

A detail study on Length of Service and Role Stress of Banking Sector in Lucknow Region

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Abstract

Stress has been on a rise in this era of high-technology speed, global competition and consumerism. Taking its toll on the physical and psychological health of the employees, it is affecting the productivity and functioning of an organization. Modern living has brought with it, not only innumerable means of comfort, but also a plethora of demands that tax human body and mind. Stress is an inevitable and unavoidable component of life due to increasing complexities and competitiveness in living standards. The speed at which change is taking place in the world today is certainly overwhelming and breathe taking. In the fast changing world of today, no individual is free from stress and no profession is stress free. Everyone experiences stress, whether it is within the family, business, organization, study, work, or any other social or economical activity. Thus in modern time, stress in general and job stress in particular has become a part of the life and has received considerable attention in recent years. Stress, long considered alien to Indian lifestyle, is now a major health problem / hazard. Stress experienced in banking sectors (roles) was studied on 100 employees in public and private sectors banks in Lucknow region. Pareek's Organizational Role Stress (ORS) scale was used to measure ten type of role stress. The sample was divided into three parts as short, medium and long tenure groups on the basis of length of service of the respondent. Analysis of variance (ANOVA) was used to find out if there is significant differences existed between the groups in context of the different types of role stress and the total role stress experienced. The study will disclosed the significant differences in stress experience among short, medium and long tenure groups, so it has been observed that the total and for six types of role stress, experienced the minimum stress, medium tenure group experienced a medium level stress and the short tenure group experienced the maximum stress, pointing out the significant existence of a negative relationship between length of service and role stress.

Keywords: length of service, role stress, Pareek's Organizational Role Stress (ORS) scale, tenure groups

Introduction

It has been identified that globalization has been the primary cause of concern for the work related stress. Globalization is broadly defined as the idea by which we understand the transition of human society into the third millennium. It is also defined as a strategic effort to treat the world or a significant part of it as a single market in which to do business. A research conducted by Fayyaz and Farooq¹ suggested that there are concerns over the impact of stress on the banking employees and productivity. The rapid growth in information technology and communication has caused and awareness of the global economy amongst the minds of the people.

Flatter organizations, virtual teams and changing employee values mean that today's managers face a rapidly changing environment to work in. There is an enormous pressure on organizations to work in non-traditional environments. Stress has become a common phenomenon of our daily common life. Globalization is at the center of this. It is one of the big reasons for the stress related to work. Working global means that banking employees have to work in quite an uncertain environment; have a global mindset and be able with the

unexpected. Globalization has also presented the managers and banking employees with many challenges. Some of the key ones include the ability to work better in limited resources, accepting the mobility, and the ability to cope up with the stress levels. Apart from these the management styles have to be completely dynamic and flexible to changes. Moreover the concept of globalization has affected both the public and private banking sectors.

Literature Review: According to Selye² stress is "any external event or internal drive which threatens to upset the organismic equilibrium". Wolf and Goodell³ defined stress as a dynamic state with in an organism in response to a demand for adaptation. Cofer and Appley⁴ defined stress as a state of an organism where he perceives that his wellbeing is endangered and that he must direct all his energies to its protection. Lazarus⁵ referred stress a state of imbalance with in an organism that is elicited by an actual/perceived disparity between environmental demands and the organism's capacity to cope with these demands; and is manifested through variety of physiological, emotional and behavioural responses.

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McGrath⁶ defined stress as a perceived imbalance between demand and response capacity under conditions where failure to meet demand has important consequences.

 Cox^7 has described three classes of definitions. Stress can be variously thought of as a response, *i.e.* the stress response to an extreme stimulus; as a stimulus *i.e.* as the stressor itself as an intervening variable.

Spielberger⁸ defined stress in two different ways. According to him, it is a dangerous potentiality, harmful/unpleasant external situation/conditions (stressors) that produce stress reaction; and secondly to the internal thought, judgment, emotional state and physiological process that are evoked by stressful stimuli.

Ryhal and Singh⁹ stated that stress is the state of an organism it perceived that its well-being is endangered and that it must direct all its energies to its protection.

Factors influencing stress: Both the individual and organizational factors influence stress.

Demographic factors and stress: Age: The previous studies revealed that, the older person experience lower life stress and role stress¹⁰. Younger people experience more stress as compared to older people. The greater the numbers of years of service the greater life and role stress. The lower the income, greater stress experienced *i.e.* stress decreases with increase in income.

Education: Education acts as mediator, either increases or reduces stress depending on perspective of the individuals. From all previous studies, it can be concluded that higher education can combat stress and burn out related problems among the employees. as the position of the worker increases, the stress level also increases.

Occupation and position: From all previous studies¹¹, it can be concluded that as the position of the worker increases, the stress level also increases.

Experience: From all previous studies, it can be concluded that the length of service has negative and positive relationship with stress. Even then more studies revealed that individual with lesser experience, experienced more stress as compared to the individual with more service years.

Type of family: Nuclear family creates more stress as compared to joint family. Joint family and support from the Joint family acts as buffer against stress.

Organizational factors and stress: Work stressors - The work factor is closely associated with the level of stress experienced by the employees in the organization. The significant factors, which are generating work stress, are busy schedule of work, odd duty hours, poor interaction, leading tendency of superiors,

and poor interpersonal relationship among the colleagues in the work environment.

Role stressors: The role factor is closely associated with the level of stress experienced by the employees in the organization. Role over load and role erosion were found to be major sources of role stress.

Personal development stressors: The personal development factor is closely associated with the level of stress experienced by the employees in the organization. Numerous meeting, work load, lack of personal growth, lack facilities and monotonous nature of work were found to be major sources of personal development stress.

Interpersonal relationship stressors: The interpersonal relationship factor is closely associated with the level of stress experienced by the employees in the organization. The significant factors which are generating stress are busy schedule of work, odd duty hours, poor interaction, leading tendency of superiors, and poor interpersonal relationship among the colleagues in the work environment.

Organizational climate: The organizational climate factors are closely associated with the level of stress experienced by the employees in the organization. It is quite obvious that occupational stress influences employee's experiences in different aspects of their job, such as job performance and job satisfaction. A part from this, occupational stress in turn gets influenced by the factors like work, role, interpersonal relationship, personal development and organizational climate. Previous studies in this regard revealed the above facts.

Research Objective: To find the relationship between the length of service and role stress. Finding significant differences in role stress across short, medium and long tenure group.

Hypothesis: Tenure (length) of service plays a significant role in organization studies. Longer period of service are normally covered by the top authority, greater control, more maturity more resources and increased skills. The resultant of tenure (length) of service naturally causes a reduction in role stress experienced by the obligatory. As he or she become better acquainted with variety of difficulties. Length of service results in to upward mobility and increasing higher responsibility and complexity of tasks. However, imbalance between the authority and responsibility are generally more visible in lower levels. On this basis, it may be appropriate to formulate the following hypothesis.

H1: Role stress is differently experienced in the groups on the basis of length of service (respondents).

H2: with the increase in length of service the role stress decreases.

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Method of Investigation: The respondents of the study were the employee (male and female) in the officer cadre of the public (State Bank of India, Bank of Baroda) and private banks (ICICI and Axis) in Lucknow. 400 questionnaire were distributed 286 were filled and returned by bank employees

Instrument: Ten types of role stress (given below) were measured, using organizational role stress (ORS) scale developed by Pareekh^{13.} Following are the types of role stress given below.

Inter-role distance (IRD): It is experienced when there is a conflict between organizational and non-organizational goal.

Role stagnation (RS): It is the feeling of being stick in the same role. Such a type of stress results in perception that there is no opportunity for the furthering or progress of one's career.

Role expectation conflicts (REC): This type of stress is generated by different expectations by different significant persons, i.e. superiors, subordinates and peers, about the same roles and the role occupant's ambivalence as to whom to please.

Role erosion (RE): This type of role stress is the function of the role occupant's feeling that some functions which should properly belong to his/her role are transferred to/or performed by some other role. This can also happen when the functions are performed by the role occupant but the credit for them goes to someone else.

Role overload (RO): When the role occupant feels that there are too many expectations from the significant roles in his/her role set, he/she experiences role overload. There are two aspects of this stress: quantitative and qualitative.

Role isolation (RI): This type of role stress refers to the psychological distance between the occupant's role and other roles in the same role set.

Personal inadequacy (PI): It arises when the role occupant feels that he/she does not have the necessary skills and training for effectively performing the functions expected from his/her role.

Self-role distance (SRD): When the role a person occupies goes against his/her self-concept, then he/she feels self-role distance type of stress.

Role ambiguity (RA): It refers to the lack of clarity about the expectations regarding the role which may arise out of lack of information or understanding.

Resource inadequacy (RI): This type of stress is evident when the role occupant feels that he/she is not provided with adequate resources for performing the functions expected from his/her role.

Research Analysis: ORS sample from banking employees was divided in three parts on the basis of the tenure(length of service) as short tenure(1-15 yrs),medium tenure(11-20 yrs.),and at last long tenure(21 and above). Analysis of variance (ANOVA) was carried out to find out the significant difference between the groups in terms of the different types of role stress and the total role stress experienced.

Results and Discussion

The following table shows the mean value for 11 role stress variables (10 types of role stress and the total role stress) for each tenure group. It also shows the result of ANOVA (f value and significance) for each role stress variable

Table-1 Role Stress (based on length of service)

Mean Value					
RS Variable	S.T.	M.T.	L.T.	f-value	Significance
IRD	12	10.44	8.23	84.041	0
RS	12.59	9.46	8.25	115.478	0
REC	10.77	8	7.99	45.554	0
RE	10.63	10.82	8.09	39	0
RO	13.5	11	7.93	131.911	0
RI	9.21	10.22	10.55	38.52	0
PI	8.64	10.18	10.56	32.869	0
SRD	11.29	9.55	8.11	87.168	0
RA	9.15	7.55	6.98	26.3	0
RIN	10.55	9.2	9.38	9.768	0
TORS	108.33	96.42	86.07	94.747	0

RS VAR (role stress variable), S.T. (Short tenure 1-10 yr.), M.T. (medium tenure 11-20 yrs.), L.T. (Long tenure 20 yrs and above)

It is seen clearly that significant differences exist between the short, medium and long tenure groups for each stress variable. (Thus the first hypothesis is successfully proved.)

(IRD, RS, REC, RO, SRD, RA) All the six types of role stress and the total role stress(TORS) is minimum in the long tenure group, medium in medium tenure group but it is minutely observed that it is maximum in short tenure period. (The second hypothesis is proved only for seven out of eleven role stress

Such a finding is very logical to understand because the longer tenure is usually associated with huge experiential learning, making individual better equipped for managing their problems.

Two type of role stress (RE And RI) are stronger in medium tenure as compared to other tenure groups,(PI) is minimum in the short tenure group, medium in medium tenure group and maximum in the long tenure group. Last (RIN) is weaker in the medium tenure group as compared to short and long tenure groups.

Thus the findings of (RE, RI, PI, RIN) does not support the second hypothesis and needs to be investigated further.

Conclusion

The foregoing analysis reveals that there are ten underlying role related factors which represent the different variables considered originally in the present study. The theoretical significance of the findings of this study is noteworthy as it has tried to explore the antecedents of organizational role stress in the commercial banks. It has also pointed out the need for public sector banks are to give emphasis on providing opportunities for learning, training and development to its employees.

Tenure (length) of service plays a vital role in the reduction of role stress in an organization. Individuals recognize themselves by their job / occupation, as job is the major focus of their energy, skill and ambitions. Their occupation, family and society throw various challenges and it demands problem solving. It can also be the means to find pleasure, satisfaction, growth and fulfillment in life or it can be the cause of stress, boredom, worry, humiliation and a sense of helplessness when the desire and performance do not go hand in hand. Occupation can create stress among the employees and certainly is the central context for and contributor to adult development. Further the stress can affect either positively or negatively to employee performance. Positive qualities are those in which the individual may feel more excited and agitated and perceive the situation positively as a form of challenge. Stress is also described as posing threat to the quality of work life as well as physical and psychological well-being. A high level of occupational stress, not only detrimentally influence the quality, productivity and creativity of the employees but also employee's health, well being and morale. Job related stress tends to decrease general job satisfaction.

Suggestion for Future Line of Work: Present research is an endeavor to understand the factors causing stress and coping strategies among the 100 employees in public and private sectors banks in Lucknow. The results of the present study are opened for verification by future researchers. Similar study was suggested to carry out with large sample size. i. A study on level of stress and management techniques among banking staffs is suggested for the future investigation. ii. Study on job stress among females in various professions such as call centre, paramedical, post office, rail way, LIC etc. can be under taken in the future research. iii. In depth study on the level of stress among higher cadre and lower cadre employees can be suggested for future dimension of work. iv. In depth study on the stressors and level of stress for female banking in comparison with other professions needs to be carried out.

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