

ORGANIZATIONAL ROLE STRESS OF EMPLOYEES IN THE BANKING SECTOR

Deepti Sinha* and Sachin Sinha**

ABSTRACT

The aim of this study is to understand and measure the organizational Role Stress (ORS) amongst the employees of banking sector and to examine the influence of demographic variables like age, gender, income, experience and qualification on ORS. The study also measures the level of ORS amongst the employees and ranks the ten components of ORS. The study was conducted on 80 employees of banking sector using convenience sampling. The data was arranged and tabulated and rank order was calculated using MS Excel. ANOVA was used to test the hypotheses related to influence of demographic variables. It was found that the employees in the banking sector have neither very high nor very low ORS; rather most of them have a moderate level of organizational role stress. The maximum contribution to ORS is of role erosion (RE), followed by role overload (RO) and inter-role distance (IRD). Further, our analysis of the impact of various social-demographic factors on stress level reveals that income and work experience have a significant impact on employees' stress levels.

Keywords: Organizational role stress, demographic variables, banking sector

1. INTRODUCTION

Stress has always been an integral part and inevitable by-product of human existence. The roots of the word 'stress' are found in the Latin word 'stringer' meaning 'to draw tight or make tense'. It was associated with hardship, adversity or affliction. For the first time the term 'stress' was used by Hans Selye (1974). He described stress as "the force, pressure or strain exerted upon a material object or person, which/who resists these forces and attempts to maintain its original state" (p.14). Stress is also considered as the defence mechanism of the body to fight the unwanted internal or external pressures/tensions.

With the changing environment the demands of work life are also changing. Work life is becoming more and more strenuous with each passing day. Burnout has become the norm rather than the exception, as a result of prolonged exposure to stress. Burnout takes place when executives fail to cope with the stressful conditions (Pareek, 1983). Role ambiguity, role conflict and role overload are identified as the three components of organizational stress in the model proposed by Bhagat, S. R. (2010). These are antecedents of psychological strain, which is negatively correlated to job satisfaction, job involvement and organizational commitment. According to Robbins (2003), an opportunity,

*Dr Deepti Sinha has obtained her doctorate in the area of Management and is presently working as Associate Professor with JIMS, Greater Noida (India).

**Dr Sachin Sinha is awarded his doctorate in the area of 'Consumer Behaviour'. He is presently working as Associate Professor with School of Business Studies, Sharda University, Greater Noida (India).

demand, constraint, threat or challenge can create stress for an individual when the effect of the event is uncertain and important. Factors relating to the environment, the organization and the individual can also trigger stress (Robbins & Judge, 2013). This happens especially when s/he is unable to deal with the demands or constraints encountered. While stress at work as a concept has been in existence for a long time and has been widely studied, both the antecedents and consequences of stress in modern day are very different and have strong implications in one's professional life.

2. REVIEW OF LITERATURE

Organizational role stress (ORS) is felt due to an organizational role (Srivastava, 1999). It occurs if there is a mismatch between one's work requirements and his/her skill set (Holmlund & Strandvik, 2005). As the business environment becomes more competitive, businesses more dynamic and organizational roles more complex, the possibility of organizational role stress increases. Varied sources of work stress have been identified by researchers. Landy & Trumbo (1976) identified five types of stressors like high competition, hazardous working conditions, job insecurity, task demands and long or unusual working hours. Cooper & Marshal (1976) enumerated job role, career growth, relationship with colleagues and organizational climate and structure as five main work stressors. Srivastava & Singh (1981) found that perceived stress was related to occupational conditions such as role conflict, role ambiguity, group and political pressures, role overload, responsibility for persons, powerlessness, under-participation, poor peer relations, low status, intrinsic impoverishment, unprofitability and strenuous working conditions. Schuler (1982) identified seven categories of work stressors, namely, relationships, job quality, organizational structure, career development, physical qualities, change and role, while job characteristics, organizational structure,

climate and information flow, role, relationships, career development and external commitments and responsibilities were identified as the main work stressors by Parker & Decotis (1983). Hendrix (1995) identified work overload, work autonomy, control, supervision and support, role ambiguity and role conflict as major organisational stressors. Five main types of role stressors like role conflict and ambiguity, work overload, under-utilisation of skills, resource inadequacy and lack of participation were identified by Cummins (1990). Srivastava (2009) proposed that an employee's role in the organization could create stressful conditions for other employees, thereby impacting the quality of work life. This kind of ORS can adversely affect managerial effectiveness. Nelson & Burke (2000) proposed that factors like role ambiguity, lack of power and role conflict can also be stressful. Aziz (2003) conducted his studies on the employees of the information technology sector in India. He found resource inadequacy to be the most significant stressor. The study also reported that men suffered more stress as compared to women.

Organizational stress has received substantial attention in past research conducted on different kinds of professionals. Studies carried out in the service sector found that service-oriented jobs, involving a direct interaction with customers, are likely to create relatively higher stress levels for employees. Sharma, et al, (2006) suggest that increased interaction with computers, computer breakdowns, computer slowdowns electronic performance monitoring and central processing system are the new-age stressors. A negative correlation was found between job satisfaction and ORS in a study conducted by Lehal (2005) in Punjab. In another study, however, women employees experienced higher stress levels due to the additional responsibility of establishing a work-life stability (Suraj, 2008). A study by Pushpanjali & Sucharita (2011) identified the impact of different sources of occupational stress on job performance among the library

Table 1: Definitions of the important terms used in the paper

Terms	Definitions
Organizational Role Stress	Organizational Role Stress occurs when an individual experience negative effects in the work-related role in an organization (Pathak, 2012, p.155; Bloisi et al., 2007, p. 318).
Stressors	The demands made upon an individual are considered and denoted as stressors (Spiers, 2003, p. 5; Ornelas & Kleiner, 2003, p. 65).
Inter Role Distance	The conflict that may arise when an individual attempt to play several roles, for example the managerial role in an organization and family roles (Sinha & Subramanian, 2012, pp. 71-73).
Role Stagnation	It takes place when an individual feels a lack of development and a feeling of being stuck in the same role (Bano et al., 2011, p. 106).
Role Expectation Conflict	A result of the different expectations an individual develops in their social setting and identification with other peers. Individuals own expectations about their role may differ from the expectations of peers or managers, which will cause stress (Sinha & Subramanian, 2012, p. 71)
Role Erosion	An individual's perception that some functions in an organization belongs to his or her role but performed or transferred to someone else (Chauhan, 2014, p. 159).
Role Overload	It occurs when an individual with a specific role has difficulties to perform demands from other roles (Coverman, 1989, p. 968).
Role Isolation	A direct consequence of inadequate cooperation and linkages of communication between an individual's role and other roles in the organization (Bano et al., 2011, p. 107; Srivastav, 2006, p. 111).
Personal Inadequacy	It arises when an individual does not possess necessary skills to perform tasks expected to function within their roles (Chauhan, 2014, p. 160).
Self-Role Distance	The stress that will occur when the role of an individual does not conform to his or her personality (Chauhan, 2014, p. 160).
Role Ambiguity	The lack of information available for the employee required for adequate performance (Kahn et al., 1964, p. 73)
Resource Inadequacy	Resource Inadequacy is experienced by an individual when resources such as "human relations, buildings, infrastructure, materials, machines, tools, equipment, books, documents and information), required for performing the role, are inadequately provided (Srivastav, 2006, p. 111).

professionals of Odisha. In a study conducted in public-sector banks by Srivastava (2006), role erosion was identified as the most prominent role stressor in assessment of the contributory factors for

stress. Das & Srivastava (2015) conducted their study on the employees of public-sector banks and found that the employees have highly demanding jobs and are usually under a lot of work pressure, due to which they do

not have time for themselves. It was found that private-sector bank employees have comparatively higher levels of organizational role stress than public-sector bank employees in the study conducted by Parveen (2012). The study further established that higher-level managers and employees with lesser work experience suffer higher levels of stress. A study by Nirmala (2002) identified the impact of different sources of occupational stress on job performance in the nationalized banks of Haryana. The findings show a significant negative correlation between occupational stressors and job performance. The results of the study conducted by Goyal & Kashyap (2010) revealed that there is a significant correlation among the sources of organisational role stress. It was found that role isolation was the main component of ORS among insurance-sector employees. It was also found that certain demographic variables also influence the level of stress among employees.

3. OBJECTIVES AND RESEARCH METHODOLOGY

The objectives of this research were:

- i) To understand the concept of ORS
- ii) To identify the stressors that have maximum contribution towards the overall

ORS (based on rank order)

- iii) To assess the level of overall ORS amongst the employees in the banking sector.
- iv) To find out the influence of demographic variables on ORS

The research design was descriptive. Greater Noida is a small town in Uttar Pradesh West (India) with the total population of 107,676 as per 2011 census. There are approximately 1000 employees working in banking sector. A total of 150 questionnaires were distributed and out of these only 110 were collected. After further pruning and screening of the filled up questionnaires only 80 were found to be appropriately filled for analysis. The effectiveness level being 53% (mainly due to paucity of time and resources). Hence, the sample size for the study was 80 and the sampling frame was the employees of banks in Greater Noida region. Non-probability convenience sampling was used for the purpose of data collection. The instrument to measure ORS was taken from Udai Pareek's book 'HRD Instruments'. The reproduction of Pareek's (1983, pp 545-547). Organizational Role Stress Framework ensures that the researchers subjectivity does not bias the study (Bryman & Bell, 2007, p. 171). All the items of the scale showed high internal consistency (table 2).

Table 2: Cronbach's Alpha for each Stressor

Cronbach's Alpha N=80	IRD	RS	REC	RE	RO	RI	PI	SRD	RA	RIn
	.887	.782	.765	.834	.712	.786	.801	.834	.771	.698

There were altogether 50 items, divided among 10 role stressors (5 items for each role stressor). These items were measured on a 5-point scale, ranging from 0 to 4, 0 being "if you never or rarely feel this way", and '4' being "if you very frequently or always feel this way". The ORS scale is a comprehensive tool to analyse different role stressors affecting a respondent. The ten role

stressors of the ORS scale were:

- (1) Inter-role distance (IRD): Difference between the organisational and personal roles (Items 1, 11, 21, 31, 41 in the ORS scale)
- (2) Role stagnation (RS): A feeling of lack of growth in the job (Items 2, 12, 22, 32, 42 in the ORS scale)
- (3) Role-expectation conflict (REC):

Different demands on one by others in the organization

(Items 3, 13, 23, 33, 43 in the ORS scale)

(4) Role erosion (RE): A cutting down or decrease in one's level of responsibility

(Items 4, 14, 24, 34, 44 in ORS scale)

(5) Role overload (RO): Multiple responsibilities to do everything well

(Items 5, 15, 25, 35, 45 in the ORS scale)

(6) Role isolation (RI): Feeling isolated from channels of communication

(Items 6, 16, 26, 36, 46 in the ORS scale)

(7) Personal inadequacy (PI): Inadequate level of knowledge, skills and preparation to be effective in a particular role

(Items 7, 17, 27, 37, 47 in the ORS scale)

(8) Self-role distance (SRD): A conflict between one's personal values or interests and one's job requirements

(Items 8, 18, 28, 38, 48 in the ORS scale)

(9) Role ambiguity (RA): Uncertainty and confusion about one's responsibilities and performance

(Items 9, 19, 29, 39, 49 in the ORS scale)

(10) Resource inadequacy (RIn): Non-availability of facilities and resources needed for effective performance

(Items 10, 20, 30, 40, 50 in the ORS scale)

The total score for each role stressor ranged from 0 to 20 and the total ORS score ranged from 0 to 200. The ratings of five items were added to get the total score for each role stressor.

The ORS scale was used to generate data about varied stressors experienced by respondents. The data was analysed through Microsoft Excel to get the rankings and also by using Minitab 14.0 to obtain p-values and

ANOVA. The mean and standard deviation were calculated and the rank orders were given according to the mean ratings.

Test of reliability of the scale:

Reliability coefficient was calculated for all the ten role stressors as well as for the total role stress. The scale was found to have acceptable reliability at .05 significance level (Table 2). The Cronbach alpha value of at least 0.70 is the basis of reliability (Cronbach, 1951). The 0.70 alpha value demonstrates that all components are internally consistent (Fujun, Hutchinson, Li, & Bai, 2007)

4. HYPOTHESES

H01: There is no significant difference in ORS among the different age groups of employees

H02: There is no significant difference in ORS among employees of the two genders

H03: There is no significant difference in ORS among employees with different educational qualifications

H04: There is no significant difference in ORS among employees with different incomes

H05: There is no significant difference in ORS among employees with different years of experience

5. RESULTS AND DISCUSSION

This segment deals with a detailed discussion on the analysis of data and the derivation of results. The following table provides a demographic profile of the respondents.

Table 3: Demographic Profile of the Respondents

Gender	No. of Respondents	%
Male	60	75
Female	20	25
Age (in years)		
20 -25	18	22.5
26-30	40	50
31-35	10	12.5
36-40	8	10

41 and above	4	5
Educational Qualifications		
Graduate	35	43.75
Post-graduate (Academic)	25	31.25
Post-graduate (Professional)	20	25
Work Experience (in years)		
0 to 5	23	28.75
5 to 10	25	31.25
10 to 15	12	15.00
15 to 20	15	18.75
Above 20	5	6.25
Monthly Income (in rupees)		
10,000-20,000	10	12.5
20,000-30,000	18	22.5
30,000-40,000	32	40.00
40,000-50,000	12	15.00
Above 50,000	8	10.00

Source: Sample Survey

It can be inferred from Table 3 that the maximum respondents were males, i.e., 75%. About 22.5% respondents were in the age bracket of 20-25 years. The data also reflects that about 72.5% respondents in the banking sector were up to 30 years of age. 43.75% respondents were graduates and only 25% held a professional post-graduation degree.

Most of the respondents (31.25%) had 5 to 10 years of experience while only 6.25% respondents had above 20 years of experience. Only 10% respondents received salary above Rs. 50,000 per month. About 75% respondents had income up to Rs. 40,000 per month

Table 4: Descriptive statistics of ORS

Parameters	Values
Mean	69.22
SE mean	0.829
Standard deviation	5.836
Minimum	35.00
Q1	46.00
Q3	64.00
Maximum	129.00

Source: Sample Survey

From the above table it can be deduced that the mean ORS score is 69.22, which is less than 50% of the maximum possible score of 200, hence ORS lies towards the moderate to lower side, with the standard deviation being 5.836. Fredlin & Nordin (2015, p.46) found that the mean score of ORS among managers participating in the study was 72.84 indicating moderate levels of stress among them. The Q1 value of 46 signifies that about 25% of the respondents have the ORS score of less than 46 (very low ORS) and about 75% lie above it. On the other hand, the Q3 value of 64 signifies that about 75% of the respondents have the ORS score of less than 64 (moderate ORS) and about 25% lie above it, the minimum and

maximum ORS scores being 35 and 129, respectively.

The minimum ORS score on the basis of the instrument used could be 0 and maximum 200. The scores have been divided into three categories: low, moderate and high. It was found that about 28.75% respondents had low ORS scores, 18.75% had high ORS scores and maximum 52.50% respondents had moderate ORS scores. In the organizational context, a moderate level of organization stress is considered productive. But attention is to be paid to the respondents who have low or high levels of stress. The banking sector would have to devise customized programmes to handle the employees in these two categories.

Table 5: Overall Level of ORS

Level	Range	% of Respondents
Low	0-60	28.75
Moderate	61-120	52.50
High	121-200	18.75

Source: Sample Survey

Table 6: Rank order of Components of ORS

Role Stressor	Mean	SD	Rank Order
Inter-role distance (IRD)	2.30	.972	3
Role stagnation (RS)	1.95	.931	6
Role-expectation conflict (REC)	1.20	.820	9
Role erosion (RE)	2.45	.890	1
Role overload (RO)	2.43	1.009	2
Role isolation (RI)	1.23	.820	8
Personal inadequacy (PI)	1.83	.911	7
Self-role distance (SRD)	1.08	.621	10
Role ambiguity (RA)	2.13	.926	4
Resource inadequacy (RIn)	2.00	.990	5

Source: Sample Survey

Note: We have calculated the mean score of each component on a scale of 0 to 4, and divided stress levels into “low” (0–1), “moderate” (1–2), and “high” (more than 2 and up to 4). The mean values have been converted in the range of ‘0’ to ‘4’ to align it with the rating scale for

each statement which is also between '0' to '4'.

Table 6 shows the rank order allocated to different components of ORS on the basis of mean scores component. Rank 1 was allocated to role erosion, with a mean value of 2.45. Role erosion arises when the credit for one's work is given to someone else or if the functions associated with one's role are cut-down or are transferred to someone else (Chauhan, 2014). It signifies that the maximum respondents consider role erosion to be the cause of ORS, followed by role overload, inter-role distance, role ambiguity and so on. Ratna et al (2013, p 379) conducted a study on the IT professionals of Delhi and found that the significant components responsible for ORS were role ambiguity, role erosion and inter role distance. Role erosion was found to be the biggest cause of ORS in the study conducted by Srivastava (2006) as well. The minimum mean score was of self-role distance (1.08), signifying that there is the least conflict between one's personal values or interests and one's job requirements.

It can be inferred from Table 7 that at 5% level of significance, we do not reject the null hypothesis that there is no significant difference in ORS between males and females. In the study undertaken by Aziz (2003), men were to have greater ORS as compared to women while in the study women experienced higher stress levels (Suraj, 2008).

In terms of age, also the P value being more than .05, we do not reject the null hypothesis. This implies that the respondents of varied age groups have no significant difference in the mean relating to ORS.

With respect to income, since P value is less than .05, we reject the null hypothesis. This implies that the respondents of varied income groups have significant difference in the mean relating to ORS, which means that income has an influence over ORS. It can also be interpreted through the value of R², which shows that 15% of change in ORS can be associated with the level of income.

**Table 7: ONE-WAY ANALYSIS OF VARIANCE
(ORS vs Gender, Age, Income, Years of Experience and Qualifications)**

	DF	SS	MS	F	P	R² (%)
Gender	1	91	91	.71	.305	.45
Error	78	16574	112			
Total	79	16665				
Age	4	191	63	.56	.540	1.14
Error	75	16475	113			
Total	79	16665				
Income	4	129	32	.24	.025	15.0
Error	75	16537	114			
Total	79	16665				
Experience	4	328	32	.88	.041	12.32
Error	75	16338	54			
Total	79	16665				
Qualification	2	512	102	.62	.435	3.07
Error	77	16154	112			
Total	79	16665				

Significance level .05

Source: Sample Survey

Since $P < 0.05$ for years of experience, here also we reject the null hypothesis. It implies that there is a significant difference in the mean relating to ORS with respect to work experience. Value of R^2 shows an influence of 12.32% on ORS. Praveen (2012), also found in his study that people with lesser work experience suffer higher levels of stress.

In terms of educational qualifications, since the p value is greater than 5%, we do not reject the null hypothesis. This implies that the respondents of varied educational qualifications had no significant difference in the mean relating to ORS.

Overall it can be interpreted that other than income and experience, other demographic variables do not have much influence on organizational role stress.

6. CONCLUSION

From the above analysis and discussion, it can be inferred that employees in the banking sector have neither very high nor very low ORS; rather most of them have a moderate level of organizational role stress. The maximum contribution to ORS is of role erosion (RE), followed by role overload (RO) and inter-role distance (IRD). Further, our analysis of the impact of various socio-demographic factors on stress level reveals that income and work experience have a significant impact on employees' stress levels.

7. IMPLICATIONS OF THE STUDY

This study's results provide insights for owners and senior managers of organizations, especially public and private sector banks, seeking to identify the key factors that fuel stress in the workplace. This study found role erosion and role overload to be the biggest contributors to ORS. Although a complete elimination of these two contributors may not be practically possible, efforts to minimize their occurrence may include mentoring systems where

experienced employees provide requisite counselling and guidance to younger employees.

Further studies on ORS may focus on how job design can be improved to ensure the near-total elimination of ORS. One concrete step that employers can take is to provide in-house or hired professional services from external agencies to eliminate the stress emanating from inter-role distance. Today, organizations are using psychological counselling service providers to help employees relieve themselves of the stress induced by inadequate work-life balance. A scientific assessment of employee skills and strengths should be done prior to assigning a particular organizational role so that there is no mismatch between personality and role requirements. This is vital to avoid the organizational stress resulting from self-role distance, which is a fairly common stressor. Role erosion is an organizational role stressor that is often overlooked or ignored by employers. Management needs to pay regular, adequate attention to this to ensure that there is no unofficial "subtraction" from the role assigned to an employee. At the same time, management needs to be watchful and wary that there is no unofficial "addition" to the role assigned to an employee, as such additions can lead to another prominent role stressor, i.e., role overload.

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