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**FACTORS INFLUENCING OCCUPATIONAL STRESS; WITH SPECIAL
REFERENCE TO THE STAFF OF THE PUBLIC SECTOR BANKS IN
HAMBANTHOTA DISTRICT**

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Abstract

The Sri Lankan banking sector after liberalization has operated in a relatively stable environment. The banking system has proven beneficial to both the world and Sri Lankan economies. This research investigates the influencing factors on occupational stress of staff of the public banks in the Hambantota District. The research was conducted through Physical environment, Workload, Role ambiguity and interpersonal Strain that mainly affect stress.

This study adopted a quantitative research approach. Using survey questionnaire responses, a sample of 216 managerial and non-managerial employees in the Hambantota District selected using a convenience sampling technique. To test the hypothesized impact on variables, the multiple regression analysis was performed using the SPSS 23.0 version.

According to the regression analysis, Workload and Role ambiguity have a significantly positive impact on occupational stress. Physical Environment significantly negatively impact occupational stress and interpersonal Strain do not impact occupational stress. The study's findings will be useful for industrial experts, Managers and Policymakers to identify Stress levels and improve strategies to reduce stress and Improve employee performance. Also, these research findings would develop new knowledge about suggestions for reducing Occupational Stress.

Keywords: Banking Sector, Interpersonal Strain, Occupational Stress, Physical Environment, Role Ambiguity, Workload

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1. INTRODUCTION

1.1. Background of Study

Globalization, liberalization, and other worldwide developments in the 21st century brought about significant changes in the banking industry in Sri Lanka (Maduwanthi, 2021). According to the Central Bank Report, 2021, the financial and banking services sector improved by 7.5% in 2021 compared to 10.9% in 2020, considering the Sri Lankan economy and banking system. The banking sector has 31.4 billion dollars in assets. 27 billion dollars in 2021 and 23 billion dollars in 2022 were the total assets managed by the banking industry. It can be identified that mainly operate as licensed specialized and licensed commercial banks in Sri Lanka (World Finance, 2022). Bank of Ceylon, Peoples Bank, National Savings Bank, Lanka Putra Bank, Regional Development Bank, and State Mortgage and Investment Bank are public sector banks and financial institutions that provide grants to the economy (Central Bank, 2022) The staff turnover rate is low compared to other sectors, but the ratio was 24% in 2019 and the turnover rate was 26% in 2021 in the banking and financial sector (Zippia the Career Expert, 2023). According to Ufer (2023), the Banking and finance sector has an 18.6% turnover rate, according to a Comp data survey. Job satisfaction, college connections, communication, organizational dedication, justice, organization politics and reputation all have an impact on employee turnover in the financial sector and employee stress is a factor that is present in all the categories. A minimum population of 676,000 lives in the Hambantota district in the southern province with a population of 22,156,000 (City Population, 2022). According to (Department of Census and Statistics, 2022) the contribution of Hambantota district to the service sector is 43.8% and it has recorded the highest value when compared to the districts of Galle (43.3%) and Matara (43.0%) in the southern province. The contribution to GDP in the financial and banking sector of the Southern province is 9.9% (Central Bank Report, 2021).

The banking system has proven beneficial to both the world and Sri Lankan economies. The banking industry has seen a rise in employee turnover despite high wages. Employees of public sector banks in Hambantota District, which has the least development and the lowest population level, were the basis for these investigations. A significant gap can be identified when compared with previous studies. Accordingly, this study discusses Physical environment, Workload, Role ambiguity and interpersonal Strain related to stress.

1.2 Research Problem

Stress can negatively be impacted on an employee's work performance in different ways. As a result of that high employee turnover, absenteeism, grievances, and job dissatisfaction can be seen at the workplace. Therefore, stress has grown into a situation that requires immediate attention. The banking sector is an important part of the Sri Lankan economy (Prabaharan & Panchanatham, 2016). According to Azad & Tilottama stated that main stressful factors in the banking sector including high workload, ineffective compensation packages, lack of job autonomy, organizational

culture, role conflict and a lack of supervisor support. Perceived stress can impact every individual in several aspects such as emotions, behavior, thinking and health (Deva, 2022). Stress reduces employee productivity, puts more pressure on managers and causes management decisions to take longer. Therefore, organizational stress can be identified as a common occurrence in banking (Siyambalapitiya & Sachitra, 2019).

According to literature, the banking industry experiences high rates of stress owing to frequent changes in work, workload, client service, contributions, rapid technology change, and a lack of consumer responsiveness (Renukumurthy & Manjunatha, 2017). According to previous research, attention has been focused only on the job and organizational factors affecting occupational stress and measuring the relationship among occupational stress and factors. But in conducting this study, in addition to Physical environment, Workload, Role ambiguity and interpersonal Strain are also considered and the factors influencing occupational stress of public banks in Hambantota district are considered.

According to practical scenario, in comparison to other districts, the southern province exhibits the greatest value at 43.7%, and 47.0% of the service population in Sri Lanka has contributed to the service industry. according to the country's economy. It can be numerically stated as 41.4% (Department of Census and Statistics, 2022). According to the Bank Compensation and Benefits Survey 2022, non-officer turnover is on the rise despite attractive compensation and benefits. According to the Human Resources data in 2022, the turnover rate of Hambantota district is 6.9%, which is the highest among all districts (Human Resources, 2022). The customer base of public sector banks in rural areas is high. The reason is that customers are highly inclined to transact with public sector banks due to convenience, trust, and vigilance. According to the study, however, more customers can be identified for public sector banks in rural areas compared to urban banks. This has been influenced by customer confidence in public sector banks than in the private sector (Wanninayake & Dissanayake, 2012). Based on the information of the employees of the public banks in the Hambantota district, a preliminary analysis was done to practically identify employee stress. According to the responses of 42 employees, it was confirmed that there is a level of stress of 66.7%.

Therefore, the problem statement of this research is what are the factors that influence the occupational stress of staff of the public sector banks in Hambantota District?

1.3 Research Objectives

Here the researchers wish to achieve the following objectives through the end of this research.

- I. To examine the impact of organizational factors on occupational stress.
- II. To determine the impact of job factors on occupational stress.
- III. To study the impact of environmental factors on occupational stress.
- IV. To ascertain the impact of interpersonal factors on occupational stress.

This study helps to determine the workplace stress of public bank employees working in the Hambantota district as well as the level of stress in the public banking system. In addition, this study is also important for developing knowledge about factors that affect the stress of the public bank system. This helps to identify the factors affecting job performance in the organization so that employers can implement strategies to create a healing and more supportive work environment. This increases job satisfaction and overall well-being among employees. Occupational safety and risk management also help. Occupational Stress support to identify the impact of productivity and develop strategies to mitigate their effects, and reducing stress levels can contribute to the overall success of the organization. Turnover and healthcare costs are higher. Investing in stress-reduction programs will be made more informed by this study, which will also assist quantify the financial burden of stress-related issues. This helps save costs in the long run. Furthermore, understanding occupational stress can help organizations and policymakers prioritize employee well-being. It is important to manage.

2. LITERATURE REVIEW

Previous research has shown that the banking industry experiences high rates of stress owing to frequent changes in work, workload, client service, contributions, rapid technology change, and a lack of consumer responsiveness (Renukumurthy & Manjunatha, 2017). When banks restructure, they increase the workload on their employees, which causes employee churn, alterations in employee behavior, and changes in employee attitudes. According to (Prabaharan & Panchanatham, 2016) occupational stress contributes to decreased quality, productivity and health, well-being, and morale in the public banking sector are changes in professional duties. It explains occupational roles only impact occupational stress. According to previous research, attention has been focused only on the job and organizational factors affecting occupational stress and measuring the relationship among Occupational stress and Factors. But in conducting this study, in addition to job and organizational factors, environmental factors and interpersonal factors are also considered, and the Factors influencing Occupational Stress of public banks in Hambantota district are considered.

2.1 Occupational Stress

Occupational stress has become a widespread concept worldwide in the 21st century (Ramamoorthy & Mohan, 2018). It identifies as "Job stress, workplace stress, and organizational role stress" (Akhi, 2020). It is the condition that people experience when they are presented with demands and pressures that challenge their knowledge, skills, and ability to cope (Siyambalapitiya & Sachitra, 2019). Occupational stress is linked with job responsibilities and individual responses about employment, their knowledge and skills are challenged by pressures that do not match their ability to cope (Kula, 2017). Employees in the banking industry have experienced a wide range of stressful scenarios compared to those in other industries (Ramamoorthy & Mohan, 2018). The effects of stress on a person's behavior, cognition, and overall well-being are all observed. Stress symptoms are broken down into emotional, physical, cognitive, and behavioral categories (Yadav, 2017).

2.2 Factors Influencing Occupational Stress

A variety of factors that influence occupational stress, including gender, job experience and banking and finance regulations (Giorgi, et al., 2017). Increased working hours, role conflicts and political influence have led to increased occupational stress among private and public sector bank employees (Deshwal, 2015). Employees in banks face stress due to limited vacation time, variety of occupations, discriminatory responsibilities, increased workloads and organizational conflict situations (Ahammad, Lee, Malul, & Shoham, 2015). Heavy workload, long work hours, lack of resources and managerial support, lack of authority, a staff shortage, a less effective performance management approach, a lack of appropriate motivation and stringent organizational culture and policies were main causes of stress (Yadav, 2017). According to above literature can identify selected Independent variables impact to Occupational stress, so use that factors.

2.2.1 Workload

Organizational factors interact with personal traits and environmental variables to affect stress at work (Shukla & Garg, 2013). The main factors can be identified as wage discrimination, complex organizational structures, stringent laws and regulations in the corporate system, ineffective communication, conflicts over divergent organizational and employee goals and a lack of employee involvement in decision-making and management of employees under strict rules (Elahi & Apoorva, 2012). Concerns about job security or heavy workload demands increase the stress level of individuals and lead to various emotional and physical ailments (Siyambalapitiya & Sachitra, 2019).

Workload is a situation brought on by the accumulation of additional tasks inside an organization to achieve the goals of numerous positions for the satisfaction of oneself or others (Shen & Slater, 2021). The level of performance of employees is high due to insufficient staff for tasks with tight deadlines, agents dealing with heavy workloads, and staff turnover rate (Jayasinghe & Mendis, 2017).

Work overload has been linked to elevated levels of stress, according to many researchers (Roslan, 2011). Because of the excessive workload and shortage of qualified personnel, job stress is to be expected (Akhi, 2020). The following hypothesis (H1) was developed to measure the impact of workload on occupational stress.

H1: There is an impact of workload on occupational stress

2.2.2 Role Ambiguity

This stress is influenced by the nature of the task, unpleasant and dangerous working circumstances, a lack of security and crowded workspaces (Shukla & Vaishnav, 2013). Role ambiguity is another aspect of occupational stress. This leads to the unpredictability of performance when the employee does not have the necessary information (bawa2012). Role ambiguity is characterized by defined, hazy, and vague

rules for a certain position (Ahammad, Lee, Malul, & Shoham, 2015). It implies that a lack of knowledge or awareness may result in uncertainty regarding the role's duties (Prabaharan & Panchanatham, 2016). The behaviors that are most strongly associated with psychological job stress are role-playing, anxiety and impatience (Maduwanthi, 2021).

The following hypothesis (H2) was developed to measure the impact of role ambiguity on occupational stress.

H2: There is an impact of Role ambiguity on Occupational stress

2.2.3 Physical Environment

The larger external environment in which the company functions when analyzing its effects on stress at work. Stress is mostly influenced by the organization's communication style, cooperation, and collaborative work culture (Areekkuzhiyil, 2014). According to earlier research there is no social environment, support, or assistance. An organization's culture affects how its personnel behave in a certain situation (Alghamdi, 2018). Stress can be caused by factors including high temperatures, noise levels, poorly designed and unpleasant workplaces, lighting, cleanliness, and organizational structure (Hong et al., 2013). Environmental factors such as weather, noise, pollution, traffic, and unsafe environment influence stress (Eshan & Ali, 2019).

The following hypothesis (H3) was developed to measure the impact of physical environment on occupational stress.

H3: There is an impact of physical environment on occupational stress.

2.2.4 Interpersonal Strains

The interpersonal relationship has been greatly influenced by stress at work. Personality qualities, coping methods, and work-life balance are examples of individual factors (Bakker & Demerouti, 2017). To improve performance and organizational effectiveness, collaboration and teamwork are necessary (Eduardo Salas et al., 2014). Previous studies have shown that work family conflict is a great antecedent to workplace stress. The degree of interpersonal ties is gauged by interpersonal stress (Roslan, 2011). Many academics contend that connections with coworkers and job satisfaction are significantly correlated (Sinha & Shukla, 2013). It has been shown that a bad working relationship between the supervisor and staff might lead to tension in the workforce (Roslan, 2011). Additionally, it includes employee loyalty and collaboration in the workplace (Ali et al., 2015).

According to (Muhammad & Kishwar, 2019) Interpersonal relationships may be negatively impacted by occupational stress resulting from contradictory or unclear job duties. It is noteworthy that there might be a complicated and multidirectional interaction between interpersonal stress and work stress. The following hypothesis

(H4) was developed to measure the impact of interpersonal Strain on occupational stress.

H4: There is an impact of interpersonal strain on occupational stress.

2.3 Research Framework

This study lends support to understanding the psychosocial realities of the workplace and helps identify features of work and related occupations in explaining health and safety concerns. Based on an empirical study, the characteristics of work and how it is experienced are outlined. The study also points out the activities that cause problems, how the problems are managed, and the reason for the approach used. There are four independent variables for these studies which consist of workload, Role ambiguity, Physical Environment and Interpersonal Strains under organizational factors, environmental factors, interpersonal factors, job factors and one dependent variable which is occupational stress. The research framework of this study is as below. The conceptual framework can also be seen in the following diagram.

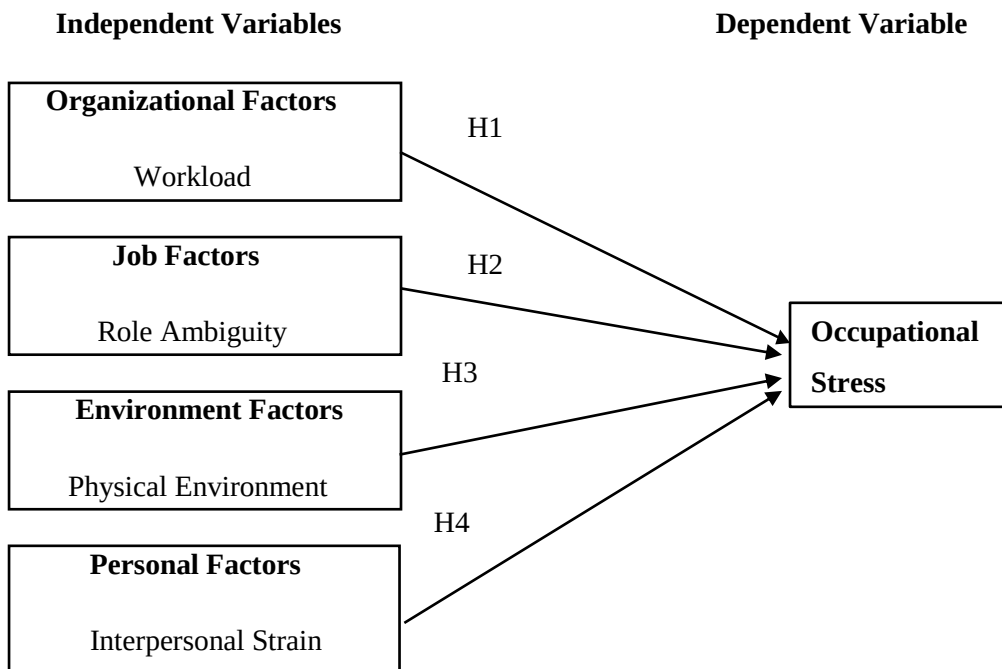


Figure 1: Conceptual Framework

3. RESEARCH METHODOLOGY

The impact of workload, Role ambiguity, Physical Environment and Interpersonal Strains (independent variables) on occupational stress (dependent variable) has been attempted to be explained. The population of this study consists of 439 managerial and non-managerial employees working in five public sector banks (Bank of Ceylon, People's Bank, Regional Development Bank, HDFC Bank, and National Savings Bank) in the Hambantota District. The sample of 216 represents all the employees of the public sector banks in Hambantota District. The convenience sampling method has been used to select the sample of the study. Following table 1 explain the population and Sample size of the study.

Table 1: Selecting the Sample

Bank	Branches	Gender		Position		Total
		Female	Male	Manager	Non-Manager	
RDB	14	91	10	1	100	101
Peoples Bank	11	54	33	1	86	87
BOC	12	111	13	1	123	124
HDFC Bank	01	6	4	1	9	10
NSB	13	83	34	1	116	117

Source: Developed by the Researcher, 2023

The quantitative Approach was used for this research and deductive methodology was its research strategy. This study's goal is to ascertain how the elements taken into consideration affect the stress of the staff of Hambantota District's public sector banks. Both primary and secondary data are used for this study. The questionnaire method was used to collect primary data. Secondary data was collected through previous research studies, articles, journals, books, websites, reports, and the contents published online. The questionnaire consists of demographic information, dependent variables and independent variables of the study. A five-point Likert scale was used for all sections ranging from 1 (strongly disagree) to 5 (strongly agree).

The relation between workplace stress and organizational factors, job factors, environmental factors, and interpersonal factors are investigated using multiple linear regression analysis. The SPSS software package was used to analyze the data. Conducted Pilot study through 25 respondents. The data from pilot research was tested using Cronbach's Alpha (Coefficient).

When alpha is ≥ 0.7 the question is constantly reliable (Cronbach's Alpha).

Table 2: Reliability of Pilot Test

Variable	Number of Item	Cronbach's Alpha
Occupational Stress (DV)	6	.943
Physical Environment (IV)	5	.946
Interpersonal Strains (IV)	5	.787
Role Ambiguity (IV)	5	.961
Workload (IV)	5	.909

Source: Survey Data, 2023

4. ANALYSIS AND DISCUSSION

The degree of correlation and strength of relationship between independent and dependent variables are described by Pearson Product Moment Correlation Analysis. According to the table;

Table 3: Results of Pearson Correlation Analysis

		Occupational Stress
Physical Environmental (PE)	Pearson Correlation	-.423
Interpersonal Strains (IS)	Pearson Correlation	.202
Role Ambiguity (RA)	Pearson Correlation	.391
Workload (W)	Pearson Correlation	.345

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data, 2023

There is a small correlation between Interpersonal Strains and occupational stress and the correlation value is 0.202. There is a medium correlation between Role ambiguity and occupational stress as well as workload and occupational stress. Values are as 0.391 and 0.345. The correlation coefficient between Physical Environment and occupational stress ($r = -0.423$) showed that there is a negative relationship between these two variables. The correlation coefficient for Interpersonal Strains and occupational stress ($r = 0.202$) revealed that there is a moderate positive relationship between those two variables. The correlation coefficient between Role ambiguity and occupational stress ($r = 0.391$) showed that there is a positive relationship between these two variables. The correlation coefficient between workload and occupational stress ($r = 0.345$) showed that there is a positive relationship between these two variables.

The impact of contributing stress factors on occupational stress is assessed using the multiple regression analysis. The impact between independent and dependent variables can be found by the researcher using multiple regression. It is used to analyze how factors (Role ambiguity, workload, physical environment and interpersonal Strains (independent variable) affect occupational stress (dependent variable). The R-squared value is the measure that measures the strength of the independent variable to measure the dependent variable. R square value is 0.26 or greater value represents a high impact (Almeida & Perera, 2015). According to Table 4, R squared equals 0.292 (29.2%). That is, independent variables have a high level of influence on dependent variables. The researcher uses the P-value to test the significance of the variables under consideration. According to Table 5, this model is significant under a 5% level of significance.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate	Durbin Watson
1	.540 ^a	.292	.278	.24591	1.616

Table 5: ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	5.114	4	1.279	21.142	.000 ^b
Residual	12.397	205	.060		
Total	17.511	209			

a. Dependent Variable: OSMean

b. Predictors: (Constant), WMean, ISMean, PEMean, RAMean

According to Table 6, Physical Environment beta coefficient value is -.316, indicating that when the Physical Environment is increased by one unit, the Occupational Stress by -.316 units (31.6%). This factor has a significant value of 0.000. That is, the significant value is less than 0.05, indicating that the factor is statistically significant in the study. The Interpersonal Factor beta coefficient value is .072, indicating that when the Physical Environment is increased by one unit, the Occupational Stress by .072 units (7.2%). This factor has a significant value of 0.237. That is, the significant value is more than 0.05, indicating that the factor is statistically insignificant in the study. The Role Ambiguity beta coefficient value is .220, indicating that when Role

Ambiguity is increased by one unit, the Occupational Stress by 220 units (22.0%). This factor has a significant value of 0.001. That is, the significant value is less than 0.05, indicating that the factor is statistically significant in the study. The Workload beta coefficient value is .168, indicating that when the Workload is increased by one unit, the Occupational Stress by .168 units (16.8%). This factor has a significant value of 0.011. That is, the significant value is less than 0.05, indicating that the factor is statistically significant in the study.

This study used the regression analysis method to test the hypothesis.

H1: There is an impact of Workload on Occupational Stress.

According to the regression analysis, the P-value and beta values are 0.011 and .168 respectively. Considering the p-value (0.011), it is less than 0.05. Therefore, the alternative hypothesis is accepted. Accordingly, there is a Significant Positive impact of Workload on Occupational Stress (see Table 7)

H2: There is an impact of Role Ambiguity on Occupational Stress.

According to the regression analysis, the P-value and beta values are 0.001 and .220 respectively. Considering the p-value (0.001), it is less than 0.05. Therefore, the alternative hypothesis is accepted. Accordingly, there is a Significant Positive impact of Role Ambiguity on Occupational Stress (see Table 7)

H3: There is an impact of Environmental Factors on Occupational Stress.

According to the regression analysis, the P-value and beta values are 0.000 and -.316 respectively. Considering the p-value (0.000), it is less than 0.05. Therefore, the alternative hypothesis is accepted. Accordingly, there is a significant negative impact of Physical Environment on Occupational Stress (see Table 7).

H4: There is an impact of the Interpersonal Strains on Occupational Stress.

According to the regression analysis, the P-value and beta values are 0.237 and .072 respectively. Considering the p-value (0.237), it is more than 0.05. Therefore, the alternative hypothesis is Rejected. Accordingly, there isn't an impact of the Interpersonal Strains on Occupational Stress (see Table 7).

Table 6: Coefficients

Model	Unstandardized Coefficients		Standardized t Coefficients		Sig.
	B	Std. Error	Beta		
(Constant)	2.787	.414		6.731	.000
PEMean	-.293	.057	-.316	-5.118	.000
ISMean	.069	.058	.072	1.185	.237
RAMean	.229	.069	.220	3.312	.001
WMean	.177	.069	.168	2.552	.011

Dependent Variable: OSMean

Table 7: Hypothesis Testing

Hypothesis	P-Value	Beta Value	Accepted/Rejected
H1 – WMean	0.011	.168	Accepted
H2 – RAMean	0.001	.220	Accepted
H3 - PEMean	0.000	-.316	Accepted
H4- ISMean	0.237	.072	Rejected

Source: Survey Data,2023

5. CONCLUSION

The primary purpose of this research was to study the effect of factors on occupational stress. In this research it was revealed that Workload and Role Ambiguity have a positive impact on occupational stress. However, according to this study, it was found that physical environment has a negative effect on occupational stress. Moreover, interpersonal factors do not have any effect on occupational stress. According to hypotheses of the study, occupational stress is available in the public sector banks of Hambantota District. It can be concluded that Role Ambiguity has a high level of impact on occupational stress. To reduce occupational stress, it can be concluded that there should be an intervention regarding organizational as well as job.

According to the findings, there is a positive relationship between occupational stress and job factors as well as organizational factors of public sector banks in Hambantota District. The stress in the public sector banks is primarily influenced by role ambiguity and in addition to workload by reducing role and role ambiguity in the banking sector. Providing employees with a broad understanding of job responsibilities and expectations of the organization, assigning employees a specific

amount of duties and those duties automatically preparing a proper time frame, implementing training programs related to new technology techniques and automation, properly allocating human, financial and physical resources needed to facilitate the work of employees, in addition organize employee wellbeing timely health programs, mental health awareness programs, stress management programs, organizing support programs such as monthly employee meetings and outings can reduce occupational stress among employees.

According to the literature survey it was revealed that no previous studies have been conducted focusing on the factors affecting occupational stress of the staff of the public sector banks in Hambantota District. Further, some future studies can be conducted to minimize the gap between theoretical and practical knowledge. Conducting studies focusing on emotional intelligence, role perception, and demographic factors. Moreover, only the main factor affecting the stress identified in previous studies was used as the sub-factors of the independent variables used for this study. Because of that, additional factors can be used for future studies. In this study, only closed- 33-ended questions were included in the questionnaire for this study. However, future research can include open-ended questions as well. It enables respondents to express themselves correctly. Also, public sector and private sector banks focus on the Hambantota District. Accordingly, comparative study can be done between joining occupational stress management programs to enhance their effectiveness and future research may replicate this study or conduct similar studies using it.

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