

Perceived Occupational Stress and Stress Causing Factors Among State Bank of India Bank Employees in Rural Branches, Jhunjhunu, Rajasthan

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Abstract

The banking sector and occupational stress have been synonyms for each other. Now a day, the banking sector is the most stressed sector of India. According to a research report, 86% of bank employees are stressed all day. People are of the view that rural branches of the banks are less stressed compared to urban and metropolitan cities branches. Therefore, the sole purpose of the present study was to find out the level of occupational stress among the SBI bank employees of rural branches of Jhunjhunu district Rajasthan. Apart from this, an attempt was also made to find out the causes of the occupational stress among the SBI bank employees of rural branches. A sample of 50 SBI bank employees was abstracted from the rural branches of SBI Jhunjhunu district, Rajasthan, using the convenience sampling method. For primary data collection, Occupational Stress Index developed by Dr A. K. Srivastav and Dr A. P. Singh was used.

Furthermore, secondary data was collected using online published research papers, journal articles, bank reports and newspapers. Statistical tools, like; Mean, SD and t-test, were used to understand and analyze the obtained data. The result of the study revealed that SBI bank employees of rural branches were moderately stressed as a whole. However, their stress level was shifted to the high end of the moderate level. Besides this, it was also found that the officers were highly stressed. Clerks and cashiers were moderately stressed. Work overload, long working hours, lack of appreciation and rewards, low salary, role conflict, powerlessness, unachievable targets and stressful working environment were the significant occupational stress-causing factors among the bank employees.

Keywords: *Banking Occupational Stress, Occupational Stress In SBI Bank, Occupational Stress In SBI Rural Branches, Stress In Public Sector Banks*

Date of Submission: 21-08-2021

Date of acceptance: 05-09-2021

I. Introduction

The Banking sector is a crucial part of any economy system. It is a backbone of economy. For the smooth functioning of economy, the banking system must have a robust base and sufficient growth opportunities. Furthermore, banking growth is directly related to the development of economy. Therefore, to strengthen the economy of a country, one must strengthen and empower the banking sector of the country. The Indian banking system is vast and is categorized into four types; Commercial Banks, Small Finance Banks, Payments Banks and Co-operative Banks (S. Singh, 2021).

Commercial Banks are nothing but Financial Institutions, which are responsible for finance-related work. Accepting deposits, providing various types of loans, offers to check account services, providing saving accounts etc. (Julia Kagan, 2021). Commercial banks in India are categorized into three categories; namely, public sector banks, private sector banks and foreign banks (Corporate Finance Institute, 2021). State Bank Of India comes under the public sector bank category. SBI has a massive web of branches within India and outside of India as well.

Furthermore, it is 43rd largest bank globally and has secured the 221 ranks in the Fortune Global 500 list. SBI is India's largest bank with contributions of 23% market share of assets and 25% share of the total deposit and loans market. Apart from this, SBI has massive human resources of 250,000 employees. It is the 5th largest employer in India. The primary duties carried out by SBI are; Corporate banking, Investment banking, Retail Banking, Private banking, Mortgage loan, Wealth management, Credit cards, Finance and Insurance (Wikipedia, 2020).

Nowadays, Banking Job is a dream of almost every youth. Banking jobs not only empower the employees with sufficient salary, social prestige and social acceptance but secures employees future as well. As SBI is the largest bank in India; hence everyone interested to work in the banking sector opts for SBI first with a view of having a golden future ahead. There is no doubt that SBI takes care of its employee's needs and

demands, but due to large organization, most of the time, employees are suppressed with work-load. Globalization is also playing a major role in this regard. It compelled the Indian banking system to meet the level of the international banking system; therefore, the Indian banking system is going through profound changes with a view to being a one-stop financial market. SBI is reforming its structure to meet the demand of the international market and customer satisfaction (Sagar Rupali, 2003). In this regard, SBI employees are being overloaded with lots of new targets to complete within a limited time frame. Every single day they are supposed to achieve a new target; sometimes, these targets are almost impossible for them to succeed. Besides this, it's their responsibility to take care of the need of the customers and satisfy them with their services (Sagar Rupali, 2003) (Sagar Rupali, 2003) (Sagar Rupali, 2003). Indian people have trust in SBI bank; hence, a significant portion of Indian customer wants to open their accounts in national banks like SBI and BOI only. As a result, SBI employees have to face lots of workload, noise, and a mentally stressful environment (RAJ & Sheeba, 2015). To perform all these duties, they have to work harder. They usually do overtime to complete their work on time. Due to this SBI employees are under constant pressure, which is ultimately increasing job stress in them.

However, a moderate amount of stress is necessary for the successful completion of work on time. The average amount of stress makes an individual more functional and increases his dedication toward the task. Selye (1936) has defined stress as "the dynamic activity with which individual has courage to confront with an opportunity, demand or constraint". Robbins and Sanghi (2006) have defined stress as "A dynamic condition where individuals confront with an opportunity, constraints, or demand with a gaining or solving attitude. These are these are conditions, he or she always thinks about but the outcome is perceived uncertain and important for them."

Stress corresponding to one's occupation or job is called occupational stress. The level of occupational stress is increasing day by day in each sector. It is not only affecting employees mentally but physically and emotionally as well. Occupational stress is psychological stress related to one's occupation. When an imbalance occurs between the employee and his workplace, occupational stress evokes. The National Institute of Occupational Safety and Health (NIOSH) 1999 has said, "work stress is a harmful and emotional responses that occur when the requirement and demands of the job do not match the resources, capabilities, or needs of the worker". Occupational stress develops when the employee does not find support from higher management, co-workers, feels no control over his work, too much work overload, and realizes less gain from the job than his workload (Wikipedia, 2016). Occupational stress directly hits employee's mind, body and emotions, which ultimately hamper his work efficiency, productivity and well-being. Since the starting of globalization, the banking sector is reforming itself to meet the international market around the globe. Due to this extensive makeover, bank employees are suppressed under the work-overload; hence this sector is struggling with the high level of stress (Gopika, 2014). The work profile of bank employees is very tedious and requires lots of mental and physical effort to complete it. Every level of employee has to meet customers. On average low and medium levels of employees meet hundreds of customers daily. It is the bank employees' duty to cater to their needs and demands, which requires lots of patience and energy. Apart from this, bank employees work late hours and occasionally on holiday as well due to workload. They do not spend sufficient time with their family, which is stabbing their personal life too (Azad, 2014). They even do not have time to refresh and rejuvenate their mind. Still, they are doing their duty with full responsibilities without a break to rejuvenate their minds and bodies. Due to this reason, lots of bank employees are suffering from occupational stress. Occupational stress is paving the way for deadly diseases like cholesterol, heart disease, diabetes and high blood pressure among bank employees.

Indeed, it is the responsibility of higher management to take care of employees. Employees are the pillars of the banking industry; if it would not be healthy, how can we imagine a healthy banking industry and a healthy economy in India? Higher management should recognize the stressful factors in the working environment and take decisive steps to prevent occupational stress among the bank employees. They should also work in a direction that will uplift the well-being of bank employees (Sharmila, 2012). Furthermore, they should also introduce some kind of mind relaxing techniques like; yoga and meditation to reduce the occupational stress in bank employees.

II. Literature Review

i. Occupational Stress

Saravana et al., 2019 studied occupational stress among public and private sector bank employees and its relationship between socio-demographic variables. Two hundred bank employees were selected using a random sampling technique from the Tiruchirappalli district. One hundred employees were from private sector banks, and 100 employees were from public sector banks. The Occupational Stress Scale developed by Dr Srivastava and Dr A.P.Singh (1984) was used for data collection. The result of the study revealed that, as a

whole more than, half of the bank employees are facing a high level of occupational stress, and less than half of bank employees are facing a low level of occupational stress at their work.

Furthermore, there was a significant relationship between age and the occupational stress of respondents. It was also found that the living area of respondents was related to occupational stress in bank employees. It was also analyzed that bank employees face occupational stress at workplace due to work-load and inter-personal conflicts(K. Saravanan, 2019).

Basu et al., 2019 studied the topic of stress among public sector and private sector bank employees in West Bengal. The sole aim of the research was to identify the stress among public and private sector bank employees. The secondary data was collected through various reviews, government reports, private reports, various website publications, newspapers, books, magazines, and journals for study purposes. The finding reveals that both private and public banks employees are overburden with workload. Furthermore, private sector banks employees were more stressed than public sector banks. Public sector bank employees showed less job satisfaction than private bank employees (Basu et al., 2019).

Garg et al., 2019 conducted a study to understand the level of job stress and its impact on employees' job satisfaction among various bank employees of Haryana State. Furthermore, this study was also to know the extent to which each bank is different from each other based on job stress and job satisfaction. For this study, The respondents were selected from the staffs working in SBI, BOB, PNB, ICICI, HDFC, and AXIS banks. Occupational Stress Index developed by Srivastva & Singh (1981) was used to measure the level of job stress. 532 respondents were selected as a sample using the convenience sampling technique. SPSS (22.0), One-Way-ANOVA technique, Stander Deviation techniques, and Linear Regression were used for data analysis. This study revealed that bank employees of each bank were under job stress, but they were satisfied to some extent too. Besides this, a significant correlation was found between job stress and job satisfaction. Job stress has adverse effects on job satisfaction level of employees(Garg & Sindhu, 2019).

Sambrani et al., 2018 studied job stress among the bank employee of HDFC bank Hyderabad. The sole purpose of the study was to figure out job stress and ways to reduce it among HDFC bank employees. Using simple random sampling method, 120 HDFC employees were selected for the research sample. For primary data collection, a questionnaire method was used, and on the other hand, for secondary data collection books, journals and company records. The percentage analysis method was used to represent raw streams of data as a percentage. The finding enlightens that 60% of the respondents agreed that they were constantly under stress (Sambrani & Tavara, 2018).

Karim et al., 2018 researched the level of work stress among State Bank Of India employees working in Karimganj district, Assam. A sample of 84 employees was selected using the random sample technique. To collect primary data, Occupational Stress Index developed by Srivastva & Singh (1981) was used. The Descriptive statistic was used to analyze the data. The study enlightened that the SBI employees are under a high degree of stress concerning powerlessness, the dimension of role overload, under participation, unprofitability (Karim & Singh, 2018).

Kavita Singh et al., 2017 did a comparative study to determine the level of stress among public and private sector banks. The sole purpose of the study was to get an insight into the stress among bank employees. Furthermore, an effort was also made to know the impact of stress among managers working at different post levels in banks according to specific demographic factors. A total of 500 bank managers from private and public sector banks of Delhi and NCR were selected as a sample. For the purpose of data collection, a standardized questionnaire was used. For data analysis, SPSS was used, and descriptive statistic was used. T-test was also used to compare public and private sector banks related to the stress level. The result of the study clearly indicated that there is no significant difference between the stress level of private and public sector banks. Furthermore, managers working in both public and private banks are experiencing stress due to the long working hours, improper reward system, heavy workload, lack of job autonomy, role conflict, organizational culture, etc. Apart from this, the main setback is the lack of management support to its employees and poor as well as contradicting quality of supervision(D. K. Singh & Singh, 2017).

Parvathy Moha n et al., 2016 conducted a study to understand the level and factors of stress among women bank employees. Furthermore, this study also attempted to understand the difference between the level of stress among private and public women bank employees. A total of 60 bank employees were selected randomly from public and private sector banks of Kottayam District. Employees from SBI, Canara Bank, Federal Bank and ICICI Bank participated in this study. The primary data was collected using a structured questionnaire, and the secondary data was collected using published and unpublished records of Government Departments, branches of banks, Lead bank offices, and NABARD offices. For data analysis, statistical tools;

like percentages, total score, mean score, t-test and ANOVA were used. The finding revealed that the stress is more in private sector women bank employees. It was also found that the officers are more stressed than clerks. As far as stressing factors are concerned, there are various stressors among women bank employees; like work-load, dual role as an employee and as a wife, being up-to-date with new technologies, having to take the risk, long working hours, ambiguity in job role, increase in a number of customers, etc. (MOHAN, 2016).

Kishori et al., 2016 made a study on work stress among bank employees to find out the level of stress, causes of stress and its impact on bank employees. The study was conducted among the SBI main branch employees at Tiruchirappalli district. Using a random convenient sampling technique, 100 employees were selected for the study, and the primary data collection questionnaire was used. For the purpose of the statistical analysis of the data, chi-square was used. The study revealed the presence of stress in banks. Furthermore, stress among bank employees is due to excess work load and work-life imbalance. Stress is hampering employees' physical and psychological well-being(Kishori & Vinothnini, 2016).

Karshan et al., 2015 conducted research to know the job stress and job satisfaction among private and public sector bank employees. A total of 100 bank employees from various branches of private and public sector banks were selected for the study. The participant banks were SBI, Punjab National Bank, Bank Of Baroda, ICICI, Axis Bank, HDFC and Co-operative Bank within Ahmedabad city. For collecting the data, the Job Satisfaction Scale developed by Singh & Sharma (2007) and the Occupational Stress Index developed by Srivastva & Singh (1981) were used. Correlation and t-test were used for data analysis. The finding enlightens that public sector bank employees are more satisfied with their jobs thus have less job stress than private-sector employees.

Furthermore, female bank employees are less satisfied with their job and suffer from high job stress than male bank employees. Apart from this, it was found that there is a negative and significant correlation between job satisfaction and stress among bank employees. To reduce the job stress among private banks, job satisfaction must be increased(Dr. Karshan B. Chothani, 2015).

Neha Sharma 2015 researched job stress in the bank. The sole purpose of the study was to find out the level of stress, employees' job involvement and moral. A total of 100 bank employees from State Bank Of Patiala in Patiala city, were participated in the study. For the primary data collection questionnaire and for the secondary data collection journals and books were used. Karl Pearson's coefficient of correlation and regression analysis were used. It was found in the result that bank employees are experiencing moderate amount of stress, job involvement and moral. Apart from this, there was a positive correlation between stress and employees' morale and a negative correlation between stress and job involvement (Neha Sharma, 2015).

ii. Causes Of Occupational Stress

Manjunatha et al., 2021 researched the causes of stress in the private banking sector. The study aimed to find out the factors contributing to increasing the stress level of bank employees. For abstracting the sample from the population, a stratified sampling method was used. The sample comprised of 253 bank employees from different private sector banks within Mysore district, Karnataka State, India. For data collection, a questionnaire consisting of 12 dichotomous items (Yes=1, No=2) was developed. The questionnaire was sent to respondents via e-mail. For statistical analysis, Chi-Square method was used with the help of SPSS21. The result of the research revealed that designation is the factor causing stress to the employees (Manjunatha, 2021).

Manjunatha et al., 2017 conducted a research review to understand the stress among the bank employees. The sole aim of the research review was to find out the source and outcomes of job stress among bank employees. For data collection, this study relied on secondary data. Online journals and data available in the library were reviewed. In conclusion, it was found that technological growth, excess of work pressure, working life, performance pressure, inadequate planning at the workplace, long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc. are few major factors inducing and increasing stress among bank employees.

Furthermore, Work stress was afflicting employees equally to both males and females. Stress is increasing psychological problems among employees drastically. Besides this, healthy employees were more productive than unhealthy employees (Manjunatha & Renukamurthy, 2017).

Arrawatia et al., 2017 researched the causes and impact of job stress in private sector banks. The purpose of the study was to find out the leading causes of stress and its management strategies. Apart from this, it was tried out to measure the impact of the stress on the employees' performance and health. A sample of 200 employees was drawn from HDFC bank, ICICI Bank, Axis Bank and Kotak Mahindra Bank of Rajasthan state 3

districts, namely, Jodhpur, Ajmer and Jaipur. Primary data was collected through 220 questionnaires, and secondary data was collected through research publications, journals and periodicals. One-way ANOVA, regression analysis and SPSS 23 software were used for statistical analysis. The finding of the study revealed that in private sector banks, almost all employees (male and female) confessed that work-load, long working hours, technical issues, working environment, lack of support, motivation and cooperation from superiors are the main causes of stress. Most of the bank employees in private banks are physically and mentally stressed. Furthermore, a high percentage of the employees suffers from headaches, tiredness, frustration, mood swings, and sleep difficulties. As a stress management technique bank employee uses meditation, yoga, motivational sessions, group activities, and individual activity. Apart from this, some employees feel employee training, reward, appreciation of work, promotion, time management and employee developmental program a helpful tools to reduce stress among private sector bank employees (Arrawatia & Deepanshi, 2017).

Mariappan et al., 2017 studied the factors of stress among bank employees of private and public sector bank of Sivagangai district, its impact on employees and coping strategies to reduce it. The study was conducted on a total of 43 banks; 26 public sector banks and 17 private sector banks. Canara Bank, Indian Bank (IB), Tamilnadu Overseas Bank (IOB), Bank of India (SBI), Mercantile Bank and City Union Bank Ltd, HDFC Bank, Lakshmi Vilas Bank, ICICI Bank, State bank Of India and Punjab National Bank were selected for the purpose. Convenience sampling method was used for sampling, and 360 employees from public sector banks and 136 from private sector banks were selected. Primary data was gathered using a survey method through a well-structured questionnaire. Secondary data was collected through books, journals, report studies, research studies, internet sources, magazines, newspapers and bank websites. Statistical tools like; mean, standard deviation, co-efficient variance, T-test, one way ANOVA, Chi-Square test, Reliability test (Cronbachs alpha analysis) and SPSS were used. The result of the study enlightens that stress in the banking sector is not only hampering employees' performance but also health. Work-load, long working hours, role ambiguity, no support from high levels, delay promotion, target achievement etc., are some factors that are contributing to stress in bank employees (Mariappan & R.Kalidoss, 2017).

Raj et al., 2015 conducted a study to understand the causes of stress among bank employees of private and public sector banks. A sample of 316 bank employees of the private bank and public bank of Karaikal District of Union Territory of Puducherry, India, were selected for the study. A structured well designed, previously pre-tested questionnaire was used for data collection. The result clearly indicated that both sector bank employees are under stress. The causes of the stress among both types of bank employees are work-load, role conflict, working environment, role ambiguity, performance pressure, job security, lack of support from superior level and technological problems (RAJ & Sheeba, 2015).

Mageswari et al., 2014 researched the topic of occupational stress among bank employees. The sole purpose of the study was to identify and examine the factors causing stress among bank employees. Apart from this, it was also decided to understand its impact on employees and coping strategies followed by the bank employees to reduce it. Using the convenience-sampling method, 216 respondents were selected from the Chennai region from public sector banks, co-operative, and private sector banks. For data collection questionnaire was used and for data analysis, weighted average mean, Regression Analysis, Correlation analysis, ANOVA, Percentages and Critical ratio analysis were used. The study report revealed that experience and designation are the most common factor of stress among employees. High-level employees have more stress. After these two factors, the age and income factors come. For coping strategies, bank employees use Passive Attempts and Emotional Relief to reduce stress (Mageswari & Prabhu, 2014).

Rao et al., 2013 examined the stress among bank employees. The study's main purpose was to examine the factors causing stress in bank employees, for the study sample was selected from private and public banks. A total of 200 participants were selected, from which 50 male and 50 female were from private sector banks and 50 male and 50 female for public sector banks, for data collection questionnaire was used. Chi-square and maximum probable score techniques were used to analyze the data. The result of the study clearly indicated that in private sector bank, the stress factors are work-load, long working hours, job rotation, unsporting work culture and an unorganized working system. On the other hand, in private sector banks, stressing factors are high targets, work-load, job rotation, lack of compensatory off and no time for family. Furthermore, to handle the stress, employees do get together, help themselves, do yoga, meditation etc. (Rao et al., 2013).

III. The Rationale Of The Study

It is universally known that the banking sector is the most stressful job in India. Since the starting of globalization, the basic structure of the banking system has changed drastically. To meet the international market and customer needs, bank employees are burdened under work overload. Therefore they have to work long hours with minimal leaves. They even do not get a little time to spend with family; hence, they continuously work like robots without any rejuvenation of the mind.

As a result, they are in the grip of occupational stress. Stress is making them mentally and physically ill, and employees are suffering from deadly diseases like; heart attacks, cholesterol, diabetes, brain strokes, etc. Therefore, employees' work performance is compromised.

Time demands to understand the level of occupational stress among bank employees and also to dig out the stress-causing factors among bank employees. So that, a few steps can be taken to reduce the occupational stress among bank employees and make their life stress-free as much as possible.

There are lots of studies that have been conducted on occupational stress and stress-causing factors. However, there is still a lack of studies showing the level of occupational stress and stress causing factors among the bank employees of rural banks. It is assumed that the bank employees of the rural branches are under less stress or no stress at all. They have less workload, and they do not work overtime. People also think that rural branches have fewer targets to achieve.

Therefore, it is crucial to understand the level of occupational stress and stress causing factors among the employees of rural branches of banks too. It will help higher management make policies and coping strategies to reduce the occupation stress in the banking system, which will ultimately increase the employees' health and performance.

IV. Research Problem

The study aims to measure the level of occupational stress among the SBI bank employees of rural branches of Jhunjhunu district, Rajasthan. This study will also try to find out the stress-causing factors among the SBI bank employees of rural branches of Jhunjhunu district, Rajasthan.

V. Objective Of The Study

- To study the level of stress among SBI bank rural branches employees.
- To study the level of occupational stress among officer bank employees and clerk bank employees separately.
- To study the factors responsible for stress in SBI bank rural branches employees.

VI. Hypothesis

- There is no stress among SBI bank's rural branches employees.
- There is no significant difference related to occupational stress between officer employees and clerical employees of SBI bank's rural branch.
- There is no stress causing factors among SBI bank's rural branches employees.

Sample

This research was conducted on 50 male employees. All employees were selected from the SBI banks' rural branches of Jhunjhunu district, Rajasthan. SBI banks' rural branches' officers, clerks, and cashiers were selected using the convenience sampling technique of non-probability sampling method from Jhunjhunu district, Rajasthan, for the purpose of the study.

Research Design

The study aimed to find out the level of occupational stress and stress causing factors among rural branch bank employees of SBI bank of Jhunjhunu district, Rajasthan. Occupation Stress Index (OSI) developed by Dr. A. K. Srivastav and Dr. A. P. Singh was used to collect the primary data. To understand the stress-causing factors among SBI bank employees of rural branches of Jhunjhunu district, Rajasthan, secondary data was collected from online published research articles, newspapers, journal articles, bank reports, etc. Furthermore, inferential and descriptive statistics were used for analyzing the data.

Inclusion criteria

- Employees working in rural branches of SBI bank Jhunjhunu district, Rajasthan.
- Employees who are bank officers, clerks, and cashiers.
- Employees can read and write English.

Measures/Tools

For the purpose of primary data collection, the below tool was used.

Occupation Stress Index (OSI): This scale is developed by Dr. A. K. Srivastav and Dr. A. P. Singh (1981). The purpose of the scale was to measure the level of occupational stress. This scale attempted to find out the constitutional components of occupational stress among the employees, which are a must-have component for employees. The scale could be administered to every level of employees working in industries or other non-production organizations. The scale consisted of 46 items, where 28 items were 'true-keyed' and 18 items were 'false-keyed'. Apart from this, the scale was able to measure 12 dimensions of occupational stress. Each scale item was rated on a five-point scale, ranging from strongly disagree to strongly agree. Cronbach's alpha (α) was used to test the reliability of the scale, and this reliability was found 0.93.

For the purpose of secondary data collection, online journals, articles, published research papers, newspapers, and bank reports were used.

Procedure

Using convenience sampling technique, 50 male employees working in SBI bank rural branches of Jhunjhunu district, Rajasthan, were selected for the study. Bank officers, cashiers, and clerks all participated in the study. After the selection of the participant, the Occupational Stress Index questionnaire was provided to each participant through email and requested them to fill the questionnaire form. Apart from this, a consent form and a demographical information sheet were also provided to each participant to get the information regarding age, education, work experiences, etc.

Statistical Technique

As per the objective of the study, inferential and descriptive statistics were used for analyzing the data. Mean, SD, and T-value of the obtained data were found out and analyzed using SPSS software to understand the level of occupational stress among SBI bank employees of rural branches, Jhunjhunu district, Rajasthan.

Ethical Considerations

- Research participants were not subjected to harm in anyways.
- Proper informed consent, debriefing, and privacy were maintained of the subjects before the research study.
- The dignity of the research subjects was always kept maintained, and they have shared the result with the experimental study.
- An adequate level of confidentiality was ensured.
- Research subjects were acknowledged for their time and consent for the research study.
- Affiliations in any forms, sources of funding, as well as any possible conflicts of interests were declared

VII. Result and Discussion

For the purpose of analyzing and understanding the obtained raw score of the SBI bank employees, Mean, SD, and 't' test were used.

H₀₁

- There is no stress among SBI bank's rural branches employees.

Table Number-1: Mean and SD value of the Occupational Stress Of State Bank Of India Employees, Rural Branch.

Occupational Stress State Bank Of India Employees		
N	Mean	SD
50	154.500	26.516

The findings of table no-1 indicate that the Occupational Stress among the employees of State Bank Of India of rural branches of Jhunjhunu district, Rajasthan is within the moderate level; that is between the range of 116 to 161. However, it is shifted to the high-end side of the range. Hence, we failed to accept our Null Hypothesis that "There is no stress among SBI bank's rural branches employees." Indeed bank employees are having a middle level of stress, but with a shift to the high end of the middle level of stress, that can be jumped to the high level of stress if proper measures are not taken soon to reduce the stressor of the banking sector.

Ho2:

- There is no significant difference related to occupational stress between officer employees and clerical employees of SBI bank’s rural branch.

Table Number- 2: Mean, SD and ‘t’ Value of the Occupational Stress Of State Bank Of India Officer Employees And Clerk Employees Rural Branch.

Management Level	Number	Mean	SD	‘t’
Officers	25	173.4800	21.35244	7.252**
Clerks and Cashiers	25	135.5200	15.13583	
Totals	50	154.500	26.516	

***Significant at .01 levels. (2.63)**

The ‘t’ test was conducted to understand the level of occupational stress among the SBI bank employees of rural branches of Jhunjhunu district, Rajasthan in more detail. The ‘t’ value of our test is 7.252, which is much more than the table value mentioned and significant at 0.01 level. Hence, we failed to accept our Null Hypothesis “There is no significant difference related to occupational stress between officer employees and clerical employees of SBI bank’s rural branch.” Furthermore, the mean value of the officer employees is much higher than the mean value of clerks and cashier employees, which advocates for the higher stress level of officer employees' occupational stress compared to clerk employees. The mean value of officer employees is 173.48 that is above 161. It clearly indicates that SBI bank officers of rural branches of Jhunjhunu district, Rajasthan are highly stressed than SBI bank clerk employees of rural branches of Jhunjhunu district, Rajasthan as clerk employees mean value is 135.52, which is within the range of moderate level of occupational stress. However, moderate level stress is also not good for the well-being of employees.

Ho3:

- There is no stress causing factors among SBI bank’s rural branches employees.

Several pieces of research have been conducted on the bank employees, to know the causing factor of occupational stress. Work overload, Role Ambiguity, Role-Conflict, Powerlessness, Relationship with colleagues, Strenuous Working conditions, Unprofitability, Lack of support from higher authorities, and unachievable targets are a few major factors pushing bank employees to the web of occupational stress. Bank employee has to work for longer hours to complete their pending works. Governments and RBI introduce new schemes and policies frequently. Besides this, higher authorities also change old policies at the bank level and introduce new policies most often.

Furthermore, SBI bank employees have to cater to a large portion of the Indian population, as it is India's largest public sector bank, people have faith in it. Due to this reason, a large chunk of the population is the customer of SBI bank. In rural areas, people only trust SBI. Hence, approximately every individual is a customer of the SBI bank. According to research, 84.5% of bank employees have to work more than their working hours, and 86% of bank employees feel workload even if they are not in the office (Yadav, 2017). Approximately 60% employee realizes that they do not get sufficient time to complete their work.

Furthermore, bank employees also complain that their higher authorities do not appreciate and reward them for their work. This unsupportive behavior of higher authorities not only reduces motivation among them abut also increasing the level of occupational stress among them. Apart from this, SBI employees also feel that they are less paid compared to their work. The majority of the bank employees also confirmed that their assignments are of a monotonous nature. They want a change in their routine work. As far as the relationship with colleagues is concerned, it is also a major factor of occupational stress. Blaming each other and not cooperating with each other are making the working environment stressful. Unachievable targets provided by higher authorities also continuously make them under stress.

Hence, it can be concluded from the conducted research and studies that there are many stress-causing factors in SBI banks that increase occupational stress among bank employees. Therefore, we failed to accept the Null hypothesis that “There is no stress causing factors among SBI bank’s rural branches employees”. Work overload, Role conflict, Unsupportive higher authorities, Long working hours, Low salary, Monotonous work, Unachievable targets and Powerlessness are the main stress factor among SBI bank employees.

VIII. Summary Of The Findings

- SBI bank employees of rural branches of Jhunjhunu district, Rajasthan, are under moderate stress as a whole.
- Like urban and metropolitan SBI bank employees, rural SBI bank employees of rural branches of Jhunjhunu district, Rajasthan are also under occupational stress.
- Officers are under high stress due to endless responsibilities and overwork load.
- Clerks and cashiers are under moderate stress levels due to limited working hours and limited responsibilities.
- Major stress-causing factors among SBI bank employees of rural Jhunjhunu district, Rajasthan are over work-load, lack of support from higher authorities, late working hours, powerlessness, and low salary unachievable targets and monotonous work nature.

IX. Suggestions

- There should be an immediate intervention to reduce the work overload of the employees.
- Higher authorities should limit the working hours of the SBI bank employees.
- The higher authority should provide rewards and appreciation to motivate the employees, which will ultimately benefit the organization by increasing productivity.
- The management should introduce a workshop related to stress management.
- Yoga and meditation training should include in the daily routine.
- The higher authorities must provide a counselor district level to come down the stress level of occupational stress among the SBI bank employees.
- The higher authority must give achievable targets to employees.
- Bank employees should try their best to make friendly relationships with colleagues.

X. Limitations

- A very small sample was used for the study, which impacts its findings.
- This research was only conducted on male employees; female employees were excluded.
- The random sampling method was not used to retrieve the sample from the population.
- Online published research, article, books and newspapers were used to explain the causes of occupational stress among SBI bank employees rural branch.

XI. Conclusion

In the light of the above study and literature review, it can be concluded that SBI bank employees are showing moderate to a high level of occupational stress. Indeed, occupational stress is required to make employees motivational and functional, but only when it is adequate. This study clearly revealed that officers of SBI rural branches of Jhunjhunu district, Rajasthan are under a high level of occupational stress that is not a good sign for them and the organization as well. Continuous work under high occupational stress is hazardous, not only to their lives, but it also impacts the organization's productivity. Furthermore, the clerks and cashiers of the SBI bank rural branch of Jhunjhunu district, Rajasthan, are under moderate levels of stress. This level is also not good for their mental and physical well-being. They are continuously working under moderate levels of stress also has a severe impact on their mind and health. Work overload, long working hours, powerlessness, role conflict, lack of support from seniors, low salary, no reward, and no appreciation are major occupational stress factors among SBI rural branch bank employees, Jhunjhunu district. A few vital steps must be taken by the higher authority on an emergency basis to maintain the overall well-being of the SBI bank employees.

Acknowledgement

This paper is a joint effort of many people, without whom it was not possible to publish this research paper. Their support is incredible and heartily appreciated. However, I would like to express gratitude, particularly to the State Bank Of India bank employees of rural branches, Jhunjhunu district, Rajasthan, for their worthy participation and endless support.

I would like to show thankfulness to my husband for their encouragement, moral, physical, and financial support and to my son for his support.

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