



## Original Research Article

# Status of job stress and satisfaction among employees of public sector banks in Kannur district of Kerala

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## Abstract

Human capital is the vital component of development of any country. In this fast-growing competitive world, the role of banking sector is very large. Compared to the past, the public sector banks are witnessing huge change in its business operations, services to the customers and use of modern techniques. It is competing with the private sector banks for getting large share in the operations. Many private sector banks are doing business in a way which is very attractive to the customers providing various services at the door step of the customers. Therefore, public sector banks are also supposed to follow these services. Every day new technology and new services are emerging in the banking sector and also the bank has to take active role in protecting the interest of the customers from all types of financial frauds. All these demands greater pressure for employees of public sector banks. All these are creating high pressure for employees of public sector banks which definitely affects their performance and work life balance. Therefore, the present study is designed to examine the level of job stress and job satisfaction among the employees of public sector banks and how far they are able to manage their work and family life.

**Keywords:** Job stress, Satisfaction, Support system, Work life balance, Job stress index, Job satisfaction index, Work life balance index, Work life balance programmes

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## 1. Introduction

Banks in our country are institutions that manage the savings of the people of a country very well and direct them towards investment, thereby playing a major role in the financial stability and economic growth of that country. In the past, the employees in the public sector banks were well off compared to private sector banks with respect to workload and working environment. But now a day, stiff competition with the private sector banks converted the public sector banks also. Business target has come to be a significant determinant both in private and public sector banks. As far as banking sector is concerned rapid skill adaptation is one of the prerequisites to survive and to achieve good performance. Many reports in newspapers revealed the highest state of competition in banking sector industry. With the advancement of technology, now there is an opportunity for banking sector employees to work from home outside of

banking hours, which has in a sense increased their working hours considerably. Employees are now supposed to quickly adapt with the modern techniques and to manage online and mobile banking queries, take necessary steps against various complaints from customers with limited training or resources. Moreover, there is staff shortage in many public sector banks due to the policy of the bank to reduce the staff strength.

Public and private sector banks together constitute lion share in the banking industry of India. Even if the banks are using high level of technology in its operations, the role of human capital is very much. (Reddy & Reddy, 2014)<sup>11</sup> Various guidelines and controls from the side of government and RBI are putting pressure on the employees of public sector banks which adversely affect their work life balance. (Dixit & Pandiya, 2015).<sup>4</sup> Poor work satisfaction level due to increasing job stress and low work life balance will definitely affect the productivity of employees of banking sector. It is on this background that the present study is

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designed to examine the level of job stress and job satisfaction among the employees of public sector banks in Kerala by selecting Kannur district as the study area.

### 1.1. Literature review

Ashwini and Kumaraswamy (2014)<sup>2</sup> examined the work life balance with special reference to public sector bank employees in Karnataka. Mirji and Nayak (2014)<sup>9</sup> studied about the status of work life balance among employees of public, private, cooperative and foreign banks. Rajni and Ravinder (2015)<sup>10</sup> dealt with the issue of work life balance and examined the extent to which it is associated with the social dialogue process, as well as in business practice in the Indian Banking sector. Singh and Salvi (2018)<sup>13</sup> identified major factors influencing the work-life balance of bank professionals.<sup>1-4</sup> Magotra (2019) revealed that 46% of the workforce in India suffers from some of the other forms of stress due to work-related issues or personal problems at home. Chinnappa T B and Karunakaran N (2022)<sup>3</sup> and Harikumar and Varughese (2019) brought out the factors influencing work life balance in banking sector. Sindhuja and Subramaniam (2020)<sup>12</sup> examined the impact of work life balance on employee retention in the banking industry. Sebastian and Kavitha (2020) analysed the role of work life balance in enhancing the productivity of workers in banking sector. Abhinandan (2021) revealed the relation between job satisfaction and work life balance. Jain and Sandhya (2024) studied about work life balance among employees of banking sector in India. Thimmaiah Bayavanda Chinnappa and Karunakaran N (2021) and Karunakaran N (2020)<sup>14</sup> analysed the challenges of banking industry and solutions

### 1.2. Objectives: The main objectives are:

1. To identify the extent of job stress among the employees of banking sector.
2. To examine the relationship between job stress and job satisfaction among employees.
3. To assess status of work life balance among employees of banking sector.

### 1.3. Hypotheses:

1. H0: There is no significant relationship between job stress and job satisfaction.
2. H1: There exists significant relationship between job stress and job satisfaction
3. H0: Work Life Balance Index among employees of banking sector is below average level (<0.458)
4. H1: Work Life Balance Index among employees of banking sector is on an average level.

## 2. Materials and Methods

The study used both primary and secondary sources for data and employed descriptive research design to measure the work life balance of employees in public sector banks. By using simple random sampling technique primary data was collected from 50 bank employees of public sector banks with

the help of a structured questionnaire. The secondary data has been collected from a wide range of official documents published by both governmental and non-governmental organizations. For analysing the work life balance among the employees of public sector banks an index was developed consisting of three variables namely job stress, job satisfaction and support mechanism from family and work place. 5-95-9 For calculating job stress and job satisfaction, six aspects were analysed using a five-point Likert scale; for calculating support system available to respondents three aspects were analysed using a five-point scale. These values of three variables were normalised to standard scale ranging between 0 and 1. Weightage was assigned to these three variables. The index is: Work Life Balance = 0.4 (1-job stress score) + 0.3 (job satisfaction score) + 0.3 (support system score)

Statistical tools like mean, standard deviation, percentiles, correlation and one sample t test and histogram, pie charts were used for analysis.

## 3. Results, Analysis and Discussion

### 3.1. Socio-Economic profile of the respondents

Any study about the performance of employee needs an in-depth analysis of socio-economic profile since the latter has significant role in shaping the attitude and satisfaction level of employees.

**Table 1:** Socio-economic profile of the respondents

Socio-demographic profile	Frequency	Percent	Cumulative Percent
<b>Gender</b>			
Male	30	60	60
Female	20	40	100
Total	50	100	
<b>Age</b>			
20-30	22	44	44.0
30-40	19	38	82.0
40-50	5	10	92.0
Above 50	4	8	100.0
Total	50	100	
<b>Marital Status</b>			
Married	31	62	62
Unmarried	19	38	100
Total	50	100	
<b>Location of Residence</b>			
Urban	9	18	18.0
Semi urban	31	62	80.0
Rural	10	20	100.0
Total	50	100	
<b>Monthly Family Income</b>			
Below 25000	8	16.0	16.0
25000-50000	13	26.0	42.0
50000-75000	8	16.0	58.0
75000-1 lakh	12	24.0	82.0

Above 1 lakh	9	18.0	100.0
Total	50	100.0	
<b>Number of members in the family</b>			
2	1	2.0	2.0
2-4	28	56.0	58.0
4-6	17	34.0	92.0
6-8	3	6.0	98.0
Above 8	1	2.0	100.0
Total	50	100.0	

Source: Survey Data

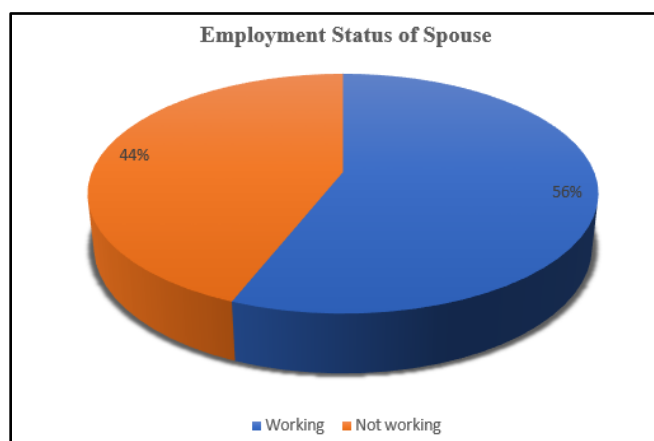
**Table 1** shows the socio-economic profile of the respondents. From **Table 1** it is clear that 60% of the sample respondents are male which also match with the overall data in banking sector of India as revealed by RBI. This indicates a slightly male dominated sample population. Age distribution reveals that 56% are above thirty years and 62% married. Most respondents live in semi urban areas. 58% have family members less than or equal to 4. 42% have monthly income below Rs 50000.

**Table 2:** Educational level of respondents

Qualification	Percent	Cumulative Percent
BA/BSC	36	24
MA/MSC	20	40
B-Tech	32	66
Ph.D	2	68
Diploma	2	70
Others	8	100
Total	100	

Source: Survey data

From **Table 2** one new trend in the academic background of the employees of public sector bank is visible, 32% are having a B.Tech degree showing a clear tendency of engineering graduates' preference towards the public sector banks.



**Figure 1:** Source: Survey data

It is revealed that 56% of spouse of employees are employed (**Figure 1**). Since the banking sector demands a

very responsible long hours of work, employment status of spouse definitely affects the work life balance.

### 3.2. Working Time and opinion about workload

In the present highly competitive scenario, the working time of employees of public sector banks has undergone significant changes. The intensity and expectations of work have increased so that they are supposed to work beyond the normal working hours. All these have created great work pressure among the employees spoiling time for relaxation and reduce the time spent with family members.

**Table 3:** Working time and nature of workload

Hours of work in a day	Frequency	Percentage	Cumulative Percentage
Below 8 hours	16	32%	32
8-10 hours	30	60%	92
Above 10 hours	4	8%	100
Total	50	100	
<b>Workload Rating</b>			
Little	5	10%	10
Moderate	28	56%	66
Heavy	17	34%	100
Total	50	100	

Source: Survey data

Only 32% of the employees work for less than 8 hours. 68% of the employees are working for more than 8 hours a day which is quite a long time. Regarding the workload 34% opines that it is very heavy and only 10% consider it as little. 56% opines the workload as moderate (**Table 3**).

### 3.3. Level of job stress among respondents

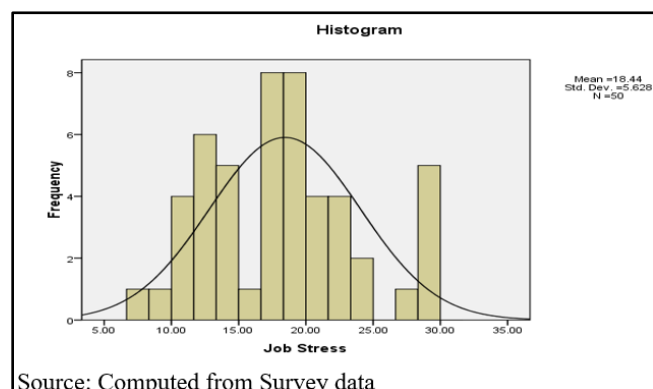
One of the important factors which influence the performance of an employee especially in banking sector is the level of job stress. It not only affects their performance but also affect overall work life balance. High job stress definitely reduces the level of job satisfaction and also affects their overall health status. Many of the modern companies provide stress relief programmes in order to augment the productivity of workers. For measuring the extent of job stress among the employees of banking sector, six indicators namely frequency of exercise, work stress frequency, work-life interference frequency, overtime work frequency, after hours work pressure and end of day exhaustion frequency were used. Each indicator has a 5-point Likertscale value form. Thus, total value calculated will be out of 30. A low value denotes absence of job stress or very low level of job stress and a higher value close to 30 shows higher level of job stress among the employees.

It is revealed from the **Table 4** that average job stress value is 18.44 and standard deviation is 5.62 showing

somewhat variation in job stress. Minimum job stress value is 8 and maximum value is 30. 50% of the employees experience higher job stress since the average job stress value is 18.44. The figure 2 shows that the job stress data follows normal distribution.

**Table 4:** Level of job stress among respondents

Statistics		
Job Stress		
N	Valid	50
	Missing	2
Mean		18.4400
STD Deviation		5.62850
Range		22.00
Minimum		8.00
Maximum		30.00
Percentiles	25	13.750
	50	18.000
	75	21.2500



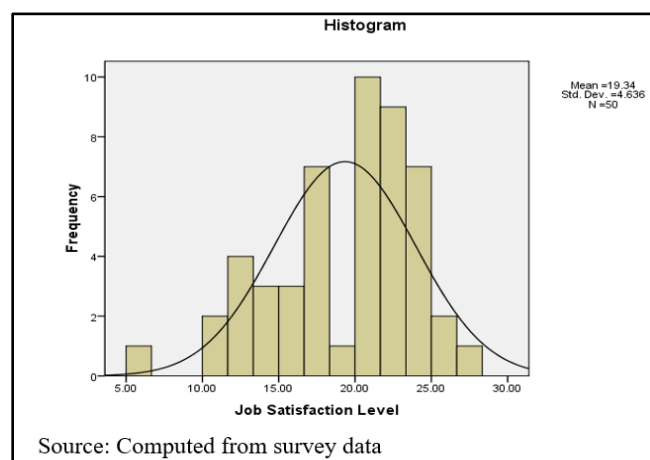
**Figure 2:** Level of job stress among respondents

### 3.4. Job Satisfaction level of respondents

Increase in productivity of labourers is the prime concern of any firm or company. The productivity in turn depends on the working environment, support system and job satisfaction. A satisfied employee will be more committed and therefore his performance will be better compared to others. Moreover, it will improve his work life balance.<sup>10</sup> For measuring the extent of job satisfaction among the employees of public sector banks, six indicators namely satisfaction with measures taken for gender equity, satisfaction with work schedule flexibility, relaxation time availability, satisfaction from customer's behaviour, satisfaction with colleague behaviour and satisfaction about performance of bank were used. Each indicator has a Likert Scale score ranging from 1 to 5. Thus, total value calculated will be out of 30. A low value denotes very low level of job satisfaction and a higher value close to 30 shows higher level of job satisfaction among the employees.<sup>11-13</sup>

**Table 5:** Level of Job satisfaction among respondents

Job Satisfaction Level		
N	Valid	50
	Missing	2
Mean		19.3400
STD. Deviation		4.63619
Minimum		6.00
Maximum		28.00
Percentiles	25	16.0000
	70	20.0000
	75	23.0000



**Figure 3:** Level of job satisfaction among respondents

Thus, it is clear that minimum value of job satisfaction is 6 and maximum value 28. Average job satisfaction level is 19.34 and standard deviation is 4.6. 50% of the respondents are having job satisfaction level score less than or equal to 20 (**Table 5**).

**Table 6:** Relationship between job satisfaction and job stress

		Job Stress	Job Satisfaction Level
Job Stress	Pearson Correlation	1	-.587**
	Sig. (2-tailed)		.000
	N	50	50
Job Satisfaction	Pearson Correlation	-.587**	1
	Sig. (2-tailed)	.000	
Level	N	50	50

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

Source: Computed from Survey Data

**Table 6** presents the correlation between job stress and job satisfaction. The Pearson correlation coefficient is -0.587, indicating a moderate negative relationship between the two variables. This means that as job stress increases, job satisfaction tends to decrease, suggest that higher job stress is associated with lower job satisfaction. Thus, first null hypothesis is rejected. There exists significant moderate relationship between job stress and job satisfaction.

### 3.5. Presence of support mechanism

For any employee, support from family and colleagues are very essential for achieving job satisfaction, reducing job stress and to maintain work life balance.

**Table 7:** Support system indicators

Indicator	Frequency	Percentage
Partner Support in work commitments		
Not supportive	5	10
Minimum support	3	6
Average support	9	18
Considerable support	17	34
Full Support	16	32
Support from other family members		
Not supportive	1	2
Minimum support	4	8
Average support	6	12
Considerable support	18	36
Full Support	21	42
Support from other staffs and bank environment		
Not supportive	4	8
Minimum support	6	12
Average support	11	22
Considerable support	17	34
Full Support	10	20

Source: Survey data

**Table 7** shows support levels from partner, family, and colleagues in work commitments. Family provides the most support, followed by partners, while workplace support is more varied. 78% of the respondents opined that support from partner is either to a considerable extent or in full extent. So majority are satisfied. Family support data also indicates the same figure. Only 54% of the respondents admit that they are receiving considerable or full extent of support from co-workers and banks. By assigning five-point Likertscale value to three indicators of support system to the employee an index was calculated in which value ranges from 0 to 15. The result is summarised in **Table 8**.

**Table 8:** Statistics on support system available to employees

N	Valid	50
	Missing	2
Mean		11.5600

Std. Deviation		2.27820
Minimum		6.00
Maximum		15.00
Percentiles	25	10.7500
	50	12.0000
	75	13.0000

Source: Computed from Survey Data

The mean score is 11.56 with a standard deviation 2.278 indicating variability in support system. The minimum value is 6 and maximum value is 15. The data reveals that employees are receiving moderate to high level of support system which is a very influencing factor in achieving higher work life balance.

### 3.6. Work Life balance among the respondents

A Work Life Balance Index was calculated to examine the level of work life balance among them. Three variables namely job stress index, job satisfaction index and support system index were used to construct the WLB index, giving due weightage to each variable.<sup>15</sup> This Index was normalised to a standard score ranging from 0 and 1. The index is [Work Life Balance = 0.4 (1-job stress score) + 0.3 (job satisfaction score) + 0.3 (support system score)].The resultant value of Work Life Balance (WLB) index for each respondent was calculated. On the basis of this score, respondents were classified as above average (Mean + Standard Deviation) and below average (Mean – Standard Deviation).

**Table 9:** Result

N	Valid	50
	Missing	2
Mean		5787
Std. Deviation		.12027
Minimum		.28
Maximum		.77
Percentiles	25	.5033
	50	.5933
	75	0.6633
Source: Computed from survey data		

The value mean minus standard deviation shows below average and mean plus standard deviation shows above average value. That means an employee whose WLB index score is below 0.458 is having low work life balance and WLB score above 0.69 is having high work life balance. The study revealed that 14 % of the employees have very low WLB and 12% of respondents have very high WLB. Thus, majority of the respondents possess (74%) average work life balance.(**Table 9**)

A one-sample t-test was conducted to determine whether the mean work-life balance score is significantly below 0.458. The null hypothesis stated that the employees work life balance score is less than 0.458, while the alternative hypothesis posited that the score is on average level. The results revealed a sample mean of 0.5787 (n = 50, SD =

0.12027), which is considerably higher than the test value. The t-statistic was 7.098, and the corresponding p-value was 0.000, indicating a statistically significant result. Therefore, the null hypothesis is rejected. This suggests that the average work-life balance score is significantly higher than 0.458, providing strong evidence that employees perceive a better work-life balance than initially assumed (Table 10).

**Table 10:** One sample t test

	Test Value = 0.458					
	t	df	Sig (2-tailed)	Mean Difference	95% Confidence interval of the Difference	
					Lower	Upper
Work Life Balance	7.098	49	0.000	0.12073	0.0866	0.1549

Source: Computed from Survey Data

### 3.7. Programmes for achieving work life balance (WLB)

In the modern highly competitive world, employees are supposed to balance work and life in the proper manner. One cannot be substituted for the other. Many organisations are conducting programmes in their institutions to attain good work life balance. Here opinion is sought from the respondents about the extent of programmes conducted by their organisation in this regard.

**Table 11:** Intensity of conducting WLB programmes

How often does your institution conduct programs related to work life balance	Frequency	Percentage
Monthly	7	14
Quarterly	12	24
Yearly	6	12
Rarely	12	24
Never	13	26
What type of training programs would you find most beneficial for improving work life balance		
Stress management and mental health workshops	29	58
Time management and productivity seminars	16	32
Leadership and communication skills development	15	30
Mindfulness and well-being	16	32
Others	1	2

Source: Survey Data

It is revealed from the Table 11 that 26% of the respondents never received any such programmes and 24% received rarely. Majority of the respondents opined that stress

management programmes are very essential in a job like banking sector.

### 3.8. Suggestion

On the basis of the study following suggestions are made:

1. Since it is revealed that work stress directly influences the performance of employees, organisation must deliver proper stress relief programmes in every month.
2. Allow employees to choose their working hours within a given range will help to increase their efficiency and to attain work life balance
3. Employees must be encouraged to take leaves in regular intervals to have a relaxed working atmosphere.
4. Organise health and wellness programmes like yoga, meditation etc. in regular intervals.
5. Government should initiate suitable policy measures to ensure healthy working atmosphere and to ensure descend work life balance among employees of banking sector.
6. Providing the service of professional counsellors when and where needed by the employee.
7. Proper training programmes about latest development and technologies must be given to the employees.
8. Since digital banking is at the peak in India, government can think about five days of working in banking sector which will benefit to the wellbeing of the employees leading to increase in productivity.

## 4. Conclusion

In a highly competitive economy, it is challenging to obtain decent work, while government sector jobs are much more rewarding. However, the competition among public sector banks and private sector banking companies has resulted in poor work-life balance and unhygienic conditions for employees, leading many to leave their positions for low-paying administrative roles. It is revealed from the study that more than 50% of the respondents have job stress above the average value indicating high job stress among employees. The correlation coefficient is -0.587, indicating a moderate negative relationship between job stress and job satisfaction. The study revealed that 14 % of the employees have very low WLB and 12% of respondents have very high WLB. Thus, majority of the respondents possess (74%) average work life balance that is between 0.458 and 0.69. It is revealed that most of the banks are not bothered in conducting programs related to work life balance. Majority of the respondents opined that they need a stress management and mental health workshop for improving their work life balance at least once in a year because they feel so stressed in their work and life.

## 5. Source of Funding

None.

## 6. Conflict of Interest

None.

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