

ORIGINAL ARTICLE

A Study on Occupational Stress among Bank Employees in Belagavi City

R. Pavithra¹, V. Ramya¹, B. M. Rashmi¹, A. B. Halappanavar², M. R. Nagendra Gowda¹

ABSTRACT

Introduction: Occupational stress is a common workplace problem experienced by all professionals, irrespective of their nature of work. Stress is an important health area of concern among bank employees. The study aims to assess the stress level and its associated factors among bank employees. **Objectives:** The objectives of the study were to assess occupational stress affecting the health of bank employees. **Materials and Methods:** A cross-sectional study was conducted among 300 bank employees from the banks which were selected using random number technique in Belgaum district. Stress level was assessed by occupational stress index and classified into distress and severe stress based on mean and standard deviation of stress scores (mean score =143.71, SD =7.73). **Results:** Majority (68.91%) of them had distress, 16.72% of employees had severe stress. The variables that include age group, sex, category of work, smoking, and alcohol use were not found to be significantly associated with the stress level ($P > 0.05$). There was a significant association (Chi-square =9.43, $P < 0.05$) seen between diabetes and stress levels. **Conclusion:** Stress level among bank employees is high, which necessitates intervention measures for this vulnerable group.

Key words: Bank employees, prevalence, stress levels

INTRODUCTION

The advent of technological revolution in all walks of life coupled with globalization and privatization policies has drastically changed conventional patterns in all sectors. With economic transition, advancement in technology and industrial revolution, the working pattern, and the lifestyle among the workforce has changed. It has been identified that few industries such as agriculture, mining and transportation are considered as dangerous because of physical and biological hazards.^[1] Similarly, psychosocial risks such as occupational stress and workplace violence are more pronounced in certain occupational groups such as health-care employees, job related to service sectors, and teachers.^[2] The banking sector is of no exemption. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The implications of the above-said transformations have affected the social, economic, and psychological domains of the bank employees and their relations.

According to a recent study conducted by Associated Chambers of Commerce and Industry of India, it has been found that banks are the top 10 high stress workplaces in recent times. The striking policy changes, increased number of private sector banks, competition due to needs of the market, introduction of new technologies, etc., have compelled to rapid adaptation in working pattern. Due to these changes, the employees in the banking sector are experiencing a high level of stress. Banking is a service industry and provides service to its customers. Occupational stress is a common workplace problem experienced by all professionals, irrespective of their nature of work.

Although the medical benefits are provided to this sector, there are no health promotion and preventive measures taken, especially toward their occupational conditions. Hence, this specific occupational group of bank employees

Correspondence: V. Ramya, Department of Community Medicine, Basaveshwara Medical College, Chitradurga, Karnataka, India. E-mail: dr.ramyav5@gmail.com

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¹Department of Community Medicine, Basaveshwara Medical College, Chitradurga, Karnataka, India

²Department of Community Medicine, Belgaum Institute of Medical Sciences, Belagavi, Karnataka, India

who represent the subset of population at risk to develop chronic diseases and stress-related adverse health effects was selected for the study to know their occupational stress so as to suggest some interventional measures toward their health promotion and prevention of occupational-related morbidities.

Objectives

The objectives of the study were to assess occupational stress affecting the health of bank employees.

MATERIALS AND METHODS

This cross-sectional study was conducted in 30 banks in of Belgaum district from May 1, 2018, to July 30, 2018. Approval was obtained from the Institute Ethics Committee before the commencement of the study. Considering prevalence of stress level as 75.5% and absolute error 5%, minimum required sample size was found to be 284.^[4]

At the first step, all the nationalized banks in Belgaum district were listed. Banks were selected by simple random technique. All the employees including managerial, official, and clerical staff of the selected bank were included in this study. Thus, a total of 290 subjects from 30 nationalized banks were included in this study.

Prior permission was obtained from the concerned bank managers before initiating the study. After obtaining informed consent from the subject, the questionnaire was given for self-administration for baseline characteristics and risk factors. Stress level was assessed by occupational stress index scale^[3] and classified into normal (less than Mean – SD), severe stress (more than mean + SD), and distress (in between Mean – SD and Mean + SD) based on the stress scores. Current daily smokers were defined as those who reported smoking at least one cigarette or beedi/day. The subjects with a minimum of 30 ml of 40–50% alcohol at least 3 times a week were considered as alcohol user. The collected data were entered into Statistical Package for the Social Sciences version 19.

RESULTS

All the 290 respondents were participated in the study. There were 220 (75.9%) males and 70 (24.1%) females in the study population. About 1/3 of them belonged to the age group of 41–50 years (30%). Assessment of stress level revealed that majority (69%) had distress, 16.5% of employees had severe stress and 14.5% had no stress [Table 1]. The variables that include age group, sex, category of work, smoking, and alcohol use were not found to be significantly associated with stress level [Table 2]. In this study, it was found that the prevalence of distress was more among non-smokers (69.5%)

Table 1: Assessment of stress levels among bank employees

Stress levels	No.	Percentage
Normal	42	14.5
Distress	200	69
Severe stress	48	16.5
Total	290	100

and prevalence of severe stress was (21.7%) more among smokers [Table 3]. There was no significant association (Chi-square = 3.8, $P > 0.05$) between smoking and stress levels. In our study, the prevalence of distress (70.9%) was more among non-alcoholics and severe stress (24.6%) more in alcoholics. There was no significant association (Chi-square = 4.06, $P > 0.05$) between alcohol consumption and stress levels [Table 4]. The prevalence of distress was high (71.7%) among non-diabetic study subjects and prevalence of severe stress was high (24.4%) among diabetics. There was a significant association (Chi-square = 9.43, $P < 0.05$) seen between diabetes and stress levels [Table 5].

DISCUSSION

This study found that majority (69%) of the bank employees had distress, 16.5% of employees had severe stress, and 14.5% had no stress. Various studies in different parts highlighted that the stress and its effects are an important health issue among bank professionals.^[5] A recent study reported that 60% of bank employees had high and very high stress level, which is marginally lesser in our study.^[1] The difference in findings in different studies may be result of difference in methodology adopted, instrument used for assessment, areas selected, and workplace environment along with definitions used in the analysis.

In the present study, it was found that distress and severe stress were high in the middle age group, that is, 41–50 years and 51–60 years, respectively. This may be as a result of their key position in the bank balancing between faults of subordinates and answerable to their seniors.^[6]

In contrast to our study, a study on managers to assess occupational stress and job satisfaction, young adults were found to have experienced more occupational stress than their middle-aged counterparts.^[7]

The causes for stress among bank employees are many. Demographic factors, category of work, smoking, and alcohol use were not found to be associated with stress in our study.

Our study found out that distress was more (70.8%) in Class I socioeconomic status and severe stress more (24.5%) in Class II socioeconomic status individuals. This may be as a result, as more managers and key responsibility individuals belong to socioeconomic Class I and II.

Table 2: Assessment of factors associated with stress levels

	Normal (%)	Distress (%)	Severe stress (%)	Total	Chi-square	P-value
Age (years)						
20–30	7 (16.6)	28 (68.8)	6 (14.6)	41	4.29	>0.05
31–40	10 (14.5)	49 (69.8)	11 (15.6)	70		
41–50	15 (14.7)	67 (63.9)	22 (21.3)	104		
51–60	9 (12.6)	57 (74.7)	9 (12.6)	75		
Total	41 (14.37)	201 (68.91)	48 (16.72)	290		
Sex						
Male	33 (15.1)	147 (66.8)	40 (18.2)	220	2.38	>0.05
Female	8 (12.2)	54 (75.6)	8 (12.2)	70		
Total	41 (14.37)	201 (68.91)	48 (16.72)	290		
Socioeconomic status						
Class I	33 (13.5)	169 (70.8)	37 (15.6)	239	5.58	>0.05
Class II	7 (16.3)	25 (59.2)	10 (24.5)	42		
Class III	1 (25)	6 (75)	1 (25)	8		
Class IV	0 (0)	1 (100)	0 (0)	1		
Total	41 (14.37)	201 (68.91)	48 (16.72)	341		
Type of family						
Nuclear	32 (15.0)	150 (69.6)	33 (15.4)	215	1.96	> 0.05
Three generation	2 (10.5)	10 (63.2)	4 (26.3)	16		
Joint	7 (13.0)	41 (68.1)	11 (18.8)	59		
Total	41 (14.37)	201 (68.91)	48 (16.72)	290		
Work experience (years)						
Less than 10	5 (17.6)	19 (64.7)	05 (17.6)	29	1.44	>0.05
10–20	8 (11.7)	49 (74.0)	9 (14.3)	66		
More than 20	28 (14.8)	133 (67.8)	34 (17.4)	195		
Total	41 (14.37)	201 (68.91)	48 (16.72)	341		

*Above 60 years were excluded since there was only one study participant. *Class V was excluded since there were no participants in this socioeconomic class

Table 3: Association of smoking and stress levels

Tobacco	Normal (%)	Distress (%)	Severe stress (%)	Total	Chi-square	P-value
Current smoker	3 (17.4)	13 (60.8)	4 (21.7)	20	3.8	>0.05
Non-smoker	38 (14.2)	188 (69.5)	44 (16.4)	270		
Total	41 (14.37)	201 (68.91)	48 (16.72)	290		

In this study, it was found that the prevalence of distress was more among non-smokers (69.5%) and prevalence of severe stress was (21.7%) more among smokers. There was no significant association (Chi-square=3.8, P>0.05) between smoking and stress levels

Table 4: Association of alcohol consumption and stress levels

Alcohol	Normal (%)	Distress (%)	Severe stress (%)	Total (%)	Chi-square	P-value
Current	8 (14.5)	37 (60.9)	14 (24.6)	59	4.06	>0.05
Non-alcoholic	33 (14.3)	164 (70.9)	34 (14.7)	231		
Total	41 (14.37)	201 (68.91)	48 (16.72)	290		

In our study, the prevalence of distress (70.9%) was more among non-alcoholics and severe stress (24.6%) more in alcoholics. There was no significant association (Chi-square=4.06, P>0.05) between alcohol consumption and stress levels

The prevalence of distress was more (74.0%) in subjects with work experience of 10–20 years, severe stress 17.6% with <10 years of experience. This shows that individuals with less experience have more stress due to non-availability of clear information with respect to the different aspects of job,

job role, poor planning of job, and vague expectations by colleagues and subordinates.

In the present study, the prevalence of distress was more in non-smokers (69.5%) and non-alcoholics (70.9%) and the

Table 5: Association of glycaemic status and stress levels

Status	Normal (%)	Distress (%)	Severe stress (%)	Total	Chi-square	P-value
Normoglycemic	32 (12.7)	183 (71.7)	40 (15.7)	255	9.43	<0.05*
Diabetic	9 (26.8)	18 (48.8)	8 (24.4)	35		
Total	41	201	48	290		

The prevalence of distress was high (71.7%) among non-diabetic study subjects and prevalence of severe stress was high (24.4%) among diabetics. There was a significant association (Chi-square=9.43, $P<0.05$) seen between diabetes and stress levels

prevalence of severe stress was more among smokers (21.7%) and alcoholics (24.6%). This shows that the employees who were under stress have inculcated certain habits such as smoking alcohol consumption to overcome the stress and boredom in workplace. A job stressed individual is likely to have greater job dissatisfaction, increased frequency of drinking and smoking.

A study done in Tamil Nadu to assess the level of occupational stress and how stress is related to general health among IT workers showed that increase of occupational stress affected the general health of the IT workers.^[8]

A study conducted at Mysore on bank employees found that about 12.10% of officers reported severe stress as compared to the managers (5.60%) and clerical grade employees (6.70%).^[9] Similar observations were found in our study.

CONCLUSION

In our study, more than three-fourth of bank employees were distressed at workplace and one-fifth of them were under severe stress. To reduce the stress, bank employees should be given health education regarding risk factors and to adopt healthy lifestyle practices at workplace.

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CONFLICTS OF INTEREST

There were no conflicts of interest in the study.

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