

### **3. Methodology of the study**

This study is based on primary data. The data were collected through a well-organized questionnaire at different locations in Dhaka city and these locations were taken for representativeness and for time and funding limitations. The banks were selected based on their financial stability and most of them are second generation banks in Bangladesh.

### **3.1 Data source:**

- **Primary Data:** Primary data were collected through personal interview and a well-organized questionnaire from selected banks.

### **3.2 Method of Data Collection:**

- **Study locations:** Locations were Banani, Uttara, Baridhara, ModdhoBadda, Rampura, Malibag, Mothijheel in Dhaka, Bangladesh.
- **Target Population:** Target Population was commercial bank employees.
- **Sample Size:** Sample Size was 150 employees from state owned and 150 employees from private commercial banks.
- **Sampling Frame:** Questionnaire survey was conducted from available willing employees from each branch of selected banks and areas.
- **Types of Survey:** Questionnaire survey.

**3.3 Statistical Applications:** All data are analyzed through MS Office Package.

#### **4. Analysis and Interpretation of the Survey Data**

#### 4.1 Data Analysis and Interpretation:

From the below table 1, it is shown that 41% employees are 31 to 40 years old and 28% is 41 to 50 years old and another 25% is 20 to 30 years old and 33% has 31,000 to 40,000 taka salary range and 30% have salary range more than 50,000 in state owned commercial banks.

**Table 1:** Percentage of employee age range and salary range of respondents from the state owned commercial banks.

Age Range (Years)	%	Salary Range(Taka)	%
20-30	25	10,000-20,000	1
31-40	41	21,000-30,000	12
41-50	28	31,000-40,000	33
More than 51	6	41,000-50,000	24
		More than 51,000	30

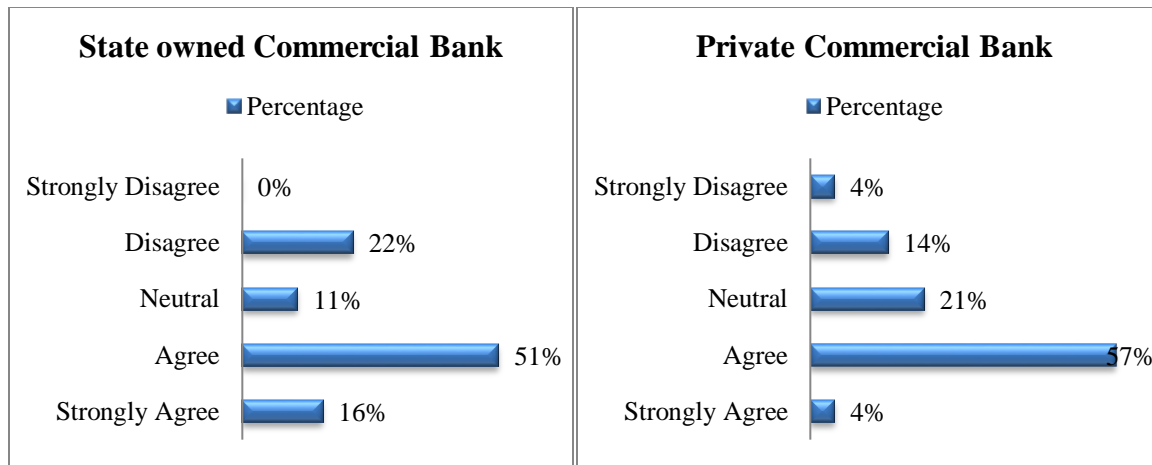
From the below table 2, 55% employees are 20 to 30 years old and 35% was 20 to 30 years old and 35% employees' salary range is 41,000 to 50000 and another 35% has more than 51000 salary range respectively.

**Table 2:** Percentages of employee age range and salary range of respondents from the private commercial banks.

Age Range (Years)	%	Salary Range(Taka)	%
20-30	35	10,000-20,000	1
31-40	55	21,000-30,000	12
41-50	7	31,000-40,000	17
More than 51	3	41,000-50,000	35
		More than 51,000	35

##### 4.1.1. Employees Feel Stressed at Workplace:

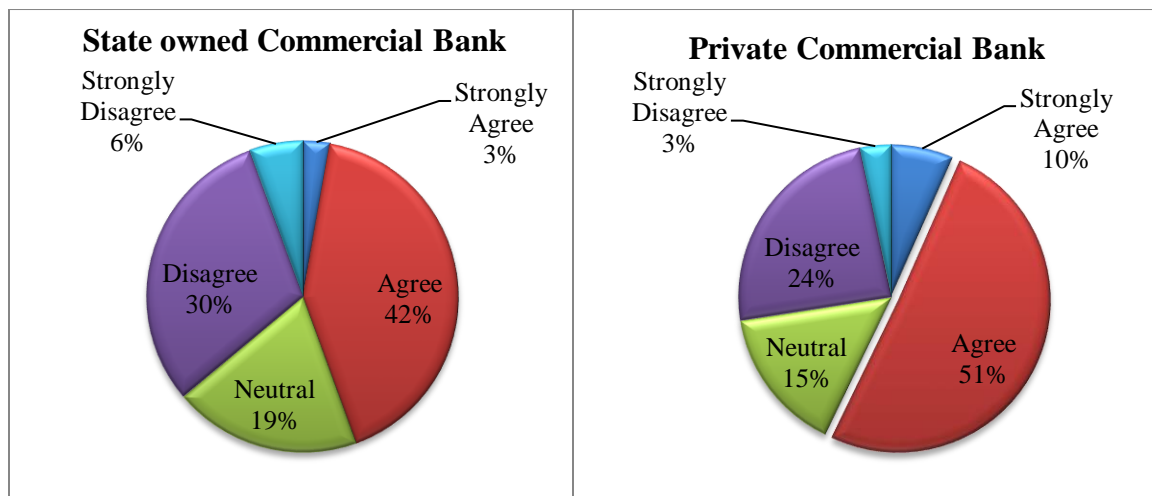
Figure 4 reveals that 53% respondents of state owned banks agree and 16% strongly agree that they feel stressed at workplace but 22% disagree while 57% respondents from Private commercial banks agree and 4% strongly agree with it and only 14 % disagree.



**Figure 1:** Percentage of respondents mentioned they feel stressed at workplace.

#### 4.1.2. Stress varies on professional Education:

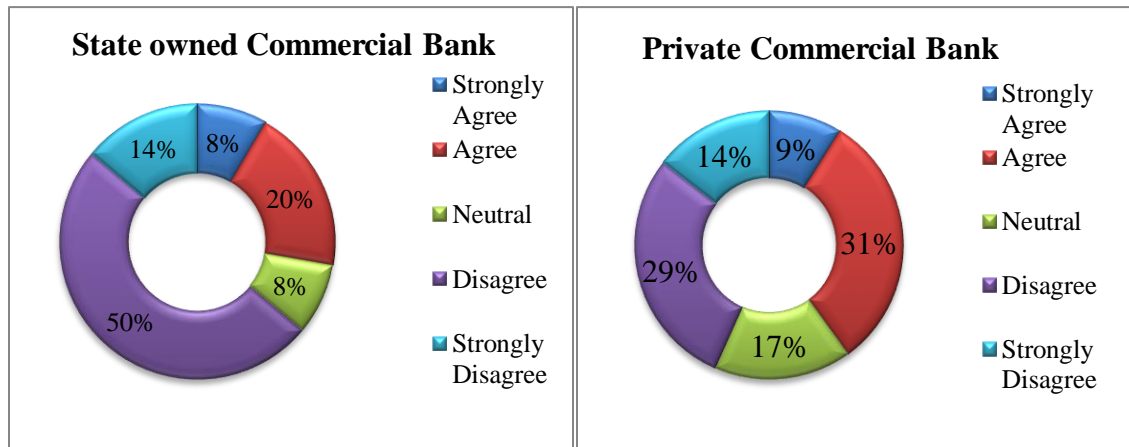
From Figure 3, it is visible that 42% Respondents of state owned banks agree that stress vary on professional education. On the other hand, only 30% disagree and 51% of private commercial banks' respondent agrees with it while only 24% disagrees.



**Figure2:** Percentage of respondents mentioned stress varies on professional education.

#### 4.1.3. Job Insecurity as a Stressor:

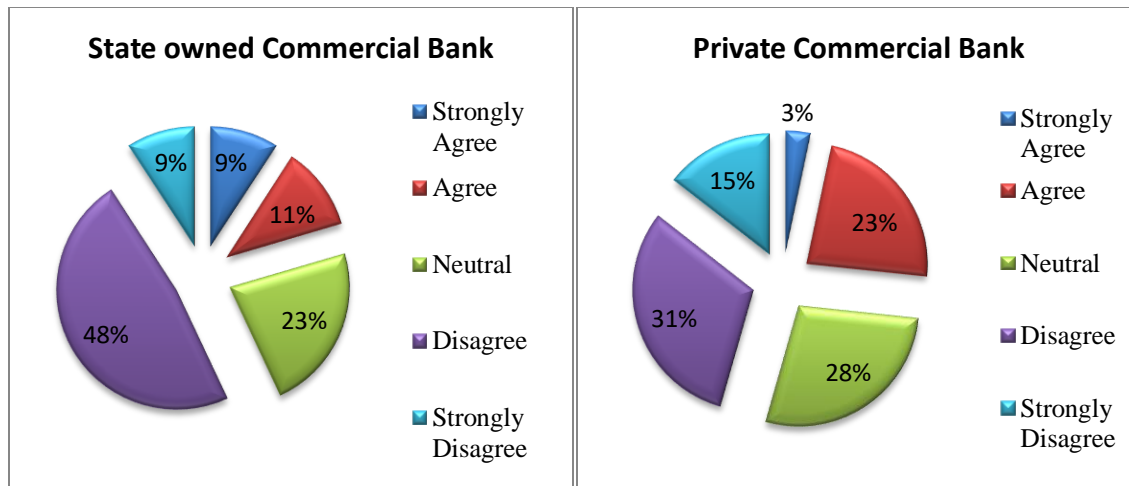
Here, 20% respondents of state owned commercial banks agree that job insecurity is a stressor for them but 50% disagrees with it and in private commercial banks 31% agrees with it and 14% strongly agrees with it while 29 % disagrees and 9% strongly disagrees.



**Figure 3:** Percentage of respondents mentioned job insecurity as a stressor.

#### 4.1.4. Lack of Cooperation from seniors and Co-Workers:

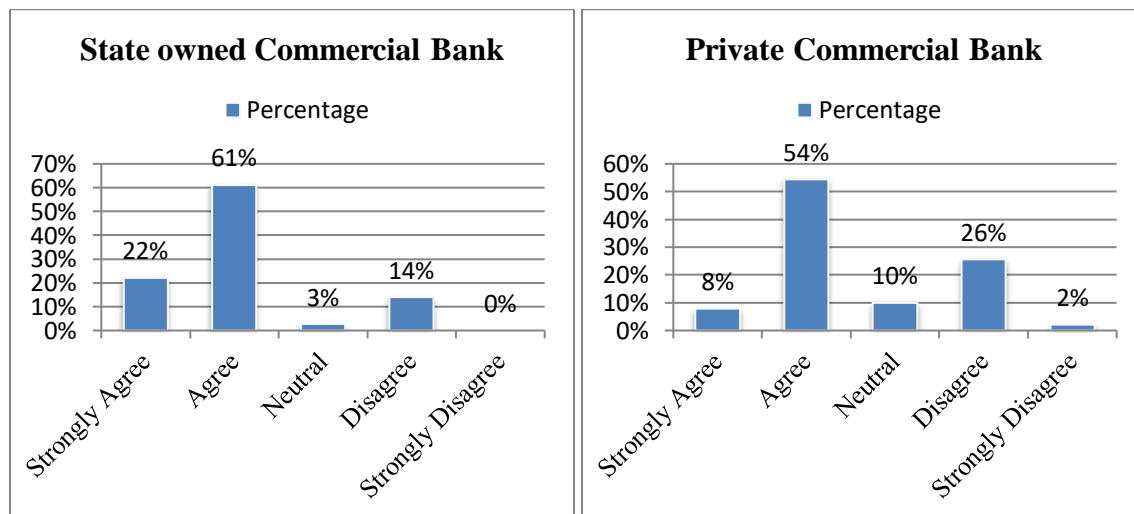
From the below graphs, it is visible that only 11% respondents from state owned commercial banks agree that lack of cooperation from seniors and coworkers is a stressor. On the other hand, 48% disagree with it. 23% respondents of private commercial banks agree and 31% disagree that lack of cooperation is a stressor for them.



**Figure 4:** Percentage of respondents mentioned lack of Cooperation from seniors and Co-Workers as a stressor.

#### 4.1.5. High Workload:

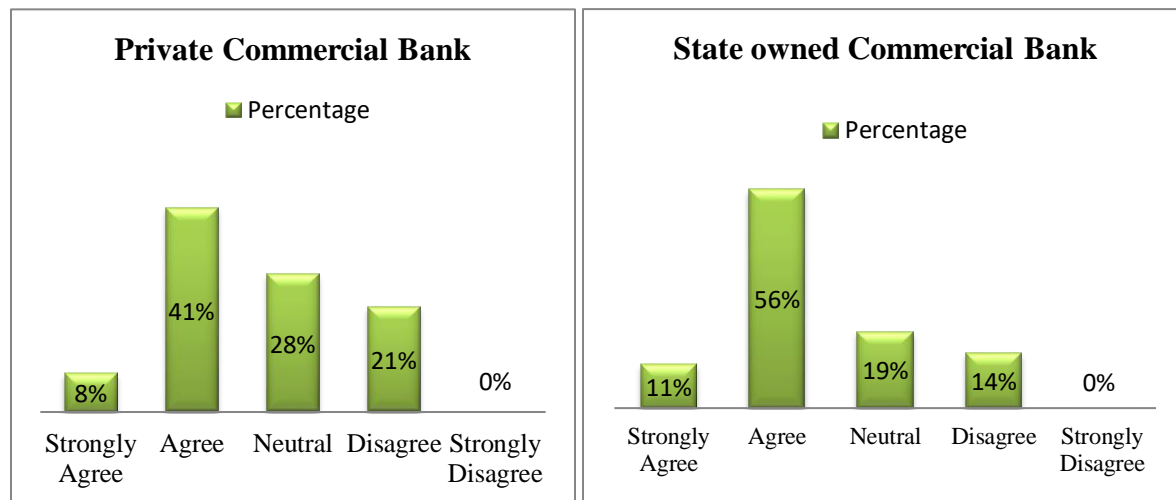
From state owned commercial banks, 22% respondents strongly agree and 61% agree that high work load within short time is a stressor for them and from private commercial banks 8% strongly agrees and 54% agrees it.



**Figure 5:** Percentage of respondents mentioned High workload within limited time is a Stressor.

#### 4.1.6. Doing Monotonous Work:

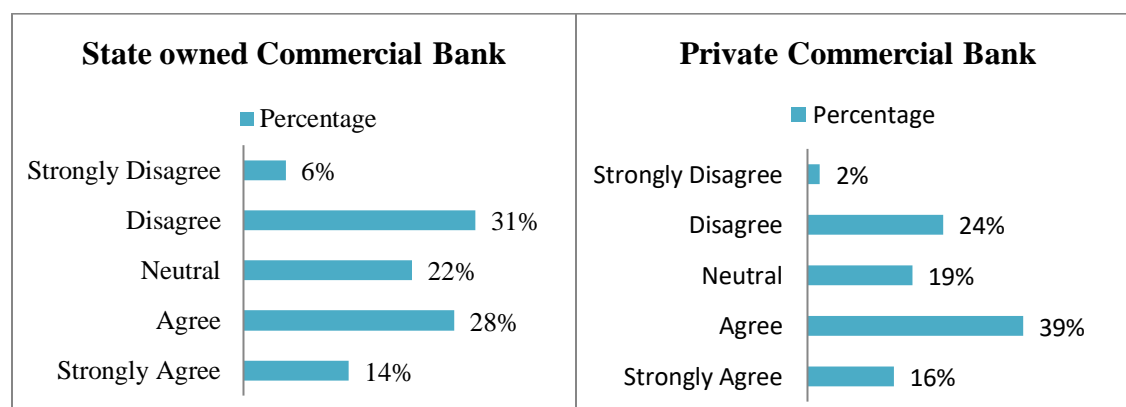
Figure 8 shows 56% respondents of state owned commercial banks agree that doing monotonous work at their profession is a stressor that leads them to more stress and 11% strongly feel so and in private commercial banks 41% employees agree with it and 8% strongly agree.



**Figure 6:** Percent of respondents mentioned doing monotonous task is stressful.

#### 4.1.7. Unpaid Overtime as a Stressor:

28% respondents of state owned commercial banks agree and 14% strongly agree that unpaid overtime work is a stressor for them while 31% disagree with it. 39% respondents of private commercial bank agree and 16% strongly agree it and only 24% disagree with it which is similar with response of state owned private banks.

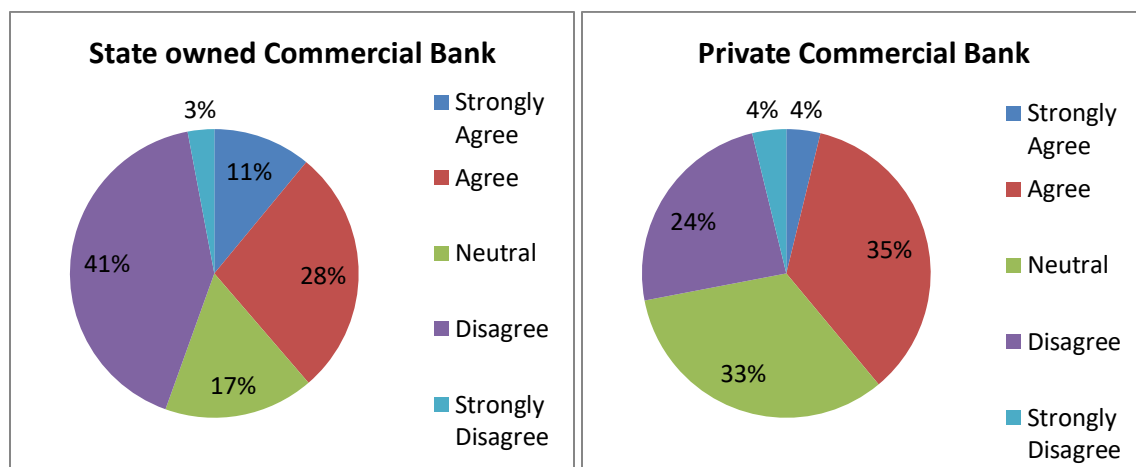


**Figure 7:** Percentage of respondents mentioned unpaid overtime as a stressor.



#### 4.1.8. Organizational Environment is a Stressor:

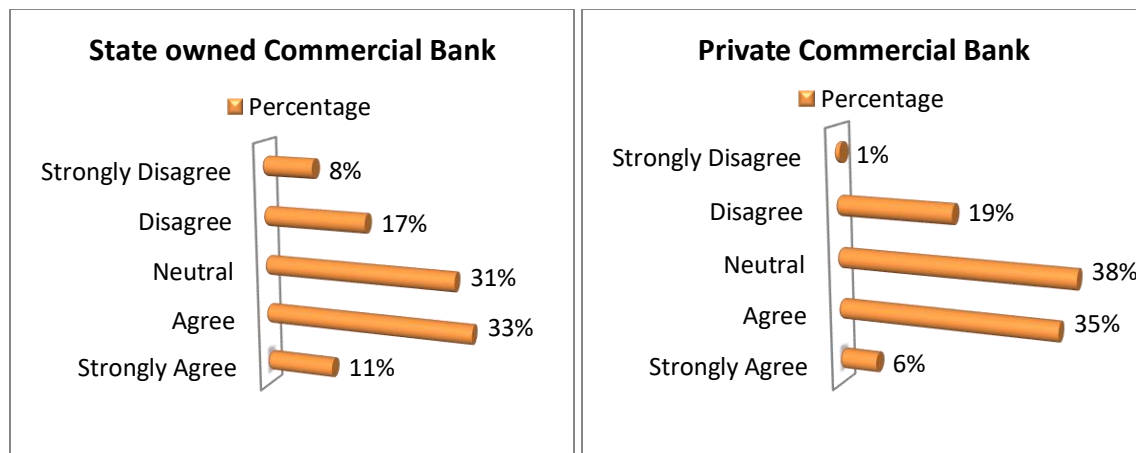
Figure 10 shows 28% respondents of state owned commercial banks agree and 11% strongly agree but 41% disagree that organizational environment stressed them. On the other hand, 35% respondents of private commercial banks agree and 4% strongly agree with it while 24% disagree and 33% was neutral.



**Figure 8:** Percentage of respondents mentioned Organizational Environment is a Stressor.

#### 4.1.9. Role Ambiguity Is a Stressor in Banking Profession:

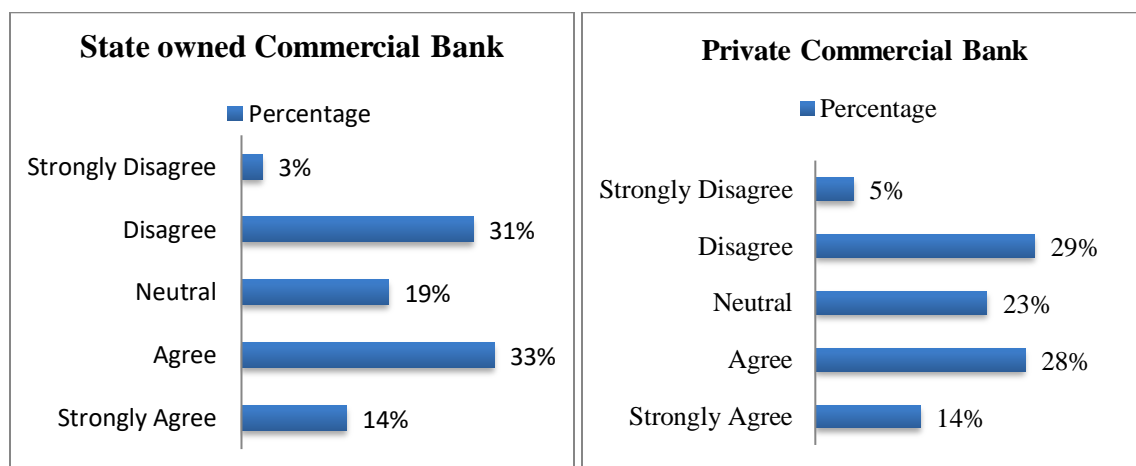
From the below graphs, 33% respondents of state owned commercial banks agree that role ambiguity is a stressor in banking profession and 11% strongly agree while 31% is neutral and only 17% disagree. Similarly, 35% respondents of private commercial banks agree and 38% are neutral and only 19% disagree.



**Figure 9:** Percentage of respondents mentioned role ambiguity is a stressor in banking profession.

#### 4.1.10. Comparatively Low Career Growth:

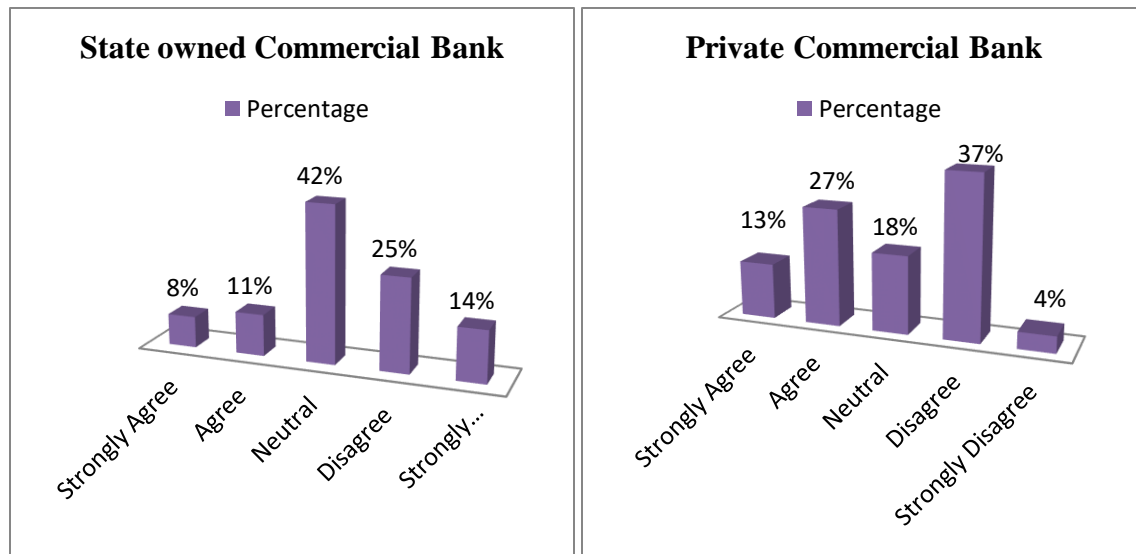
Data analysis reveals, 33% respondents of state owned commercial banks agree and 14% strongly agree that comparatively low career growth in banking job is stressful while 31% disagree with it. On the other hand 28% respondents of private commercial banks agree and 14% strongly agree with it and about 29% disagree.



**Figure 10:** Percentage of respondents mentioned Comparatively Low Career Growth is a Stressor in Banking Job.

#### 4.1.11. Low Salary as a Stressor:

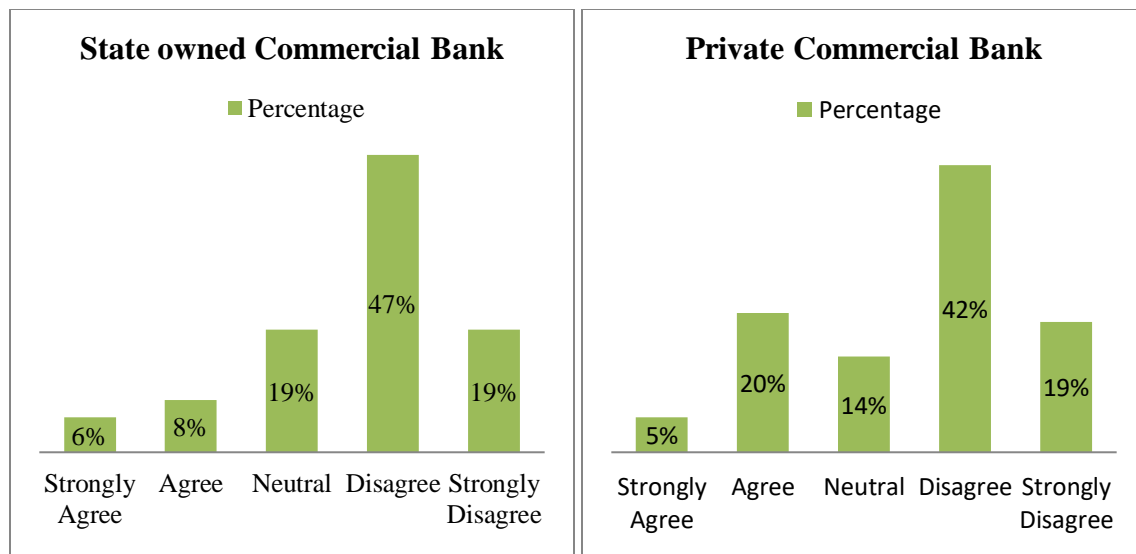
Here, 42% respondents of state owned commercial banks are neutral and only 11% agree with it and 25% disagree that low salary is a stressor for them. On the other hand 27% respondents of private commercial banks agree and 37% disagree with it.



**Figure 11:** Percentage of respondents mentioned low salary as a stressor.

#### 4.1.12. Work-Life Balance:

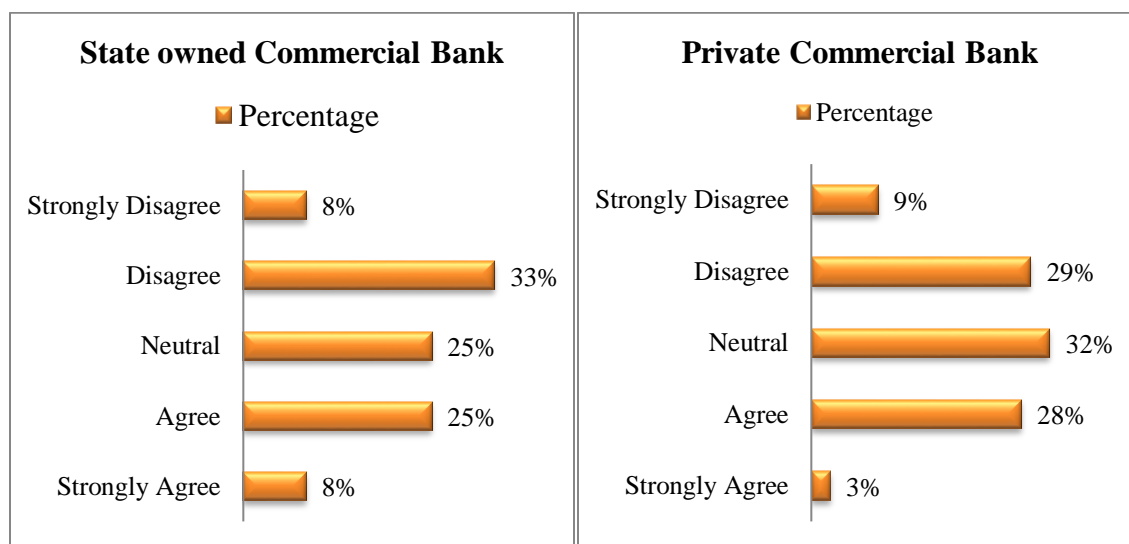
From graphs, 47% respondents of state owned commercial banks disagree that they worry about work at home and 19% strongly disagree and only 8% agree with it. Besides, 42% employees of private commercial banks disagree it and 19% of them strongly disagree with it.



**Figure 12:** Percentage of respondents mentioned worrying about work at home as a stressor.

#### 4.1.13. Workplace Conflict:

33% respondents of state owned commercial banks disagree that inter personal or inter group conflict stresses them while 25% agree. On the other hand, 29% respondents of private commercial banks disagree it but 28% agree.



**Figure 13:** Percentage of respondents mentioned conflict within group and individual as a stressor.

#### 4.1.16. Organizational Changes as a Stressor:

Organizational changes as a stressor, in this case 34% of state owned commercial banks agree with it and 31% disagree while 20% is neutral and in private commercial banks 33% agree.

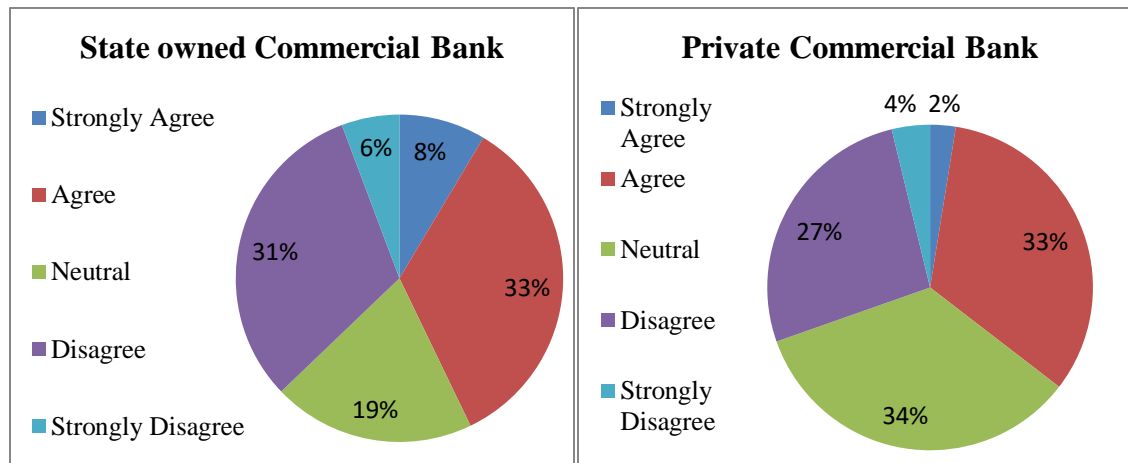


Figure 17: Percentage of employees mentioned organizational changes as a stressor.

#### Consequences:

#### 4.1.17. Operational Errors:

From the graphs, 14% respondents of state owned commercial banks strongly agree, 31% agree that stress leads to operational errors as impact of stress and 36% disagree it. On the other hand 53% respondents of private commercial banks agree it and only 16% disagree it.

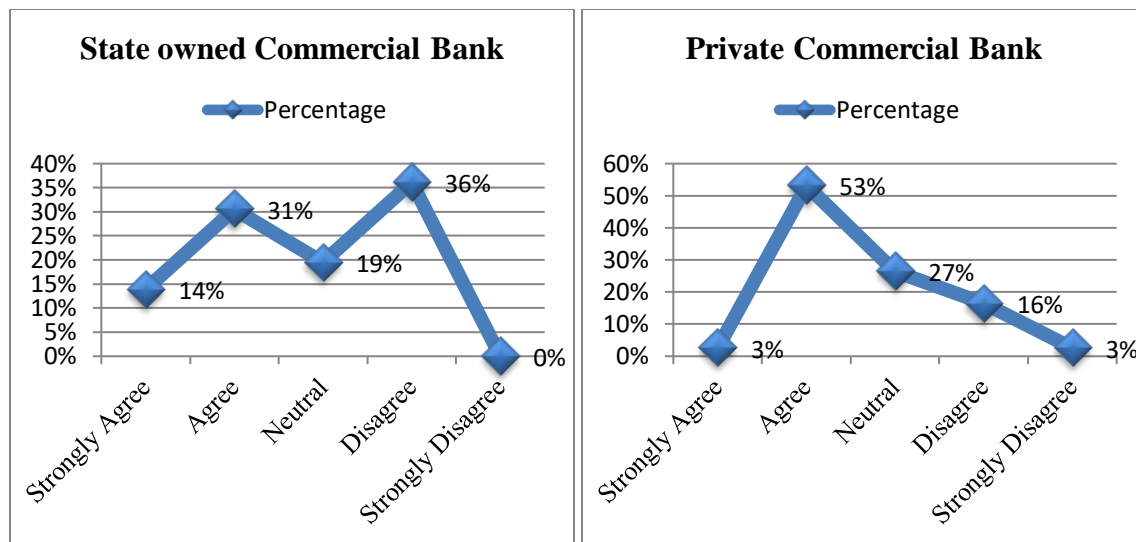


Figure 18: Percentage of respondents mentioned operational errors as impact of stress.

#### 4.1.18. Detained or Fined for Doing Operational Error at Workplace:

Figure 20 shows, 44% respondents disagree and 31% strongly disagree from state owned commercial banks while only 6% agree. On the other hand 32% disagrees and 27% strongly disagree that they were fined or detained for operational errors and only 9% agree it in private commercial banks.

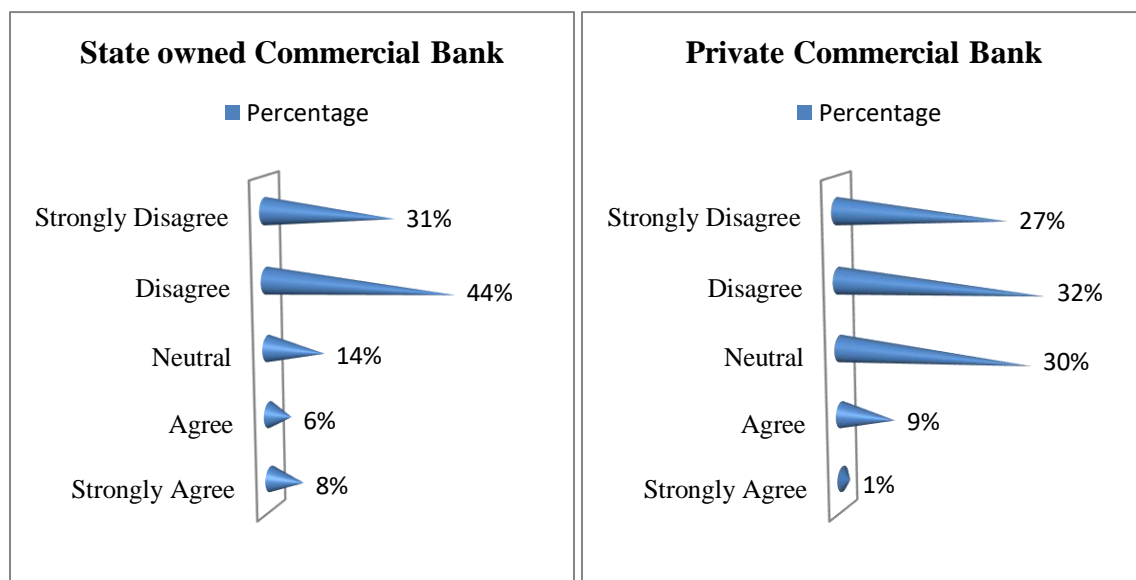


Figure 19: Percentage of respondents mentioned detained or fined for doing operational error at workplace.

#### 4.1.19. Employees think of Switching Bank Job:

Graphs illustrate, 29% employees from state owned commercial banks want to switch their job for stress and 39% employees from private commercial banks also want to switch their job.

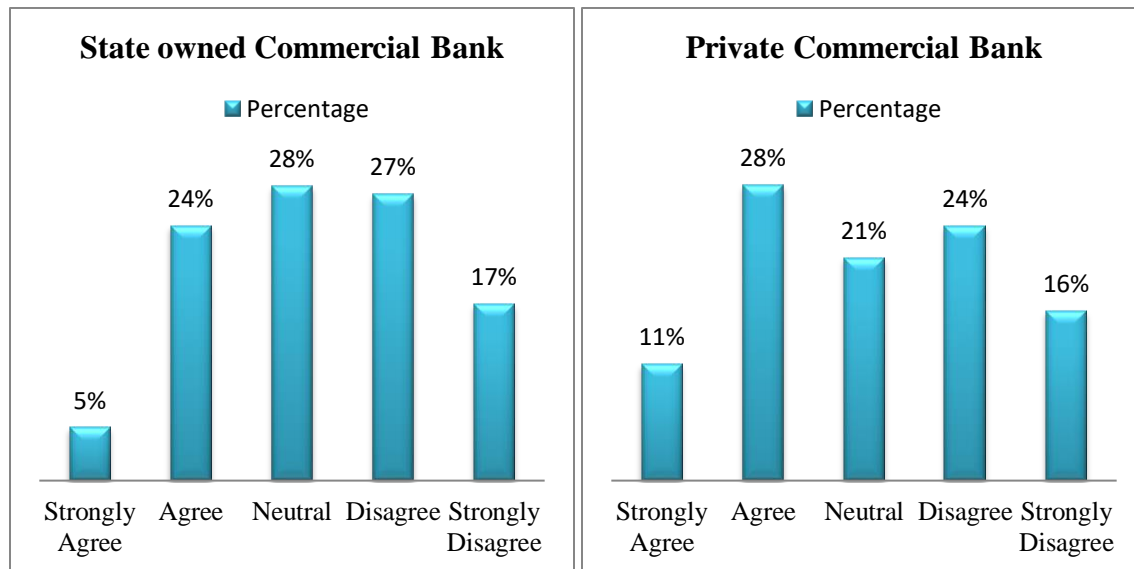


Figure 20: Percentage of respondents mentioned Employees think of Switching Bank Job.

## 4.2 Summary of the Study Findings

Most of the employees from state owned commercial banks are between 31 to 40 years and 41 to 50 years old. Most of them have between 21,000 to 30,000 taka salary range and more than 51,000 taka salary in state owned commercial banks. On the other hand, most of the employees from private commercial banks are between 20 to 30 years old and 31 to 40 years old and most of them have between 41,000 to 50,000 taka and more than 51,000 taka salary range.

The main findings show that in most of the cases there are no significant differences among stressors, stress levels, and impacts of stress between the employees of state owned commercial banks and private commercial banks but in few cases, the results are different (which is similar with hypothesis 1). Most of the employees, about 78% and 82% from state owned and private

commercial banks feel their job is stressful. Which is similar with the findings of Carla and Dhara (2016), most of the respondents think their job is stressful.

About 67% employees from state owned and 61% employees from private commercial banks feel stressed at their workplace which shows the high stress level among employees of both types of banks. This finding matches with the findings of AC Das (2016), a significant amount of employees feel stressed at work.

From the data analysis and interpretation, it is clear that most employees from state owned and commercial banks think that professional education level, high work load within limited time, doing monotonous work, organizational environment, role ambiguity, comparatively low career growth, providing less time to family, interpersonal and group conflict, organizational changes in their profession lead employees to stress or work as stressors and there are no significant differences of data analysis results of these stressors between both type of banks. These findings are similar with the findings of Carla and Dhara (2016), Dhankar (2016), and also with the findings of Bashir and Ramay (2010).

But in case of job insecurity as a stressor, most of the employees from state owned commercial banks do not agree it as a stressor and most of the employees from private commercial banks think it as a stressor for them and it is similar with the findings of Hasebur et al., (2013), their findings show job insecurity is higher for private than state owned commercial bank employees.

Employees of both banks do not think that cooperation of seniors and coworker, compensation, and worrying about work has any impact on their stress.

There are no significant differences between the data analysis of both type of banks, they face same impacts for stress. For high level of stress 29% and 39% employees from both banks want to switch their profession. About 29% and 48% employees from both kinds of banks think that stress has significant impact on employee turnover which is similar with the findings of Sattar and Ahmed (2014), the findings of their study shows that stress is directly related with employee turnover although employees try to avoid it and keep working.