Workplace Stress and its associated factors in the Banking Industry in Chennai District, Tamil Nadu

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Abstract:

Background: Banks are the backbone of Indian Economy in driving the growth further and faster. But it has become one of the most stressful jobs due to their time-bound unattainable targets and increased demand of banking services with manifold growth of Indian population. This cross-sectional study was conducted in the banking sector due to the increased psycho-social illnesses among its staff in the recent years. The study aims to identify the Prevalence of stress and the associated factors among bank employees in Chennai district, Tamil Nadu. **Materials and Methods:** A cross-sectional study was conducted among 340 bank employees in Chennai district. The study participants were selected by using simple random sampling method. Data collection was done using face-to-face interview with a semi-structured questionnaire which assessed stress prevalence and its causes, while the stress levels were measured using standard PSS. Data was entered in Microsoft Excel and analysed using SPSS software. **Results:** Out of 340 study participants, 64.1% had moderate level of stress while 35.9% had high level of stress. Most common risk factor for stress observed were overload of work 48%, unattainable targets 24%, work conflicts 12%, staff shortage 9%, multiple roles at work 7%. Among the risk factors, bank category, designation, place of work was significantly associated with the level of stress of bank employees. **Conclusion:** This study emphasizes the need for banks to reinforce recreational programs to prioritize the mental health of their workforce for long-term success of the organization.

Keywords - Workplace stress, Banking, Associated factors, PSS

Introduction

The International Labour Organization reported occupational stress as the major factor for decreasing productivity, poor job satisfaction, increased absenteeism and adverse health outcomes.[1] According to the World Health Organization, occupational stress is the leading cause for mental health disorders. Target 8.8 of Sustainable Developmental Goal 8 focuses on "Safe and secure working environments for all the workers".[2,3]

Work-life balance is the equilibrium between professional and personal responsibilities of an individual, any imbalance in this equilibrium affects their mental health.[4,5] This can be managed by fixed work time, achievable targets, improving manpower, maintaining health and by family support.[6]

Bank, traditionally, is a financial institution licensed to accept deposits and provide loans. Banks serves as a crucial intermediary, to drive economic activity and help in prospering the lives of the common people and the country as a whole.[7]

Banks in India have been classified into Public, Private Sector Banks, cooperative banks and foreign banks. The organisational and hierarchical structure of each banking sector varies widely. There is a definitive structure and pay scale in all the banks.[8]

Banking sector remains a leading source of intense occupational stress due to heavy workload, unattainable strict performance targets, prolonged working hours, improper infrastructure, shortage of human resources, complex interpersonal relationship, rapid changes in the technology, lack of job autonomy and satisfying the customers' expectation.[9]

Recent studies have reported high level of stress among the bank employees (75.5%) in India.[10] Therefore, it is essential to understand their problem and analyse its cause which will help in implementing targeted interventions, improving the workplace policies, and promoting the psychosocial and mental well-being of the employees. Thus, this study was conducted to identify the Prevalence of stress and the associated factors among bank employees in Chennai district, Tamil Nadu.

Material and Methods

Study design and study population: Cross-sectional study was conducted among the employees in the various banking sector of Chennai district.

Sample size calculation: The sample size was calculated using the proportional formula, considering a prevalence of 68.4% of moderate stress among clerks in the banks (Malamardi, et al.)[11] and an absolute precision of 5%. Thus, a sample of 340 participants were included in the study.

Sampling technique: All the banks in the Chennai district were listed first and from a total of 2019 banks, 70 banks were selected using simple random sampling technique.

Inclusion and Exclusion Criteria: All the employees (managers to clerk) who were working for more than 3 years and who were giving consent for the study were included in the study. The non-bank employees like multipurpose worker, sub staffs and Business correspondent (BC) were excluded from the study.

Data collection tool: After obtaining prior permission from each of the selected bank, data collection was done using face-to-face interview with a predesigned & pretested semi-structured questionnaire. Stress levels among the participants were assessed using the Perceived Stress Scale-10 (PSS- 10), a validated tool widely used for measuring perceived stress.[12]

Study duration: The study was carried out over a period of seven months from April 2024 to October 2024.

Ethical Approval: After getting the approval from Institutional Ethical Committee; approval no. 43/24th IEC /2024 /dated: 23.03.2024

Data management and Statistical Analysis: The collected data was entered in Microsoft excel and analysed using SPSS software version 21. Descriptive analysis was done to assess the prevalence of stress. Continuous variables were expressed as mean and standard deviation and categorical variables as frequencies. The risk factors associated with the level of stress among bank employees were analysed using inferential statistics such as chi-square test and p value less than 0.05 was found to be statistically significant. Binary logistic regression was performed after adjusting for the potential confounders to find the independent factors associated with the level of stress. Adjusted odd ratios (AOR) with 95% confidence intervals were calculated.

Results

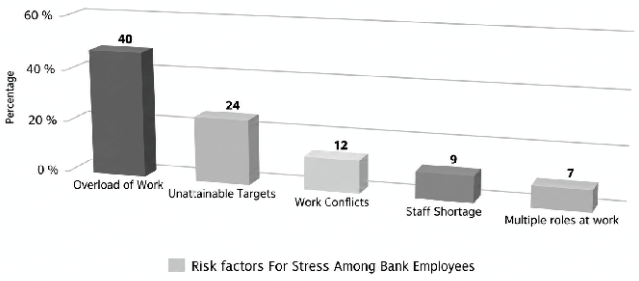
Out of 340 eligible participants among the bank employees, most of them were male bankers contributing 68.8%. The mean age of the bankers was 39.86 ± 7.471 The socio-demographic details of the participants is described in the table 1.

Table 1: socio-demographic determinants of the participants

Variables	Category	N= 340	Percentages (%)
Sex	Male	234	-68.80%
	Female	106	-31.20%
Age Group	25-40 years	259	76.20%
	41-60 years	81	23.80%
Education	Graduate	172	50.60%
	Postgraduate	168	49.40%
Marital status	Married	289	85%
	Unmarried	51	15%
Family size	≤4	212	62.35
	>4	128	37.65
Personal Habits	Smoking	4	1.20%
	Drinking	24	7.10%
	None	312	91.80%
Type of Bank	Public Sector	264	77.60%
	Private Bank	76	22.40%
Place of work	Branch	246	72.40%
	Regional office	94	27.60%
Designation	Clerk	23	6.80%
	Officer	81	23.80%
	Manager	236	69.40%

Among the study group, it was found that 64.1% had moderate and 35.9 % had high level of stress as per PSS score. The mean PSS-score was found to be 25.06 ± 4.632. All the Bank employees had their PSS score above 14. Most stressful time of the year for the bankers was the financial year end (84.7%) and 15.3 % at around month end period. The most common risk factor for stress among the bank employees was found to be overload of work 48%, unattainable targets 24%, work conflicts 12%, staff shortage 9%, multiple roles at work 7% as shown in figure 1.

Figure 1: Risk Factors for stress among Bank employees



Among the PSS questions' responses of the bank employees, around 51.8% of the employees had reported fairly often for unable to cope with the things they do, 47.6% of the employees were on top of things fairly often and 35.6 % of the bankers very often had felt nervous and stressed.

The association of sociodemographic factors with level of stress is shown in table 2. In this study, bank employees with comorbidities (X^2 = 25.097; p = 0.000) and the primary care-taking responsibility of elders (X^2 =4 3.486; p = 0.000) were significantly associated with the high level of stress.

Table 2: Association between level of stress and socio-demographic factors among bankers

Variables	Categories	Moderate Stress	High Stress	Chi-square X^2 value	P value
Gender	Male	154 (65.8%)	80(34.2%)		
	Female	64 (60.3%)	42(39.7%)	0.937	0.333
Age	25-40 years	167 (64.4%)	92 (35.6%)		
	41-60 years	51(62.9%)	30 (37.1%)	0.062	0.804
Family members	≤ 4	140 (64.2%)	78(35.2 %)		
	> 4	72 (59 %)	50 (41 %)	0.902	0.342
Personal Habits	Smoking &	20 (71.4	8 (28.6		
	Drinking	%)	%)	0.709	0.4
	No	198(63.4 %)	114(36.6%)		
Co-morbidities	Present	92 (51.6 %)	86 (48.4%)		
	Absent	126 (77.7%)	36 (22.3%)	25.097	**0**
Childcare responsibility	Present	125(60.1 %)	83(39.9%)		
	Absent	93 (70.4%)	39(29.6%)	3.766	0.052
Primary care responsibility of	Present	85 (47.7%)	93 (52.3%)	43.486	**0**

Association of occupational factors with the level of stress were shown in table 3. In this, there was significant association of the employees in the bank with their designation, higher the cadre, higher was the level of stress. Managerial work, working in the higher cadre branch of scale 3 and above, over time of work hours more than 3 hours had higher level of stress.

Table 3: Association between level of stress and occupational factors among bankers

Variables	Categories	Moderate Stress	High Stress	Chi-square X^2 value	P value
Type of Bank	Public Sector	174 (65.9%)	90 (34.1%)	1.647	**0.19**
	Private Bank	44 (57.8%)	32 (42.2%)		
Designation	Clerk	18 (78.2%)	5 (21.8 %)	6.583	**0.037**
	Officer	58 (71.6 %)	23 (28.4%)		
	Manager	139 (58.8%)	97 (41.2%)		
Place of Work	Branch	146 (59.3%)	100(40.7%)	8.792	**0.003**
	Regional office	72(76.5%)	22 (23.5%)		
Category of Bank	Scale 1-2	55 (42.6%)	74(57.4%)	41.69	**0.000**
	Scale 3 & above	163(77.2%)	48(22.8%)		
Overtime work hours	1-3 hours	120 (71.4%)	48 (28.6%)	7.715	**0.005**
	Above 3 hours	98 (57 %)	74 (43 %)		
Workplace Conflicts	Present	56(45.5%)	67(54.5%)	28.95	**0.000**

Among all the factors, employees with comorbid conditions (AOR = 1.848, p = 0.024), primary caregiving responsibilities of elders in their family (AOR = 3.264, p = 0.000), employees working in branch of Scale III and above category (AOR = 3.578, p = 0.000) and those who had reported conflicts within bank premises (AOR = 2.464, p = 0.001) emerged as the independent predictors of occupational stress among bank employees which was shown in Table 4.

Table 4: Binary logistic regression of factors associated with level of stress among bank employees

Determinants of Stress		Level of stress		P value	AOR	95% CI
		Moderate	High			
Co-morbidities	Present	92 (51.6 %)	86 (48.4%)	**0.024**	1.848	1.08 – 3.15
	Absent	126 (77.7%)	36 (22.3%)			
Primary care responsibility of elders	Present	85 (47.7%)	93 (52.3%)	**0**	3.264	1.89 – 5.63
	Absent	133(82%)	29 (18 %)			
Place of Work	Branch	146 (59.3%)	100(40.7%)	0.867	1.061	0.52 – 2.13
	Regional office	72(76.5%)	22 (23.5%)			
Category of Bank	Scale 1-2	55 (42.6%)	74(57.4%)	**0**	3.578	1.92 - 6.66
	Scale 3 & above	163(77.2%)	48(22.8%)			
Overtime work hours	1-3 hours	120 (71.4%)	48 (28.6%)	0.239	0.725	0.42 – 1.23
	Above 3 hours	98 (57 %)	74 (43 %)			
Workplace Conflicts	Present	56(45.5%)	67(54.5%)	**0.001**	2.464	1.43 – 4.23
	Absent	162(74.6%)	55(25.4%)			

Discussion

A cross-sectional study of was conducted among 340 bank employees in Chennai district to find the prevalence of workplace stress and its associated risk factors. The prevalence of moderate level of stress was 64.1% and 35.9 % had high level of stress. This was found comparable to the study done by Kumar S [10] among bank employees in Urban Puducherry however it was found high compared to a study done by Vinod et al [13] among bank employees in South India, where the prevalence of high stress was found to be 26.2% whereas in a study done in North India Singh A et al reported 7.9% high stress[14]

The difference in the stress level found in various studies may be due to differences in the Assessment scale used, different time in the year when the data was collected, and the geographical location of the study.

The common sociodemographic factor associated with level of stress in the present study was comorbidities, primary care giving responsibility of elders in the family. A study done by Vinod et al, among bank employees showed age, gender and marital status as significant socio-demographic factors associated with the level of stress. [13]

Personal habits like smoking and drinking were not found to be associated with level of stress which was similar to the findings of the study by Kumar et al. [10] Level of stress was found to be more in people with comorbidities

The occupational factors like Manager as designation of work, regional bank as place of work, scale 3 and above category of bank, overtime of work hours more than 3 hours and conflicts in their workplace were significantly associated with the high level of stress in the present study. Similar findings were observed in Renugadevi S et al study [15]and a study conducted in National capital region (NCR).[16]

Level of stress among the bank employees was not found to be associated with the type of bank where they worked this finding is similar to the other studies done in South India by Vinod et al and also by Ashish Pandey among public and private bank employees in India.[13,17]

Conclusion

From this study, it is concluded that there is significant high burden of stress among bank employees and hence there is a need for banking sectors to prioritize the mental health of their workforce as a critical component for sustainable performance and long-term success for the organization. Ultimately, it underscores the importance of creating a supportive work environment like reasonable targets, recreational activities to cope up the stress among the employees in Banking industry.

Limitations: The study was conducted only among bank employees of Chennai district, so findings may not be generalizable to other regions of India.

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