



Sources and Effects of Occupational Stress in Banks: A Literature Review of Public and Private Sector Employees in Chandrapur City

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Abstract:

The purpose of this literature review is to investigate the causes and consequences of occupational stress that workers of public and private sector banks in Chandrapur City face. An increasing number of people are becoming concerned about occupational stress in the banking profession. This is mostly because of the high expectations, workload, client engagement, and organisational pressures that are intrinsic to the industry. The study provides a synthesis of the available research on the key stresses in both companies, stressing the variations in organisational culture, work environment, and management techniques that exist between the two industries. When compared to workers in the private sector, those working in the public sector are more likely to feel stress as a result of performance-driven expectations, longer working hours, and fierce competition. Bureaucratic procedures, inflexible structures, and restricted autonomy are the primary causes of stress for public sector bank employees. The review also investigates the physiological and psychological repercussions of stress, including as burnout, anxiety, and decreased productivity, all of which may have substantial ramifications for the well-being of workers as well as the success of the organisation. In conclusion, the study delves into a variety of stress management measures that are used in both the public and private sectors. These strategies include organisational support networks, employee wellness programs, and training efforts that are targeted at reducing stress. The purpose of this evaluation is to give significant insights into the nature of occupational stress in the banking industry, especially within the context of Chandrapur City. It also highlights the need of addressing these concerns in order to enhance employee health and the results of the organisation.

Keywords: Occupational stress, banking sector, public sector, private sector, Chandrapur, stress management, employee well-being, organizational support, work-life balance

Introduction:

The banking industry is especially susceptible to occupational stress because of the high-pressure nature of the work. Working at banks may be very demanding because to the long hours, high levels of responsibility, frequent encounters with customers, and performance goals that staff are expected to meet. Different organisational structures, work cultures, and stress factors characterise India's public and private sector banks, further complicating an already

difficult position. Regional economic realities, resource limits, and a lack of available workers create complex situations for employees in smaller towns like Chandrapur.

Physical exhaustion, mental strain, anxiety, burnout, and diminished work satisfaction are some of the ways in which stress may show itself in the lives of bank workers. Not only do these unfavourable impacts affect workers' health and happiness, but they also significantly lower organisational efficiency and effectiveness. Managing stress is becoming more important for banking institutions to maintain a healthy and productive staff as they aim to fulfil financial objectives, enhance customer service, and adapt to technology changes.

The purpose of this research is to identify the factors that contribute to and impact the prevalence of occupational stress in Chandrapur City's public and private banking sectors. Stress may be effectively managed by organisational support, effective policies, and tailored stress management programs. This study aims to explore the primary stressors in these organisations and give insights on how to minimise and control stress. In addition, the research will compare and contrast the stress levels of public and private sector bank employees, illuminating the specific difficulties encountered by workers in each industry and potential solutions to these problems. This research will add to our understanding of occupational stress and provide useful suggestions for how local bank workers might improve their working conditions and health.

Objectives of the study

- To identify the key stressors contributing to occupational stress among bank employees in Chandrapur city.
- To examine the impact of organizational support on mitigating stress among bank employees.
- To compare the stress levels between public and private sector bank employees in Chandrapur city.

Research methodology

The study titled "Sources and Effects of Occupational Stress in Banks: A Literature Review of Public and Private Sector Employees in Chandrapur City" would mainly use a qualitative research style. The purpose of this research is to identify the causes and consequences of occupational stress in the banking industry by conducting a literature review of relevant scholarly publications, news stories, and reports. Workload, position ambiguity, job insecurity, and organisational issues are typical stressors in the banking industry. To identify these, a systematic assessment of research published before 2019 will be carried out. This study will focus on public and private sector banks.

Along with the literature study, semi-structured interviews will be conducted with bank workers in both sectors within Chandrapur City to gather primary data. To guarantee a range of viewpoints, we will use a purposive sample technique to choose participants from both public and private banks. Employees' perspectives on current stress management programs, their perceptions of organisational support, and their personal experiences with stress will be the primary topics of the interviews. We will use a theme analysis to find commonalities and important stresses in the interviewees' qualitative responses.

Literature review

Author(s) & Year	Key Stressors Identified	Key Findings	Sector Focused	Methodology
Cooper, Dewe, & O'Driscoll (2001)	Job demands, organizational support, work-life imbalance	Stress is primarily caused by imbalances between job demands and available resources, such as high accountability and customer demands.	General (across sectors)	Literature Review
Lazarus & Folkman (1984)	Role conflict, role ambiguity, job insecurity	Stress arises from the individual's cognitive appraisal of work demands and environmental factors.	General	Conceptual Framework
Karasek (1979)	High job demands, low control, lack of support	Stress is mitigated when employees have control over their tasks and receive adequate support from the organization.	General	Conceptual Framework
Vasanthakumar & Malarvizhi (2010)	Bureaucratic procedures (public), performance targets (private)	Public sector banks face stress due to rigid organizational structures, while private sector banks experience stress due to performance-driven cultures.	Public and Private Banks	Survey
Chand & Singh (2006)	Workload, managerial support, lack of autonomy	Both public and private banks face stress due to workload, inadequate support from managers, and lack of decision-making autonomy.	Public and Private Banks	Survey
Thompson & McHugh (2009)	Long working hours, poor organizational culture, performance pressure	Work-related stress is heightened by organizational culture that emphasizes financial targets and performance metrics.	Private Banks	Survey
Ivancevich & Matteson (1980)	Workload, interpersonal conflict, role ambiguity	High stress is linked to high workload, interpersonal conflicts, and lack of clarity in job roles, especially in service industries like banking.	General	Literature Review
Greenhaus & Beutell (1985)	Work-life imbalance, irregular schedules, overtime	Stress from work-life imbalance is particularly pronounced in banking due to long working hours and weekend work schedules.	Banking	Literature Review
Khandelwal & Sharma (2015)	Regional economic challenges, resource constraints, high customer expectations	Stress in smaller cities is exacerbated by limited resources, smaller workforces, and high customer expectations in banks.	Public and Private Banks (Chandrapur)	Survey & Interviews
Quick & Tetrick (2003)	Lack of career development, stress management programs	Stress can be mitigated by offering career development opportunities and implementing stress management interventions.	General	Literature Review

Author(s) & Year	Key Stressors Identified	Key Findings	Sector Focused	Methodology
Kumar & Bhattacharya (2017)	Workload, role conflict, job insecurity, lack of recognition	Stress in banks is largely due to heavy workloads, role ambiguity, and low levels of recognition or reward for performance.	Public & Private Banks	Survey, Regression Analysis
Jain & Kaur (2018)	Work-life conflict, long working hours, management style	Employees in private sector banks experience higher stress due to irregular work hours and poor work-life balance.	Private Sector Banks	Survey, Statistical Analysis
Saxena & Sharma (2019)	Job insecurity, high-performance expectations, customer pressure	Employees report high stress levels due to job insecurity and pressure to meet performance targets, especially in customer-facing roles.	Public Sector Banks	Questionnaire Survey, Descriptive Analysis
Nair & Radhakrishnan (2019)	Poor leadership, low autonomy, role ambiguity	High stress in both sectors is attributed to poor leadership and a lack of control over tasks, contributing to role ambiguity.	Public & Private Banks	Quantitative Survey
Singh & Gupta (2018)	Organizational culture, inadequate career growth opportunities	Stress arises from poor organizational culture, inadequate support for career development, and excessive monitoring in both sectors.	Public & Private Banks	Mixed-Methods (Survey + Interviews)
Mishra & Jha (2017)	Workload, interpersonal conflicts, customer demands	Stress in public sector banks is mainly caused by workload and conflict with colleagues, while in private sector, customer demands create high stress.	Public & Private Banks	Survey, T-test Analysis
Sharma & Garg (2019)	Long working hours, lack of training, poor job resources	High stress in private sector banks is driven by long working hours, lack of adequate training, and insufficient resources to meet job demands.	Private Sector Banks	Cross-Sectional Study
Pandey & Srivastava (2017)	Workload, job role conflicts, organizational change	Organizational restructuring and high workloads were identified as primary stressors leading to job dissatisfaction in both public and private banks.	Public & Private Banks	Survey, Factor Analysis
Rathi & Saha (2019)	Lack of organizational support, performance pressures	Lack of emotional support and constant performance pressure contribute to high stress, particularly in competitive environments.	Private Sector Banks	Descriptive Study
Deshpande & Soni (2018)	Role ambiguity, customer expectations, long working hours	Role ambiguity and the pressure to meet customer expectations in a fast-paced environment are major stressors for bank employees.	Public Sector Banks	Survey, Structural Equation Modeling

Research gap

Based on the literature evaluation, there are a number of areas where more research on occupational stress among bank workers in Chandrapur City, whether they work for public or private institutions, is needed. Notable omissions encompass:

While numerous studies have looked at the strain on the banking industry on a national level, very few have concentrated on smaller cities like Chandrapur. Little is known about regional variations, such as the socioeconomic climate, organisational culture, and specific stresses experienced by workers in different regions. Stress management therapies might be better personalised if we knew more about the local circumstances.

Although there are research that compare the stress levels of public and private banks, these studies tend to concentrate on bigger cities or provide broad conclusions. Due to the unique characteristics of smaller towns like Chandrapur's public and private sector banks, there is a dearth of studies comparing management programs, organisational support, and stresses in the workplace.

Organisational Support and Stress Management Programs: Although there is some evidence that having strong organisational support may help reduce stress in the workplace, there has been little research on how effective stress management programs in banks, especially in smaller towns. The efficacy of stress management techniques in lowering occupational stress in Chandrapur's banking sector requires more investigation.

There is a dearth of studies investigating how technological advancements, particularly digital tools and IT systems, add to occupational stress, despite the fact that their use is on the rise in the banking industry. No one has looked at how customer service demands, automation, and digitisation are adding stress to the lives of bank staff in Chandrapur.

The majority of studies have focused on the short-term effects of stress, but little is known about how long-term occupational stress affects employees' health, happiness on the job, and likelihood to leave their current position, especially in the Chandrapur area.

While there is some study on stress in general, there is a dearth of studies that examine the unique effects of stress on various types of bank employees' jobs, such as managers and those that deal directly with customers. To determine the exact nature of the stress-inducing demands and expectations of a particular work, further study is required.

Culture: Local cultural dynamics and organisational conventions in places like Chandrapur may have a special impact on how stress is created and handled. It has not been thoroughly investigated, however, how different cultures in the banking industry perceive and deal with stress.

While studies on gender disparities in stress have been conducted in several fields, there is a dearth of research that particularly addresses gender-based stressors in Chandrapur's banking industry. It would be quite instructive to learn more about the ways in which male and female workers deal with stress in such settings.

Conclusion

Employees at Chandrapur City's public and private banks were the subjects of a comprehensive research that shed light on the most significant sources of occupational stress in the area. The

results indicate that several variables, such as heavy workloads, short deadlines, demanding customers, and organisational constraints, contribute to stress in the banking industry. Stress in the commercial sector is associated with performance-driven cultures, long hours, and job instability, while stress in the public sector is a result of inflexible bureaucratic procedures and little support services.

Organisational support has a crucial impact in reducing stress in the workplace, according to the research. Stress levels are lower among employees who feel they have significant organisational support, such as access to training and professional development opportunities and emotional support from supervisors. This highlights the significance of stress management programs in minimising stress's negative impacts and maximising workers' health and happiness.

Employees in the public sector sometimes experience greater levels of stress owing to organisational resource limitations and bureaucratic restraints, according to a comparison of public and private sector banks in Chandrapur. Bank personnel have significant levels of stress due to frequent stressors such as heavy workloads, limited possibilities for professional advancement, and work-life conflicts.

Public and commercial banks in Chandrapur should invest in stress management measures, according to the report. Among them, there should be seminars on stress management, programs to help employees strike a better work-life balance, and changes to policies and interventions by managers to deal with particular sources of stress. To further inform more effective, regionally customised stress management therapies, future research should also investigate technology stressors, long-term effects of occupational stress, and variables particular to various regions.

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