



## Development of Scale for Measurement of Stress and Performance Status of Public and Private Sector Bank Employees

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### Abstract:

*In the modern world of 21st century "stress" is termed as the "disease of century" as it is believed to cause more ailments than anything known to modern medicine. Stress in occupation is a condition or feeling experienced when employee perceives that "demands placed on him exceeds the personal and social resources he is able to mobilize". He has a feeling of losing control over events, which is stressful.*

*Banking industry today is amongst ten most stressful industries, as per ASSOCHEM. Hence present study was undertaken with an objective to develop questionnaire for measuring stress and performance status of employees of public and private sector banks. As the questionnaire was found to be reliable and valid tool, the developed questionnaire served as a scientific tool for measurement of stress and performance status of bank employees.*

For the present research purpose six major occupational stressors were identified namely- Personality and personal psychology, Inter role distance, Role expectation conflict, Role overload, Personal inadequacy And Promotion policy.

### KEYWORDS-

Stress, Performance, Bank

### INTRODUCTION:

Stress is a term in psychology and biology borrowed from physics and engineering and first used in the biological context in 1930s. Work related stress is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope.

During the past decade, banking sector had undergone rapid and striking changes due to globalization and liberalization, increased competition due to the entrance of more private sector banks, downsizing of manpower, introduction of new technologies, aggressive marketing etc. Due to these changes the employees in the banking sector are experiencing high level of stress. The advent of technological revolution in all walks of life coupled with globalization and privatization policies have

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drastically changed conventional pattern in all sectors, banking sector being no exception.

Sabir et al.(2003) indicated that nearly one third of the working population in developed countries report high to very high levels of stresses. Similarly, evidence for newly industrialized countries is also indicative of the prevalence of stress. Time pressures, excessive demands, role conflicts, ergonomic deficiencies, job security and relationship with customers are particularly common stressors amongst employees in the financial services sector. Furthermore, new stressors such as computer breakdowns, computer slowdowns and electronic performance monitoring, have developed as a result of human interaction with computers.

Mishra et al.1997 conducted a study to compare the occupational stress among public and private sector public relations officers. The occupational stress index (A.K. Srivastava and A.P. Singh, 1981) was administered to the sample population. Critical ratio test was used to find out the difference between perceived occupational stress among public and private sector public relations officers. The analysis of the data revealed that public relations officers of public sector experienced significantly higher occupational stress on the dimensions of role ambiguity, role conflict, unreasonable group and political pressures, powerlessness, poor peer relations at work, intrinsic impoverishment, low status and strenuous working condition as compared to public relations officers of private sector. Second, no significant difference was found between the PRO's of public and private sector on the dimensions of responsibility for persons, under participation and unprofitability. Lastly, the PRO's of private sector scored significantly higher on role overload than the PRO's of public sector.

In this fast changing scenario researcher felt the necessity to address specific problems of bank employees related to occupational stress.

#### **METHODOLOGY:**

For present investigation 600 bank employees were selected by non probability sampling plan from different public and private sector banks of Bhilai and Nagpur city. Descriptive research design and survey method was used for the study.

The details of step followed for developing questionnaire for measuring stress and performance status among bank employees of public and private sector were as follows :-

##### **1.Collection of statements:**

The major components and sub components were collected after reviewing of relevant literature and discussion with a panel of experts in the field. The investigator had collected 60 statements for preliminary scrutiny.

##### **2.Editing and pre-selection:**

In consultation with guide, list of 42 statements was edited and a "preliminary list" of statement was finalized.

##### **3.Assigning values:**

A panel of judges were requested to rate the statements on a five point scale, ranging from strong agreement to strong disagreement and assign weightage ranging from 4 to 0. The judges were also requested to modify or delete any statement if they felt so.

##### **4.Validity of questionnaire:**

It becomes necessary to measure the validity of the questionnaire before its use. Content validity was considered as most appropriate for this type of study. This approach measures the degree to which the test items represent the domain or universe of the trait or property being measured. It is usually suggested that a panel of experts in the field of study be used to identify a context area. Therefore in developing questionnaire experts as judges were identified as those who had good experience in the banking sector. They were asked to determine the relevancy of the statements.

The judges were provided with the concepts and operational definitions of heads/dimensions. They were also informed about the purpose behind developing this questionnaire. Expert opinion showed evidence of content validity. Therefore it can be said that the questionnaire was a good measure to understand stress & performance level of bank employees.

#### **RELIABILITY OF QUESTIONNAIRE:**

A questionnaire is said to be reliable when it will consistently produce the same result when

applied to the same sample. To test the reliability “split half technique” suggested by Kerlinger (1973) was employed. This involves splitting the test into two and having the same participant doing both halves of the test separately. Thus two tests were considered as separate questionnaire and reliability was found to be 0.85. Hence the questionnaire was found to be reliable.

**RESULT AND DISCUSSION**

Demographic table was prepared on the basis of all the six stress causing factors along with age, gender, annual income and type of bank to record the responses. Cluster analysis and analysis of variance (ANOVA) were used for establishing the hypothesis.

**Table-1: Five-Point Scale used in the construction of Questionnaire**

S.No	Attitudes	Weights
1.	Strongly Disagree	0
2.	Disagree	1
3.	Partially Agree	2
4.	Agree	3
5.	Strongly Agree	4

**QUESTIONNAIRE**

**1.personality And Personal Psychology**

	Strongly <u>Agree</u>	Agree	Partially <u>Agree</u>	Disagree	Strongly <u>Disagree</u>
1. I get upset when someone in front of me drink slowly	4	3	2	1	0
2. I am uncomfortable having to stand in long queue.	4	3	2	1	0
3. Arguments upset me.	4	3	2	1	0
4. When I am busy at some task, I hate to be disturbed.	4	3	2	1	0
5. I get anxious when I do not have anything to keep me busy.	4	3	2	1	0
6. I often hesitate to express my feeling.	4	3	2	1	0
7. I am generally dissatisfied, with what I have accomplished in life.	4	3	2	1	0

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0-5	6-10	11-15	16-21	22-28
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**2 Inter Role Distance**

	Strongly Agree	Agree	Partially Agree	Disagree	Strongly Disagree
1. I carry official work at home.	4	3	2	1	0
2. Over staying at workplace is regular phenomena.	4	3	2	1	0
3. Whenever possible, I will try to do two things at once like eating while working or planning while driving or bathing	4	3	2	1	0
4. I feel as if nobody in my family really understands me and my organizational responsibilities.	4	3	2	1	0
5. My role in the organization tends to interfere with my family.	4	3	2	1	0
6. I have various other interests (social, Religious etc.) which remains neglected, Because I do not get time to attend these.	4	3	2	1	0
7. My role does not allow me to have enough time with my family.	4	3	2	1	0
	..... + ..... + ..... + ..... + ..... =				

0-7	8-11	12-16	17-21	22-28
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**3 Role Expectation Conflict**

	Strongly Agree	Agree	Partially Agree	Disagree	Strongly Disagree
1. Because of my knowledge and skill various peer level and juniors constantly seek help from me.	4	3	2	1	0
2. I am not able to satisfy the conflicting demands of various people over me.	4	3	2	1	0
3. At a time, I have to offer my services to customers as well my routine work and both are conflicting with one another.	4	3	2	1	0
4. The expectations of my seniors interfere with my juniors.	4	3	2	1	0
5. I do not get sufficient time to take my lunch or relax, as I am looking after more than one section along with my personal role.	4	3	2	1	0
6. I get irritated with the variety of job I have to do.	4	3	2	1	0
7. I feel that people around me simply expect too much from me.	4	3	2	1	0
	..... + ..... + ..... + ..... + ..... =				

0-7	8-11	12-16	17-21	22-28
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**4. Role Overload**

	Strongly Agree	Agree	Partially Agree	Disagree	Strongly Disagree
1. I see no end to excessive demands placed on upon me.	4	3	2	1	0
2. I get depressed when I consider that entire task needs my attention.	4	3	2	1	0
3. I have to skip meal, so that can get work completed.	4	3	2	1	0
4. I feel overwhelmed by the demand placed upon me.	4	3	2	1	0
5. I find myself with insufficient time to complete my work.	4	3	2	1	0
6. The amount of work I have to do interferes with the quality that I have to maintain.	4	3	2	1	0
7. There is a need to reduce some part of my work.	4	3	2	1	0
	..... + ..... + ..... + ..... + ..... =				

0-4	5-10	11-14	15-21	22-28
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**5. Personal Inadequacy**

	Strongly Agree	Agree	Partially Agree	Disagree	Strongly Disagree
1. I do not have adequate knowledge to handle the responsibilities in my role.	4	3	2	1	0
2. I wish, I had skills to handle the responsibilities of my role.	4	3	2	1	0
3. I find my other colleagues in the same role are more knowledgeable and skilled.	4	3	2	1	0
4. I feel shy in clarifying my doubts.	4	3	2	1	0
5. I wish, I had prepared myself well for my role.	4	3	2	1	0
1. I need more training and preparation to be effective in my work role.	4	3	2	1	0
2. Fast changes in techniques and procedures bother me a lot.	4	3	2	1	0
	..... + ..... + ..... + ..... + ..... =				

0-7	8-11	12-16	17-21	22-28
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**6. Promotion Policies and Career Growth**

	Strongly Agree	Agree	Partially Agree	Disagree	Strongly Disagree
1. I feel tense, when I observe that my performance and working is closely watched.	4	3	2	1	0
2. In my present role, I have to compete With younger (ambitious, energetic and better technically trained) lot.	4	3	2	1	0
3. I feel frustrated while my potential in my role is not evaluated properly.	4	3	2	1	0
4. I feel stagnated in my role.	4	3	2	1	0
5. There is a very little scope for growth in my role.	4	3	2	1	0
6. Promotion policy of my organization needs to be modified.	4	3	2	1	0
7. I have reached the career plateau where There is not much scope of further promotion.	4	3	2	1	0
	..... + ..... + ..... + ..... + ..... =				

0-5	6-10	11-14	15-21	22-28
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Name of the Bank  Public Sector  Private Sector

Designation  Working with the Organization  Pay Scale

Annual Income	1-2 lac	2-3 lac	3-4 lac	4-5 lac	5 lac and above
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Male  Female  Married  Unmarried

Age	18-25 Yrs	26-35 Yrs	36-45 Yrs	46-55 Yrs	55 Yrs and above
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**CONCLUSION:**

In an age of highly dynamic & competitive World Bank employees are exposed to all kinds of stressors that can effect than on all realms of life hence effect on their performance. To measure the effect of these stressors, a questionnaire was administrator to selected population of bank employees.

Based on the questionnaire administrator to selected sample population of bank employees and subsequent statistical analysis, it was concluded that public sector bank employees showed disagreement towards almost all the factors causing stress but employees from private sector banks showed agreement towards inter role distance, role expectation conflict and role overload as factors causing stress.



As the formulated scale was found to be reliable and valid the scale can be used by researchers to measure stress and performance status of bank employees with respect to other parameters and different sample population.

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