

# Workplace Stress Among Private Bank Employees in Bagalkot

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## Abstract

This study titled “A Study on Workplace Stress among Bank Employees in Bagalkot” aims to assess the various factors contributing to workplace stress and examine the influence of demographic variables such as age, education, and experience on stress levels. A structured questionnaire was administered to 100 bank employees in Bagalkot to collect relevant data. The analysis revealed that employees experience moderate levels of stress across multiple dimensions. The major stressors identified were the responsibility of personnel, under participation and role overload. The study found that age and education had no significant impact on stress levels, while experience showed notable differences related to unprofitability. The findings suggest that stress can be reduced by implementing wellness programs, fair pay structures, shared responsibilities, and employee recognition initiatives. Additionally, involving employees in decision-making, providing mentorship, and offering career growth opportunities can enhance motivation, improve job satisfaction, and foster a healthier, more productive workplace environment in the banking sector.

**Keywords:** Occupational Stress, Private Bank Employees, Organizational Factors, Workload, Work-Life Balance, Employee Well-being.

## 1. Introduction

Stress is an unavoidable and universal aspect of modern life that affects people of all ages, genders, and professions. It is a physical and emotional response that occurs when individuals face demands or pressures that exceed their ability to cope. Stress can be categorized into two types: acute stress, which is short-term and occurs in specific situations like exams or presentations, and chronic stress, which is long-term and arises from ongoing problems such as financial difficulties, family issues, or high job pressure. While mild stress (eustress) can enhance motivation and performance, chronic stress can seriously damage mental and physical health, leading to anxiety, fatigue, irritability, and lifestyle diseases.

In today's fast-paced digital era, the constant pressure to perform, technological changes, and long working hours have made workplace stress, especially in private sector banks more severe. Employees

struggle to meet high targets, maintain customer satisfaction, and adapt to new technologies, resulting in burnout and poor work-life balance. Prolonged stress affects not only health but also job satisfaction and productivity. However, effective stress management through regular exercise, meditation, time management, and organizational support like wellness programs and fair workload distribution can help employees stay motivated, healthy, and more productive in both personal and professional life.

## **LITERATURE REVIEW**

Workplace stress is a major issue in the modern service sector, especially in banking, where employees face high workloads, customer pressure, and performance demands. According to Hunnur et al. (2014), occupational stress arises when job demands exceed an individual's coping capacity, with key dimensions such as role overload, role ambiguity, powerlessness, and lack of participation. Hunnur, Bagali, and Sudarshan (2014) found that excessive workload and political pressure are major stressors, while intrinsic impoverishment reduces motivation a situation similar to bank employees who experience limited autonomy and recognition. Manjunatha M.K. (2017) observed that banking staff experience stress due to role conflict, technological changes, and time pressure, affecting both performance and morale. Ratnawat et al. (2014) highlighted that prolonged stress leads to reduced productivity and well-being, while Charantimath (2023) noted that competition and evolving service expectations heighten psychological strain among bank employees. Studies by Devaraji (2022) and Hunagund (2016) further revealed that stress affects both health and work-life balance, particularly among women employees. Overall, the literature indicates that occupational stress in private banks stems from multiple factors excessive workload, unclear roles, limited decision-making, and lack of support mirroring findings from Hunnur's earlier studies. These insights underscore the need for effective organizational strategies to manage workplace stress and enhance employee well-being in private banks, particularly in Bagalkot.

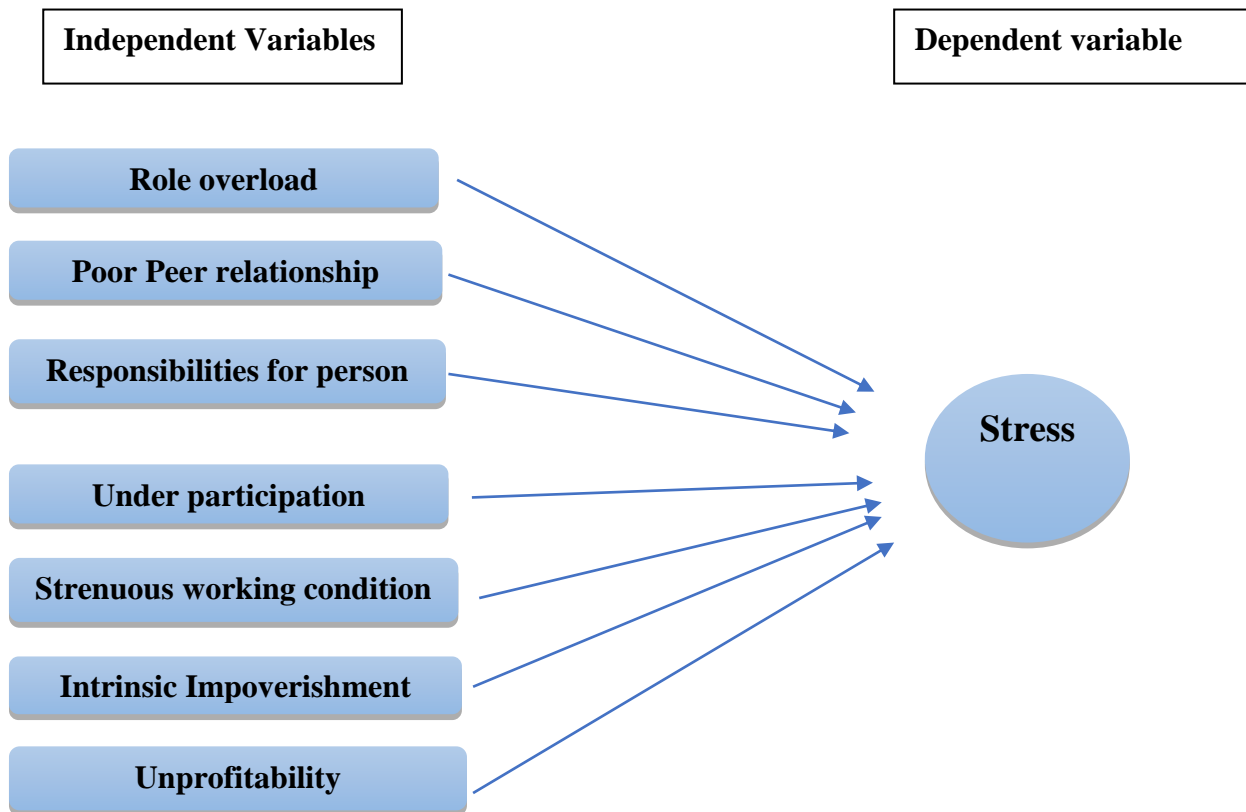
## **PROBLEM STATEMENT**

Stress is integral part among every employee working in private sector. Competition in this sector is increasing regularly and this has made the stress level higher among bank employees. Employees face lot of stress at work and this has effects on health of individual. Compared to other research areas, there is limited research on stress among bank employees. Hence, study on workplace stress among private bank employees in Bagalkot. This provides information for banks, HR professional, and researcher to understand factor causing stress and to develop stress management strategies to improve workplace conditions.

## **OBJECTIVES:**

- To study causing factors of stress among private bank employees
- To examine the stress on different demographic profiles

## THERMOTICAL FRAMEWORK



### Hypothesis:

To know which group of demographic variables pursued high occupational stress dimensions among the respondents.

Null hypothesis (H0): There is no significant difference between level of groups on various demographic variables such as age, education and experience.

Alternative hypothesis(H1): There issignificant difference between level of groups on various demographic variables such as age, education and experience.

### Sub hypothesis:

#### 1. Age and stress:

H0: Occupational stress does not differ significantly for two groups based on age.

H1: Occupational stress differs significantly for two groups based on age.

#### 2. Education and stress:

H0: Occupational stress does not differ significantly for two groups based on graduation and post-graduation.

H1: Occupational stress differs significantly for two groups based on graduation and post-graduation.

**3. Experience and stress:**

H0: Occupational stress does not differ significantly for two groups based on with respondents less than 15 years' experience from those with more than 15 years of experience

H1: Occupational stress differs significantly for the groups based on with respondents less than 15 years' experience from those with more than 15 years of experience.

**RESEARCH METHODOLOGY**

- Type of research: Descriptive research.
- Sources of data:
  - ✓ Primary Data: Data will be collected with structured questionnaires by surveying the bank employees
  - ✓ Secondary Data: Research articles
- Sample frame: Private banks in Bagalkot
- Sample Unit: Private bank employees
- Sample size: 100
- Sampling Technique: Random Sampling Technique
- Data analyzing tool: SPSS, Excel

**SCOPE OF THE STUDY:**

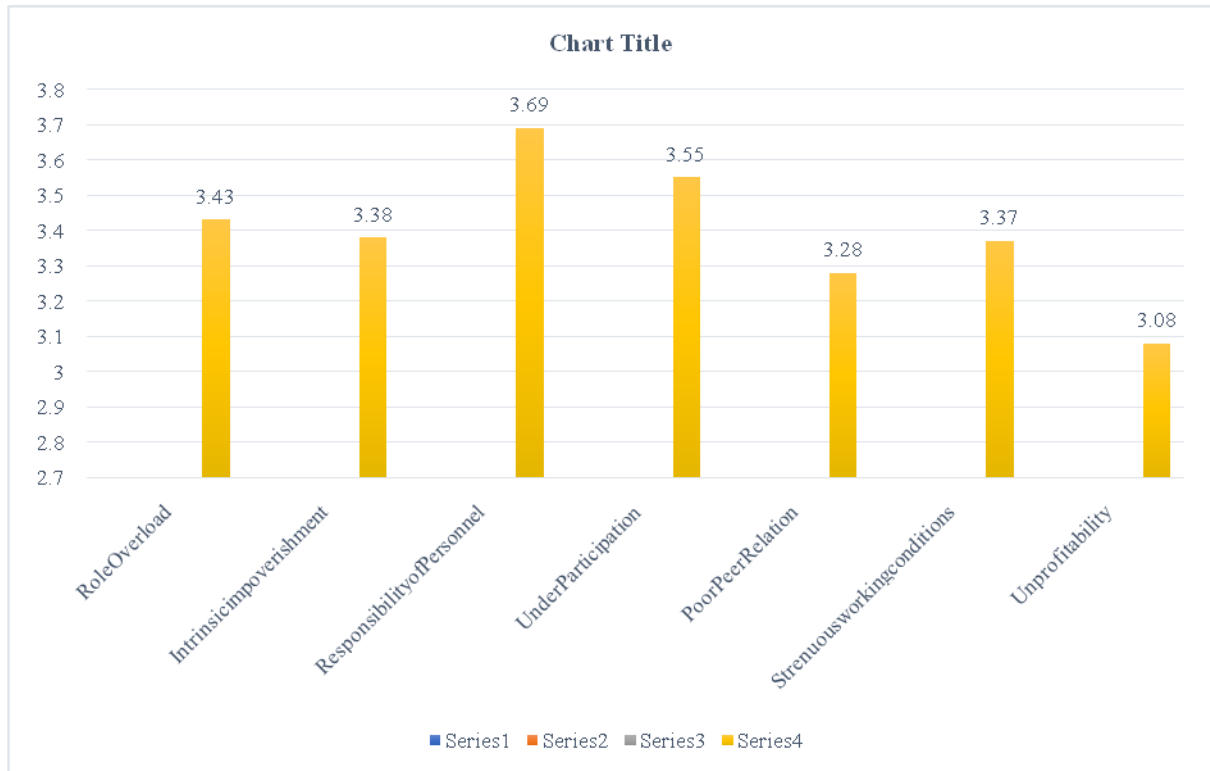
This study's objective is to identify and comprehend main causes of stress among private bank personnel. It looks into how different personal and professional backgrounds, such as age, education, experience, and job roles, affect stress levels and causes. By shedding light on these areas, the study not only identifies current stressors but also lays the groundwork for further studies comparing bank workers in the public and private sectors. Furthermore, the results can assist companies in creating more specialized, efficient stress-reduction plans that cater to the requirements of various employee demographics.

**LIMITATIONS:**

1. Findings are limited to private bank and may not apply to public banks or other industries.
2. Data is based on what employees said, which could not always accurately represent their coping mechanisms or true stress levels.
3. Stress can change every day, so results might not always be the same

## DATA ANALYSIS AND INTERPRETATION:

Showing descriptive statistics of workplace stress index for bank employees:



## Analysis:

According to an analysis of bank employees' Occupational Stress Index, they experience modest amount of stress in relation to several aspects of their jobs. With a comparatively low standard deviation of 0.61 and an overall mean Occupational Stress Index score of 3.40. It seems that most bank workers experience a similar level of fairly high occupational stress (on a scale of 1 to 5).

Responsibility of Personnel has the highest mean score of 3.69 among the specific aspects, making it the most severe stressor. This implies that workers believe overburdened by their responsibilities for clients, transactions, compliance, and staff, which leads to psychological and professional stress. Two other crucial components that lead to stress are role overload (mean = 3.43) and under participation (mean = 3.56). These scores show feelings of being left out of decision-making processes and having too much work to do, which are both typical in banking organizations where staff members frequently balance several tasks with little time or freedom.

Other stress aspects, such Strenuous Working Conditions (3.37) and Intrinsic Impoverishment (3.39), demonstrate that many bank workers experience physically or psychologically stressful work settings and lack internal job satisfaction. With a 3.29 mean score, poor peer relationships indicate moderate stress brought on by interpersonal problems or a lack of support from peers.

## Interpretation:

Interestingly, the category with the lowest mean score (3.18) and the largest standard deviation (1.01) is unprofitability, it indicates that bank employees' perceptions of the worth or reward of their work vary widely. For some, their job may be a source of personal or financial fulfilment, but for others, it may be empowering.

## High stress dimensions:

Rank	Dimension	Mean Score	Stress Description
1	Responsibility of Personnel	3.69	Stress due to being accountable for others' performance and organizational success.
2	Under Participation	3.56	Lack of involvement in decision-making and policies.
3	Role Overload	3.43	Work pressure, multitasking, and time constraints.

The analysis of occupational stress among private bank employees in Bagalkot revealed that the Responsibility of Personnel emerged as the highest stressor, with a mean score of 3.69. This indicates that employees experience significant psychological strain due to being accountable for others' productivity, performance, and growth. Such responsibilities, often assigned to mid- and senior-level staff without adequate delegation or leadership support, can lead to burnout, decision fatigue, and anxiety over potential failures. The second-highest stressor, Under-Participation (Mean = 3.56), reflects employees' dissatisfaction with being excluded from key decision-making processes and policy formation. This exclusion fosters feelings of helplessness, disengagement, and emotional detachment from the organization, ultimately reducing motivation and innovation while increasing turnover and absenteeism. The third major stressor, Role Overload (Mean = 3.43), highlights excessive workloads, unrealistic performance targets, and inadequate assistance from management. Employees often feel overburdened, leading to time pressure, poor work-life balance, and reduced job satisfaction. Collectively, these findings indicate that workplace stress among private bank employees primarily stems from organizational and managerial factors—such as improper delegation, lack of participation, and imbalanced workload—rather than personal inefficiencies. Addressing these issues through participative management, fair workload distribution, and supportive leadership can significantly enhance employee well-being, engagement, and overall organizational effectiveness.

## HYPOTHESES TESTING AND FINDINGS:

The study aimed to determine whether occupational stress levels among private bank employees varied significantly across demographic variables such as age, education, and experience. The findings based on hypothesis testing are summarized as follows:

**Age and Occupational Stress:** The results revealed no significant difference in occupational stress across different age groups. The significance values for all stress dimensions—Role Overload (0.855), Responsibility of Personnel (0.436), Under-Participation (0.239), Poor Peer Relationship (0.357), Intrinsic Impoverishment (0.418), Strenuous Working Conditions (0.678), and Unprofitability (0.696)—were greater than 0.05, leading to the acceptance of the null hypothesis ( $H_0$ ). This indicates that employees of all age groups experience nearly the same level of stress, suggesting that age does not substantially influence how individuals perceive or respond to workplace pressures. Organizational stressors appear to affect all employees uniformly, regardless of age. Hence, the null hypothesis ( $H_0$ ) is accepted.

It may be concluded that age does not significantly influence the perception of occupational stress among private bank employees in Bagalkot.

**Education and Occupational Stress:** The results show that workplace stress is not significantly influenced by educational level. The significance values for all dimensions—Role Overload (0.109), Responsibility of Personnel (0.141), Under-participation (0.239), Poor Peer Relationships (0.308), Intrinsic Poverty (0.899), Strenuous Working Conditions (0.733), and Unprofitability (0.640)—are all greater than 0.05.

This implies that both graduates and postgraduates experience almost equal levels of stress in managing their duties, relationships, and working conditions. Therefore, the null hypothesis ( $H_0$ ) is accepted. It is inferred that educational qualification does not significantly alter the stress perception of private bank employees, suggesting that job nature and organizational demands equally affect all employees irrespective of their qualifications.

**Experience and Occupational Stress:** The analysis indicates that stress levels across most dimensions—Role Overload, Responsibility of Personnel, Under-participation, Poor Peer Relationships, Intrinsic Poverty, and Strenuous Working Conditions—do not differ significantly with experience. However, a significant difference ( $p = 0.016$ ) is observed in the Unprofitability dimension, which relates to financial stress and job insecurity.

This finding suggests that less-experienced employees experience higher financial and career-related stress compared to their more experienced counterparts, who may have developed better coping mechanisms. Therefore, the null hypothesis ( $H_0$ ) is rejected only for the Unprofitability dimension and accepted for all other factors. It can thus be inferred that while most stressors are uniform across experience levels, financial and job security concerns tend to affect less-experienced employees more intensely.

The overall analysis demonstrates that occupational stress among private bank employees in Bagalkot remains consistent across age, education, and experience, except for financial insecurity (unprofitability), which is more prevalent among less-experienced staff.

Stress dimensions such as role overload, personnel responsibility, under-participation, poor peer relationships, intrinsic poverty, and strenuous working conditions impact all employees uniformly.



This implies that organizational and environmental factors, rather than demographic characteristics, are the primary contributors to workplace stress in private banks.

However, financial instability and job insecurity emerge as critical stress factors, particularly for employees with fewer years of service.

### **SUGGESTIONS:**

The study reveals that occupational stress among private bank employees is mainly driven by organizational factors rather than demographic differences such as age, education, or experience. Hence, management should focus on holistic measures to reduce stress and improve employee well-being. Banks can organize regular stress-management programs, counseling, and mindfulness sessions to help employees cope effectively. Since stress from workload and responsibility is common across all groups, equitable task distribution, clear role definitions, and realistic targets are essential. Strengthening organizational support systems and grievance redressal mechanisms will also make employees feel more secure and valued.

The results further indicate that less-experienced employees face higher financial and job-related stress; therefore, banks should ensure transparent career growth, fair appraisals, and financial incentives to enhance job stability. Encouraging teamwork, healthy peer relationships, and work-life balance through flexible schedules and supportive leave policies can also ease pressure. Regular training programs on digital tools and periodic stress assessments can help employees stay confident and allow early detection of stress factors. Finally, managers should adopt empathetic leadership styles and foster a positive workplace culture that values employee welfare and recognition. Overall, reducing occupational stress requires organizational commitment, supportive leadership, and a culture of care, which together can enhance employee satisfaction and productivity in the banking sector.

### **CONCLUSION:**

The present study concludes that occupational stress among private bank employees is largely uniform across different age, education, and experience groups, indicating that stress arises mainly from organizational factors rather than demographic differences. Employees commonly experience stress related to workload, role responsibility, and working conditions, suggesting that institutional pressures are consistent across the workforce. However, less-experienced employees tend to face slightly higher stress linked to financial insecurity and job instability. Overall, the findings highlight the need for banks to adopt proactive stress-management measures, improve work design, and strengthen employee support systems. Creating a positive organizational culture, ensuring fair career progression, and promoting work-life balance can significantly enhance employee well-being. By addressing these factors, banks can reduce stress, improve job satisfaction, and ultimately achieve higher productivity and organizational effectiveness.



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