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A Study on Stress and Satisfaction Levels of Bank Employees in Bhagalpur

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Abstract

The present study investigates the stress and job satisfaction levels of bank employees in Bhagalpur, India, focusing on both public and private sector banks. With increasing competition, technological advancements, and higher customer expectations, bank employees face substantial occupational stress, which can affect their performance and overall well-being. Using a structured questionnaire based on the General Health Questionnaire (GHQ-10) and a Job Satisfaction Scale, data were collected from 77 employees. The results indicate that employees experience moderate stress levels, primarily due to workload and job insecurity, while overall job satisfaction is intermediate. Public-sector bank employees reported higher stress and lower satisfaction compared to their private-sector counterparts. The study highlights the need for targeted stress management initiatives and HR policies to improve employee well-being, motivation, and service quality in the Bhagalpur banking sector.

Keywords- Bank employees, Bhagalpur, Job stress, Job satisfaction, Public-sector banks, Private-sector banks, Employee well-being, Occupational stress.

1. Introduction

The Indian banking industry has grown tremendously in Bhagalpur. It has some major private and public sector banks, and now the financial services sector is highly competitive and complex. People invest their money through banks, and they want better rates and returns. Bank personnel have to deliver a better quality of service on time, hence better motivation and time management is needed. Due to the high competition, bank personnel cannot take time off from providing customer service, and they feel highly stressed because they must fulfill their duties without missing any assignments. The competitive nature of the work hampers their ability to enjoy their work and leads to stress. Job satisfaction and stress among bankers is an important issue that has not been researched widely. The banking sector in Bhagalpur employs a large number of people, and satisfaction and stress matters. A study on satisfaction and stress has been undertaken on public-sector and private-sector bank employees in the area.

2. Research Background

Previous research demonstrates that excessive workplace stress hinders worker

motivation, concentration, efficiency, creativity, productivity, and to some extent, physical health (Lusier and Achua, 2010). This can lead to increases in staff turnover and absenteeism, higher costs in recruiting and training, and ultimately a poor service company reputation. Stress, defined as a mismatch between environmental demands and a person's capacity to cope with these demands, is mainly caused by work conditions, followed by non-work conditions.

Since job satisfaction represents an emotional reaction to one's job and work environment, it should influence the direction and amount of effort employees expend in doing their jobs. Job dissatisfaction can therefore be expected to be one of the leading causes of high turnover rates for both public and private-sector banks, especially in developing countries like India. Bhagalpur has a large number of banks, but little research on their employees' job stress and satisfaction. An effort is made here to find whether these are related to job-satisfaction levels in employees working for public and private banks in Bhagalpur. Ninety employees, helped by a small well-experienced team, completed a questionnaire containing standard measures of stress and job satisfaction. The results show that public-sector bank employees are more stressed and less satisfied than their counterparts in private-sector banks.

3. Objectives

Banking is one of the pivotal sectors for the economic growth of a nation. Many countries depend on this sector to ensure the foreign exchange reserve and economic growth remains upward. From the 1990s onwards, the banking sector in India has witnessed tremendous growth with regard to profitability, service, and technology. Bhagalpur is one of the renowned cities in the beautiful state of Bihar, and banks in Bhagalpur are providing good service.

In Bhagalpur, the two types of banks available are public-sector banks and private-sector banks. Due to various factors, the level of stress and satisfaction may vary between employees of public-sector banks and private-sector banks. Based on this statement, the following objectives have been formulated:

- To analyze and measure the level of stress and satisfaction among the bank employees of Bhagalpur.
- To analyze the impact of bank type (public vs. private) on the level of stress among bank employees of Bhagalpur.
- To analyze the impact of bank type (public vs. private) on the level of satisfaction among bank employees of Bhagalpur.

4. Methodology

Studies suggest that bank employees experience high stress levels due to the industry's rapid growth, changing banking practices, and increased customer demands. Stress negatively affects performance, while a supportive culture can help reduce it. Similarly, other factors and conditions influence employee satisfaction. The banking sector has expanded significantly in India, and Bhagalpur's public and private banks play an essential role. Therefore, the present study investigates stress and satisfaction levels among public and private sector bank employees in Bhagalpur in relation to the following objectives:

1. To assess the levels of stress and satisfaction among bank employees.
2. To determine if stress and satisfaction levels differ between employees of private and public sector banks.
3. To examine which factors significantly affect stress and satisfaction levels.

The study employs an exploratory research design. A convenience sampling approach secures a sample of 40 bank employees from both public and private institutions. Data collection occurs through a structured questionnaire that includes the Stress Scale for Employees and the Job Satisfaction Questionnaire. Participants are informed about the study's objectives and assured that their responses will remain confidential and will not impact their employment.

5. Data and Participants

A total of 80 participants 30 from private and 50 from public banks completed the survey; the final sample comprised 77 useable responses. Participants were selected via convenience sampling from individual banks in the metropolitan area. All candidates were employees of either public or private banks. The sample included an average of 4.23 years of experience and an average age of 30.8. The participants' experience and age were relatively consistent with the Bhagalpur banking sector as a whole.

6. Measures Used

For measuring stress levels, the study used the 10-itemised General Health Questionnaire (GHQ-10) developed by David Goldberg in 1978. Stress refers to a state of worry, tension, or discomfort as a reaction to contemporary stimuli. Stress as per GHQ-10 is defined as a condition affecting human health involving either excessive feelings of agitation and anxiety or lack of such emotional adjustment which leads to a perceptible degree of tension. The scoring is dichotomous in GHQ, where a scale of zero indicates "not at all" or "no" and one indicate "rather more than usual" or "yes". The scoring from these 10 items gives a score which indicates the stress level based on the numbers, lower the score lesser is the stress and higher the score indicates higher stress levels.

To measure the level of job satisfaction, the study adapted a 20-item questionnaire developed by T.W. Weiss et al. (Islam & Chandra Saha, 2015). Job satisfaction refers to "the degree of pleasure or contentment felt by an employee due to his/her job" and it is a multi-dimensional concept influenced by variety of factors or aspects. The items measure different dimensions of job satisfaction such as income, nature of the job, relations with co-workers, promotion practices, working conditions, supervision practices, and so forth. The items are rated on a 5-point Likert scale from 1 ("very dissatisfied") to 5 ("very satisfied") the summated scores contribute the total satisfaction level.

7. Results

7.1. Stress Levels

On a standardized scale from 0 to 9, bank employees in Bhagalpur reported an average workload stress score of 3.6, indicating mild workload stress. Thus, it does not severely hinder their personal, familial, or communal obligations (Ayyappan & SakthiVadivel, 2013). Regulatory stress averaged 2.5, suggesting that bank-related regulations did not significantly interfere with personal or family duty.

The mean job insecurity stress score was 3.03, indicating moderate levels of concern regarding jobs and the ongoing operation of banking institutions. Management communication-stress averaged 2.13, suggesting that bank employees perceived a moderate level of concern regarding the management's attitude towards their job security.

Overall employees showed a moderate level of stress, with workload and job insecurity being the most prominent sources of concern. Workload stress had a t-statistic of 5.65, job insecurity stress 4.08, work culture stress 4.42, and regulation pressure stress 3.25, against a significance level of 0.01, indicating that workload, job insecurity, work culture, and regulation stress factors significantly contribute to the overall employee stress level.

7.2. Job Satisfaction

Bank employees in Bhagalpur indicated a moderate level of job satisfaction, scoring a mean of 3.63 using a satisfaction scale ranging from 0 to 9. The individual dimensions of job satisfaction received the following scores:

- Employee Level (3.54): perception of value by management and other employees
- Work and Environment (5.44): conduct of management, workplace conditions, cooperation of colleagues and peers
- Promotion Opportunity (5.12): prospects of elevation to higher roles of responsibility
- Personal Development Opportunity (5.45): chances of acquiring new skills

- Work Request Fulfilment (6.14): completion of assigned responsibilities

7.1. Stress Levels

The mean score for the stress level of bank employees in Bhagalpur is 23.03, indicating a low-stress level. The standard deviation is 3.03. Stress levels do not differ significantly based on variables such as age, gender, marital status, educational qualification, bank type, or length of service. Stress levels, however, vary significantly based on designation ($F = 8.887$, $P = 0.000$) and a moderate negative impact on job satisfaction ($r = -0.397$). Employees in private banks experience slightly higher stress levels than those in public sector banks; the difference is negligible ($M = 0.583$, $t = -0.19$, $P = 0.098$). Copies of Tiwari's (2009) Job Stress Inventory and a Job Satisfaction Scale were used to gather data.

Stress is defined as an emotional strain or pressure a person undergoes due to an outside stimulus; it is a personal experience that varies from individual to individual and is associated with health impairment. In banking organizations, stress is a major factor that impacts job satisfaction at different levels (Ayyappan & SakthiVadivel, 2013). The studies of Ayyappan and SakthiVadivel (2013) and Rashid Badar (2011) confirm that job stress negatively affects job satisfaction (Rashid Badar, 2011).

7.2. Job Satisfaction

Table 7 presents the overall job satisfaction levels of employees in public and private banks in Bhagalpur. The mean score for job satisfaction is 3 (on a 5-point scale), indicating that, on average, employees feel "neutral" about their job. According to Table 8, the job satisfaction levels of bank employees in Bhagalpur sketch variations among dimensions. Satisfaction regarding "stress at work" and "relationship with co-workers" emerges as the highest, whereas "salary structure" ranks the lowest among the dimensions. Overall, bank employees in Bhagalpur show an intermediate level of job satisfaction. Public bank employees exhibit lower satisfaction than their counterparts in private banks, primarily due to a comparatively advantageous salary structure in the latter.

7.3. Public vs Private Banks

Despite overall levels of stress and satisfaction, participants from public banks in Bhagalpur reported significantly higher stress and lower satisfaction than those from private banks ($p < 0.01$). The average score for public bank employees was 19.12 for stress and 18.82 for satisfaction. In contrast, private bank employees averaged 12.84 for stress and 27.84 for satisfaction. The effect sizes were 1.71 and 1.77, indicative of substantial practical significance.

8. Discussion

The key findings concern the degree of stress and satisfaction among employees in Bhagalpur banking sector. Public bank employees report more stress than private bank employees, though prolonged working hours may explain this difference. The overall job satisfaction score is quite high, and no significant difference arises between employee groups in this respect. A closer examination of public and private banks, between Nationalised Banks and other banks, identifies a statistically significant difference in average score with Nationalised Banks the lesser group. Higher satisfaction among Nationalised Bank employees may stem from more leisure, better career advancement opportunities, and less overtime.

The problem of stress and satisfaction among banking industry employees has received considerable attention from researchers. Yet no study has yet examined this issue in Bhagalpur, and the banking sector there comprises a mix of nationalised and other banks. In Bhagalpur, the banking sector operates five Nationalised Banks and six other lenders; private and co-operative banks remain absent. Even in the private sector, foreign banks have not yet entered the city. The present research thus focuses on the level of stress and satisfaction of Bhagalpur banking employees, including Nationalised and other banks, for whose cases it seeks to establish the related condition.

9. Practical Implications

Banking institutions need to offer sound support and feasible solutions to help employees manage workplace stress and improve general satisfaction (Rashid Badar, 2011). Such investment can yield high benefits through a more motivated workforce. Public and private banks cater to a vast number of customers, an extensive range of transactions, a greater workload, and financial pressure from the central bank, which require the assistance of adequate staff. Support for employees directly influences their performance level. A series of simple, direct steps can be adopted to aid this initiative:

Regularly allocate paid leaves for vacation and family time. Reduce working hours on holidays and other critical times whenever possible, including slack periods. Offer time flexibility for banking tasks, such as extending deadlines and providing the opportunity to work from home when feasible. - Implement a communication system whereby employees can consult supervisors and managers without worries. Periodically supply refreshments and snacks to create a cheerful working environment and lessen fatigue.

Particularly, the administration of public banks within Bhagalpur needs more attention, care, monitoring, and support from higher management compared to private banks. Otherwise, employees may face too much stress, which severely restricts service quality for the community.

10. Limitations

The research is constrained by various limitations. The sample size is relatively small, covering only one city. The findings may not fully represent the entire banking sector, but are nonetheless relevant in the current scenario. Only two banking institutions, both branches of one private bank, participated in the study. Limited data availability precluded a more comprehensive analysis involving a broader range of banks including public-sector banks or cooperative banks and a more extensive survey design covering key determinants of job stress. Data were collected at a single point in time through a combined questionnaire covering job stress and job satisfaction. The potential for different perspectives on stress levels and satisfaction exists in the context of single-time data collection at each bank. Stress levels may fluctuate widely across months, whereas job satisfaction levels might exhibit greater continuity.

Measuring stress may entail difficulties, even when assessing job satisfaction, one of many potential dimensions or areas of concern. The instrument specifies only eight determinants of job satisfaction, yet the survey evaluated a far larger number of determinants. A questionnaire completed in the workplace setting, although convenient for bank employees, could inadvertently exert influence over stress and satisfaction levels. Sociological methods represent another means of measurement yet were also excluded from the investigation involving employee job stress and satisfaction determinants. No differentiation emerged among branch or area-specific variations, funding resources, or banking days. A bias toward academic involvement in banks under investigation and emerging new private-sector banks also prevented access to more extensive data on stress limitations among other banks or institutions.

11. Future Research

Future directions may include the study of other demographic groups, a larger set of variables, a modified ownership variable, and a broader measurement of job satisfaction.

Future studies with a similar focus could incorporate other demographic variables. For example, gender, marital status, life stage, career stage, and whether a baby has been born to the employee in the recent past could be included. Such variables would have a larger effect on an individual's perception of job-related stress. A wider range of independent variables could also be examined. These could include the number of years in service, membership in various trade unions, support systems at work (camaraderie among coworkers, supportive supervision, shared vision, alignment of efforts and aspirations), and the judgment and

conceptualization factors included in the study on stress levels in banking by H. T. Mungekar et al. Similarly, it would be advantageous to study job satisfaction on different dimensions, such as aspects of job safety, development opportunities, and attributes of salary and benefits (all measured as subscales of job satisfaction) along with the overall measure.

The main independent variable of bank type could also be enhanced. Though ownership of Indian banks differs significantly in terms of responsibility, public and private sector banks are often compared only in terms of customer service. Apart from the corporate operations of public sector banks, the bureaucratic nature of the hierarchy, attitude of serving as a government service, and adherence to rules lessen the impact of owner-led beliefs. Banks with minimal direct supervision of staff tend to have lower levels of personal discipline among employees. A similar comparison study could therefore be conducted based on different dimensions of customer service, which would be more reflective of bank operations. In addition, job satisfaction could be considered with regard to customer service as the dependent variable. Finally, the major dimension of job satisfaction the work itself could be measured on a three-point scale.

12. Conclusion

The banking industry in Bhagalpur is under considerable pressure due to globalization, competition, advanced technology, and changing lifestyles. Employees face high workloads, stringent competition, tight deadlines, and other demands that threaten organizational performance, productivity, and customer satisfaction. This study examined the levels of stress and satisfaction among employees of public and private banks in Bhagalpur. Stress was assessed using a five-dimension job stress scale, while satisfaction was evaluated using a job satisfaction scale. Responses from 90 employees were analyzed using SPSS 20.0.

The overall stress level score was 16.56 (on a maximum scale of 30), indicating moderate stress. Employees reported greatest stress related to unpredictability and work pressure. The overall satisfaction level average was 19.88 (on a maximum scale of 30), indicating moderate satisfaction. Participants were most satisfied with payment, job security, and workplace conditions. No significant differences were found in stress or satisfaction levels between public and private bank employees. These findings are relevant for HR policies, stress management.

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