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Stress and Job Satisfaction of Employees Working in Public and Private Sector Commercial Banks in Virudhunagar District

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Abstract: Today the public and private sector commercial banks are working stress of the employees is becoming heavier, especially in the private sector banks. It has been noticed that in banking sector the managerial level employees are too much busy with their job in the office as well as outside the office. This paper aims to identify the stress in public and private sector bank employees in Virudhunagar District. From this topic several reviews maximum researchers have concluded that significant numbers of bank employees are having stress on work especially from private sector banks but in recent days we have seen that this working stress is injected into public sector bank employees also. This paper is having Indian experience with reference to Virudhunagar District of stress between Public and private bank employees. In this paper discussions are made on Both Primary Data and Secondary Data. Primary Data will be collected through questionnaire from the employees working in public and Private sector banks in Virudhunagar District and also collected the secondary data like research papers, articles, website, and journals. Stress can be defined as incompatibility between supply of individual capability and demand from the work environment.

Keywords: Employees; Stress; Job Satisfaction; Public Sector and Private Sector Banks.

1. Introduction

Banking Organisation is one of the greatest industries in India. It is working under public and private sectors banks in India. A large number of bank employees working both male and female in all over India. Now – a – Days the human life has become very complex and completed one. Every human bring from the day of birth till the last breath of man, an individual is exposed to various stressful situations. In this fast changing world, no individual is free from stress and every profession has stress. Stress arise the people whether it is in the family or in the business organization. Stress has become an unavoidable part of human life in recent times and it makes life more challenging and charming. Stress is a worldwide thing and now - a- days all organizations like Public Sector and Private Sector employees cannot claim to be stress free. Every job is challenging and more exhausting. It requires high standard of performance, high quality in work and getting passion and expectation fulfilled. Every employee is forced to have a stressful and restless lifestyle. It effects on all human being, which gives increases the chances to tension, anxiety, depression and anger. Stress is a psychological reaction to the demand inherent in a stressor that has the potency to make a person feels restless or distressed because the person feels that he is not capable of coping with these demands. (Hanjabam et al. 2026)

The bank employees are valuable assets of the banking organization. If they are extremely satisfied they produce more and it is profitable for the organization. So in this competitive world it is necessary to measure the level of satisfaction affected by the bank employees with various aspects of job satisfaction. (Singh & Jain 2025) Well Organised human resource management and maintaining higher job satisfaction level in banks determine not only the performance of the bank but also affect the growth and performance of the entire economy. The efficiency and effectiveness of the organisation can be achieved by well-being of the employees. The major task before bank management should be to exploit its human resources to the perfect for better results and to meet the new

challenges in the aggressive scenario. Hence this study is mainly focused on stress and job satisfaction of employees working in public and private sector banks commercial banks in Virudhunagar District.

2. Objectives Of The Study

The present study confines its objectives to:

1. To identify the factors influencing job satisfaction among the bank employees in Virudhunagar District.

2. To make a comparative analysis of public and private sector Commercial bank employees regarding job satisfaction.

3. To examine the discriminatory factors of Stress and job satisfaction among the public and private sector Commercial bank employees in Virudhunagar District.

3. Scope Of The Study

The present study aims to analyses the stress and job satisfaction of employees working in Public and Private Sector commercial banks in Virudhunagar District. This study will be restricted only banking employees of selected commercial banks in Virudhunagar District.This study mainly focuses on the opinion of employees and does not cover the opinion of customers.

4. Research Methodology

Sources of data	:	Primary and secondary data
Tool of data collection	:	Questionnaire method
Data collection period	:	One month
Sample size	:	100 Respondents
Sampling method	:	Simple Random sampling
Statistical tools	:	Percentage method, t-test
Study area	:	Virudhunagar District.

5. Literature Review

Various studied have been conducted to know the stress and job satisfaction of bank employees. Public and private sector work stress: Workers' compensation, levels of distress and job satisfaction, and the demand control-support model" analyzed the stress level among public and private sector employees and found that there is no significant difference between employees on the basis of sector (Macklin et al. 2006). Among different occupational stress variables Role-overload, Role-authority, Role-conflict and lack of senior level support contribute more to the occupational stress among non-Nationalised bank employees compared to nationalized bank employees (Dileep Kumar 2008). It has been always argued that it is the public and private sector bank employees in certain aspects like role expectation conflicts, role isolation, personal inadequacy and role ambiguity (ShilpaSankpal, Pushpa Negi, JeetendraVashishtha 2010). Shobhana; G. Kavitha (2012) provided that the work related stress faced by bank employees and their effects. The results clearly indicate that organisational factors such as role ambiguity and absence of role authority, role overload and lack of leadership support and role stagnation and mismatch are the major stressors. Stressful situations also have a negative impact on the quantum of work.

6. Limitations Of The Study

1) This research was conducted in a limited area (Virudhunagar District Only).

2) The sample size was restricting only to 50 respondents (Public and Private Sector Commercial Banks each 25 Respondents).

3) Satisfaction level to environment factor may differ from person to person.
4) Measuring human attributes is the complex one.

7. Analysis And Discussion

7.1 Selection Of Banks

Five public sector banks that is State Bank of India, Canara Bank, Indian Bank, Central bank of India and Indian overseas Bank and Five private Sector banks that is HDFC, ICICI, AXIS,TMB, and KVB Bank has been selected for the study on the basis of maximum number of employees.

Table 1: Selection Of Banks

S.No	Banks	Number of Employees
Public Sector Banks		
1	Canara Bank	10
2	Central bank of India	10
3	Indian Bank	10
4	Indian Oversean Bank	10
5	State Bank of India	10
Private Sector Banks		
6	HDFC Bank	10
7	ICICI Bank	10
8	TMB Bank	10
9	AXIS Bank	10
10	KVB Bank	10
Total respondents (Employees)		**100**

7.2 Demographic Information Of The Respondents

Descriptive research design was adopted as it was found suitable for the study. A questionnaire was designed to collect the data and find out the most important aspect of stress and job satisfaction of employees working in Public and Private Sector Banks in Virudhunagar District.

Table 2: Demographic Information Of The Respondents

PARTICULARS	FREQUENCY	PERCENTAGE	
Gender			
Male	64	67.50	Majority (67.50%) of the Respondents are Male.
Female	36	32.50	
Total	**100**	**100**	

Marital Status			
Unmarried	45	43.75	Most (56.25%) of the Respondents are Married.
Married	55	56.25	
Total	**100**	**100**	
Age Group			
Below 30 years	33	28.75	Majority (57.50%) of the respondents are under the age group followed by 30-40 years.
30 years – 40 years	56	57.50	
40 years and above	11	13.75	
Total	**100**	**100**	
Educational Qualification			
Graduate	52	52.50	Most of the respondents are Graduate followed by 52.50% educated respondents.
Post Graduate	39	36.25	
Diploma/others	9	11.25	
Total	**100**	**100**	
Work Experience			
Upto 2 years	17	15.00	Majority (47.50%) of the respondents are having the Work experience 2 years to 5 years.
2 years – 5 years	43	47.50	
5 years – 10 years	28	28.75	
10 years and above	12	8.25	
Total	**100**	**100**	
Designation			
Officer	14	14.0	Majority (26%) of the respondents are Accountants, followed by 24% sub staff and 14% officers, Clerk, Cashiers and Managers Constitute 12% each.
Clerk	12	12.0	
Sub Staff	24	24.0	
Accountant	26	26.0	
Cashier	12	12.0	
Manager	12	12.0	
Total	**100**	**100**	
Monthly income			
Rs.5000 – Rs.20000	24	22.50	
Rs.20001 – Rs.35000	48	43.75	

Rs.35001 – Rs.50000	16	18.75	Most (43.75%) of the respondents Monthly income under Rs.20001 to Rs. 35000
Above Rs.50000	12	15.00	
Total	**100**	**100**	
Residential Area			
Rural	46	44.2	Majority (44.2%) of the respondents under Residential Area followed Rural.
Urban	42	42.0	
Semi Urban	12	14.0	
Total	**100**	**100**	

7.3 Factors Affecting Employee Satisfaction

It have been observed from the analysis of various factors that job security ($\bar{x}$ =2.25) and income ($\bar{x}$ = 2.27) are the major factors that affect bank employees satisfaction and their major concern followed by acceptance of their work by employers, non-monetary benefits, and good relations with the supervisors. The factors that are submissive included comfortable working environment, friendlyrelationship help with personal problems and the least was good time for growth. The comprehensive analysis of above mentioned factors is shown in table 3.

Table 3: Factors Affecting Employee Satisfaction

S.NO	Factors	Mean	SD	Rank
1	Income	2.27	1.61	II
2	Job Security	2.25	1.84	I
3	Acknowledgement	3.58	1.88	III
4	Fringe Benefits	3.78	2.35	IV
5	Opportunities for Growth	4.88	2.25	VII
6	Comfortable working Environment	4.51	2.25	VI
7	Help with Personal Problems	4.77	2.37	VII
8	Cordial Relationship with Supervisor	4.05	2.06	V

(Source: Primary Data)

7.4 Level Of Satisfaction

Level of Satisfaction between Public and Private sector commercial banks When t-test was applied to all the factors individually to check whether the factors bear significant difference with respect to the banks, it is observed that the satisfaction levels from both the banks were somewhat similar, other than factors like acknowledgement of work, security of job and job stress, where a significant difference is observed. The detailed results are also representing in table 4.

Table 4: Level of satisfaction between Public and Private Sector Commercial Banks

S. No	Level of Satisfaction	Public Sector Banks		Private Sector Banks		p Value
		Mean	SD	Mean	SD	
1	Necessary Information about the Job	1.77	0.58	1.96	0.22	0.22
2	Coaching and Training	1.96	0.84	1.96	0.63	0.98
3	Job Description is up to Date	2.13	0.71	2.14	0.75	0.96
4	Fair and Comparable Salary	2.44	0.8	2.54	0.88	0.63
5	Acknowledgement of work	2.06	0.6	2.61	1.06	0.016*
6	Secured Job	1.98	0.87	3.04	1.34	0.001*
7	Feedback from Supervisor	2.04	0.71	2.11	068	0.67
8	Job helps in Fulfilling Ambitions	2.12	0.68	2.11	0.78	0.68
9	Opportunities for Growth	1.92	0.73	2.36	0.98	0.26
10	Jobs is not Stressful	2.54	0.65	2.14	0.89	0.25
12	Fair Promotion Policies	2.12	0.87	3.71	1.15	0.06

*Significant at 0.05 level

(Source: Primary Data)

7.5 Overall Employee Satisfaction

In this study revealed that there exists a significant difference in the satisfaction level of employees of the two banks i.e. Public sector commercial banks and Private Sector Commercial Banks (p value 0.05). Employees in public banks are more satisfied than those in private banks owing to aspects such as acknowledgement given to employees for their work and providing employees with job security creating less stressed jobs. The detailed result of overall employee satisfaction is shown in table 4.

Table 4:Overall Employee Satisfaction

Public Sector Banks		Private Sector Banks		p Value
Mean	SD	Mean	SD	
25.11	5.18	29.28	7.23	0.004*

*significant at 0.05 level

8. Conclusion & Suggestions

The major problem of stress is unpreventable and unavoidable in the banking sector. A majority of the bank employees face severe stress - related illness and a lot of psychological problems. Hence, the management must take several to helping their employees to overcome its harmful effect. Since stress in banking sector is mostly

due to excess of work pressure and work life imbalance of the organization should support and encourage taking up necessary steps for their employees that help them to balance work and their family. Job stress has an impact on employee job satisfaction in both the Public and Private sectors. The stress can be vary among different employees, there by the management has to identify their problems and it will help to reduce stress. The employees are to be given enough time to complete their work which would reduce work overload more emphasis on working conditions, and that they do their work with interest. Employees can practice yoga meditation etc. it helps to reduce stress and strain. Counselling can be promoted which help a person feel relief from emotional distress which develops more self-assurance, having a greater ability to make directions and experience an increased comfort in relationship with others.

It can be concluded that the employees of Public Sector Banks were more satisfied than the employees of Private Sector bank. The employees of Private Sector Banks were less satisfied with respect to factors like stress in life as 67.9% of them were stressed in contrast to 13.5% in Public Sector Banks, half of the respondents didn't have secured job whereas, only 23.8% in Public Sector Banks had unsecured jobs, promotion policies were not satisfying to 21.4% respondents in Private Sector bank in comparison to 9.6% in Public Sector Banks and 14.3% of respondents in Private Sector bank felt that their work was not acknowledged and valued by the bank.

8. Scope For Future Or Further Research:

The researcher has recommended that some future researches relating to Stress and Job satisfaction. They are

- ➔ Stress and Job Satisfaction of Women Employees Working in Private Sector Commercial Banks.
- ➔ Stress and Job Satisfaction of Women Employees Working in Public Sector Commercial Banks.
- ➔ Stress and Job Satisfaction of Men and Women Employees Working in Private Sector Commercial Banks: A Comparative Study.
- ➔ Comparative Analysis between Stress and Job Satisfaction of Men and Women Employees Working in Public Sector Commercial Banks.

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