

STRESS MANAGEMENT PRACTICES AND THEIR INFLUENCE ON JOB SATISFACTION AMONG BANK EXECUTIVES

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Abstract

The banking sector has witnessed rapid transformation due to technological advancements, digital banking services, increased competition, and changing customer expectations. These developments have significantly increased occupational stress among bank executives, affecting their job satisfaction and organizational performance (Robbins and Judge 2017). The present study examines the relationship between stress management practices and job satisfaction among bank executives working in public and private sector banks.

The study is based on primary and secondary data collected through a structured questionnaire from selected bank executives. Variables such as workload, work-life balance, organizational support, role conflict, and career growth opportunities were analysed using percentage analysis, correlation, and regression techniques (Selye, 1976).

The findings reveal that excessive workload, target pressure, long working hours, and technological changes are the major causes of occupational stress. The study further identifies a negative relationship between occupational stress and job satisfaction, indicating that higher stress levels reduce employee morale and organizational commitment (Locke, 1976). Effective stress management practices such as counselling programs, employee wellness initiatives, flexible work practices, and organizational support positively influence employee satisfaction and productivity (Cooper & Marshall, 1978).

The study concludes that banks should adopt employee-centered stress management strategies to improve workplace well-being, job satisfaction, and organizational effectiveness in the competitive banking environment.

Keywords: Job Satisfaction, Stress Management, Occupational Stress, Bank Executives, Employee Performance, Work-Life Balance.

1.0. Introduction and Background of the Study

The banking sector plays a crucial role in the economic development of a country by supporting financial transactions, mobilizing savings, and promoting industrial and commercial growth. In recent years, the banking industry has undergone rapid transformation due to globalization, technological advancements, digital banking services, increased competition, and changing customer expectations (Robbins & Judge, 2017). Although these developments have improved operational efficiency and customer service, they have also increased occupational stress among bank executives.

Bank executives are required to achieve performance targets, manage customer expectations, adapt to technological changes, and work under continuous pressure to meet organizational goals. Such demands often create physical and psychological stress, adversely affecting employee morale, job satisfaction, productivity, and organizational performance (Selye, 1976). Occupational stress has therefore emerged as a significant concern in the modern banking environment.

Job satisfaction plays an important role in employee commitment, motivation, productivity, and retention. Employees with higher job satisfaction generally demonstrate better performance and stronger organizational loyalty. However, factors such as excessive workload, role conflict, work-life imbalance, and inadequate organizational support reduce employee satisfaction and increase burnout among banking professionals (Locke, 1976).

Stress management practices have become essential for maintaining employee well-being and organizational productivity. Measures such as counselling programs, flexible work practices, wellness initiatives, training programs, and supportive organizational culture help employees manage occupational

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stress effectively (Cooper & Marshall, 1978). Organizations that emphasize employee welfare and work-life balance are more likely to improve productivity and organizational effectiveness.

The banking industry has further evolved due to liberalization, privatization, and digital transformation. The introduction of online banking, mobile banking, artificial intelligence, and automated financial services has increased both operational efficiency and employee responsibilities. Long working hours, target-oriented culture, and continuous policy changes contribute significantly to stress levels among bank executives (Ahsan et al., 2009).

In this context, understanding the relationship between occupational stress and job satisfaction has become increasingly important for employee retention and organizational sustainability. Therefore, the present study examines the impact of stress management practices on job satisfaction among bank executives in public and private sector banks.

2.0. Objectives of the Study

1. To examine the level of job satisfaction among bank executives working in public and private sector banks.
2. To identify the major factors causing occupational stress among bank executives in the banking sector.
3. To analyze the relationship between stress management practices and job satisfaction of bank executives.

3.0. Research Methodology

The present study adopts a descriptive and analytical research design to examine the relationship between job satisfaction and stress management among bank executives. The study focuses on executives working in both public and private sector banks of east Godavari.

3.1. Sources of Data

The study is based on both primary and secondary data. Primary data were collected directly from 102 bank executives through a structured questionnaire designed to measure various dimensions of occupational stress and job satisfaction. Secondary data were gathered from journals, books, research articles, reports, websites, and banking publications related to stress management and employee satisfaction.

3.2. Sampling Design

A convenient sampling technique was adopted for the study. The sample consists of 102 bank executives selected from various public and private sector banks. Respondents were chosen based on their availability and willingness to participate in the survey.

3.3. Tools for Data Collection

A structured questionnaire using a five-point Likert scale was employed to collect responses from the participants. The questionnaire included variables such as workload, work-life balance, organizational support, role conflict, career growth opportunities, stress handling mechanisms, and overall job satisfaction.

3.4. Statistical Tools Used

The collected data were analyzed using appropriate statistical tools such as:

- Percentage Analysis
- Mean and Standard Deviation
- Correlation Analysis
- Regression Analysis

These tools were used to examine the relationship between stress management practices and job satisfaction among bank executives.

3.5. Scope of the Study

The study is limited to selected bank executives working in public and private sector banks. It focuses mainly on occupational stress factors and their impact on employee job satisfaction and organizational performance.

3.6. Limitations of the Study

- The study is restricted to a limited sample size.
- Responses are based on the personal opinions and perceptions of the respondents.
- Time and resource constraints limited the geographical coverage of the study.

4.0. Review of Literature

Robbins and Judge (2017) stated that occupational stress has become a major challenge in modern organizations, particularly in service sectors such as banking. The authors observed that excessive workload, performance pressure, and technological changes significantly affect employee job satisfaction and organizational commitment. Selye (1976), through his stress theory, explained that stress is a psychological and physiological response to demanding work conditions. He emphasized that prolonged occupational stress negatively affects employee health, efficiency, and workplace behaviour. Locke (1976) defined job satisfaction as a positive emotional response arising from employees' evaluation of their job experiences. The study highlighted that recognition, compensation, promotion opportunities, and supportive work environments play an important role in improving employee satisfaction. Cooper and Marshall (1978) identified work overload, role conflict, and organizational climate as major causes of executive stress. Their study suggested that effective stress management practices and organizational support improve employee morale and productivity.

Ahsan et al. (2009) found that workload, time pressure, and poor work-life balance are major contributors to occupational stress. The study also reported a negative relationship between stress and job satisfaction among employees. Kumari (2011) observed that target-oriented work culture and customer handling pressure significantly increase stress among bank employees. The study recommended counselling services and flexible work practices to reduce occupational stress. Bashir and Ramay (2010) reported that occupational stress adversely affects employee productivity and organizational commitment. Their findings emphasized the importance of supportive leadership and effective communication in enhancing employee satisfaction. Rajeswari and Anantharaman (2013) concluded that stress management practices such as training programs, relaxation techniques, and organizational support positively influence employee performance and reduce absenteeism in the banking sector.

Overall, the literature indicates that occupational stress significantly affects job satisfaction, employee performance, and organizational effectiveness in the banking industry. Effective stress management practices are therefore essential for improving employee well-being and sustaining organizational productivity.

4.1. Research Gap

A review of existing literature shows that several studies have examined occupational stress and job satisfaction independently in the banking sector. However, limited research has focused on the combined relationship between stress management practices and job satisfaction among bank executives in both public and private sector banks.

Most earlier studies primarily concentrated on stress factors such as workload, target pressure, and role conflict, while comparatively less attention was given to organizational coping mechanisms, employee wellness initiatives, and work-life balance practices. In addition, rapid digital transformation and technological advancements in banking have created new forms of occupational stress that require further empirical investigation.

Therefore, the present study attempts to bridge this gap by examining the influence of stress management practices on job satisfaction among bank executives and by providing practical suggestions to improve employee well-being and organizational performance in the modern banking environment.

5.0. Data Analysis

The information collected from the respondents was systematically analysed using appropriate statistical tools, and the results obtained from the selected parameters are presented below.

5.1. Job Satisfaction

The responses from bank executives indicate that occupational stress is a significant issue in the banking sector. Excessive workload, target pressure, long working hours, and technological changes were identified as the major causes of workplace stress (Robbins & Judge, 2017). Among these factors, long working hours emerged as the most critical concern, adversely affecting employees' personal life and work-life balance. Excessive workload and performance expectations were also found to contribute considerably to stress levels (Ahsan et al., 2009). The findings further reveal that occupational stress negatively impacts employee productivity and job performance. Although some respondents acknowledged organizational support, many emphasized the need for stronger stress management practices and a more supportive work environment (Cooper & Marshall, 1978). The mean values indicate that long working hours and excessive workload are the most influential stress factors among bank executives (Ahsan et al., 2009). The results are furnished in table given 1.0

Table:1.0

S.No	Statements	Mean Score	Evaluation
1	Organization provides stress management programs	3.1	MA
2	Counselling and support services are available	3.05	MA
3	Training programs help manage work pressure	3.28	HA
4	Flexible work practices help reduce stress	3.18	MA
5	Personal coping techniques help manage stress	2.94	NM
6	Good communication with superiors reduces stress	2.85	N
7	Stress management practices improve job satisfaction	2.98	NM
8	Effective stress management improves performance	3.06	MA

Source: Primary data (MA- Moderate Agreement, NM-Neutral to Moderate-Neutral, HA-Highly agreed)

Correlation analysis revealed a negative relationship between occupational stress and job satisfaction, indicating that higher stress levels reduce employee morale, satisfaction, and organizational commitment (Locke, 1976). Regression analysis further showed that stress management practices such as organizational support, counselling programs, flexible work practices, and employee wellness initiatives positively influence job satisfaction and employee performance (Cooper & Marshall, 1978). The findings also suggest that effective stress management measures significantly reduce occupational stress and improve the overall efficiency and productivity of bank executives (Rajeswari & Anantharaman, 2013).

5.2. Occupational Stress

The responses collected from bank executives indicate a moderate level of job satisfaction in the banking sector. Most respondents expressed satisfaction with their job roles, workplace relationships, and career growth opportunities (Locke, 1976).

Higher levels of agreement were observed regarding satisfaction with current job roles and relationships with colleagues and superiors, reflecting a positive organizational environment and employee motivation toward effective performance (Robbins & Judge, 2017).

However, moderate responses relating to salary, incentives, and work-life balance suggest that employees expect improved compensation systems and stronger organizational support for balancing professional and personal responsibilities (Ahsan et al., 2009). The mean values indicate that employees are generally satisfied with their work environment and professional relationships, while work-life balance and compensation require greater organizational attention (Locke, 1976). The results are furnished below in table 2.0

Table:2.0

S.No	Statements	Mean Score	Evaluation
1	Satisfaction with current job role	3.38	MA
2	Adequate recognition for work	3.2	MA
3	Salary and incentives are satisfactory	3.02	NM
4	Opportunities for career growth	3.24	MA
5	Satisfaction with work environment	3.31	MA
6	Organization supports work-life balance	2.86	N
7	Motivation to perform duties effectively	3.18	MA
8	Satisfaction with colleagues and superiors	3.29	MA

Source: Primary data (MA- Moderate Agreement, NM-Neutral to Moderate-Neutral)

Correlation analysis revealed a positive relationship between stress management practices and job satisfaction. Effective stress management initiatives help reduce occupational stress and improve employee morale and organizational commitment among bank executives (Bashir & Ramay, 2010). Regression analysis further indicates that stress management practices significantly influence job satisfaction and employee performance. Organizational support, training programs, counselling services, and flexible work practices positively contribute to stress reduction and improved productivity in the banking sector (Rajeswari & Anantharaman, 2013).

5.3. Stress Management Practices

The responses collected from bank executives indicate a moderate level of job satisfaction in the banking sector. Most respondents expressed satisfaction with their job roles, workplace relationships, and career growth opportunities (Locke, 1976). Higher levels of agreement were observed regarding satisfaction with current job roles and relationships with colleagues and superiors, reflecting a positive organizational environment and employee motivation toward effective performance (Robbins & Judge, 2017). However, moderate responses relating to salary, incentives, and work-life balance suggest that

employees expect improved compensation structures and stronger organizational support for balancing professional and personal responsibilities (Ahsan et al., 2009).

The mean values indicate that employees are generally satisfied with their work environment and professional relationships, while work-life balance and compensation require greater organizational attention (Locke, 1976). The results are given in the table 3.0

Table:3.0

S.No	Statements	Mean Score	Evaluation
1	Satisfaction with current job role	3.38	MA
2	Adequate recognition for work	3.2	MA
3	Salary and incentives are satisfactory	3.02	NM
4	Opportunities for career growth	3.24	MA
5	Satisfaction with work environment	3.31	MA
6	Organization supports work-life balance	2.86	N
7	Motivation to perform duties effectively	3.18	MA
8	Satisfaction with colleagues and superiors	3.29	MA

Source: Primary data (MA- Moderate Agreement, NM-Neutral to Moderate-N-Neutral)

Correlation analysis revealed a positive relationship between organizational support and job satisfaction. Employees who experience supportive work environments, recognition, and career growth opportunities tend to report higher levels of job satisfaction (Robbins & Judge, 2017).

Regression analysis further indicates that organizational support, career growth opportunities, recognition, and work-life balance significantly influence job satisfaction among bank executives. The findings suggest that improved employee welfare measures enhance motivation, productivity, and organizational commitment (Bashir & Ramay, 2010).

6.0. Discussion and Managerial Implications

The findings of the study indicate that occupational stress is a major concern among bank executives in both public and private sector banks. Excessive workload, target pressure, long working hours, and technological changes were identified as the primary causes of workplace stress (Robbins & Judge, 2017; Cooper & Marshall, 1978).

The study further shows that long working hours and workload significantly affect employees' personal life and work-life balance. These findings support the observations of Ahsan et al. (2009), who reported that work overload and time pressure negatively influence employee well-being and organizational commitment. Similarly, Selye (1976) emphasized that prolonged occupational stress adversely affects psychological and professional performance.

The analysis also reveals that bank executives are moderately satisfied with their job roles, workplace relationships, and career growth opportunities. Positive relationships with colleagues and superiors contribute to employee morale and organizational commitment. However, lower satisfaction regarding salary, incentives, and work-life balance indicates the need for improved organizational support and compensation systems (Locke, 1976).

Correlation analysis identified a negative relationship between occupational stress and job satisfaction, indicating that increased stress reduces employee morale, efficiency, and organizational commitment. At the same time, a positive relationship was observed between stress management practices and job satisfaction, supporting the findings of Bashir and Ramay (2010), who highlighted the importance of supportive organizational practices in reducing workplace stress.

Regression analysis further confirms that stress management measures such as counselling programs, flexible work practices, training initiatives, wellness programs, and organizational support positively influence job satisfaction and employee productivity. These findings are consistent with Rajeswari and Anantharaman (2013), who concluded that effective stress management practices improve employee well-being and organizational effectiveness in the banking sector.

The study fulfils its objectives by examining the level of job satisfaction, identifying the major causes of occupational stress, and analyzing the relationship between stress management practices and job satisfaction among bank executives. It also addresses the identified research gap by integrating occupational stress, stress management practices, and job satisfaction within a single framework for both public and private sector banks.

Overall, the study emphasizes the importance of employee-cantered policies, supportive organizational culture, and work-life balance initiatives in reducing occupational stress and improving employee satisfaction and organizational productivity.

7.0. Managerial Implications

The findings of the study highlight important managerial implications for banking institutions in managing employee stress and improving job satisfaction. Excessive workload, target pressure, long working hours, and technological changes were identified as major factors affecting the psychological well-being and performance of bank executives (Robbins & Judge, 2017).

Banks should implement effective stress management initiatives such as counselling services, employee wellness programs, stress management workshops, and relaxation techniques to reduce workplace stress and enhance employee morale. These practices can improve productivity, organizational commitment, and employee retention (Cooper & Marshall, 1978).

The study also emphasizes the importance of organizational support and communication in reducing occupational stress. Supportive leadership, transparent communication, and employee participation in decision-making contribute to a positive work environment and higher employee satisfaction (Bashir & Ramay, 2010).

Flexible work practices, balanced workload distribution, and opportunities for career growth and skill development can further improve employee motivation and job satisfaction (Locke, 1976). In addition, continuous training programs can help employees adapt to technological advancements and reduce technology-related stress in the banking sector (Rajeswari & Anantharaman, 2013).

8.0. Conclusion & Scope for Further Studies

The study concludes that occupational stress is a major challenge among bank executives in both public and private sector banks. Factors such as excessive workload, target pressure, long working hours, technological changes, and work-life imbalance significantly influence employee stress levels and job satisfaction.

The findings further reveal that effective stress management practices, including counselling programs, organizational support, flexible work practices, employee wellness initiatives, and training programs, positively influence employee satisfaction and performance. A supportive organizational culture and employee-centered management approach are essential for improving workplace well-being and organizational productivity.

The study fulfils its objectives by examining job satisfaction levels, identifying major stress factors, and analysing the relationship between stress management practices and job satisfaction among bank executives. It also contributes to existing literature by integrating occupational stress, stress management practices, and job satisfaction within a unified framework.

Future studies may be conducted with a larger sample size covering different geographical regions to improve the generalizability of the findings. Comparative studies among public sector, private sector, and foreign banks may provide deeper insights into variations in occupational stress and job satisfaction (Robbins & Judge, 2017).

Further research can focus on the impact of digital banking transformation, artificial intelligence, and automation on employee stress and organizational behaviour. Technological advancements have changed work patterns and increased skill adaptation challenges in the banking industry (Cooper & Marshall, 1978).

Researchers may also examine the role of leadership style, emotional intelligence, and organizational culture in reducing workplace stress and improving employee well-being (Locke, 1976). Longitudinal studies can additionally help analyze changes in occupational stress and job satisfaction over time and evaluate the long-term effectiveness of stress management practices (Rajeswari & Anantharaman, 2013).

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