Chapter VIII: Summary, Implications and Directions for Future Research

Work plays a critical role in the lives of individuals which has contributed to the phenomenon of stress for both individual employees and the organizations. Stress, at work, is one of the threats in providing a healthy platform of work to employees. The organizations have realized the nature of stress as a *new age killer* due to which a lot of human potential is drained out. It is associated with low motivation and morale, decrease in performance, low job satisfaction, low quality products and services, poor internal communication and conflicts, etc. On account of this, the organizations are turning towards giving some attention to the health of their employees, not only physical but mental also, by undertaking the integration of the individual with the organization as their strategic activity.

The integration of an individual within the organization chiefly takes place through a system of roles. Roles are a key aspect of employees’ job-related functions and include expectations employees have of one another and about the jobs they perform within the organization. The stress induced due to roles performed by individuals as employees at workplace, has been one of the most persuasive
organizational stressors the outcomes of which have been found to be costly to the organization.

The previous work in the area of role stress has made available a number of variables which are sources of stress, inherent in the individual as well in any organizational setting. However, the previous studies in this area of research indicate that the role stress as a phenomenon has hardly been understood in its entirety and comprehensively in case of commercial banks particularly in the Indian context. Considering it, the present study has been undertaken to add to the existing literature and to explore the unknown or less explored areas of role stress phenomenon. The present part of the composition has been dedicated to the conclusion and main findings followed by theoretical and policy implications flowing from the study. The chapter has been divided into three sections. Section I deals with the summary and conclusion emerging out of the present study, while the implications have been deliberated in section II. Finally, the limitations of the study and the directions for future research stemming from it are discussed in section III.
Section I

8.1 Summary and Conclusion

The study explores the phenomenon of role stress and examines its various aspects with regard to commercial banks.

8.1.1 Objectives of the Study and Research Methodology

The objectives of the study entail the examination of dynamism of role stress at commercial banks from the perspective of an exploration of the sources of role stress, identifying the coping strategies used by the employees, segmenting the employees on the basis of their role stress experiences, examining the determinants of role stress based employee segments and proposing a comprehensive model for role stress phenomenon at commercial banks.

In order to commensurate the objectives, primary data from a sample of 550 full time employees of public as well as private sector commercial banks have been collected. Participants in the present study comprise of employees engaged in frontline work with customers in commercial banks. With the purpose to prepare a micro level, pragmatic and empirical case for role stress, the study concentrated on a specific part of the country. This has enabled to analyze different dimensions, behaviour and patterns of role stress of employees of public and private sector banks. This way, in the present study primary survey has been
conducted for the front line employees of public and private sector commercial banks of Jammu and Kashmir State of India.

A combination of approaches including questionnaire, interviews and observation have been used in order to collect the primary data. Principally, the primary data has been collected from the employees of sample units with the help of a well-structured and pre-tested questionnaire. The sectoral requirements of the commercial banks have been taken into consideration while preparing the questionnaire covering a number of facets of role stress, its correlates and other information.

Various variables underlying the dynamics of role stress namely, organizational variables (organizational climate, peer stress, type of bank, number of additional work held), socio-economic variables (age, salary, work experience, gender, nativeness, marital status, working status of spouse, family type, education), personality dispositions (stress propensity, locus of control, behavioural strain, coping style) have been assessed in the study. Additionally, indicators for performance like number of promotions, number of rewards received, number of times appreciation received and number of increments received for good performance have also been included in the study.

The final instrument developed, assessing all the above variables, has been used for the survey. The study uses various econometric and
statistics tools to arrive at the results. The various tools applied in the present study are two-independent-samples t-test, one-way analysis of variance, factor analysis, cluster analysis, multinomial logit regression analysis, and path analysis. SPSS version 14, E-views version 6.1, and AMOS have been used to estimate the results.

8.1.2 Major Findings of the Study

The study has revealed that there are eight underlying role related factors which lead to role stress amongst employees of commercial banks, namely, role indistinctness, role excess, role invasiveness, role divergence, role augmentation, self-diminution, role fortification and resource shortage. The eight factors so derived account for 60.35 per cent of the total variance.

‘Role Indistinctness’ has emerged as the most important factor accounting for 14.20 per cent of the total variance with eigen value 3.12. It suggests that employees experience role stress because of non-clarity of issues, ambiguous directions, unclear scope and responsibilities in their role. The second important dimension of role stress which emerged from factor analysis is ‘Role Excess’. This factor accounts for 12.59 per cent of the total variance. It implies that the employees are facing excess workload which coupled with quality issues and lack of resources is contributing to their role stress. The invasive character of roles i.e. ‘Role
Invasiveness’, where employee feels unable to attend to the non-work issues of his life, is another most important factor causing role stress which accounts for 6.81 per cent of the total variance. It implies that employee’s inability to keep a balance between work and personal life is contributing to the role stress at workplace.

The fourth role stressor has been found to be ‘Role Divergence’ which explains 6.19 per cent of the total variance. It points out that the employee becomes stressed when he feels that he is unable to satisfy the demands of clients, seniors and others due to their divergent nature. ‘Role Augmentation’, i.e. lack of scope for escalation of role, is the next stressor leading to role stress of employees at banks. This factor explains 5.76 per cent of the total variance. The factor ‘Self-Diminution’ which indicates that personal shortness in the role can be a contributor to role stress. It accounts for 5.17 per cent of the total variance. Factor analysis has acknowledged ‘Role Fortification’ as another role related factor contributing to the role stress of the respondents which explains 4.90 per cent of the total variance. It reveals that prevalence of too much responsibility for routine and monotonous tasks leads to stress as these type of tasks may not test the stretchable limits of the person making him yearn for challenging tasks. ‘Resource Shortage’ has been revealed as another independent role related factor with eigen value 1.04. It
reveals that the respondents of the present study experience stress when they are devoid of resources, human and material, at work.

A comparative depiction of public and private sector banks for the different dimensions of role stress indicates that public and private sector commercial banks do not significantly differ on role indistinctness, role invasiveness, role divergence, self-diminution, resource shortage and role excess. However, ‘role augmentation’ is one such constituent of role stress where private sector banks scored appreciably lower than the public sector banks. Moreover, statistically significant difference, at 1 per cent level of significance, has also been reported on ‘role fortification’ aspect of role stress indicating stress due to lack of enrichment of roles more a characteristic of public sector banks.

Although, the banks in the public sector are more characteristic of role indistinctness, self-diminution, role invasiveness, resource shortage and banks in private sector of role excess and role divergence, but the difference is found to be statistically insignificant. This shows that majority of the role stress dimensions, which explain more than 2/3rd portion of the explained variance of the extracted factors; do not significantly differ amongst public and private sector banks. The
dimensions of role stress can be attributed to both public and private sector banks or in other words to the banking sector in general.

The study also reveals that employees use seven coping dimensions for combating role stress which explain 62.46 per cent of the total variance. ‘Submissive Coping’ which broadly relates to putting off a situation, which one feels incapable of handling, has emerged as the most important coping strategy used by the employees of the banks accounting for 18.37 per cent of the total variance. A passive approach to coping is what characterizes submissive coping dimension. Factor analysis has recognized ‘Functional Coping’ as a coping factor which accounts for 12.71 per cent of the total variance. It indicates that the second most important coping dimension used by the employees is to confront the problem head on and devote time and energy to tackle it. The next vital coping dimension used by the employees is ‘Diversion coping’ explaining 8.03 per cent of the total variance. This dimension helps in diverting the attention of the individual from the problem to recreation thereby adapting to the environment. ‘Relaxation Coping’ is another source of coping among the employees which explains 6.73 per cent of the total variance. Relaxation strategies like meditation, yoga and physical exercises may facilitate in increasing the tolerance for stress. ‘Third-party Support Coping’, which includes not seeking
professional help and delegating responsibility, is another important intervention for coping with role stress used by the employees. ‘Cognitive Restructuring Coping’ has been revealed as another coping related factor with an eigen value of 1.07 and explaining 5.36 per cent of the total variance. It suggests that efforts to manage the appraisal of the stressfulness of the event are also a vital intervention for coping with role stress. Factor analysis has also acknowledged ‘Transitory Reinforcement Coping’ as another coping dimension used by the employees of the banks. It accounts for 5.22 per cent of the total variance. Strategies like taking tea or coffee may give temporary relief from stress as depicted by this dimension. The results also indicated that public and private sector commercial banks do not significantly differ on all the coping dimensions. It implies that type of bank does not differentiate the choice of coping by the employees.

With an objective to segment the employees on the basis of role stress experienced by them and to identify the influence of organizational, demographic, personality and performance related variables on the identified segments, cluster analytical and multinomial logit regression techniques have been applied. The application of cluster analysis uses the Wards Hierarchical method to segment the employees. Cluster solutions of two to three group partitioning have been assessed
and it is exposed that the sample would best be grouped into three clusters. The clusters have been defined on the basis of the distinguishing characteristics prevalent in the three segments of the respondents revealed through mean values scored on each of the measures of role stress. Accordingly, the three clusters are named as, Overloaded, Unclear, and Underutilized. The first cluster of employees is overloaded (N=178) with excess amount of work which affects their off-work life. On the contrary, the second cluster (N=163) is most bothered by the ambiguity at workplace which is evident in the unclear duties, responsibilities, expectations and directions in their roles. Lastly, the third cluster (N=160) consists of those set of employees who are underutilized at work.

The results indicate that the employees of private sector banks are more likely to be segmented in the unclear and underutilized clusters in comparison to overloaded cluster. The results also indicate that the perceived unfavourableness of climate leads to an increase in odds for overloaded cluster. Also, when employees perceive higher peer stress, the chances of their segmentation in overloaded cluster also increases. Similarly, employees holding no additional work are more likely to be segmented in the unclear cluster as compared to overloaded cluster.
An employee with higher work experience is less likely to be segmented in the unclear and underutilized cluster. On the other hand, increasing age raises the chances of employee grouping in underutilized cluster. Also, with increase in salary, the odds are in favour of employee segmentation in unclear cluster. Amongst the performance related predictors, it has been revealed that one is more likely to be clustered in the unclear and underutilized segments when he has not received reward for his performance. A rise in the chances of employees coming together in unclear cluster by 9.8 per cent and a fall in the probability for overloaded and underutilized clusters by 0.4 per cent and 9.4 per cent are also revealed for an employee receiving less than or equal to one appreciation. Other performance related variables, namely, promotion and increments have not shown statistically significant results for cluster membership. As regards, role stress based clusters and personality related variables, higher stress propensity and behavioural strain increases the probability of employee segmentation in overloaded cluster. Furthermore, the avoidance coping style predicts employee membership in unclear cluster over overloaded cluster. The results point out the role played by personality in determining the role stress based segments where stress propensity and behavioural strain may add to the perception of being overloaded amongst employees and avoidance
coping style may reinforce non-clarity. Similarly, external locus of control increases the probability of employee segmentation in the overloaded cluster in comparison to its counterparts. The heterogeneous nature of role stress based employee segments is, thus, exposed in the study.

Further, for a comprehensive investigation into the phenomenon of role stress at commercial banks, an effort has been made to explore the antecedents and consequences of role stress phenomenon by testing a model based on empirical arguments. The proposed theoretical model has been built to argue that several individual and organizational variables influence the level of role stress faced by the employees. Such variables relate to the sector to which bank employee belongs, perceived organizational climate, age, salary, work experience, stress propensity and locus of control. The role stress, so experienced, may exhibit in the behaviour of the employee which might deviate from normal functioning depicted through anger, depression, frustration, anxiety, etc. The behavioral strain, in turn, might influence the kind of coping style used to combat role stress, namely, approach or avoidance. The coping style, further, may have an influence on the performance indicators of the employees like promotion, increments, rewards and appreciation. A recursive path analysis has been used to estimate the
relationship between the variables. The findings suggested that an improvement in the model is possible by modifying the basic model. Based on the information provided by structural estimates and modification indices, a modified model has been built. Only significant structural paths have been retained in this rival model. Estimation of this modified model (Model II) showed much better fit statistics which reached the minimum threshold for acceptable model fit. The revised model indicates that individual’s personality framework and perception about the organizational climate can influence the experience of role stress at work. In particular, individuals with external locus of control are found to experience high role stress at their workplaces. Moreover, stress prone individuals are also found to experience more role stress. Additionally, the unfavorable organizational climate perceived by the individual contributes to the high role stress experiences of the individuals at the workplace. The role stress so experienced leads to behavioral exhibition of it in the form of strain which in turn directs an individual towards the use of avoidance coping for the management of role stress. Avoidance coping affects the appreciation received by the individual for his work specifically resulting into less number of appreciation reported by the employee. The integrated role stress model for employees of commercial banks reinforces the central part played by
the individual and his perceptual framework in determining the phenomenon and its effects. It may provide an important direction for designing stress management programmes at banks.

Section II

8.2 Implications of the Study

The policy and theoretical implications of the study are noteworthy.

8.2.1 Policy Implications

The practical significance of the study is to suggest policy implications to the organizations and employees so that efforts for the management of role stress can be taken up. In view of that some policy implications emanating from the findings of the study are presented below:

Banking Sector and Role Stress

a) The generic dimensions of role stress, based on the pattern of responses of all employees on the role stress measures, do not differ across public and private sector banks. As public and private sector commercial banks have not shown statistically significant differences in the major dimensions of role stress, which have explained more than 2/3rd portion of the explained variance of the extracted factors, it is inferred that role stress and its dimensions are prevalent at both public and private sector
commercial banks. The results indicate that at the aggregate level, the public and private sector commercial banks do not show considerable differences in the experience of role stress measures. Also, the coping dimensions do not differ in public and private sector banks. The comprehensive model also reinforces that the type of bank does not significantly determine the role stress. It implies that role stress and coping measures may be determined by factors other than type of bank.

b) At the disaggregate level, type of bank is found to determine employee membership in heterogeneous clusters when compared with each other. The results imply that public sector commercial banks must institute mechanism to rationalize the work amongst its workforce as overloaded cluster is found to be more prevalent, thereat, in relation to other clusters. Employee perception of underutilization is also of prime concern to the private sector banks as the odds of underutilized cluster have been found to be more in comparison to overloaded cluster.

**Customized Approach to Role Stress Management**

a) The importance of the study lies in providing a focus to organizations in planning to build a healthy working environment while reducing the risk of role stress. The results
provide strong evidence that the employees as such may not seek a stress management intervention per se; rather they may seek what that intervention could do for them in context to the stressor facing them as three segments of employees have been identified on the basis of experience of role stress namely, overloaded, unclear and underutilized. Careful and well-planned implementation strategies conducive to the requirements of each cluster so identified can provide a fruitful result to the employees and organization.

b) The heterogeneity in the role stressed workforce of commercial banks is reflected in the findings which imply that substantial differences exist in the three segments of the role stressed employees. Organizational, demographic, personality and performance variables are found to determine cluster membership of employees. The role stress based employee segments are, therefore, qualitatively distinct segments and must not be lumped together. Any approach to role stress reduction in the organizations without taking into account the differences in work groups may not deliver desired results. The banking organizations, thus, may take tailored measures to manage the measures of role stress affecting groups of employees. A
customized approach shall also enhance an understanding of strategic human resource management. It can guide organizational policy for the management of role stress at work too, as ‘one programmes fits for all’ approach may not bring fruitful results for stress reduction.

**Role Design**

a) Acknowledging the role stress dimensions, it is implied that effective role design issues may contribute in the successful management of role stress.

b) Communicating effectively to reduce ambiguity, rationalizing work to reduce overload, building supportive work relationships to reduce the perception of underutilization, etc. may put in a positive air reducing role stress at work.

c) Since, the majority of role senders of the employees come from their immediate work group, i.e. seniors, peers and subordinates, it is suggested that attempts to relieve role stress, by focussing on communication, should concentrate on team or group support building and the development of individual communication skills (Smeltzer, 1987). Openness, by means of communication, at work shall also clarify and sort the divergent expectations in the role. Role divergence may be overcome by engaging in stricter
policy enforcement which may help in clearing any inconsistency between employee expectations and capabilities and others’ expectations.

d) Efforts to provide growth and learning opportunities to the employees must be encouraged to offset stress created by role augmentation, role fortification and self-diminution factors identified in the study. Opportunities for growth and learning in the form of training, development, challenging assignments, etc. may have relevance whereby increasing the variety in work is likely to increase interest and motivation of the employees and will reduce role stress caused due to lack of it at banks. Moreover, lack of adequate resources at work, which has been found to be a factor causing role stress, may end up in an experience of even greater workload as it may have direct negative effects and/or may interact with role excess dimension to produce negative effects (Chand & Sethi, 1997). Planning for making available the required resources is, therefore, imperative for reducing role stress at banks.

e) Commercial banks need to plan for role designing carefully in order to create a well-structured role environment and a wellbalanced role schedule to reduce stress and uncertainty.
The Individuals: Potential point for therapeutic intervention

a) The high propensity and greater behavioural symptoms demonstrated by the overloaded cluster point out one of the important determinants of work overload of employees which may lie hidden in their personality. The role stress based clusters of employees have an association with their coping style where clarity of role expectations can reinforce approach coping style as avoidance coping style leads to an increase in unclear cluster of employees. External locus of control has also been found to be a crucial variable in determining the existence of employees in overloaded cluster in comparison to the other clusters. Emphasizing the role of personality in relation to role stress in the workplace could lead to perceiving role stress as a individual related phenomenon.

b) The relation of personality variables with role stress based clusters of the bank employees implies the usefulness of employee training in moulding the personality attributes like propensity, locus of control, management of work behaviour, etc., for the management of role stress. Management development programmes, workshops and activities can also be initiated to create awareness on the nature of role stress and
assist employees to cope effectively. Behavioral modification and psychological therapy methods may be structured so as to focus on the personality constructs.

c) The commercial banks are also required to wake up to the fact that role stress has multifaceted relationship with performance and performance related benefits. The performance benefits in the form of rewards and appreciation have been found to influence the employee segmentation in the unclear cluster which shows the importance of clarity in role expectations for an elevation in performance. A decrease in rewards is also found to be associated with increase in employee membership in underutilized cluster over overloaded cluster which indicates that where performance benefits can lower the perception of underutilization at workplace, it may also increase the workload of employees thereby increasing the overloaded cluster. Nevertheless, an organization aiming at reducing the role stress at work faces an uphill task in optimizing utilization of the capabilities of its workforce and at the same time not increasing the workload of employees beyond a functional level.

d) The demographic variables also reflect on important information for management of role stress as, for example, the commercial
banks must make sure that with increasing work experience the employees are not bombarded with work overload. It has been revealed in the study that rise in work experience has been associated with a probability for an employee to fall in the overloaded cluster. Therefore, proper mechanisms should be instituted for employee assistance in the new role like grooming by a senior person, work rationalization, etc. Moreover, increasing age raises the chances of employee grouping in underutilized cluster which indicates the need for a well-knit human resource function emphasizing the development, utilization and maintenance of employees.

e) Taking a holistic approach, the comprehensive model of role stress at commercial banks also implies the part played by individuals in determining the phenomenon. Individual’s personality and perceptual framework is linked to role stress, psychological functioning, coping style and performance, it, therefore, offers a potential point for therapeutic intervention. The subsequent impact of the individual’s psychological well being on coping and his performance has important bearing for the individual and may be indirectly for the organization.
f) There must be a heightened awareness of the role stress dynamics among the employees of banks who should take constructive ways of reducing it not only for their own benefit but also for their organizations.

g) The person-situation dyad, thus, provides a useful model for handling both individual differences and the presence of role design issues.

8.2.2 Theoretical Implications

The theoretical significance of the findings of this study is noteworthy as it has recognized, built and extended on prior research conducted in the area of role stress and made an attempt in filling in voids in segmentation of employees on the basis of role stress experienced by them at workplace. The categories of employees have been revealed to be overloaded, unclear and underutilized segments in the present study at commercial banks. It has helped to clarify some of the confusions in the realm of role stress by exhibiting that segment of employees, as portrayed by a set of distinct characteristics, cannot be treated as homogeneous units experiencing the same type of role stressors and accordingly, medicated in the same manner. Also, the integrated role stress model for employees of commercial banks has underlined the key part
played by the individual and his perceptual framework in determining the phenomenon and its effects. The identification of generic dimensions of role stress and coping in commercial banks, further, strengthens confidence in understanding the complex role stress phenomenon.

The study has, thus, identified that role stress is an intricate process involving a number of interactive facets. Any effort of managing role stress at work would require an understanding of these aspects and their contribution in exacerbating role stress. To do this, awareness about the various facets of role stress, both at the individual and organizational level, is necessary. Enlightened by the awareness, appropriate efforts should be initiated for the management of role stress. The present study has made a little contribution in this area; however, there is a lot further scope for research.

Section III

8.3 Limitations of the Study

The challenges and limitations of the study must be taken into account while interpreting the findings. The data from this study is derived from self-report questionnaires increasing the chances of common method variance effects (Fairbrother and Warn, 2003). Other than primary data, the study could have been supplemented by
secondary data on the various indicators, determinants and consequences of role stress. However, lack of availability of such data, particularly in case of India, has been another limitation of the study. Another limitation of this study is that it measures the subjective perception of the employees towards role stress and the determinants like climate, peer stress, etc. which may be different from the objective reality at the workplace. Many a times during meetings and interviews, the employees showed lack of empathetic attitude for understanding the relevance of the study and for divulging true information on the various aspects on the questionnaire. However, generally the employees were cooperative and accommodating. Many respondents, acknowledging the seriousness of the study, gave information and filled in questionnaire almost immediately on request. Additionally, the study makes use of cross-sectional data which limits the interpretation of findings to a point of time only and does not represent a trend in the phenomenon of role stress. Also, the employees have been contacted at their workplaces due to which their responses may be biased.
8.3.1 Directions for Future Research

Role stress is an important phenomenon in organizational and individual life and as such deserves different dimensions to be researched. Future studies may use multiple sources for understanding the role stress phenomenon to avoid the problem of common method variance. The present study is confined to only front level employees of commercial banks. Therefore, involving other categories of employees from different levels of management might lead to more insights into the phenomenon and provide direction for efforts to identify an appropriate approach for the management of their role stress. Additionally, future research can incorporate examination of change in cluster membership of the respondents and the determinants of such clusters on account of time as well as the interventions adopted by organization and employees. Thus, further research can also be designed to test the effectiveness of stress management interventions. Exploring the role stress phenomenon for professionals other than from banks can also give understanding of the specific nature of their role stress.