

A Comparative analysis of occupational stress among the employees working in public and private sector banks in Karaikal District of Union Territory of Puducherry, India

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Abstract:

Stress Management is getting more and more attention now-a-days, particularly in the financial sectors. No work is stress-free. Everyone in their work is exposed to tension and anxiety due to various factors. Banking industry which is the backbone of the country's economy is not an exceptional. The job nature of banking employees is very tedious as it involves money transaction and the direct customer interaction. The aim of the study was to examine the factors causing stress among employees in public and private sector banks. Data were gathered from 316 employees of public and private sector banks in Karaikal District of Union Territory of Puducherry, India. The result of the study shows that there is no statistical significant difference in occupational stress between public sector bank and private sector bank employees. The findings of this research were indicating that the factor causing occupational stress to the employees working in both the banking sector. The job stressors affecting the private sector bank employees included overload of work, role conflict, role ambiguity, performance pressure, and job security and the other factors like working condition, lack of superior support and technological problem

is the job stressors for public sector bank employees. The study suggests that, it is high time for both public and private sector bank employees to evolve a policy and planning to minimize the occupational stress among their employees by using technological advancement. The limitation of this study is that it was conducted in Karaikal District alone, while the occupational stress in banking area other than in Karaikal District may be different.

Key words: Occupational stress, job stress, role overload, role stress, role conflict, role ambiguity, working condition, peer relationship, job security, social support.

List of Abbreviations and Symbols:

OW	Overload of Work
WC	Working Condition
RC	Role Conflict
RA	Role Ambiguity
PP	Performance Pressure
JS	Job Security
LSS	Lack of Superior Support
TP	Technological Problem
ORS	Occupational Role Stress
WLB	Work Life Balance
COS	Causing Occupational Stress
SPSS	Statistical Package for Social Science
DOI	Digital Object Identifier
SBI	State Bank of India
IOB	Indian Overseas Bank
et al.,	and others
pp.,	Page(s)
Ed.,	Edition
Etc.	et cetera
No.	Number
Rs.	Rupees
i.e.,	id est
=	Equal to
<	Lesser than
>	Greater than
–	Minus Sign
&	and
%	Per cent

INTRODUCTION

Stress is often termed as twentieth century syndrome born out of man's race toward modern progress and its ensuring complexities. At one point or the other, everybody suffers from stress. Stress has become a part of day-to-day living of every individual. On the one side, stress provides the means to express talents and energies, and pursue happiness; while on the other it can also cause exhaustion and illness, either physical or psychological (Enekwe et al., 2014). Stress Management is getting more and more attention now-a-days, particularly in the financial sectors. There is no such thing like stress-free job. Everyone in their work is exposed to tension and anxiety as they get through the duties assigned to them. Banking industry which is the backbone of the country's economy is not an exceptional. The job nature of banking employees is very tedious as it involves the direct customer interaction of different types (Azad, 2014).

In his study, Selye (1936) defines stress as "a dynamic activity wherein an individual is confronted with an opportunity, constraint or demand". Stress has been defined in different ways over the years. According to Robbins and Sanghi (2006) "A dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important." stress is an increasing problem in organizations and often cause adverse effects on performance.

Organizational stress arises due to lack of person – environment fit. When organizational stress is mismanaged, it affects the human potential in the organization. It further leads to reduced quality, productivity, health as well as wellbeing and morale. According to Kahn and Quinn (1970) "stress is the outcome of fact of the assigned work role that caused harmful

effect for individual. Occupational stress is considered as harmful factor of the work environment.”

During the past decade, the banking sector had undergone rapid and striking changes in policy making due to changes in the economic environment. Due to the paradigm shift in the work environment, the employees in the banking sector are experiencing a high level of stress (Gopika, 2014). The job nature of banking employees is very tedious as it involves the direct customer interaction in all levels. There are large number of bankers are facing high level of stress because of their job and the reasons behind this stress include long working hours, heavy work load, improper reward system, lack of job autonomy, organizational culture, role conflict etc. and the main reason is lack of management support to employees. The employees can notice a number of symptoms indicating high level stress among them. However if these symptoms are not noticed in early stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc. Not only health but personal life of bank employees are also being affected because of high job stress, most employees are unable to spend time at home or with family (Azad, 2014). This is the base of the research study which has not yet been conducted in Karaikal District. This is confirmatory in nature because various models were already proposed to examine the occupational stress in various countries are used to examined the occupational stress in Indian situations. The purpose of this study is to examine occupational stress between the employees working in private and public banking sector in Karaikal District of Union Territory of Puducherry, India.

1.1 Literature Review:

In his research study, Kainat (2011) have examined and compared the level of occupational stress experienced by public

and private sector bank employees of Raebareli city. The result indicated that the occupational stress was higher in the private sector bank as compared to their counterparts in public sector bank. Bano & Jha (2012) have examined the role of demographic variables on the organizational role stress levels of both public and private sector groups. The result found that there is no significant difference overall between public and private sector employees in terms of total stress levels, certain individual stressors – such as work experience and educational qualifications – do yield differences. Ayyappan & Sakthivadivel (2013) have analyzed the level of stress faced by bank employees who are under different categories from both public and private sectors of selected banks which resides in Tamil Nadu. The result of the study reveals that occupational stress had a high impact on public sector employees than private sector employees. According to Rizwan, et al., (2014) have investigated the roots and outcomes of job stress on the employees' performance in banking sector in Bahawalpur, Pakistan. The findings of the study revealed that the job stress has a significant positive relationship with the independent variables, role conflict, work overload and work family conflict and has no relationship with role ambiguity. Niharika & Kiran (2014) have examined occupational stress among private and nationalized bank employees from Lucknow city. The result of the study shows that private bank employees had high occupational stress rather than nationalized bank employees. The correlation between independent variables and occupational stress is positive and negatively correlated with various components of occupational stress. Tudu & Pathak (2014) have evaluated the factors that contribute to occupational stress experienced by the employees working in banks of India, both private and public sector. The study found that the employees of private sector banks scored higher total ORS score (64.44) as compared to public sector banks (61.57).

The study was concluded that the factors like work overload, role conflict, communication gap among colleagues and comfort with supervisor and colleagues, continuous contact with the customers, role ambiguity, unpleasant organizational environment, lack of privacy, no career advancement, target achievements have contributed to increase stress among employees and has an adverse impact on productivity, absenteeism, worker turnover and employee health, followed by Samartha, et al., (2014) have identified the factors causing of occupational stress among the employees working in private and public sector banks. The study found that the factors such as performance pressure, inadequate planning at work, adaptability to change, demands of the family and lack of efficient manpower caused more stress among the bank employees in general. Results stated that there is no significant difference between public and private sector banks with respect to the level of stress experienced with the demands of the work. Yadav, & Yadav, (2014) have evaluated that the impact of work life balance and stress management on job satisfaction among the working women in public sector banks. The study suggests that WLB and Stress management can be achieved by the factors responsible for job satisfaction such as: encouraging social groups, accommodating working conditions, mentally challenging work, impartial rewards and employee oriented policies etc. Dhankar, (2015) have determined the impact of various constituents of occupational stress on the employees of banking sector. The result of the study found that the long working hours, role conflict and political pressure there is high degree of occupational stress amongst the private and public sector bank employees.

1.2 Objectives of the study:

- To analyze the level of occupational stress among public and private sector bank employees in Karaikal District of Union Territory of Puducherry.
- To examine the factors causing stress among employees in public and private sector banks in Karaikal District of Union Territory of Puducherry.

1.3 Research Hypothesis

- There is no statistical significant difference in occupational stress between public and private sector bank employees.

METHODOLOGY OF THE STUDY:

The research method is a strategy of enquiry, which means moves from the underlying assumptions to research design and data collection (Myers, 2009). In this research study is also used these ways to prove the difference in occupational stress between public and private sector bank employees

2.1 Participants and Procedure:

Descriptive research has been adopted for this study. Both the primary and secondary data have been used in the proposed study. Data was obtained from structured well designed previously pre-tested questionnaire. It took approximately one week to design the English version of the questionnaire which was then translated into the local Tamil Language before distribution. There are 27 public sector banks and 8 private sector banks are located in Karaikal District of Union Territory of Puducherry. The research has adopted systematic random sampling procedures. A target sample of 632 participants was taken for the study of which 360 employees from public sector banks and 272 employees from private sector banks. The 632

employees were split and randomly assigned to two lists, 'A' and 'B'. When the target persons on list A could not be found, owing to a move or incorrect archival information, a person on list B was then substituted. The duration of the study took nearly three months from 20th August 2015 to 28th October 2015.

A sample size of 316 respondents was taken for the study of which, 180 employees were from public sector banks (63.3% of men and 36.7% of women), the mean age group was 2.16 years, and experience was 2.14 years, there were 63.3% of employees have finished their graduation, 62.2% were married and 37.8 were unmarried. And 136 employees were from private sector banks (58.8% of men and 41.2% of women), the mean age group was 2.13 years, and experience was 2.36 years, there were 41.2% of employees have finished their professional degree, 50.7% were unmarried and 49.3% were married. Five points Likert scale (1 = Strongly Agree; 2 = Agree; 3 = Neutral; 4 = Disagree; and 5 = Strongly Disagree) was used for the study. IBM SPSS Version 22 was used to analyze and interpret the data. Techniques like frequency and independent sample t test to compare the occupational stress level of two independent same, i.e., public sector banks and private sector banks.

2.2 Data Analysis

2.2.1 Factors causing occupational stress among the bank employees:

From the literature review, the researcher had identified 32 variables that cause occupational stress among the people working in the banking industry. Using IBM SPSS Version 22, the Reliability analysis was run and 32 variables were reduced into 8 manageable factors. Factors such as overload of work, working condition, role conflict, role ambiguity, performance pressure, job security, lack of superior support, and

technological problem was significant and caused more stress in public and private sector banks.

RESULTS

The demographic profile of the respondents in public sector banks and private sector banks is analyzed on the basis of gender, age, marital status, educational qualification, monthly income, nature of family, experience, and working hours are presented in the table 1 & table 2.

Table 1: Frequency distribution shows that the classification of public sector banks participants' demographic profile

Demographic Profile	Category	No. of Participants (N = 180)	Percentage
Gender	<i>Male</i>	114	63.3
	<i>Female</i>	66	36.7
Age	<i>Up to 25 years</i>	43	23.9
	<i>26-40 years</i>	81	45.0
	<i>41-55 years</i>	41	22.8
	<i>Above 55 years</i>	15	8.3
Marital Status	<i>Married</i>	112	62.2
	<i>Unmarried</i>	68	37.8
Education Qualification	<i>Graduate</i>	114	63.3
	<i>Post Graduate</i>	36	20.0
	<i>Professional</i>	30	16.7
Monthly income	<i>Up to Rs.20,000</i>	64	35.6
	<i>Rs. 20,001 to Rs. 40,000</i>	65	36.1
	<i>Rs. 40,001 to Rs. 60,000</i>	18	10.0
	<i>Above Rs.60,000</i>	33	18.3
Nature of family	<i>Joint</i>	67	37.2
	<i>Nuclear</i>	113	62.8
Experience	<i>Up to 5 years</i>	73	40.6
	<i>5 to 10 years</i>	41	22.8
	<i>11 to 15 years</i>	34	18.9
	<i>More than 15 years</i>	32	17.8
Working Hours	<i>Up to 8 hours</i>	86	47.8
	<i>8 to 10 hours</i>	60	33.3
	<i>More than 10 hours</i>	34	18.9

Source: Primary data

Table 1 explores the demographic profile of the respondents in public sector banks in Karaikal District. Out of 180 participants, 63.3 per cent were male and 36.7 per cent were female. The predominant age group of the respondents (23.9 per cent) is up to 25 years and (45.0 per cent) is 26 – 40 years. The other age groups of the participants are (22.8 per cent) is 41 – 55 years and (8.3 per cent) is above 55 years. The majority of the marital status of the participants (62.2 per cent) is married and (37.8 per cent) is unmarried. The education qualification of the respondents' shows highest of (63.3 per cent) graduate, followed by (20.0 per cent and 16.7 per cent) is post graduate and professional degree respectively. The majority of the participants (36.1 per cent) have a monthly income between Rs. 20,001 and Rs. 40,000, participants of (35.6 per cent) have a monthly income up to Rs. 20,000, participants of (18.3 per cent) have a monthly income above Rs. 60,000 and participants of (10.0 per cent) have a monthly income between Rs. 40,001 and Rs. 60,000. 37.2 per cent of the participants have lived as a joint family and 62.8 per cent of the participants have lived as a nuclear family. The majority of the participants (40.6 per cent) have up to 5 years of experience, (22.8 per cent) have 5 to 10 years of experience, (18.9 per cent) have 11 to 15 years of experience, and (17.8 per cent) have more than 15 years of experience. The majority of the participants (47.8 per cent) were working up to 8 hours in a day, (33.3 per cent) were working 8 to 10 hours in a day, and (18.9 per cent) were working more than 10 hours in a day.

Table 2: Frequency distribution shows that the classification of private sector banks participants' demographic profile

Demographic Profile	Category	No. of Participants (N = 136)	Percentage
Gender	<i>Male</i>	80	58.8
	<i>Female</i>	56	41.2
Age	<i>Up to 25 years</i>	39	28.7

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	<i>26-40 years</i>	54	39.7
	<i>41-55 years</i>	30	22.1
	<i>Above 55 years</i>	13	9.6
Marital Status	<i>Married</i>	67	49.3
	<i>Unmarried</i>	69	50.7
Education Qualification	<i>Graduate</i>	25	18.4
	<i>Post Graduate</i>	55	40.4
	<i>Professional</i>	56	41.2
Monthly income	<i>Up to Rs.20,000</i>	51	37.5
	<i>Rs. 20,001 to Rs. 40,000</i>	51	37.5
	<i>Rs. 40,001 to Rs. 60,000</i>	11	8.1
	<i>Above Rs.60,000</i>	23	16.9
Nature of family	<i>Joint</i>	66	48.5
	<i>Nuclear</i>	70	51.5
Experience	<i>Up to 5 years</i>	39	28.7
	<i>5 to 10 years</i>	37	27.2
	<i>11 to 15 years</i>	32	23.5
	<i>More than 15 years</i>	28	20.6
Working Hours	<i>Up to 8 hours</i>	41	30.1
	<i>8 to 10 hours</i>	58	42.6
	<i>More than 10 hours</i>	37	27.2

Source: Primary data

Table 2 explores the demographic profile of the respondents in public sector banks in Karaikal District. Out of 136 participants, 58.8 per cent were male and 41.2 per cent were female. The predominant age group of the respondents (28.7 per cent) is up to 25 years and (39.7 per cent) is 26 – 40 years. The other age groups of the participants are (22.1 per cent) is 41 – 55 years and (9.6 per cent) is above 55 years. The majority of the marital status of the participants (50.7 per cent) is unmarried and (49.3 per cent) is married. The literacy rate of the respondents' shows highest of (41.2 per cent) professional degree, followed by (40.4 per cent and 18.4 per cent) is post graduate and graduation respectively. The majority of the participants (37.5 per cent) have a monthly income between Rs. 20,001 and Rs. 40,000 and up to Rs. 20,000, participants of (16.9 per cent) have a monthly income above Rs. 60,000 and

participants of (8.1 per cent) have a monthly income between Rs. 40,001 and Rs. 60,000. 48.5 per cent of the participants have lived as a joint family and 51.5 per cent of the participants have lived as a nuclear family. The majority of the participants (28.7 per cent) have up to 5 years of experience, (27.2 per cent) have 5 to 10 years of experience, (23.5 per cent) have 11 to 15 years of experience, and (20.6 per cent) have more than 15 years of experience. The majority of the participants (42.6 per cent) were working 8 to 10 hours in a day, (30.1 per cent) were working up to 8 hours in a day, and (27.2 per cent) were working more than 10 hours in a day.

The t-test has been applied between the public sector and private sector banks in order to find out the difference of eight occupational stress factors. The interpretation of the results of each occupational stress factors, as indicated in the table 3.

Table 3: Comparison of factors causing occupational stress (COS) between public sector banks and private sector banks

COS	Public Sector Banks (N = 180)		Private Sector Banks (N = 136)		t - value
	Mean	SD	Mean	SD	
<i>Work Overload (WO)</i>	2.83	1.459	3.09	1.417	-1.557**
<i>Poor Working Conditions (PWC)</i>	3.30	1.378	3.25	1.310	0.326**
<i>Role Conflict (RC)</i>	2.97	1.357	3.13	1.281	-1.100**
<i>Role Ambiguity (RA)</i>	3.31	1.326	3.48	1.398	-1.082**
<i>Performance Pressure (PP)</i>	2.79	1.444	2.93	1.389	-0.863**
<i>Job Security (JS)</i>	3.13	1.406	3.28	1.203	-1.009**
<i>Lack of Superior Support (LSS)</i>	3.23	1.320	3.16	1.436	-0.218**
<i>Technological Problem (TB)</i>	3.42	1.546	2.91	1.244	3.121*

** : Not Significant at 0.05 level

* : Significant at 0.05 level

3.1 Overload of Work (OW):

The first t-value (see table 3) shows that there is no statistical significant difference in occupational stress between public sector bank and private sector bank employees ($t = -1.557$, $p > 0.05$). However, the mean value indicates that the mean is

slightly more in case of private sector banks, i.e. the employees from private sector banks are under more stress than the public sector bank employees due to overload of work.

3.2 Working Conditions (WC):

The second t-value (*see table 3*) shows that there is no statistical significant difference in occupational stress between public sector bank and private sector banks employees ($t = 0.326$, $p > 0.05$). The mean value indicates that the mean is more in case of public sector banks, i.e. the employees from public sector banks are more stressed due to working conditions.

3.3 Role Conflict (RC):

The third t-value (*see table 3*) shows that there is no statistical significant difference in occupational stress between public sector bank and private sector bank employees ($t = -1.100$, $p > 0.05$). The mean value indicates that the mean is more in case of private sector banks, i.e., employees from private sector banks are more stressed due to role conflict.

3.4 Role Ambiguity (RA):

The fourth t-value (*see table 3*) shows that there is no statistical significant difference in occupational stress between public sector bank and private sector bank employees ($t = -1.082$, $p > 0.05$). The mean value indicates that the mean is more in case of private sector banks, i.e., employees from private sector banks are more stressed due to role ambiguity.

3.5 Performance Pressure (PP):

The fifth t-value (*see table 3*) shows that there is no statistical significant difference in occupational stress between public sector bank and private sector bank employees ($t = -0.863$, $p > 0.05$). The mean value indicates that the mean is more in case

of private sector banks, i.e., employees from private sector banks are more stressed due to their performance pressure.

3.6 Job Security (JS):

The sixth t-value (*see table 3*) shows that there is no statistical significant difference in occupational stress between public sector bank and private sector bank employees ($t = -1.009$, $p > 0.05$). The mean value indicates that the mean is more in case of private sector banks, i.e., employees from private sector banks are more stressed due to job security.

3.7 Lack of Superior Support (LSS):

The seventh t-value (*see table 3*) shows that there is no statistical significant difference in occupational stress between public sector bank and private sector bank employees ($t = -0.218$, $p > 0.05$). The mean value indicates that the mean is more in case of private sector banks, i.e., employees from private sector banks are more stressed due to lack of superior support.

3.8 Technological Problem (TP):

The eighth t-value (*see table 3*) shows that there is a statistical significant difference in occupational stress between public sector bank and private sector bank employees ($t = 3.121$, $p < 0.05$). The mean value indicates that the mean is more in case of public sector banks, i.e., employees from public sector banks are more stressed due to the technological problem.

DISCUSSION

The following discussion has been made in the previous observation made in the field of research insight of the current research. These results support the findings of a number of earlier studies, (e.g., Jayashree 2009; Malik, 2011; Bano et al.,

2012; Swarnalatha et al., 2012; Niharika et al., 2014; Samartha et al., 2014; Ramanathan et al., 2014; Dhankar, 2015) on private sector and public sector bank employees were similar to those shown in the current study. The findings of present research are in line with the hypothesis framed in the earlier studies. The hypothesis stated that occupational stress will be higher among the public sector bank employees compared to private sector bank employees. The findings of the present research accept the research hypothesis, as it observed a significant difference between the two sectors, in the level of occupational stress. The findings clearly indicate that stress is higher among private bank employees compared to public bank employees. The analysis of stress among public and private bank employees indicates that the work overload, poor working condition, role conflict, role ambiguity, performance pressure, job security, lack of superior support, and technological problem is the major stressors in this research.

4.1 Overload of Work (WO):

In their research study (Malik, 2011; Bano et al., 2012; Swarnalatha et al., 2012; Dhankar 2015) have found that the “employees working in private banks have shown high mean values of role overload in comparison to public sector banks”. In this respect, it is known from this current study that employees from private bank have overload of work compared to the public sector bank employees. The private sector bank employees felt that they were facing different work pressure like collecting the depository amount from customer/client place, form filling, etc., as they were expected to handle multiple roles and charter of duties.

4.2 Working Condition (WC):

According to Niharika, & Kiran (2014) in their research study found that the strenuous working conditions were high among

private bank employees in comparison to public sector bank employees. But, it is known from this current study that employees from the public sector bank have poor working condition to compare with private sector bank employees. The maximum number of peoples is preferred to operate their bank account in nationalized bank likes SBI, IOB, Indian Bank, etc. Due to overcrowding, excessive noise, faulty equipments may leads to increasing the public sector bank employees' occupational stress.

4.3 Role Conflict (RC):

According to (Malik, 2011; Swarnalatha et al., 2012; Niharika et al., 2014; Dhankar, 2015) have indicate that the employees in private bank have role conflict in comparison to public sector bank employees. In this current study, it is also observed that, the employees from private sector bank have high level of role conflict compared to public sector bank employees. Employees from private bank felt that the monthly target, customer acquisition, & retention and etc., are results in their occupational stress.

4.4 Role Ambiguity (RA):

In their study (Malik, 2011; Bano et al., 2012; Swarnalatha, 2012; Niharika et al., 2014; Dhankar, 2015) have indicate that the private bank employees have high role ambiguity compared to public sector bank employees. The present research is in line with the above findings that the employees of private banks are facing high role ambiguity at their work because of lack of clarity about their roles and responsibility, lack of free flow information all across the hierarchical level is the problem lead to role ambiguity at work.

4.5 Performance Pressure (PP):

It is found (Ramanathan et al., 2014) that the performance pressure caused stress in both the banks. But the present study is in line with the above findings that the private sector bank employees have a high level of performance pressure compared to public sector bank employees'. Private bank employee's performance was measure through general banking activities and market their bank products & services. In this respect, the employees have to perform both the areas to retain their job long years.

4.6 Job Security (JS):

It is found (Ramanathan et al., 2014) that the job security caused stress in both the banks. But the present study is in line with the above findings that the private sector bank employees felt that they have job insecurity compared to public sector bank employees. In private sector bank employees does not have a surety to continue their job long days in the same organization. Due to heavy competition, employees have to give a best performance, those who are not perform well, they have a chance for termination, demotion and etc. Therefore, the effect of job security as an occupational stress factor appears to be more pronounced among private sector bank employees.

4.7 Lack of Superior Support (LSS):

Malik, (2011) & Swarnalatha, (2012) have found that the private bank employees have lack of superior support compared to public sector bank employees. But the current study is in line with the above findings that the employees of public sector bank have high feeling towards lack of supervisory support compared to private sector bank employees. Inadequate support from the superior in their work accomplishment and dissemination of functional duties. Lower the level of support

employees obtained from the organization higher the level of stress experienced by the employees at work.

4.8 Technological Problem (TP):

The previous study (Jayashree, 2009) has found that the public sector bank employees were affected by occupational stress due to technological problem. The present study is also found that the employees of public sector bank have poor technological advancement when compare to private sector bank employees. Due to technology, more public sector banks have reduced their work-force and restructured work, leaving the remaining employees with more tasks and fewer resources of time to complete them. The expansion of technology for practicing e-banking in the public sector banks has resulted in heightened expectations for productivity, speed and efficiency, increasing pressure on the individual employees to constantly operate at peak performance level. Employees working with computer for long hours are under constant stress. There is also the constant pressure to keep up with technological development and creativeness, forcing employees to learn new software all the times.

CONCLUSION

The problem of stress is an unavoidable in the banking sector. The majority of the bank employees felt that their job is stressful and that stress in turn decreases their performance. The organizational success is purely based on the productivity of the work force. The productivity is associated with the employees' well-being. The well-being is closely connected with occupational stress and job satisfaction. The present study examined the level of occupational stress among employees working in public sector banks and private sector banks. No single factor alone creates occupational stress among the

employees of banking sector. Factors like overload of work, working condition, role conflict, role ambiguity, performance pressure, job security, lack of superior support, and technological problem are contributing their considerable share in this respect.

The findings of this research were indicating that the factor causing occupational stress to the employees working in both the banking sector. The job stressors affecting the private sector bank employees included overload of work, role conflict, role ambiguity, performance pressure, and job security and the other factors like working condition, lack of superior support and technological problem is the job stressors for public sector bank employees. The study suggests that, it is high time for both public and private sector bank employees to evolve a policy and planning to minimize the occupational stress among their employees by using technological advancement.

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