
ORGANIZATIONAL STRESS: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR BANK EMPLOYEES IN JORHAT DISTRICT

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Abstract:

The study explores the comparative dynamics of the source of organisational stress and its impact on wellbeing among public and private sector bank employees in Jorhat district of Assam. Firstly, using the Udai Pareek Organisational Stress Scale, it analyses the relative influence of individual role stressors on organisational stress level sector wise. Further, it tries to investigate the influence of organisational stress on physiological and psychological wellbeing of the bank employees. Stratified Proportionate Random Sampling method was employed to select finally 414 desired sample and tools used of analysis purpose were Ordinal Logistic Regression and Multinomial Logistic Regression. The findings of the study clearly unveils that role erosion emerged to be the most prominent stressor among both the sectors; however, the relative order of the influence of stressor shows that stress is driven by performance related pressures in private banks and systemic issues like resource inadequacy and bureaucratic delay in public banks. It also reveals that organisational stress leads to impairment in both physiological and psychological wellbeing, more particularly in private sector banks. Based on the findings, the researcher offered certain sector specific recommendations such as wellness programme, workload balancing, participative management, etc. Thus, the research contributes to understand the sector specific patterns in stress, thereby suggesting actionable interventions that will not only enhance employee resilience but also improve the organisational health, as a whole.

Key words: Role Stressors, Organisational Stress, Wellbeing, Pareek Role Stress Scale.

INTRODUCTION

Organizational stress has become a crucial issue in the changing Indian banking scenario, that influencing employee health, institutional effectiveness, and delivery of services. The banking industry, particularly in semi-urban regions like Jorhat District of Assam is rapidly changing due to digitalization, regulatory changes, and competitive pressures. Employee stress level has increased due to these changes in both public and private sector banks.

The psychological and physiological reactions that people respond to different role- related pressures at work are referred to as organizational stress. Yet moderate stress can act as a motivator, chronic or poorly managed stress reduces employee morale, performance and health. In the context of banking, stress is frequently caused due to role overload, ambiguity, stagnation, and conflicting expectations as these conditions are heightened by hierarchical structures, stringent performance targets, and customer-centric operations.

Comparing banks in the public and private sector is particularly crucial. Because of their bureaucratic architecture, public sector banks frequently deal with issues including inadequate resources, lengthy procedures, and conflicting duties, all of which cause systemic stress in their workforce. In contrast, the high – performance culture of private sector bank is followed by workload pressures, expectation conflicts, and unclear role definitions. These sectors have frequently been examined independently in prior studies, but there is a notable lack of comparative analysis, particularly at the regional level in districts like Jorhat, Assam. This highlights a clear research gap; little is known about how role stressors impact organisational stress is different in public sector as compared to private sector banks, and how these stressors in turn affect employee well-being.

This research aims to fill that gap. In order to ascertain their influence on organizational stress levels, the study uses Udai Pareek's Organisational Role Stress (ORS) Scale, to investigate ten different role stressors : "Inter-Role Distance (IRD), Role Stagnation (RS), Role Expectation Conflict (REC), Role Erosion (RE), Role Overload (RO), Role Isolation (RI), Personal Inadequacy (PI), Self-Role Distance (SRD), Role Ambiguity (RA), and Resource Inadequacy (RIn)" and to determine their influence on organisational stress levels (Objective 1). In addition, the study tries to look at how organizational stress affects worker's health, following on both physiological and psychological aspects (objective 2). Lastly, the study creates sector specific suggestions to minimize stress and improve resilience (objective 3).

By doing this, the study adds to the body of knowledge on workplace stress while also offering useful advice to banking organizations in Jorhat and beyond. The overall goal is to promote healthier work environments, boost employee productivity, and improve organizational performance in a field that is both economically vital and socially embedded.

LITERATURE REVIEW

1. Conceptual Foundations of Organisational Stress

Hans Selye coined the term “stress” in 1936 and described it as the “ non- specific response of the body to any demand for change”. When job expectations surpass a person’s ability to handle them, stress arises due to work overload that resulted in strain, burnout, and reduced performance. Organisational stress is thus a very complicated phenomena intrincating physiological, psychological and emotional retaliation to demands at workplace.

Another contribution in the field of stress was pioneered by Udai Pareek, an Indian social scientist by developing an Organisational Stress Scale which encompasses ten distinct role stressors that poses stress to individuals working in the organisation. This stress scale is equally prevalent in the banking sector where employees are expected to perform multiple roles under heavy job pressure. Since then, Pareek’s framework- which offers a strong basis for a robust foundation for comparative stress analysis.

Since then, Pareek’s framework- which offers a strong basis for a robust foundation for comparative stress analysis. Additional studies have built on these foundations. Beehr and Barman (1978) emphasized the person-environment fit model, showing that stress occurs when there is a mismatch between role demands and individual resources. Cooper, Dewe, and O’Driscoll (2001) further highlighted the complex nature of organizational stress, categorizing it into task-based, role-based, and organizational climate factors, which are highly relevant to banking.

2. Sectoral Differences in Stress Profiles

A wide range of research has been examined about differential stress experiences of public and private sector bank employees, that showing comprehensive trends in stressors prevalence and strength.

Kejriwal (2020) conducted a study in Jorhat, Assam by using Pareek’s ORS scale to examine the level of organisational stress faced by bank employees. The study highlighted that there is no significant differences in total stress between public and private sector bank staffs, but the distinctions in stressors- public sector employees faced intense role stagnation and work overload, but private sector employees experienced undefined duties with limited resources.

After examining North Indian districts, Pandey (2021), highlighted that structural rigidity faced by public sector employees, but also structural rigidity, limited career progression, and poor peer relations, but in case of private sector employees were more influenced by expectations from performance, lack of job stability and role incompatibility.

Wakchaure and Dighe (2023) highlighted that more stress and exhaustion in private bank employees noted stress from achievement demand. These findings are consistent with earlier work by Sahu and Rath (2003), who observed that public bank employees faced higher stress from structural rigidity, while private bank employees reported stress from target pressures. In a similar way, Sharma and Goyal (2014) identified that public sector stressors were initially process related and resource constrained, but if we see in private sector stressors were rooted in performance culture and technological demands.

3. Impact of Organisational Stress on Employee Well-being

Organizational stress carries important implications for employee well – being, that influencing physical health and mental health also

Sudharsan Raja (2023), after examining his research, he identified that stress from unpredictable role conflicts and customer work pressure resulted in symptoms such as insomnia, hypertension, and emotional exhaustion. Bano (2012) highlighted that new employees and with few years of experience in service were facing more stress because of unclear responsibilities and expectation conflicts. Katyal, Sharma, and Singh (2022) found that hierarchical structures in public bank has more inter-role distance and stagnation, but in case of private sector banks has more stress caused by rapid transformation and unclear responsibilities.

In addition, Cooper and Marshall (1976) investigated that the relation between occupational stress and mental health, that shows strong correlation with anxiety and depression. Ganster and Rosen (2013) confirmed that chronic work stress undermines both psychological and physiological health, making it a critical predictor of well-being outcomes.

4. Strategies for Stress Mitigation

Effective strategies for mitigating stress involves efforts at individual level as well as interventions at organisational level.

With respect to the individual, stress mitigation strategies include mindfulness, time management, physical exercise, and cognitive-behavioural techniques. At the organizational level, interventions include clarification of role responsibilities, providing of resilience training, and introduction of wellness initiatives.

Singh and Kaur (2019) suggested that a multi-level stress management model that incorporates stress audits, counselling and leadership training. Sharma and Gupta (2021) also suggested reducing bureaucracy in public banks and load balancing in private banks.

Further, Cooper and Cartwright (1994) suggested that preventive measures (early detection and organizational redesign) are more effective than reactive coping strategies. A meta-analysis by Richardson and Rothstein (2008) showed that stress management interventions have been found to significantly enhance psychological health and job satisfaction.

Summary of Gaps and Justification for Study

Despite extensive literature on organisational stress in banking, few studies have focused specifically on the Jorhat District or provided granular comparisons of individual role stressors across sectors. Moreover, much of the existing work falls short of offering actionable, sector-specific recommendations.

This study addresses these gaps by:

- Applying Pareek's ORS framework to a localised sample of bank employees.
- Comparing stressor-specific impacts on organisational stress and well-being between public and private banks; and
- Offering sector-sensitive mitigation strategies grounded in empirical evidence.

By integrating theoretical insights with empirical analysis, this research contributes to both academic discourse and practical policy formulation, supporting healthier and more resilient banking organisations.

Objectives:

The objectives so framed for the purpose of the study are as follows:

1. To compare the influence of the individual role stressors on organisational stress level among public and private sector bank employees.
2. To make a comparative evaluation of the effect of organisational stress on wellbeing of the bank employees in public and private sector banks.
3. To offer recommendations to mitigate organisational stress among public and private sector bank employees.

Hypothesis

In line with the objectives, hypothesis were formulated only for the first and second objective as it is quantitative in nature and both involves empirical testing using regression analysis. However, objective 3 is mainly interpretative in nature, suggesting recommendations on the basis of the analysed data of the earlier objective and review of literature, as such, no hypothesis has been framed for this objective.

Objective 1

H₀₁: The effect of role stressors on organisational stress does not differ between public and private sector bank employees.

H₁₁: The effect of role stressors on organisational stress differs significantly between public and private sector bank employees.

Objective 2

H₀₂: The effect of organisational stress on employee well-being does not differ between public and private sector banks.

H₁₂: The effect of organisational stress on employee well-being differs significantly between public and private sector banks.

METHODOLOGY

Research Design

The design of the study is comparative, explanatory and applied in nature, mainly focussing on both public and private sector bank employees. The study served a twofold purpose, first, to evaluate the influence of individual role stressors on organisational stress level, and second, to further examine the effect of organisational stress on physiological and psychological wellbeing across different organisational context. In addition, the study had an applied dimension, whereby sector-specific recommendations were developed on the basis of the empirical findings. The study enabled a comparison of different individual role stressors with the sector, and it also facilitated cross sector comparison, thereby capturing similarities and divergences between public and private banking environments.

Population of the Study

The population of the study comprised of all the bank employees working in public and private sector banks in Jorhat District, Assam. There exist a total of 21 public sector banks and 8 private sector banks in the district. The total of bank employees serving in those banks is 827 in number, which constitutes the universe for the study. By the term bank employee, the researcher meant all employees across different designations, income brackets, age groups, and levels of work experience working in the bank across clerical, supervisory or managerial position.

Sample Size and Technique

The researcher has adopted a stratified proportionate random sampling method as a sampling technique, to ensure fair representation of employees from both the sections. The sample size was determined as 50% of the population (414 employees). The choice of the sample size was deliberate keeping in mind that it should be large enough to ensure representativeness and robust statistical analysis, yet practical and feasible given time and resource considerations. Finally, samples were drawn from individual banks relative to the total number of employees in

that bank, thereby maintaining sectoral balance and ensuring that the diversity that exist in the population can be captured by the sample.

Data Collection

The data for the purpose of the study has been collected using a well-structured questionnaire, so designed to address both the objectives.

The first section of the questionnaire encompasses the Udai Pareek Organisational Stress Scale which was used to measure ten different role stressors that exist in organisation context and lead to stress at workplace. Further, this section of the questionnaire will contribute in analysing the first objective and the hypothesis so frame for the said objective.

The second section of the questionnaire focussed on examining the effects of organisational stress on the well-being of the bank employees. By the term employee wellbeing, it means the absence of adverse physiological and psychological conditions to a human body. Since stress manifests across two major dimensions, physiological effects and psychological effects. Twenty most likely and common symptoms have been selected from the list of fifty symptoms outlined by ‘The American Institute of Stress’ in its report published in 2021.

The third objective did not involve separate data collection; rather, recommendations were framed based on the statistical findings from the first and second objectives, supported by relevant literature and contextual understanding of the banking sector.

Analytical Techniques.

| Objectives | Tool Used | Applicability |
|--|---|---|
| 1. To compare the influence of the individual role stressors on organisational stress level among public and private sector bank employees. | Ordinal Logistic Regression (OLR) | Organizational stress level was measured on an ordinal scale, and all the pre-requisites were tested for its appropriateness. |
| 2. To make a comparative evaluation of the effect of organisational stress on wellbeing of the bank employees in public and private sector banks | Multi-nominal Logistic Regression | A pre-requisite to apply ordinal logistic regression was violated and furthermore, model fit was assessed through chi-square tests of model significance. |
| 3. To offer recommendations to mitigate organisational stress among public and private sector bank employees. | No inferential statistics. Synthesising the empirical findings and insights obtained from the review of relevant literature | This interpretive step was intended to translate the study’s results into actionable strategies for practice. |

Analysis and Interpretation

Objective 1

Before applying Ordinal Logistic Regression (OLR) to examine the influence of individual role stressors on organisational stress levels, it is essential to verify whether the dataset meets the fundamental prerequisites. These diagnostic checks include assessing the reliability of the measured stressor, multicollinearity among predictors, the emergence of outliers and the validity of the proportional odds assumption. The following are the results of the preliminary tests for both public and private sector bank employees.

Table 1: Preliminary Tests

| Test | Private Sector | Public Sector |
|-------------------------------|--------------------------|--------------------------|
| Cronbach's Alpha | 0.958 | 0.979 |
| VIF Range | 2.159 - 4.048 | 3.371 - 6.629 |
| Outliers Check | No extreme outliers | No extreme outliers |
| Parallel Lines Test (p-value) | 1.000 (Assumption holds) | 1.000 (Assumption holds) |

Source: Compiled from primary data using SPSS

Reliability (Cronbach’s Alpha):

The Cronbach’s Alpha values were 0.958 (private sector) and 0.979 (public sector). Both values exceed the threshold of 0.9, thereby indicating an excellent internal consistency among all ten role stressor constructs. This suggests that the items used to measure role stressors are highly reliable and can be aggregated into composite scores without concern for measurement inconsistency.

Multicollinearity (VIF Ranges):

The Variance Inflation Factor (VIF) values ranged between 2.159 – 4.048 for private banks and 3.371 – 6.629 for public banks for ten distinct role stressors. Since all values are well below the critical cut-off of 10, there is no

evidence of multicollinearity. This implies that the independent role stressors are not excessively correlated with each other and can be simultaneously included in the regression model without inflating the variance of estimates.

Outlier Detection:

Boxplot analyses were analysed, and it was confirmed that there were no extreme outliers in either dataset. The absence of extreme values ensures that the regression estimates will not be biased or distorted by atypical cases. This strengthens the robustness of the subsequent OLR models.

Proportional Odds / Parallel Lines Test:

The test results reported a p-value of 1.000 for both sectors, which is greater than 0.05. This confirms that the parallel lines assumption holds, meaning that the relationship between predictors and the ordinal outcome (organisational stress levels) is consistent across the different stress categories. To apply Ordinal Logistic Regression, parallel lines test is indispensable.

Altogether, the preliminary test so far performed helps the research to further process with the analytical tool so selected. The role stressor measures are reliable, predictors do not suffer from multicollinearity, no extreme outliers exist that can distort the data, and the proportional odds assumption is satisfied. Hence, the dataset is well-suited for applying OLR to compare the impact of individual role stressors on organisational stress levels among public and private sector bank employees.

After confirming that the data met all preliminary assumptions, the next step is to assess the overall fit of the ordinal logistic regression model. Model fit statistics will help to determine whether the predictors (role stressors in our case) adequately explain variations in the dependent variable (organisational stress levels). To establish this, the analysis considered three aspects: (a) the overall model significance, which checks whether the independent variables jointly predict the outcome, (b) the goodness-of-fit tests, which examine how well the observed data correspond to the model estimates, and (c) the pseudo R-square values, which indicate the proportion of variance in the dependent variable explained by the predictors. The results for public and private sector employees are presented in the following table.

Table 2: Model Fit Information

| Model Fit Criteria | Private Sector | Public Sector |
|--------------------------------------|----------------------------|----------------------------|
| Overall Model Significance (p-value) | 0.000< 0.05 (Significant) | 0.000< 0.05 (Significant) |
| Goodness-of-Fit Test (p-value) | 1.000 (Adequate fit) | 1.000 (Adequate fit) |
| Pseudo R ² (McFadden) | 1.000 (Perfect prediction) | 1.000 (Perfect prediction) |

Source: Compiled from primary data using SPSS

Overall Model Significance:

For both private and public sector employees, the regression models were statistically significant ($p < 0.05$). This indicates that, taken together, the role stressors significantly predict organisational stress levels. The significance of the overall model validates that the independent variables provide explanatory power beyond what would be expected by chance.

Goodness-of-Fit Test

In both datasets, the p-value for the goodness-of-fit test was 1.000, which is much greater than the 0.05 threshold, meaning that the model is a good fit.

Pseudo R² (McFadden)

The Mc. Fadden R² values indicates how well the predictor variable explains the variation in the dependent variable. This value was observed as 1.000 for both sectors, suggesting not only an strong explanatory power of the model but also reaffirming that the role stressors play a significant role in shaping organisational stress.

Thus, the model fit statistics confirms that the tool so selected., ordinal logistic regression is reliable and resilient for the analysis of the objective.

Subsequently, after confirming the model fit statistics, the results of the regression model is shown below in the form of a table. The table portrays regression coefficients (β values), p-values, and odds ratios (Exp(B)) for each of the ten role stressors are analysed to understand their relative influence for public and private sector banks differently.

| Table 3: Ordinal Logistic Regression Results for Public vs. Private Sector Employees | | | | | | |
|--|---------|---------|------------|---------|---------|------------|
| Role Stressor (ORS Scale) | Private | | | Public | | |
| | β | p-value | Odds Ratio | β | p-value | Odds Ratio |
| | | | | | | |

| | | | | | | |
|---------------------------------|-------|------------|-----------|-------|-------|-----------|
| Inter-Role Distance (IRD) | 0.465 | 0.000 | 1.593(7) | 0.499 | 0.001 | 1.647(7) |
| Role Stagnation (RS) | 0.452 | 0.000 | 1.571(8) | 0.429 | 0.022 | 1.536(9) |
| Role Expectation Conflict (REC) | 0.516 | 0.000 | 1.676 (5) | 0.6 | 0.001 | 1.822(2) |
| Role Erosion (RE) | 0.685 | 0.000 | 1.984 (1) | 0.622 | 0.000 | 1.862(1) |
| Role Overload (RO) | 0.546 | 0.000 | 1.726 (2) | 0.549 | 0.003 | 1.731(4) |
| Role Isolation (RI) | 0.537 | 0.001 | 1.712 (3) | 0.511 | 0.004 | 1.668(5) |
| Personal Inadequacy (PI) | 0.415 | 0.004 | 1.514(9) | 0.431 | 0.015 | 1.539(8) |
| Self-Role Distance (SRD) | 0.493 | 0.000 | 1.638 (6) | 0.518 | 0.003 | 1.679(6) |
| Role Ambiguity (RA) | 0.519 | 0.001 | 1.68 (4) | 0.415 | 0.026 | 1.514(10) |
| Resource Inadequacy (RIn) | 0.282 | 0.079 (ns) | 1.325(10) | 0.588 | 0.002 | 1.801(3) |

Source: Compiled from primary data using SPSS

Private Sector Employees

The table reveals that all role stressors except Resource Inadequacy significantly influences organisational stress as the significance value (p value for all role stressors is less than .05).

With the highest regression coefficient of 0.685 and odds ratio of 1.984, role erosion emerged as the most dominant and influential predictor of organisational stress; meaning that when the employees feel that their responsibilities and importance is overlooked or undermined, the likelihood of experiencing high stress increase by 1.984 times. Role Overload ranks second in the order (with β -0.546 and OR=1.726) meaning tat increased workload increases the likelihood of experiencing stress by 1.726 times Followed by role overload, the next subsequent predictors of organisational stress were observed as Role Isolation (with β =0.537 and OR=1.712); Role Ambiguity (with β =0.519 and OR=1.680); Role Expectation Conflict (β =0.516 and OR=1.676); Self Role distance (β =0.493 and OR=1.638); Inter Role Distance (β =0.465 and OR=1.593); Role Stagnation (β =0.452 and OR=1.571) and Personal Inadequacy (β =0.415 and OR=1.514) in that order.

However, it must be noted that Resource Inadequacy (OR=1.325 and β =0.282) does not emerge as a significant predictor of organisational stress with a p- value of 0.079. ($p < 0.05$).

Public Sector Employees

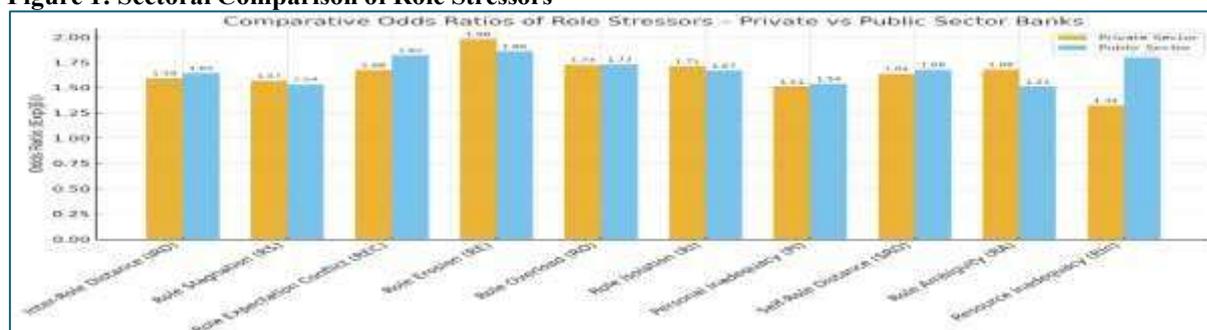
Analysing the regression results for public sector bank employees, it was observed that Role Erosion emerged as a significant and the most dominant predictor of organisational stress with with the highest β value of 0.622 and Odds Ratio = 1.862. It means that for every 1 unit increase in perceived role erosion, the likelihood of moving to higher stress category increases by 1.86 times.

Following this, the significant predictors of organisational stress in the order of their influence were Role Expectation Conflict (second), Resource Inadequacy (third), Role Overload (fourth), Role Isolation (fifth), Self Role Distance (sixth), Inter Role Distance (seventh), Personal Inadequacy (eighth), Role Stagnation (ninth) and the Role Ambiguity (tenth).

Further, it was unveiled that all the role stressors had emerged as significant predictors(with p value of less than 0.05 of organisational stress in public sector banks.

The sectoral comparison can better be understood through this bar chart:

Figure 1: Sectoral Comparison of Role Stressors



The above bar chart reveals a comparative analysis of the influence of different role stressors on organisational stress level among public and private sector banks.

In both the sectors, Role Erosion emerged as the most significant predictor of organisational stress; thereby suggesting that clearly defining the role boundaries and periodically reviewing the role charts and conducting negotiation sessions during review may help.

Role Overload and Role Isolations were among the top three predictors of organisational stress in private sector whereas in contrary to this, Role Expectation Conflict and Resource Inadequacy were among the most dominant ones in the public sector banks except Role Erosion, in both the cases. The nature of these stressors shows that while performance related strain and role related pressure contributes to organisational stress in private sector, whereas in public sector, it is driven by structural inefficiency and systematic challenges. The most astonishing analysis is observed in case of Resource Inadequacy which ranks last in the private sector clearly highlighting sector specific stress dynamics.

The chart clearly unveils that there is a noticeable variation of influence of individual role stressors on organisational stress level among the public and private sector bank employees. Accordingly, the null hypothesis 'H₀: The effect of role stressors on organisational stress does not differ between public and private sector bank employees' is rejected and 'H₁: The effect of role stressors on organisational stress differs significantly between public and private sector bank employees' is accepted.

Objective 2

Having established that the effect of individual role stressors on organisational stress levels differs between public and private sector banks, we will now proceed with the next objective which seeks to examine whether organisational stress impacts wellbeing differently across public and private sector. For the purpose of the analysis, wellbeing was categorised into four order categories based on their percentile scores, i.e., low, mild, moderate and severe. And since the dependent variable, i.e., wellbeing was ordinal in nature, Ordinal Logistic Regression will be considered subject to fulfilment of all pre-requisites. The result of the preliminary checks for applying Ordinal Logistic Regression for both public and private sector banks are as follows:

Table 4: Preliminary Test

| Test | Private Sector | Public Sector |
|-------------------------------|-----------------------------------|-----------------------------------|
| Independent Variable | Organisational Stress Score | Organisational Stress Score |
| Cronbach's Alpha | Not Applicable (single predictor) | Not Applicable (single predictor) |
| VIF Range (Multicollinearity) | Not Applicable (single predictor) | Not Applicable (single predictor) |
| Outliers Check | No extreme outliers reported | No extreme outliers reported |
| Parallel Lines Test (p-value) | 0.000 → Assumption Violated | 0.000 → Assumption Violated |
| Decision | Shifted to MLR | Shifted to MLR |

Source: Compiled from primary data using SPSS

Detailed Interpretation of Preliminary Test Table

Independent Variable:

The only independent variable in this objective is Organisational Stress. As such, since only a single predictor exists, there is no requirement of conducting and multicollinearity test.

Cronbach's Alpha & Multicollinearity:

Since the predictor is a single construct (organisational stress score), measures such as Cronbach's Alpha and Variance Inflation Factor (VIF) are not applicable. Reliability checks are only required for scales with multiple items, and multicollinearity is only a concern when more than one predictor is included in the model.

Outlier Check:

No extreme outliers were reported in either dataset. This indicates that the regression estimates would not be distorted by unusual values, ensuring the robustness of subsequent analysis.

Parallel Line Test:

The Test of Parallel Lines reported a p-value of 0.000 for both public and private sector datasets, which is below the 0.05 threshold. This result indicates that the proportional odds assumption of OLR was violated. In other words, the effect of organisational stress on employee well-being is not consistent across all cut points of the ordinal categories (e.g., the impact of stress from Low → Mild well-being differs from that of Mild → Moderate or Moderate → Severe).

Since the proportional odds assumption was violated, the study appropriately switch the tool of analysis from Ordinal Logistic Regression and Multinomial Logistic Regression as the latter does not assume proportional odds assumptions. Once the pre-requisites are examined, the next section explains the model fitness by estimating model significance, goodness of fit and pseudo- R^2 for both public and private sector banks across physiological, psychological and total wellbeing dimensions.

| Table 5: Model Fit Physiological Well-being | | |
|--|----------------------------|----------------------------|
| Model Fit Criteria | Private Sector | Public Sector |
| Overall Model Significance (p-value) | 0.000 < 0.05 (Significant) | 0.000 < 0.05 (Significant) |
| Goodness-of-Fit Test (Deviance p-value) | 0.155 (Adequate fit) | 0.264 (Adequate fit) |
| Pseudo R^2 (Nagelkerke) | 0.243 (Moderate) | 0.284 (Moderate) |
| Psychological Well-being | | |
| Model Fit Criteria | Private Sector | Public Sector |
| Overall Model Significance (p-value) | 0.000 < 0.05 (Significant) | 0.000 < 0.05 (Significant) |
| Goodness-of-Fit Test (Deviance p-value) | 0.463 (Adequate fit) | 0.316 (Adequate fit) |
| Pseudo R^2 (Nagelkerke) | 0.270 (Moderate) | 0.204 (Moderate) |
| Total Well-being | | |
| Model Fit Criteria | Private Sector | Public Sector |
| Overall Model Significance (p-value) | 0.000 < 0.05 (Significant) | 0.000 < 0.05 (Significant) |
| Goodness-of-Fit Test (Deviance p-value) | 0.553 (Adequate fit) | 0.367 (Adequate fit) |
| Pseudo R^2 (Nagelkerke) | 0.389 (Strong) | 0.289 (Moderate) |

Source: Compiled from primary data using SPSS

The overall model significance value which is less than 0.05 unfolds that organisational stress significantly play an important role in shaping physiological, psychological and total well being across both public and private sector banks. This signifies that higher level of organisational stress is associated with more chances of having physical health problems, emotional and cognitive health issues.

The Deviance goodness of fit statistics reaffirm the fitness of the model by looking into the p value. The p values for this test across both sectors for all categories of wellbeing exceed the threshold limit of .05 meaning that the model fits the data well and there is no significant difference between predicted and observed values.

Across the three well being dimensions, the next parameter which is Nagelkerke R^2 shows the sectoral contrast in the explanatory power of organisational stress. For physiological wellbeing, the R^2 was 0.243 in private banks and 0.284 in public banks indicating that public bank employees are more affected by physiological manifestation of stress. With respect to psychological well being category, it was observed that private sector bank employees are more prone to psychological manifestations of stress with R^2 value of 0.270 in contrast to R^2 value in public sector which was 0.204. Finally, overall well-being exhibited the strongest explanatory power, with R^2 values of 0.389 (private) and 0.289 (public) thereby suggesting that stress exerts a more comprehensive influence on private bank employees, impacting both physical and psychological domains within performance-driven work environments. Once the statistical results confirms that the model is a good fit, the researcher is in a position to proceed with Multinomial Logistic Regression to examine how organisational stress alters the likelihood of employees being classified into different well-being categories (Mild, Moderate, Severe) compared to the reference group (Low well-being).

| Table 6 | | | | | | |
|--|---------------------------------|------------------|----------------|--------------------------------|------------------|----------------|
| Physiological Well-being (Reference Category = Low) | | | | | | |
| Category Comparison | Private Sector (Exp(β)) | % Change in Odds | p-value | Public Sector (Exp(β)) | % Change in Odds | p-value |
| Mild vs Low | 1.049 | 4.90% | < 0.001 | 1.027 | 2.70% | < 0.001 |
| Moderate vs Low | 1.006 | 0.60% | < 0.001 | 1.007 | 0.7% (ns) | ns (p = 0.263) |
| Severe vs Low | 0.992 | -0.8% (ns) | ns (p > 0.05) | 0.974 | -2.6% | < 0.001 |
| Psychological Well-being (Reference Category = Low) | | | | | | |
| Category Comparison | Private Sector (Exp(β)) | % Change in Odds | p-value | Public Sector (Exp(β)) | % Change in Odds | p-value |
| Mild vs Low | 1.056 | 5.60% | < 0.001 | 1.018 | 1.80% | 0.001 |
| Moderate vs Low | 1.002 | 0.20% | ns (p > 0.05) | 1.001 | 0.10% | ns (p > 0.05) |
| Severe vs Low | 0.992 | -0.80% | ns (p > 0.05) | 0.977 | -2.30% | < 0.001 |
| Total Well-being (Reference Category = Low) | | | | | | |
| Category Comparison | Private Sector (Exp(β)) | % Change in Odds | p-value | Public Sector (Exp(β)) | % Change in Odds | p-value |
| Mild vs Low | 1.084 | 8.40% | < 0.001 | 1.033 | 3.30% | < 0.001 |
| Moderate vs Low | 1.018 | 1.80% | \approx 0.05 | 1.002 | 0.20% | ns (p > 0.05) |
| Severe vs Low | 1.001 | 0.10% | ns (p > 0.05) | 0.978 | -2.20% | < 0.001 |

Source: Compiled from primary data using SPSS

Physiological Well-being

In private banks, organisational stress significantly increased the odds of employees being in the Mild category by 4.9% per unit increase in stress and in the Moderate category by 0.6%, while no significant effect was found at the Severe level. This suggests that physical manifestations of stress in private banks tend to peak at lower-to-moderate levels rather than progressing into extreme impairment.

In public banks, stress also significantly predicted a shift from Low to Mild impairment (+2.7%), but had no significant effect on the Moderate category. Interestingly, at the Severe level, stress reduced the odds of classification by 2.6%, indicating that extreme physical strain may be explained more by external health factors (e.g., chronic illness, age, lifestyle) than by workplace stress alone.

Psychological Well-being

Among private sector employees, stress significantly raised the likelihood of being in the Mild category (+5.6%), while no significant effects were observed for Moderate or Severe levels. In the public sector, stress also predicted Mild impairments (+1.8%), but not Moderate outcomes. At the Severe level, however, stress significantly reduced the odds of being classified as Severe by 2.3%, suggesting that while mild stress responses (e.g., anxiety, irritability) are stress-driven, extreme psychological breakdowns may be moderated by coping mechanisms or institutional support systems in public banks.

Total Well-being

When both physiological and psychological effects are considered together, private banks demonstrated the strongest and most uniform outcomes. Stress significantly increased the odds of being in the Mild category by 8.4% and in the Moderate category by 1.8% (borderline significant), while Severe outcomes showed no significant effect. This indicates that stress in private banks consistently translates into combined well-being declines.

However, in public banks, stress significantly increases the odds of mild impairment by about +3.3% but no such significant effect is observed for moderate categories. Considering the severe level category, stress reduced the odds of impairment by 2.2%, which is consistent with the earlier pattern that stress strongly predicts a decline in wellbeing in the initial stage but has a weaker or even inverse relationship with extreme deterioration.

Hypothesis Testing

The analysis results unveils that organisational stress causes a significant effect on physiological, psychological and overall wellbeing among bank employees, however, the magnitude and progression of its impact differ across public and private sector. In case of private banks, organisational stress results in a consistent decline in wellbeing depicting a more uniform pattern and reflecting an intensive high-pressure environment. Contrary to this, organisational stress in public banks is primarily driven by early impairments, but its impact weakens or reverses

at Severe levels, highlighting the moderating role of structural and institutional supports. Overall, the findings emphasise the need for **sector-specific interventions**—private banks should prioritise targeted stress-reduction measures, while public banks should strengthen systemic coping resources to prevent long-term health deterioration.

Thus, the null hypothesis ‘The effect of organisational stress on employee well-being does not differ between public and private sector banks’ is rejected and the alternative hypothesis ‘The effect of organisational stress on employee well-being differs significantly between public and private sector banks’ is accepted.

Objective 3: Recommendations (with Literature Support)

Having established through Objective 1 that individual role stressors such as role erosion, role expectation conflict, role overload, and role ambiguity were the strongest predictors of organisational stress, and through Objective 2 that stress most consistently translated into mild impairments of physiological and psychological well-being, the present objective offers remedial strategies. These recommendations are interpretative, developed by linking the earlier findings with insights from literature, to provide actionable guidance for both public and private sector banks.

The analysis of first objective clearly unveils that individual role stressors, more particularly, role erosion, role expectation conflict, role overload and role ambiguity falls among the strongest predictors of organisational stress and the second objective highlighted that organisational stress often leads to mild impairments of physiological and psychological wellbeing. Based on the analysis of the above objectives, the next objective is set forth to offer remedial strategies to mitigate organisational stress among the private and public sector bank employees. These remedial strategies is interpretative in nature, developed by linking the earlier findings with insights from literatures so as to provide actionable guidance for both public and private sector banks.

Recommendations for Private Sector Banks

The first objective revealed that organisational stress in private sector banks is primarily driven by role erosion, followed by role expectation conflict, role ambiguity and role overload, while resource inadequacy was not significant. The next objective unveils that organisational stress consistently increases the odds of mild and moderate impairments of wellbeing, particularly in total wellbeing outcomes. The following remedial strategies have been put forth to minimise the impairment issues on wellbeing due to organisational stress:

- **Strengthening Role Clarity and Values:** Banks must clarify responsibilities assigned to each role, ensure employee contributions and clearly design growth pathways to address prominent stressors like role erosion and ambiguity as identified through our analysis of the objective. Earlier literatures further confirm that unclear roles and lack of recognition significantly heightened stress (Kahn et al., 1964; Cooper, Dewe, & O’Driscoll, 2001).
- **Balancing Workload and Performance Targets:** Given the prominence of role overload as a leading predictor of organisational stress, workload balancing measures from the part of the organisation such as realistic setting of target, job rotation and automation are critical. Prior studies indicates that high quantitative demands from an employee predict greater burnout and health risks (Karasek, 1979; Bakker & Demerouti, 2007).
- **Managing Expectation Conflicts:** Transparent communication system (vertical as well as horizontal flow) within an organisation can reduce role expectation conflict. Literatures show that aligning expectations of employee and manager reduces job stress and increase satisfaction. (Beehr & Newman, 1978).
- **Stress Management and Resilience Training:** Since organisational stress has both physiological and psychological impairment on wellbeing; resilience training, mindfulness and coping workshop should be institutionalised. Empirical evidence suggests that such interventions improve coping abilities and reduce psychological strain (Richardson, 2002).
- **Encouraging Work Life Balance:** The analysis clearly reveals that at early stages stress results in mild physiological and psychological impairments, hence recovery policies are crucial. Earlier research highlights that supportive HR practices in an organisation and flexible work arrangements can help in reducing work family conflict and stress. (Allen, Herst, Bruck, & Sutton, 2000).

Recommendations for Public Sector Banks

While analysing the influence of the individual role stressors on organisational stress level in public sector banks, it has been observed that role expectation conflict, role erosion and resource inadequacy emerged as prominent influential stressors. Further, the next analysis shows that organisational stress though increases the odds of mild impairment on physiological and psychological wellbeing, but it had weaker effects at severe impairment. Thus, the following remedial strategies have been put forth to minimise the effect of the prominent stressors on wellbeing impairment issues:

- **Clarifying Roles and Responsibilities:** Since role expectation conflict and role erosion emerged as strongest predictors of organisational stress, organizations must clearly define job descriptions and reporting hierarchies. Kahn et al. (1964) opines in this regard that clarity in role further ensures smoother coordination and higher employee confidence to address role conflict and ambiguity which are central causes of workplace stress as identified in his research. Moreover, transparency in communication channels, periodic role reviews, and structured appraisal system can help maintain clarity and relevance of each employee’s role.
- **Enhancing Resources and Infrastructure:** Addressing infrastructural and technological gap is very essential to overcome resource inadequacy which falls among the top stressors in the context of public sectors banks. Upgrading digital systems, improving access to modern and sophisticated tools and ensuring adequate staffing levels can help the employees perform their role in a more efficient manner. Earlier literature has supported that lack of sufficient resources gradually leads to organisational stress and burnout, particularly in service

organisations (Cooper & Marshall, 1976; Bakker & Demerouti, 2007). Resource enhancement helps in reducing not only the operational strain, but it also boosts employees' perception of organisational support.

• **Participative Decision Making:** Existence of a participatory environment in an organisation enables an employee to voice their concerns regarding unrealistic role demands and conflicting expectations. Involving employees in decision making will help to reduce inter role distance and further enhances ownership over outcomes. Empirical evidence further aligns with this thought that participative decision making not only help in improving job satisfaction but also buffers or reduces the negative effect of role related stress (Cotton, 1993; Locke & Schweiger, 1979). With respect to banking sector, this can include participatory committees for work allocation, policy feedback forums and enhancing bottom-up communication channelisation.

• **Wellness and Counselling Facilities:** The analysis reveals that organisational stress predicted mild impairment; hence preventive care is a key. Wellness programs, counselling sessions, and employee assistance programs act as coping resources. Ivancevich, Matteson, & Richards (1985) demonstrated that organisational health problem and counselling have been found effective in reducing workplace stress.

• **Capacity Building Programs:** Role stagnation is often tied to erosion and conflict, can be alleviated through continuous training, leadership programs and skill enhancement initiatives. Studies affirm that skill development enhances self-efficacy, thereby reducing stress (Bandura, 1997). Structured learning programs in adaptability, digital banking and customer management only enrich employees' roles but also align them with evolving organisational goals.

DISCUSSION

The findings of the study affirms that organisational stress is a significant concern in the banking sector, however, its sources and the outcomes vary substantially across sectors. The brief overview of the findings for each of the objectives are discussed as under:

Role Stressors and Organisational Stress

Role Erosion emerged to be the most dominant role stressor having an influence on organisational stress level across both the sectors. This observation was also reflected in the conceptualisation of stress as put forward by Udai Pareek (1993), wherein he acclaimed that devaluing ones responsibilities causes deep strain. However, the relative importance of other role stressors differs sharply across sectors.

Though the hierarchy of stressors is sector specific, but it can be concluded that performance pressures shapes stress in private banks considering the top prominent stressors like Role Overload and Role Isolation. On the other hand, system inefficiency and lack of adequate resources shapes stress in public banks considering Role Expectation Conflict and Resource Inadequacy among the top predictors.

Stress and Employee Well-being

The analysis clearly reveals that organisational stress significantly has an effect on well-being of the bank employees physiologically, psychologically as well as in totality, however; the effects followed distinct trajectories in each sector. Across both the sectors, stress consistently predicted mild physiological and psychological wellbeing impairments, such as fatigue, irritability and reduced concentration. This finding is in line with Cooper, Dewe, and O'Driscoll (2001) who advocated that stress initially have subtle reversible manifestations before progressing to more severe conditions.

In comparison to public sector banks, the private sector banks showed a stronger evident of organisational stress, more particularly for total wellbeing of the employees, which undoubtedly effect negatively the physical and mental health. Bakker and Demerouti (2007) observed in their Job Demands-Resources Framework, that high demands in competitive environment quickly reduce human resource and worsen total wellbeing. On the other hand, a non-linear stress pattern is witnessed in public sector banks which indeed increase the level of stress, which is associated with certain minor problems – became weaker or even reverse - provided the problems are more serious. Such outcomes depict a strong intervention mechanism in terms of job security and better support strategy in public sector banks that prohibit higher stress for damaging physical and mental health of the employees (French, Caplan, & Harrison, 1982).

Effect on Banking Sector:

The general findings evident that the organisational stress is not massive in institutional context as far as banking sector is concerned. In case of private sector banks stress is associated with performance related pressures which in turn create negative impact on employee's wellbeing and required immediate intervention. On the other hand, the stress perspective in public sector banks need restructuring in terms of administrative structure, resource mobilization and participative management practices.

The study adds to the existing stress literature by addressing sector specific perspectives indicating that organizational stress is an integral part of organisational culture and its structure. The earlier research has basically examined stress either in public or private sector separately, but this comparative study strongly advocates that intervention strategy must be aligned with organisational environment rather than adopt uniformly.

CONCLUSION:

The study on comparative analysis of organizational stress in public and private sector banks is based on genesis, outcomes of organisational stress and intervention strategies adopted by the employees to mitigate stress. Though

the distinct role stressor profile varies across sectors, however; role erosion emerged as the most prominent stressor overall in both the sectors with performance-related pressures driving stress in private banks and systemic factors prevailing in public banks.

The analysis of wellbeing reveals that organisational stress most prominently leads to impairment in wellbeing, particularly at mild level. This calls for early intervention to mitigate the adverse impact of stress from either the part of individual or organization. Private sector banks can derive benefits by better clarifying roles, streamlining workload and build resilience; whereas public sector banks should focus more on strengthening institutional support, enhancing resource availability and promoting participative management.

Overall, it can be concluded that organisational stress can be managed by a balanced integration of empirical understanding of the nature of the stress that persist and practical strategies that can be implemented to foster a healthier, resilient and performance conducive environment in banking sector.

Limitations and Future Research

In order to contextualize the findings of this research works that aims to offer valuable insights into the comparative stress dynamics in public and private sector banks, certain limitations must be acknowledged.

First, limitation pertains to the geographical scope the research work which is confined to Jorhat district of Assam. Although the sample diligently ensures a meaningful representation of employees from both the sectors; the findings so derived may not be generalised to other regions with different culture, economic and institutional context.

Second, the study relied on self-reported data collected through structured questionnaires. Although validated instruments such as Pareek's ORS Scale and established well-being indicators were used, self-reports are inherently susceptible to biases such as social desirability, selective recall, and individual perception differences. Future studies could complement survey data with qualitative methods (e.g., interviews, focus groups) or objective measures (e.g., health records, absenteeism rates) for triangulation and richer understanding.

Third, while the study analysed stress across role stressors, organisational stress levels, and well-being outcomes, it did not examine the role of socio-demographic variables (e.g., age, gender, income, job tenure) in shaping these relationships, though these were included in the questionnaire, thereby calling for further extensive research in this area.

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