therefore entitled to a safe and healthful place in which to work. Institutions' principal responsibility is the safety and health of their employees. Kinnam (1998:15) stated that this revolution and the implementation of new technologies virtually across every sector of economies have

contributed significantly to occupational stress and other health issues. The financial sector today is experiencing a more complex working environment than it was a few decades ago. The working environment is changing; adopting modern technology it affects the workforce in many ways. It poses a great challenge as well as a threat in terms of efficiency and health. Though technology seemed to have taken the work of man in the financial sector, the effects of the use of technology as a way of ensuring efficiency and creating an easy working environment, and as a result of population growth, it has come with its consequences of producing stress. The demanding situations within the financial institutions exert heavily on the performance and health of workers and customers. That is, the changing working environment takes its toll on both workers and customers. Every day, people are affected by stress both physically and emotionally, be it work-related issues, school, family, or life in general.

REVIEW OF LITERATURE

Syed Sheheryar Ali Kazmi et al (2017)¹This study demonstrates that both family and work are important for the employees working in the organization. Investigates how family responsibility affects work responsibility and found that stress is significantly affecting both work and family.

Hassan Hijry and Asif Haleem (2017)² This study focused on various factors that influence employee performance. Found that some of the factors will have a high impact on performance.

Akther, Sharmin and Akther Silvia (2017)³This study aims to identify the factors that create stress among private banking sector, revealed that dimensions have an impact on stress.

Junior Mabiza and Charles Mbohwa (2017)⁴This study could contribute to the understanding of conditions that generate stress in the banking sector and the efficient and appropriate strategies required dealing with them.

Enyonam Peace Amoako (2017)⁵ This study found that indication of the performance of employee increases with the stress and enhance positively.

Revenio Jalagat (2017)⁶Revealed that the various stressors can create stress when assessing the level of stress among banking employees.

Alice Mannocci et al (2018)⁷This study investigated that occupational stress level in the banking sector involves many aspects of demographic characteristics and recommends various strategic interventions for the employees well beings.

Trina Ofosu-Adarkwa (2018)⁸This study attempted to identify various factors of stress and conducted a survey. The study was found that stress could hurt employee performance and the study recommended that long working hours will be the major issue that creates stress among banking employees.

Mohamed El-Hady Emam Salim et al (2019)⁹This study showed significant statistical difference between national and private bank employees with regard to the prevalence of health complaint, age, gender, occupational degree and social relations at work.

P. Siyambalapitiya and V. Sachitra (2019)¹⁰ The Study demonstrated that there were positive relationships between organizational stress and job satisfaction. There were significant differences in levels of job satisfaction, between male and female banking

employees. Male banking employees reported higher levels of job satisfaction than female.

Sunita Bishnoi et al (2017)¹¹ This research has attempted to study the work pressure faced by female officers working in private-sector banks, women who live in nuclear families, children who have no domestic help, and dependents in their family, and who use public transport for less work-life and travel.

M. Santhi and P.Niranjan Reddy (2017)¹² In this study, the authors focused on middle level and bottom level employees to identify various factors of stress and found that a moderate level of stress on banking employees.

T. Senthilrajeswari (2017)¹³ Have expressed that because of the increased competition the banking sector has become a targeted sector this increases the stress on the minds of the employees.

Rohit Yadav (2017)¹⁴ Opine that stress has now become a worldwide crisis, affecting people working in almost every sector of the economy. Banking Industry is one of the most stressful sectors. The present study helps to formulate stress coping strategies through which they can increase the morale, efficiency and well being of the employees.

Swati Gupta and R.S Singh (2017)¹⁵ The researcher identifies that employees working in different organizations deal with many types of stress, these stress leads to decreased performance of the employees, thereby decreasing the performance of the organization.

Y. Venkateswara Rao et al (2017)¹⁶ The authors observed that today's life faces many challenges and obstacles that hamper the normal functioning of the work. To meet the changing demands, the causes of stress and stress controlling techniques are placed very important role.

V.Kokila and R.Ushadevi (2017)¹⁷ Opined that modernization of the banking sector has undergone technological changes globally. Due to these changes, employees working in the sector are experiencing high order of stress.

Navnindra Kumari & Ram Milan (2018)¹⁸ Have argued that the key factors that create stress levels, as well as the researcher's reasons for stress and recommends increasing the management of stress in the private-sector banks with regular training, openness and understanding.

Ramamurthy R & Ravi Mohan D (2018)¹⁹ This study explains that stress makes human life more challenging and innovative. In the competitive world of banking, employees are exposed to all kinds of stress. The researchers have undertaken a study to determine the cause of stress among bank employees and their impact on productivity.

Renji Issac and V Krishnaveni (2018)²⁰ This study observed that mentions that Occupational stress is common in many sectors especially in the banking sector consist of the various role dimensions. 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.

Deepanshi1 et al (2018)²¹ Have stated that in India, banking sectors are facing lots of changes. After demonetization, banking sectors have come under stress. Public and private-sector banks both are facing stress issues.

K. Saravanan and K. MuthuLakshmi (2019)²² This paper examines the level of stress management among nationalized bank employees; the stress management is measured by using the different dimension of respectful and responsible behaviour, managing and

communicating work, managing an individual in a team and managing difficult situations.

OBJECTIVE

- To determine the various dimension organizational role stress
- To establish the relationship of role stress on the performance among banking employees

METHODOLOGY

SAMPLING PROCEDURE AND QUESTIONNAIRE DESIGN

The Primary data is collected through field survey, by administering a questionnaire to the respondents (Employees). Survey is conducted, using self structured questionnaire. Five-point Likert scale was used to elicit information from the respondents (Employees) on their perception in relation to role stress, thus establishing employee's performance of PBS.

The sample size was determined using statistical method and in total, 280 questionnaires were distributed, 253 valid responses were obtained from employees belongs to selected PBS. The Stratified Sampling Procedure was adopted with Proportionate allocation for banking sector.

In total 253 valid responses were received and considered for data analysis. From the extensive literature review, role stress dimensions which are considered for the questionnaires design are Inter-Role Distance (IRD), Role Stagnation (RS), Role Expectation Conflict(REC), Role Erosion(RE), Role Overload(RO), Role Isolation(RI), Personal

Inadequacy(PI), Self Role Distance(SRD), Role Ambiguity(RA), Resource Inadequacy(RI) and performance factors which are considered for the questionnaires design are, Organization Structure(OS), Work Environment(WE), Attitude(AT), Rewards(RW), Knowledge(KW), Skills(SK)and Job Satisfaction(JS).

Employees Performance = f (IRD, RS, REC, RE, RO, RI, PI, SRD, RA, RIn)

A pilot survey comprising 50 items with a Five Point Likert Scale response format were used to elicit information from employees about role stress and its influence on performance. After completion of the pilot survey, the data were analyzed for reliability test. The efficient of Cronbach's alpha of IRD, RS, REC, RE, RO, RI, PI, SRD, RA&RIn, are 0.700, 0.745, 0.723, 0.724, 0.722, 0.723, 0.734, 0.689, 0.763and 0.693 respectively and OS,WE,AT,RW,KW,SK&JS are 0.695, 0.717, 0.728, 0.760, 0.696, 0.812 and0.834 respectively and is shown in table The cut of point is generally 0.5 (Nunnally,1978). Since all the value lie between 0.689 and 0.834. The construct of the questionnaires is reliable. In sum, the evidence suggests that the scale thus designed has adequate measurement properties.

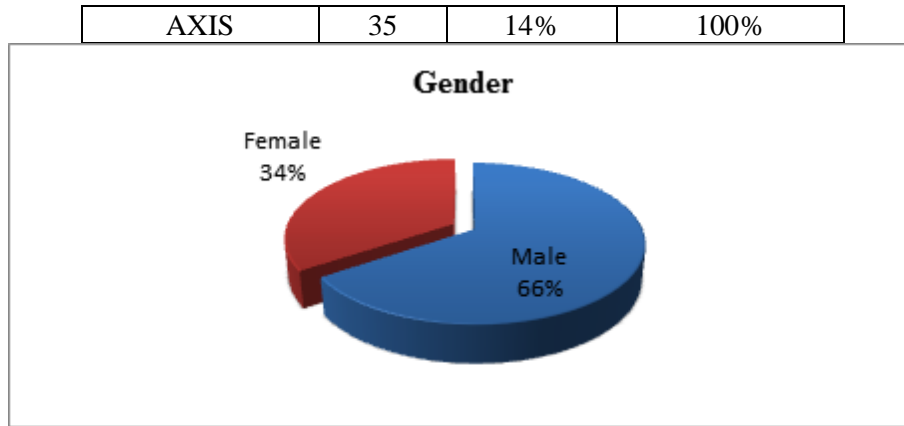
DATA ANALYSIS AND INTERPRETATION

The below section deals with data analysis, findings and discussions of the present research.

Demographic profile
Frequencies of Banks

Banks	Counts	% of Total	Cumulative %
Karnataka Bank	102	40%	40%
Kotak Mahindra	55	22%	62%
HDFC	31	12%	74%
ICICI	30	12%	86%

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DESCRIPTIVE STATISTICS OF VARIOUS DIMENSIONS OF ORGANIZATIONAL ROLE STRESS

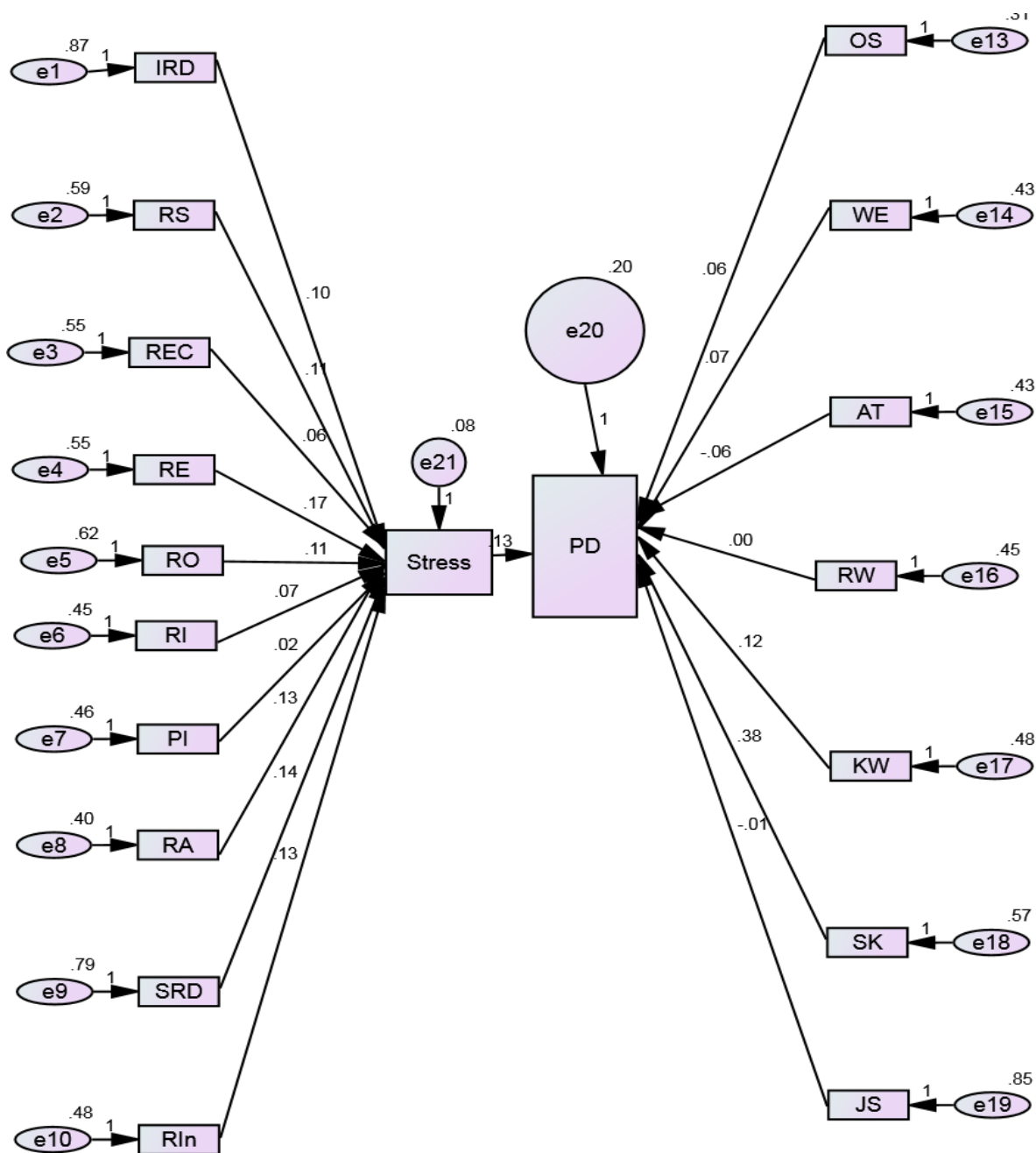
		Results of the various dimensions of organizational role stress.											
		KBL (N=102)		KMB (N=55)		HDFC (N=31)		ICICI (N=30)		AXIS (N=35)		Aggregate	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
1	Inter-Role Distance (IRD)	3.5	1.1	3.1	1.3	3.4	1.1	3.2	1.3	3.8	1.1	3.40	1.18
2	Role Stagnation(RS)	3.2	1.0	3.2	1.1	3.1	1.0	3.4	0.9	3.8	0.9	3.34	0.98
3	Role Expectation Conflict(REC)	3.6	0.9	3.4	1.1	3.5	0.9	3.5	1.0	4.1	0.8	3.62	0.94
4	Role Erosion(RE)	3.5	1.0	3.3	1.2	3.6	0.9	3.3	1.0	3.6	1.0	3.46	1.02
5	Role Overload(RO)	3.6	1.0	3.6	0.9	3.7	0.9	3.7	1.0	3.4	1.1	3.60	0.98
6	Role Isolation(RI)	3.7	0.9	3.6	0.9	3.7	0.9	3.7	0.9	4.0	0.9	3.74	0.90
7	Personal Inadequacy(PI)	3.7	0.9	3.7	0.9	3.6	1.0	3.6	0.9	3.9	0.8	3.70	0.90
8	Self Role Distance(SRD)	3.8	0.9	3.7	0.9	3.5	0.9	3.6	0.9	3.6	0.9	3.64	0.90
9	Role Ambiguity(RA)	3.7	0.9	3.7	0.9	3.4	0.9	3.8	0.8	3.9	0.9	3.70	0.88
10	Resource Inadequacy(RI)	3.7	0.8	3.7	1.0	3.5	0.9	3.6	1.1	4.0	0.9	3.70	0.94
	Aggregate	3.6	0.9	3.5	1.0	3.5	0.9	3.5	1.0	3.8	0.9		

H1: The role of stress in the select bank employees differ significantly

One way ANOVA			
Dimensions	F-Value	P value	Result
IRD	13.534	0.000	Accepted
RS	20.429	0.000	Accepted

REC	21.791	0.000	Accepted
RE	5.542	0.000	Accepted
RO	3.929	0.004	Accepted
RI	7.184	0.000	Accepted
PI	4.454	0.001	Accepted
SRD	3.929	0.000	Accepted
RA	10.878	0.000	Accepted
RI	9.905	0.000	Accepted
Aggregate	6.004	0.000	Accepted
Results: The complete set of factors as well as dimensions roles of stress is tested by employing ANOVA technique to verify the goodness of fit between the set parameter. As the value ($P=0.000$) for all the tables are highly significant. Thus hypothesis (H1) is proved.			

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Fit Indices	Results	Suggested values	Remarks
Chi square	1750.149 (P=0.000)	P > 0.05	Model is not a good fit
CFI	0.922	> 0.90	Results are sufficiently adequate to claim the Model as a good fit
GFI	0.930	> 0.90	
AGFI	0.943	> 0.9	Model is a good fit

NFI	0.213	≥ 0.9	Results are not adequate to claim the Model as good fit
IFI	0.229	Approaches 1	
TLI	0.131	≥ 0.9	Model is not a good fit
RMSEA	0.204	< 0.08	
PGFI	0.314	< 0.5	The proposed model has a good fit

The above objective is designed to study the overall influence of different dimensions of role stress on the performance of private bank employees. The organizational role stress is divided into variables like IRD, RS, REC, RE, RO, RI, PI, SRD, RA, RIn are analyzed with one to one comparison of employee performance variables said to have a bearing influence on

☐ Job Satisfaction (JS)

☐ Employee Performance (EMP)

Are examined for their interdependence and interrelationship, as well as their individual level of beta coefficients (Regression Coefficients) by Structural Equation Modeling (SEM). However, based on the type of the variables that the objective is addressing Path analysis models are developed and examined for their best fit of the relationship.

The proposed model is an extension of factor analysis and is based on the relative importance of factor loadings and Eigen values.

The hypothesis of goodness fit is verified by using different measures of fitness at 95% of the level of confidence so that the association the variables of stress and performance is justified.

H2: There is a good fit of measures of variables between the role stress and employee performance.

The proposed hypothesis is tested and verified for the influence of role stress on employee performance

SPSS-AMOS version 23 is used to develop the proposed path analysis model to study the role of distress on the performance of private bank employees. The proposed model is evaluated based on the regression weights thus generated which is further compared with several of the fit indices to establish goodness of fit.

The path analysis evaluates whether the data as a theoretical model addresses the good fit of measures of variables about the association between role stress and employee performance. The composite variable of role stress is categorized as shown. IRD, RS, REC, RE, RO, RI, PI, SRD, RA, RIn, based on table 5.9.1 and 5.9.2 it is found that the composite variables like Role expectation conflict, Role stagnation, and Inter role distance, Role overload and Role erosion are directly influencing the performance. The regression weights are found to significant at 95% of the level of significance. To evaluate the hypothesized model emphasis was given to chi-square, CFI, GFI, NFI, AGFI, TLI, IFI, RMSEA and PGFI.

As per the result, chi-square statistics with $p=0.000$ shows that the proposed model is not a good fit for the data. According to Schumacher and Lomax (1996), a sample size of more than 200 (253 in this research) could affect chi-square statistic to indicate the

significant probability level. Consequently, this model has to be considered for further interpretations in the goodness of fit measures.

According to Gerbing and Anderson (1992) the criteria for an acceptable model are as follows: RMSEA of 0.08 or lower, CFI 0.90 or higher, and NFI 0.90 or higher. The fit between the data and the proposed model can be tested with chi-square goodness to fit test (GFI) where the probability is greater than or equal to 0.9 indicates a good fit (Hu and Bentler, 1999). The GFI, CFI, AGFI of this study is more than 0.90 which is sufficiently adequate to claim that the model is a good fit. According to PGFI (the statistic values satisfy the suggested values); the proposed model may be considered as a good fit to the data.

The fit indices like Normated Fit Index (NFI), Incremental Fit Index (IFI), Tucker Lewis Index (TLI), Root Mean Square Error of Approximation (RMSEA) fail to satisfy the suggested values. Therefore proposed model maybe not be considered as a good fit to the data.

In aggregate it is found that organizational stress and employee performance are directly related. The model assists to quantify the influence as one unit of increase in organizational role stress will result in an increase of performance by 0.127 units. The model supports that organizational role stress and employee performance are positively related and proves that higher the stress higher will be the performance but in moderate terms.

Fit Indices	Results	Suggested values	Remarks
Chi square	1750.149 (P=0.000)	P > 0.05	Model is not a good fit
CFI	0.922	> 0.90	Results are sufficiently adequate to claim the Model as a good fit
GFI	0.930	> 0.90	Results are sufficiently adequate to claim the Model as a good fit
AGFI	0.943	> 0.9	Model is a good fit
NFI	0.213	≥ 0.9	Results are not adequate to claim the Model as good fit
IFI	0.229	Approaches 1	Results are not adequate to claim the Model as good fit
TLI	0.131	≥ 0.9	Model is not a good fit
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CONCLUSION

Stress in the work place has become the black plague of the present century. The performance of the employee is the most important factor as far as the success of the banking industry. This in turn is dependent on the well-being of the employees. Stress can make an individual, productive, constructive and well managed. Positive attitude and meditation will be helpful for coping the stress. There are various ways for managing stress, such as Breathing exercises, Progressive relaxation, Stretching exercise, Walking and Sleeping. Hence, it will be successful if it makes distress. It enhances the psychological well-being and health of the employees, the problem of stress is inevitable and unavoidable in the banking sector.

Researcher has taken five leading private sector banks as sample size. The researcher has administered structured questionnaire to a sample of 253 employees out of 627 employees, in these banks. Different strata of bank employees were identified, and proportionate stratified method was employed. The questionnaire covers various parameters pertaining to acquisition, development, utilization, maintenance of human resource along with identifying the stressors and performance factors.

The researcher could testify the hypotheses; base on the responses given by the sampling size of the employees. Researcher has also employed descriptive statistics, ANOVA test, Structural Equation Modeling (SEM) to validate the responses. As expected in the pilot study, all the hypotheses have been proved to the fact that, level of stress is extremely high in banking sector and does have repercussions on the performance of employees as all the hypotheses are verified.

Stress management must not remain hollow promise. Private Banks which have lost the path, due to uncontrolled stress shall stay in main stream of economics activities by adopting proper stress management practices. This is possible only, when employees of the organization measures to combat distress. Eustress paves the way for prosperity whereas, the distress especially, in long term and employ coping strategies to diminish the distress. The Government of India, the State Government, Technical Institution –Universities, Institutions of Health Science and Institutions of Management Studies, shall join together, to prepare a road map for the stress management in banking sector; in particular, so that the employees will have an opportunity to work to achieve the set targets, The targets set on this basis of Simple, Measurable, Achievable, Reachable and Timely (SMART) will help to eliminate distress.

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