

# **Influence of Organizational Stressors among Executives in the Bank of Ceylon – Sri Lanka**

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## ***Abstract***

Stress is a serious and enduring problem in the workplaces. The last few decades have brought about dramatic changes like work in organizations. The demands for skilled or multi-skilled employees have increased in tandem with the growth of information technology. Employees are asked to perform multiple tasks and are forced to carry work home. All these changes in the work atmosphere, along with organizational changes, increased the organizational stress and related disorders among the employees. Therefore, banks should be conscious of the factors of organizational stressor affecting on role overload. This paper aimed to investigate the Influence of organizational Stressors on role overload among executives in the bank of Ceylon – Sri Lanka. The objective is to identify the level and impact of organizational Stressors on role overload. The data were collected from the respondents who are working as executives in Bank of Ceylon, Sri Lanka. The relevant data on various aspects have been collected using the questionnaire. Totally four hundred and three Executives were approached for data collection. The descriptive statistics and regression analysis were used to analyze the data. The results revealed that organizational Stress was significantly impacted on role overload. Therefore, it is reasonable to conclude that Banking Sector could design and offer stress reduction program to assist employees in reducing worry and anxiety, and cope with their stress and may further give them good advice when wanted. It may create a sound psychological wellbeing of the respondents.

**Keywords:** organizational stressors, role overload, bank of ceylon.

## **Introduction**

People across the globe are under severe work pressure as they work in a competitive environment and hence the outcome is high-level stress among employees and executives. No organization in any country is free from stress. A higher level of stress impairs the physical and psychological health of executives and employees. Stress in the workplace is a growing phenomenon across the globe (Horwitz, 2010). Among the identified potential causes of work-related stress, role stress has been recognized as a significant contributor to work stress (Boles, Wood, & Johnson, 2003;

Distinguishing the banking sector's stress from its fragility is essential. Stress emerges from the combination of exogenous shocks and fragilities in the banking system. A fragile banking sector does not systematically suffer stress if it benefits from a quiet and stable environment.

Conversely, a stable banking system can undergo stress if it experiences extreme exogenous shocks. The interaction of the shock's magnitude and the banking system's fragility determines the stress level. For that reason, the Bank of Ceylon was selected to study about organizational stress. According to Sobeih (2006), the potential causes of stress at the workplace are work-overload, too less work, time pressures, and deadlines. Stress is felt by the individual at varying degrees, i.e., from mild to severe level. It is dependent on upon an individual's physiological and psychological makeup.

Mild stress is not harmful to the individual employee. However, severe or extreme stress creates complications in individual health, mental health, career growth, and organizational effectiveness. Studying organizational stress in the banking sector has become essential as employees of such organizations are facing severe work pressure worldwide. Many professionals can sustain pressure, and others are unable to do so. A continuous pressure leads to a stage whereby psychological homeostasis of the employee is significantly affected. It may lead to dissatisfaction and work slowdown.

The critical problem banks executives are facing is the high rate of family issues leading to disruptions in work, quarrel with colleagues and ultimately ends with the loss of customers. As a result, it leaves a detrimental impact on the corporate image of the bank. Several studies have been performed on bank employees and found that one of the essential reasons may be employees' stress due to do their job. Organizational stress is mostly found among the bank executives due to their typical nature of the work.

## **Problem Statement**

High Competition among Banks: There has been a paradigm shift in the focus of banks from social objectives to sound business objectives, Risks Associated with Cash-handling, Banks' Staff Compelled to Work Longer Hours, Public Opinion of Banks: The private sector banks that delegate considerable powers to Branch Managers pave the ways for instant attention of customer needs, Stresses and Strains Experienced by the BOC (SL) employees, Confronting Hardships Relating to Individual Characteristics: The BOC (SL) employees' reaction, also in hundreds of branches across the country, to work pressure varies from person to person, Work Overload of the BOC (SL): Work overload may be either quantitative overload or qualitative overload.

Problems being confronted by Sri Lankan banking sector and management/employees of the Bank of Ceylon, Sri Lanka. In the Sri Lankan environment, while there are formidable challenges and stiff competitions among the banks both public and private sectors, there are also inherent and associated problems that are faced by the employees of the Bank of Ceylon, Sri Lanka (BOC/SL), in particular. Those could be stipulated as follows: Difficulties in coping with high technological skills, competency, and knowledge required of the BOC/SL's staff, Globalization and Information Technology, Restructuring contemplated by the BOC (SL), Future Challenges to the BOC (SL), Intriguing Questions on BOC (SL). Therefore, the Present Study Addresses the Following Intricate Questions: What is the extent of organizational stress confronted by the BOC (SL) employees?

Frequent studies on stress would help to uncover the shadow areas so that steps can be initiated to minimize the effect of the determinant factors of 'stressors' and also help individuals and the BOC (SL) evolve new and effective coping strategies. It is with this view the present study has been undertaken. Further Cooper and Kelly (1993) also emphasize that the Research regarding occupational stress and the role of educational administrators who have dual responsibilities of managing people and program finances found that work overload and handling relationships with staff were the primary sources of stress. No study conducted here on organizational Stressors of employees in the BOC (SL): It appears that a systematic, complete study was not conducted so far on "Organizational Stressors of the BOC (SL) Employees" either by the research institutions or by the BOC (SL) itself. Furthermore, the researcher takes a keen interest in this endeavor throwing energetic, dynamic challenge using his rich knowledge and experience.

### **Objective of the Study**

- Identify the level of organizational stressors and role overload among the executives in the banking sector.
- To find out the effect of organizational stressors on role overload among the executives in the banking sector.

### **Literature Review**

Organizational related factors are organizational stressors that influence role overload. Several authors (Sofer, 1970; Landy and Trumbo, 1976; Ivancevich and Matterson, 1980; Schuler, 1982) have identified the

influence of organizational stressors on role overload. Goldenharet al., (2003) have identified five stressors that are profoundly influencing organizational stress namely, safety climate, training, job certainty, social support and harassment, and discrimination.

Using the organizational Stress Scale, Pareek (1983) observed little difference between the scores in the three banks but found differences in role stresses at the organizational levels. He observed that people at the lowest level felt that they were stagnating both individually and role-wise. However, this feeling decreased as people moved up in the hierarchy. As regards coping styles used by bank professionals, it emerged from the analysis that employees differed in their use of coping styles from one bank to another. Bhatnagar and Bose (1985) studied "Organizational stress among branch managers" of a banking organization to understand the relative strength of different stressors for bank managers on the assumption that branches form the backbone of a bank and its role incumbents are simultaneously subjected to internal, organizational and environmental stresses.

Chaudhary (1990) examined the relationship between organizational stress and job satisfaction among bank officers. Half of the respondents (n=50) belonged to the higher age group (above 35 years) and the other half (n=50) to the lower age group (below 35years). The organizational stress Scale (Pareek,1983c) and the Employees' satisfaction-dissatisfaction inventory (Pestongee 1973b) were administered to the sample population to obtain data about organizational stress and job satisfaction variables. Critical ratio test and product-moment co-efficiencies of correlation were used for analyzing the data. The main findings of the study are as follows.

No significant differences were observed between the two age groups on organizational stress dimensions.

The overall indices of role stress and job satisfaction were found to be negatively correlated in the higher as well as, the lower age groups of bank officers.

The role overload affects job stress as stated by Idris (2011). The role overload through the impact on employees during job stress that is in continuous condition will also cause employees' performance. Tensions describe the job stress because there is psychological pressure in the job environment. Job load on the employees can make them feel tired both physically and psychologically and finally they are not comfortable with the job condition. Other studies strengthen the effect of role overload on job stress. Studies by Wang'eri and Okello (2014), Karimi et al. (2014) found that the role overload can affect job stress. The higher the role overload, the lower the performance is. Therefore, the first hypothesis can be stated as the

following. H1 = The role overload has a significant effect on the employee's job stress in the trade center of cellular phones in Surabaya

The relationship between role overload and employees' performance was also described by Malik et al. (2013). Role overload causes the employees' low productivity. Employees with excessive tire job cannot concentrate on their job so that they cannot accomplish the jobs, either. The redundant burden in the job immediately can also lead to encourage employees unable to do the job quickly so that they cannot get the target. The employees, then, cannot do the job entirely because of the higher demands to be done. In such a condition, the quality of the job will decrease.

## **Methodology**

This research comes under the category of descriptive study as the researcher is interested in determining the relationship between different variables. The strength of survey research is the broad scope to collect detailed information from a sample of a large population. The data were collected from the respondents who are working as executives in Bank of Ceylon, Sri Lanka. A structured questionnaire was designed using those variables. Five-point scale has been used in the survey instrument. A pilot study was carried out with 50 respondents. Based on the nearness and accessibility, the respondents for this study were those who are working as Executives in Bank of Ceylon in Eastern Province. Using simple random sampling method the researcher had chosen 154 branches. From the selected branches, 169 Branch Managers, 141 Assistant Managers, and 93 Senior Officers were employed. So, 403 Executives were approached for data collection. The SPSS did the data analysis. As illustrated in the literature the following hypotheses formulated and assessed through the regression analysis.

To find out the effect of organizational stressors on the role overload among the executives in the banking sector.

**Null Hypothesis (H0):** *Organizational stressors do not influence role overload among the executives in the banking sector.*

**Alternative Hypothesis (H1):** *Organizational stressors significantly influence role overload among the executives in the banking sector.*

## **Data Analysis and Results**

403 Executives were approached for data collection. Out of 403 filled questionnaires distributed, 16 questionnaires are found to be improperly filled, and hence, finally, the valid sample was settled at 387 representing 96 percent response rate.

## Sample Profile

The descriptive statistical analysis was run on respondents' demographic variables. The results are shown in Table 1.

Table 1: Summary of demographic information

<b>Demographic Profile</b>	<b>Frequencies</b>	<b>Percentages (%)</b>	<b>Demographic Profile</b>
<b>Age</b>	Below 30 Years	53	13.7
	30-40 Years	117	30.2
	41-50 Years	198	51.2
	Above 50 Years	19	4.9
<b>Present Designation</b>	Branch Manager	166	42.9
	Assistant Manager	133	34.4
	Manager	88	22.7
	Senior Manager		
<b>Experience</b>	Below 16 Years	68	17.6
	16-20 years	121	31.3
	21-25 Years	109	28.2
	Above 25 Years	89	23.0

As per the table 1, most of the respondents are fallen in the age category of 41-50 years (51.2%). Moreover, most of the respondents' present designation is branch manager (42.9%)

## Descriptive Statistics of Study Variables

The descriptive data including, reliability, mean, and standard deviation of the study variables were obtained and shown in the following Table.

Table 2: Reliability

<b>Variable</b>	<b>No. of Statements</b>	<b>Cronbach's Alpha coefficient</b>
<b>Safety Climate</b>	5	0.834
<b>Training</b>	4	0.897
<b>Job Certainty</b>	4	0.818
<b>Social Support</b>	12	0.881
<b>Harassment and Discrimination</b>	6	0.834
<b>Role overload</b>	6	0.855

The overall Cronbach's Alpha Coefficient values for selected variables indicated a robust internal consistency among the attributes. Therefore, the variables used were concluded as reliable.

Table 3: Mean and Standard Deviation of Organizational Stressors and role overload among the respondents in BOC

Dimension	Mean	S.D	Decision Attribute
Safety Climate	3.4729	.71314	High Level
Training	2.9264	.74658	Moderate Level
Job Certainty	3.2610	.80380	Moderate Level
Social Support	3.3519	.35742	Moderate Level
Harassment and Discrimination	2.2093	.84456	low Level
Organizational Stressors	3.0443	.31543	Moderate Level
Role Overload	3.4763	.463	High Level

Table 3 shows the mean and standard deviation of different dimensions to measure the organizational stressors. Among the five dimensions that measure organizational stressors, it is observed that the 'safety climate' (mean = 3.4729; SD = 0.71314) has high mean values followed by social support (mean = 3.3519; SD = 0.35742), 'job certainty' (mean = 3.261; SD = 0.8038), and 'training' (mean = 2.9264; SD = 0.74658). However, it is noted that the respondents give poor response to the dimension regarding harassment and discrimination (mean = 2.2093; SD = 0.84456).

Table 4.1: Regression Analysis - Influence of Organizational Stressors on Role Overload Dimension of Organizational Stress.

Coefficients						
S.No		Unstandardized Coefficients		Standardized Coefficients	p	
	Model	B	Std. Error	Beta	t	
	(Constant)	6.309	.284		22.188	.000
1	Safety Climate	.036	.028	.056	1.276	.203
2	Training	-1.592	.093	-2.568	-17.201	.000
3	Job Certainty	.202	.026	.350	7.639	.000
4	1 Social Support	-.796	.061	-.614	-12.975	.000
5	Harassment and Discrimination	1.680	.086	3.064	19.644	.000

a. Dependent Variable: Role Overload

The regression analysis for Safety Climate, Training, Job Certainty, social support, Harassment and Discrimination, and Role Overload is explained by the above tables 4.1 and 4.2.

The measure of the strength of association in the regression analysis is given by the coefficient of regression determination denoted by adjusted

R2. The adjusted R<sup>2</sup> value is 0.548 which implies 54.8 percent of the variation in the Role Overload. To check whether R<sup>2</sup> is statistically significant, ANOVA is used. The F value obtained is 94.525 (P<0.000) and ascertains that there is a significant relationship between dependent and independent variables.

Table 4.2: Regression Analysis - Influence of Organizational Stressors on RoleOverload Dimension of Organizational Stress.

Model	R	R Square	Adjusted R Square	Std.The error of the estimate	F	P
1	.744 <sup>a</sup>	.554	.548	.31136	94.525	.000 <sup>b</sup>

Predictors: (Constant), Harassment, Job Certainty, Social Support, Safety Climate, Training

It can be ascertained from this table that Safety Climate, Training, Job Certainty, Social Support, Harassment, and Discrimination are not the only determinant factors of Role Overload. 45.2 percent of variations in Role Overloads are still not explained. However, they appear to play a significant role, regardless of the Safety Climate, Training, Job Certainty, Social Support, Harassment and Discrimination of the respondents. An examination of t – values of this table shows that ‘\_Harassment and discrimination’ (t = 19.644), and ‘\_Job Certainty’ (t = 7.639) are found to have significantly contributed in the prediction of Role Overload. ‘\_Training’ (t=-17.201) and ‘\_Social Support’ (t=-12.975) contribute negatively and significantly to the prediction of role Overload. ‘\_Safety Climate’ (t = 1.276) have not significantly contributed to the prediction of Role Overload. Results of this study confirm that Training, Job Certainty, Social Support, Harassment, and Discrimination influence Role Overload, which is similar to the study of Boyar and Mosley (2003). From the results, it is further observed that Harassment and Discrimination are found to be the most significant related factors affecting the Role Overload. Training is the second important factor followed by social support, and Job Certainty. So Harassment and Discrimination and Training have a notable influence on the Role Overload.

The regression analysis for Safety Climate, Training, Job Certainty, Social Support, Harassment and Discrimination, and Role Ambiguity is explained in the above Table 4.1. Many factors influence the Role Ambiguity. For testing the influence of independent variables taken up for the study on the dependent variable, a regression analysis was applied. The independent variables taken up for the study are Safety Climate, Training, Job Certainty, Social Support, Harassment, and Discrimination. From the Adjusted R



square value, it is inferred that independent variables explain 25.7 percent of the dependent variable. To check whether R<sup>2</sup> is statistically significant, ANOVA is used. The value of F is found to be significant at 0.001 level. So there is an influence of Job Safety Climate, Training, Job Certainty, Social Support, Harassment, and Discrimination. It can be ascertained from this table that Safety Climate, Training, Job Certainty, Social Support, Harassment, and Discrimination are not the only determinant factors of Role Ambiguity, (74.3 percent of variations in role ambiguity are still not explained).

## **Conclusions and Suggestions**

Many professionals can sustain pressure, and others are unable to do so. A continuous pressure leads to a stage whereby psychological homeostasis of the employee is significantly affected. It may lead to dissatisfaction and work slowdown.

After successively collected and analyzed the data the research concluded that hypotheses are valid and show a significant relationship between organizational stressors on role overload. The findings of the study revealed that when stressful situations are trying to control for the organization, prevention strategies such as creating safety climate, training, job certainty, social support and so on to minimize the stress of the employees.

From the research findings, it has been suggested that bank officers must identify the effective methods to reduce, eradicate or cope up with role overload. Bank management must enhance the best ways to develop the psychological well-being of their officers. The purpose of the research was to examine through empirical research, the essential factors influencing organizational stress. If the bank managers are stress-free, their job performance will be accurate with societal care, which is the need of efficient banking service for sustaining and improving the economy of the developing nation, like Sri Lanka. Further study aligned with the findings of Travers (2001) who did a Studies regarding the occupational stress of teachers and findings revealed that Conflicting demands by supervisors and work overload are some stressors leading sources of teacher stress (Travers, 2001;

As harassment and discrimination are the critical influencing factor of the organizational stress of bank executives, Bank of Ceylon should come up with a strict rule of taking disciplinary action against those who involved in harassment of other employees. Discrimination is another dimension that should be eradicated by conducting different indoor or outdoor programmes involving the member of the heterogeneous group. This will reduce the gap

to some extent and make the employees unity, which will reduce their organizational stress considerably.

This research only focuses on the banking sectors in Sri Lanka. Additional studies need to be undertaken to examine organizational stress on role overload in other fields. However, this can be further expanded into fields such as insurance, leasing and another financial sector.

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