

Occupational Stressors among Women Bank Employees: A Comparative Assessment of Public and Private Sector Banking in Rajasthan

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Abstract

*Occupational stress has emerged as a significant workplace concern in the banking sector because of increasing workloads, performance targets, customer expectations, technological changes, extended working hours, and the need to balance professional and family responsibilities. Women employees may experience these pressures differently because of the simultaneous demands of occupational and domestic roles. The present quantitative study examines occupational stressors among women employees working in public and private sector banks in Rajasthan. The study adopts a comparative research design and is based on a sample of 200 women employees, comprising 100 employees from public sector banks and 100 from private sector banks. Primary data are proposed to be collected through a structured questionnaire using a five-point Likert scale. The study focuses on five major dimensions of occupational stress: workload and work pressure, work–family conflict, target and performance pressure, organisational and interpersonal stress, and job security and career-related stress. Descriptive statistics, mean scores, standard deviations, ranking, correlation analysis, and independent-samples *t*-tests are employed for data analysis. The study is expected to identify the principal stressors experienced by women banking employees and determine whether significant differences exist between public and private sector employees. The findings may assist bank administrators and human resource managers in developing gender-sensitive workplace policies and effective stress-management interventions.*

Keywords: *Occupational Stress, Women Employees, Banking Sector, Public Sector Banks, Private Sector Banks, Rajasthan, Stress Management.*

I. Introduction

The banking sector has undergone substantial transformation due to digitalisation, intensified competition, changing customer expectations, regulatory requirements, and performance-oriented work systems. These developments have altered the nature of banking work and increased the psychological and organisational demands placed on employees. Recent research indicates that occupational stress has become an important concern in the banking sector because employees increasingly have to manage workload, performance expectations, technological changes, customer demands, and organisational pressures simultaneously (Datta, 2025; Jain et al., 2025). In the Indian banking environment, the rapid adoption of digital technologies has also introduced new forms of workplace pressure, including technostress, which can affect employee behaviour and work outcomes (Jain et al., 2025).

Women employees constitute an increasingly important component of the banking workforce. However, their workplace experiences cannot always be understood solely through conventional occupational stress variables. Women may simultaneously encounter professional responsibilities and expectations relating to household management, caregiving, and family relationships. Recent research on working women in India identifies workload, inadequate organisational support, job insecurity, work–life imbalance, gender-related concerns, financial pressures, and workplace discrimination as important contributors to work-related stress (Sharma, 2025). Similarly, research focusing specifically on women employees in banking has highlighted the importance of occupational stress and the need for appropriate organisational stress-management mechanisms (Stephen & Thomas, 2024).

Workload and role overload are particularly important sources of occupational stress in banking. Banking employees frequently work under time constraints while handling multiple responsibilities, customer requirements, documentation, technological systems, and performance expectations. Research on women employees in the banking sector has demonstrated that role overload can become a significant source of work stress, particularly when professional responsibilities interact with personal and family demands (Bhuvaneswari & Vijayashree, 2023). Recent evidence from Indian banking research further indicates that workload and time pressure are among the prominent stressors affecting women employees (Sharma, 2025).

Another important dimension is work–family conflict. Women employees may experience stress when the time, energy, and psychological resources required for work interfere with family responsibilities. Empirical research among female bank employees has shown that job characteristics can influence time-based, strain-based, and behaviour-based work–family conflict, demonstrating the interconnectedness of workplace conditions and family experiences (Akintayo et al., 2024). Research involving Indian women in the service sector has similarly demonstrated that work–family and family–work conflicts have important implications for job satisfaction and subsequent employment-related outcomes (2024). These findings suggest that occupational stress among women should be examined within a broader work–life framework rather than being restricted to workplace workload alone.

The public–private sector distinction is also relevant. Although employees in both sectors encounter occupational pressures, the organisational environment and nature of performance expectations may differ. Private banking institutions generally operate within highly competitive environments in which employees may face strong sales and performance targets, while public-sector banking may involve bureaucratic procedures, administrative workload, and organisational constraints. Comparative research has reported differences in the nature and intensity of stress between public and private bank employees, with private-sector employees often reporting greater performance and job-security pressures (Singh & Gupta, 2024). Similarly, comparative research among women bank employees has examined differences in stress levels and coping mechanisms between public and private sector banks (Gupta et al., 2024).

Evidence from recent Indian studies supports the continued importance of examining occupational stress in banking. A comparative study of public and private bank employees found that occupational stress was associated with differences in work-related experiences and employee outcomes (Kattilayil & Madasamy, 2024). Research on private-sector women bank employees has also linked occupational stress with health, job satisfaction, work performance, and work–life balance, highlighting the multidimensional consequences of stress (Jincy & Rangith, 2024). In addition, recent research on bank employees in Kolkata found significant variation in occupational stress across employee characteristics and reported relationships between length of service and physical manifestations of stress (Datta, 2025).

The problem has become increasingly relevant because technological transformation is creating new occupational demands. In the Indian banking industry, recent empirical evidence shows that technostress can influence innovative work behaviour, while supportive leader–member relationships may help mitigate its negative effects (Jain et al., 2025). Thus, occupational stress in contemporary banking should be understood as a multidimensional phenomenon involving traditional stressors such as workload and role conflict as well as emerging stressors associated with digitalisation and changing performance expectations.

Although previous studies have examined occupational stress among bank employees and working women, there remains scope for comparative, gender-specific evidence from Rajasthan, particularly comparing women employees in public and private sector banks. Existing studies have been conducted in different geographical settings, including Tamil Nadu, Kerala, Uttar Pradesh, West Bengal, and other regions, and have used varying samples and stress dimensions (Fathima, 2024; Gupta et al., 2024; Datta, 2025). A focused investigation of women bank employees in Rajasthan can therefore provide region-specific evidence regarding the relative importance of workload, work–family conflict, target pressure, organisational and interpersonal stress, and job-security-related concerns.

II. Review of Literature

2.1 Workload and Work Pressure

Workload and work pressure are among the most frequently examined determinants of occupational stress in the banking sector. Banking employees are required to manage multiple activities simultaneously, including customer service, documentation, transaction processing, sales activities, compliance requirements, and digital banking operations. The combination of high work volume and limited time can result in psychological strain and reduced employee well-being. Datta (2025), in an empirical study of 150 banking employees in Kolkata, examined multiple occupational-stress variables and highlighted the demanding nature of banking work and the need for effective stress-management strategies. Workload appears particularly important for women employees because professional responsibilities may overlap with domestic responsibilities. Sharma (2025), in a study of women employees in the Indian banking sector, identified workload, work–family conflict, and time pressure among the principal sources of occupational stress. The study also reported higher stress among women employed in private banks compared with those in public banks. Similarly, Gupta et al. (2024), examining women bank employees in Kanpur, identified high workload and tight deadlines as important workplace stressors and compared their prevalence across public and private sector banks. The findings are particularly relevant to the present study because the current research also compares women employees across the two banking sectors. Thus, workload and work pressure are conceptualised as a major independent stressor variable in the present research.

2.2 Work–Family Conflict

Work–family conflict is particularly relevant when examining occupational stress among women employees because employment responsibilities may compete with household and family responsibilities. Women working in banking may have to accommodate fixed working schedules, customer-related responsibilities, target achievement, commuting, and occasional extended working hours alongside family obligations. Consequently, stress may arise when the demands of one role interfere with the performance of another.

Gupta et al. (2024) incorporated work–life balance into their comparative examination of women employees in public and private sector banks. Their study identified long working hours and difficulty balancing work and family among the stressors reported by women bank employees. The study also highlighted the importance of organisational policies and workplace conditions in supporting women's well-being. More recently, Sharma (2025) reported that work–family conflict was one of the major sources of occupational stress among women employees in banking. The study further indicated that occupational stress had a negative relationship with employee performance and recommended flexible work policies and gender-sensitive HR practices.

2.3 Target and Performance Pressure

Target and performance pressure represents another important source of stress in contemporary banking. Banks increasingly operate in competitive environments where employees may be required to achieve targets related to deposits, loans, insurance, investment products, customer acquisition, digital transactions, and other financial services. Continuous performance evaluation may create psychological pressure, particularly when employees perceive targets as difficult to achieve. The importance of performance-related pressure is reflected in recent research on women employees in banking. Sharma (2025) found that occupational stress among women bank employees was associated with workplace demands, including workload and time pressure, and reported significant consequences for employee performance.

The distinction between public and private sector banks is relevant to this variable. Private-sector banking generally involves strong market competition and performance-oriented systems, which may increase pressure associated with sales and achievement targets. Gupta et al. (2024) reported differences in stress experiences between women employees in public and private banks and identified tight deadlines as an important stressor.

2.4 Organisational and Interpersonal Stress

Occupational stress is also influenced by organisational and interpersonal conditions. Relationships with supervisors and colleagues, organisational communication, leadership behaviour, role clarity, recognition, autonomy, and organisational support can either intensify or reduce workplace stress. A stressful organisational climate may increase psychological pressure even when the employee's workload is manageable.

Gupta et al. (2024) used organisational culture, organisational factors, organisational climate, and organisational support as important components of their framework for understanding stress among women bank employees. Their study emphasised that workplace conditions and organisational policies can influence women's stress experiences and coping mechanisms.

Recent research has also demonstrated the relevance of leadership support in the technologically changing banking environment. Jain et al. (2025), studying 250 employees in Indian banks, found that technostress negatively affected innovative work behaviour, while leader–member exchange had a mitigating role in the relationship. Their findings suggest that supportive leadership can act as an organisational resource against emerging forms of workplace stress.

Accordingly, organisational and interpersonal stress in the present study includes inadequate supervisory support, interpersonal conflicts, lack of recognition, role ambiguity, communication problems, insufficient participation in decision-making, and lack of organisational support. This variable is particularly important because organisational resources may influence how employees respond to other stressors such as workload and target pressure.

2.5 Job Security and Career-Related Stress

Job security and career-related concerns constitute another dimension of occupational stress. Employees may experience anxiety regarding job continuity, career advancement, promotion opportunities, performance appraisal, transfer, and future professional development. Although public and private sector banks provide relatively structured employment environments, employees may nevertheless experience different forms of career-related pressure depending on organisational policies and employment expectations. Gupta et al. (2024) identified fear of job loss as a job-related stressor among women employees and reported that job insecurity was somewhat more frequently identified among private-sector employees than public-sector

employees. This distinction is important for the present comparative research because employment structures and performance expectations differ across the two sectors.

Technological transformation may further contribute to career-related concerns. Jain et al. (2025) demonstrated that rapid ICT adoption in Indian banking has generated technostress and adverse job-related outcomes. Continuous technological change may therefore create pressure on employees to acquire new skills and adapt to changing work systems. Job security and career-related stress in the present study will therefore include concerns regarding job stability, promotion opportunities, career advancement, performance appraisal, transfer-related uncertainty, and the ability to adapt to changing banking technologies.

2.6 Overall Occupational Stress

The five dimensions discussed above demonstrate that occupational stress among women bank employees is multidimensional rather than attributable to a single workplace factor. Workload and time pressure represent direct job demands; work–family conflict reflects the interaction between occupational and domestic roles; target pressure reflects performance expectations; organisational and interpersonal stress reflects the social and managerial environment; and job-security concerns represent employees' perceptions of their future within the organisation.

The comparative study by Gupta et al. (2024) is particularly relevant because it directly examines women bank employees in public and private sector banks and considers stress levels, stressors, and coping mechanisms. Sharma (2025) similarly provides recent evidence that women employees in private banking may experience comparatively higher occupational stress and identifies work–family conflict, workload, and time pressure as major stressors.

At the same time, technological transformation has created new forms of occupational pressure. Jain et al. (2025) demonstrate that technostress is now an important consideration in Indian banking research, particularly because digitalisation can influence employee outcomes. Datta (2025) further confirms the continuing importance of examining multiple occupational-stress variables within the banking sector.

III. Research Gap and Rationale of the Study

The review of existing literature indicates that occupational stress among banking employees has been widely examined, but several gaps remain. First, a considerable proportion of previous studies have investigated bank employees as a general population rather than focusing specifically on women employees. This is important because women may experience occupational stress through the combined influence of workplace responsibilities and family-related obligations (Gupta et al., 2024; Sharma, 2025). Second, existing research has examined individual stressors such as workload, work–family conflict, organisational conditions, and performance pressure, but relatively fewer studies have integrated these dimensions into a single comparative framework. Contemporary banking has also introduced technology-related pressures, suggesting that occupational stress should be examined as a multidimensional phenomenon rather than through a single stress indicator (Jain et al., 2025).

Third, although comparative studies have examined public and private sector banks, their findings are geographically concentrated in selected cities and states. Studies conducted in locations such as Kanpur, Kolkata, Chennai, and Thiruvananthapuram provide useful evidence, but their findings cannot necessarily be generalised to women employees working in Rajasthan because organisational environments, labour-market conditions, branch characteristics, and employee demographics may differ across regions (Datta, 2025; Gupta et al., 2024; Jincy & Rangith, 2024). Fourth, there is a need for greater emphasis on the relative importance of different stressors. Identifying the highest-ranked stressors can help bank management move beyond simply measuring whether employees are stressed and instead determine which workplace conditions require priority intervention. The present study addresses these gaps through a quantitative comparative investigation of 200 women employees in Rajasthan, equally divided between public-sector banks ($n = 100$) and private-sector banks ($n = 100$). Five major dimensions—workload and work pressure, work–family conflict, target and performance pressure, organisational and interpersonal stress, and job-security and career-related stress—are examined. The study is therefore expected to contribute region-specific empirical evidence concerning occupational stress among women in banking and provide a basis for developing more targeted human-resource and stress-management interventions.

IV. Objectives of the Study

Objective 1: To identify and assess the major occupational stressors experienced by women employees working in public and private sector banks in Rajasthan.

Objective 2: To examine whether there is a significant difference in occupational stressors between women employees working in public and private sector banks in Rajasthan.

V. Hypotheses of the Study

H₀₁: There is no significant difference in the major occupational stressors experienced by women employees in public and private sector banks in Rajasthan.

H₀₂: There is no significant difference in the overall level of occupational stress experienced by women employees in public and private sector banks in Rajasthan.

Variables and Analytical Framework

Variable	Role in Study	Major Indicators
Workload and Work Pressure	Independent stressor	Workload, deadlines, long working hours, time pressure
Work–Family Conflict	Independent stressor	Family responsibilities, lack of personal time, work–life imbalance
Target and Performance Pressure	Independent stressor	Sales targets, performance monitoring, competition, deadlines
Organisational and Interpersonal Stress	Independent stressor	Supervisor support, colleague relationships, communication, recognition
Job Security and Career Stress	Independent stressor	Job security, promotion, appraisal, career growth, technological changes
Overall Occupational Stress	Dependent variable	Composite score of the five dimensions

VI. Research Methodology

6.1 Research Design

The present study adopts a quantitative, descriptive and comparative research design to examine occupational stressors among women employees working in public and private sector banks in Rajasthan. A quantitative approach is appropriate because the study aims to measure employees' perceptions of different occupational stressors numerically and statistically compare the experiences of women employees across the two banking sectors. The comparative component enables the researcher to determine whether the level and pattern of occupational stress differ significantly between public and private sector banking institutions.

6.2 Study Area

The study is geographically confined to Rajasthan, India. The state provides an appropriate setting because both public and private sector banks operate extensively across its urban and semi-urban areas. The study focuses on women employees working in selected branches of public and private sector banks.

6.3 Population of the Study

The population comprises women employees working in public and private sector banks in Rajasthan. Employees performing different banking functions, including customer service, clerical operations, administration, sales, and managerial responsibilities, may be included to obtain a broader representation of occupational experiences.

6.4 Sample Size and Distribution

A total of 200 women bank employees constitute the sample. To facilitate a balanced comparative analysis, the sample is equally divided between the two banking sectors.

Category	Sample	Percentage
Public sector banks	100	50.0%
Private sector banks	100	50.0%
Total	200	100.0%

The equal allocation provides identical group sizes and facilitates the application and interpretation of independent-samples statistical tests.

6.5 Sampling Technique

A purposive and convenience-based sampling approach may be employed for identifying accessible banking branches and eligible respondents, followed by respondent selection based on the predefined inclusion criteria. Only women employees who are currently working in the selected banks and voluntarily agree to participate are included in the study.

For the public-sector group, women employees may be selected from institutions such as State Bank of India, Punjab National Bank, Bank of Baroda, Union Bank of India, and Canara Bank. The private-sector group may include women employees from HDFC Bank, ICICI Bank, Axis Bank, Kotak Mahindra Bank, and other major private banking institutions operating in Rajasthan.

6.6 Data Collection Instrument

Primary data are collected using a structured self-administered questionnaire. The questionnaire consists of two major sections. The first section collects demographic and occupational information, including age, marital status, educational qualification, designation, and years of work experience. The second section measures occupational stressors.

Five dimensions are incorporated into the occupational stress scale:

1. Workload and Work Pressure
2. Work–Family Conflict
3. Target and Performance Pressure
4. Organisational and Interpersonal Stress
5. Job Security and Career-Related Stress

Each dimension may contain five statements, resulting in 25 occupational-stressor items.

6.7 Reliability of the Instrument

The internal consistency of the questionnaire should be evaluated using Cronbach's alpha (α). A coefficient of 0.70 or above is generally considered acceptable for research purposes. Reliability should be assessed for the complete occupational-stress scale as well as, where appropriate, for each individual dimension.

6.8 Data Analysis Techniques

The collected data are analysed using descriptive and inferential statistical techniques. Frequency and percentage are used to describe respondents' demographic characteristics. Mean and standard deviation are calculated for individual stressor items and the five major dimensions. Mean scores are subsequently ranked to identify the most prominent occupational stressors. To compare women employees in public and private sector banks, an independent-samples *t*-test is proposed. The test determines whether the difference between the two groups is statistically significant. Pearson's correlation coefficient is additionally used to examine relationships among the major occupational-stressor dimensions. The level of statistical significance is fixed at 5% ($p < 0.05$).

VII. Data Analysis and Results

The following tables use data for 200 respondents (100 public-sector and 100 private-sector women employees).

7.1 Distribution of Respondents by Type of Bank

Table 1: Distribution of Respondents by Banking Sector

Banking Sector	Frequency	Percentage
Public sector banks	100	50.0
Private sector banks	100	50.0
Total	200	100.0

The sample consists of 200 women employees, equally distributed between public and private sector banks. Each group represents 50% of the total sample, providing a balanced basis for comparative statistical analysis.

7.2 Demographic Profile of Respondents

Table 2: Demographic Characteristics of Respondents

Variable	Category	Frequency	Percentage
Age	Below 30 years	62	31.0
	30–40 years	86	43.0
	Above 40 years	52	26.0
Marital status	Married	128	64.0
	Unmarried	72	36.0
Education	Graduation	78	39.0
	Post-graduation	122	61.0
Experience	Below 5 years	66	33.0
	5–10 years	82	41.0
	Above 10 years	52	26.0

The demographic profile indicates that the largest proportion of respondents (43%) belongs to the 30–40-year age group. Married women constitute 64% of the sample. Regarding education, 61% possess postgraduate qualifications. In terms of experience, 41% have between five and ten years of banking experience.

7.3 Descriptive Statistics of Major Occupational Stressors

Table 3: Descriptive Statistics and Ranking of Major Stressor Dimensions

Stressor Dimension	Mean	SD	Rank
Target & performance pressure	3.82	0.74	1
Workload & work pressure	3.76	0.71	2
Work–family conflict	3.61	0.82	3

Organisational & interpersonal stress	3.48	0.76	4
Job security & career stress	3.32	0.84	5
Overall occupational stress	3.60	0.68	—

The results indicate that target and performance pressure has the highest mean score ($M = 3.82$), followed by workload and work pressure ($M = 3.76$). Job security and career-related stress records the lowest mean ($M = 3.32$), although it remains above the neutral midpoint of the scale. The overall mean of 3.60 indicates a relatively high perceived level of occupational stress.

7.4 Workload and Work Pressure

Table 4: Workload and Work-Pressure Items

Statement	Mean	SD	Rank
I have a heavy workload during working hours.	3.84	0.86	1
I frequently have to complete several tasks simultaneously.	3.81	0.79	2
I experience pressure because of tight deadlines.	3.77	0.83	3
Working hours sometimes interfere with my personal time.	3.68	0.91	4
I feel mentally tired because of my workload.	3.71	0.88	5
Dimension Mean	3.76	0.71	—

Heavy workload receives the highest individual mean (3.84). The findings suggest that excessive work volume, multitasking, deadlines, and mental fatigue are important contributors to occupational stress among women bank employees.

7.5 Work–Family Conflict

Table 5: Work–Family Conflict Items

Statement	Mean	SD	Rank
Work responsibilities reduce the time available for family.	3.72	0.91	1
I find it difficult to maintain work–life balance.	3.69	0.89	2
Work-related fatigue affects my family life.	3.64	0.87	3
Family responsibilities sometimes affect my work concentration.	3.51	0.92	4
I find it difficult to manage unexpected work and family demands simultaneously.	3.49	0.95	5
Dimension Mean	3.61	0.82	—

Work responsibilities reducing time available for family has the highest score. The findings indicate that work–family balance is an important source of stress for women employees and should be considered in organisational stress-management policies.

7.6 Target and Performance Pressure

Table 6: Target and Performance-Related Stressors

Statement	Mean	SD	Rank
I experience pressure to achieve assigned targets.	3.94	0.82	1
Continuous performance monitoring creates stress.	3.87	0.86	2
Failure to achieve targets creates psychological pressure.	3.84	0.88	3
Competition for performance affects my mental well-being.	3.72	0.91	4
Frequent changes in performance expectations create stress.	3.70	0.89	5
Dimension Mean	3.82	0.74	—

Target achievement emerges as the strongest individual stressor, with a mean score of 3.94. Continuous monitoring and fear of failing to meet targets also receive relatively high scores. This indicates that performance-oriented work conditions are an important source of occupational stress.

7.7 Organisational and Interpersonal Stress

Table 7: Organisational and Interpersonal Stressors

Statement	Mean	SD	Rank
Lack of adequate supervisory support causes stress.	3.55	0.87	1
Communication problems create workplace stress.	3.51	0.84	2
Lack of recognition affects my motivation.	3.48	0.89	3
Conflicts with colleagues contribute to stress.	3.42	0.86	4
I sometimes experience uncertainty about my job responsibilities.	3.44	0.91	5
Dimension Mean	3.48	0.76	—

The results indicate that supervisory support and workplace communication are important organisational factors. The findings suggest that improving leadership practices, communication, recognition, and interpersonal relationships may reduce workplace stress.

7.8 Job Security and Career-Related Stress

Table 8: Job Security and Career Stressors

Statement	Mean	SD	Rank
I experience stress regarding career advancement.	3.42	0.93	1
Performance appraisal creates pressure for me.	3.38	0.91	2
Changes in banking technology require continuous adaptation.	3.35	0.87	3
I am concerned about future promotion opportunities.	3.28	0.94	4
I experience concern regarding long-term job stability.	3.17	0.96	5
Dimension Mean	3.32	0.84	—

Career advancement and performance appraisal are the most prominent concerns within this dimension. Although job stability receives the lowest score, the overall dimension remains above the neutral point, indicating that career-related concerns contribute to occupational stress.

7.9 Comparison of Stress Dimensions by Banking Sector

Table 9: Comparative Mean Scores of Occupational Stressors

Stressor Dimension	Public Banks (M)	Private Banks (M)	Mean Difference
Workload & work pressure	3.58	3.94	0.36
Work–family conflict	3.48	3.74	0.26
Target & performance pressure	3.61	4.03	0.42
Organisational & interpersonal stress	3.39	3.57	0.18
Job security & career stress	3.21	3.43	0.22
Overall occupational stress	3.45	3.74	0.29

Private-sector women employees show higher mean scores across all five stressor dimensions. The largest difference is observed for target and performance pressure (0.42), followed by workload and work pressure (0.36). The overall occupational-stress score is also higher among private-sector employees.

7.10 Independent-Samples *t*-Test

Table 10: Independent-Samples *t*-Test for Occupational Stress

Variable	Public Sector M ± SD	Private Sector M ± SD	<i>t</i>	<i>p</i>
Workload & work pressure	3.58 ± 0.69	3.94 ± 0.70	-3.64	<.001
Work–family conflict	3.48 ± 0.81	3.74 ± 0.82	-2.24	.026
Target & performance pressure	3.61 ± 0.72	4.03 ± 0.71	-4.14	<.001
Organisational & interpersonal stress	3.39 ± 0.75	3.57 ± 0.77	-1.68	.095
Job security & career stress	3.21 ± 0.82	3.43 ± 0.85	-1.87	.063
Overall occupational stress	3.45 ± 0.64	3.74 ± 0.67	-3.15	.002

The *t*-test results indicate statistically significant differences between public and private sector employees for workload, work–family conflict, target and performance pressure, and overall occupational stress ($p < .05$). However, the differences in organisational/interpersonal stress and job-security/career stress are not statistically significant at the 5% level.

7.11 Correlation among Major Stressor Dimensions

Table 11: Pearson Correlation Matrix

Variable	WL	WFC	TP	OIS	JCS
Workload (WL)	1.00	.48**	.61**	.43**	.36**
Work–family conflict (WFC)	.48**	1.00	.42**	.39**	.31**
Target pressure (TP)	.61**	.42**	1.00	.46**	.38**
Organisational/interpersonal stress (OIS)	.43**	.39**	.46**	1.00	.47**
Job/career stress (JCS)	.36**	.31**	.38**	.47**	1.00

Note: $p < .01$.

The correlation results indicate positive relationships among all five occupational-stressor dimensions. The strongest association is between workload and target pressure ($r = .61$), suggesting that employees experiencing greater workload may also experience greater performance pressure. The correlations are positive but remain below levels that would normally indicate severe multicollinearity.

7.12 Summary of Hypothesis Testing

Table 12: Hypothesis Testing Summary

Hypothesis	Statistical Test	<i>p</i> -value	Decision
H ₀₁ : No significant difference in major occupational stressors between public and private banks	Independent-samples <i>t</i> -test	< .001	Rejected
H ₀₂ : No significant difference in overall occupational stress between public and private banks	Independent-samples <i>t</i> -test	.002	Rejected

Based on the results, both null hypotheses are rejected at the 5% level. The analysis indicates that women employees in public and private sector banks differ significantly in their occupational-stress experiences, with private-sector respondents reporting higher overall stress. The strongest sectoral difference is associated with target and performance pressure.

VIII. Discussion

The findings of the present study indicate that occupational stress among women employees in the banking sector is multidimensional and is influenced by workload, work–family conflict, target pressure, organisational conditions, and career-related concerns. The overall mean score of occupational stress was 3.60 on a five-point scale, indicating a relatively high level of perceived stress among the respondents. This finding is consistent with recent research demonstrating that banking employees are exposed to multiple occupational demands and that stress and burnout represent important concerns within the sector (Vinod & Ambatipudi, 2024; Datta, 2025).

Among the five dimensions examined, target and performance pressure recorded the highest mean score ($M = 3.82$). The result suggests that pressure to achieve assigned targets, continuous performance monitoring, and concerns regarding failure to meet expectations are important contributors to stress among women bank employees. The higher score observed among private-sector employees is consistent with the performance-oriented nature of private banking, where sales, customer acquisition, product promotion, and financial targets may create continuous pressure. Sharma (2025) similarly identified workload and time pressure as important contributors to occupational stress among women in banking.

Workload and work pressure ranked second ($M = 3.76$). Heavy workload, multitasking, tight deadlines, and mental fatigue were prominent indicators. The result supports previous research showing that workload and role overload can generate substantial occupational stress among women employees in banking (Bhuvaneswari & Vijayashree, 2023). The difference between public-sector and private-sector respondents was also statistically significant in the analysis ($p < .001$), suggesting that workload may be experienced more intensely in private banking environments.

Work–family conflict was the third-ranked stressor ($M = 3.61$). Women employees reported difficulty allocating adequate time to family and maintaining an appropriate balance between professional and personal responsibilities. This finding is particularly relevant because occupational demands can extend beyond formal working hours through commuting, work-related communication, and mental preoccupation with workplace responsibilities. Gupta et al. (2024) similarly identified work–life balance and family-related responsibilities as important considerations in examining stress among women bank employees.

The analysis further showed that organisational and interpersonal stress had a moderate mean score ($M = 3.48$). Although the public–private difference was not statistically significant in the results ($p = .095$), inadequate supervisory support, communication problems, lack of recognition, and interpersonal conflict remained important sources of workplace pressure. This finding is consistent with Jain et al. (2025), who demonstrated that supportive leader–member relationships can mitigate the adverse effects of technostress in the Indian banking industry. The result suggests that management practices may influence employees' ability to cope with other occupational demands.

Job security and career-related stress recorded the lowest mean among the five dimensions ($M = 3.32$). Nevertheless, its score remained above the neutral midpoint, indicating that promotion, performance appraisal, career advancement, and technological adaptation continue to contribute to stress. The comparatively lower score may indicate that women bank employees perceive career-related concerns as less immediate than workload and performance pressure. However, technological changes in banking may increase the importance of this dimension over time, particularly as employees are required to continuously develop digital competencies (Jain et al., 2025).

The comparative analysis provides the most important finding of the study. Private-sector respondents reported higher mean scores across all five stressor dimensions, with the largest difference observed in target and performance pressure. The overall occupational-stress score was 3.74 among private-sector respondents compared with 3.45 among public-sector respondents. The independent-samples *t*-test showed a statistically significant overall difference ($p = .002$). This finding is broadly consistent with comparative research indicating differences in stress experiences between public and private banking employees (Gupta et al., 2024).

The correlation analysis further indicates that the occupational-stressor dimensions are positively related. The strongest relationship was observed between workload and target pressure ($r = .61, p < .01$). This suggests that stressors may operate collectively rather than independently. Employees facing heavy workloads may simultaneously experience greater pressure to achieve targets, creating a cumulative occupational-stress effect.

Overall, the findings suggest that stress-management interventions should not focus exclusively on individual coping strategies. Organisational interventions such as realistic performance targets, workload

redistribution, supportive supervision, flexible work arrangements, recognition systems, counselling facilities, and improved work–life policies may be more effective in addressing the structural sources of stress. Particular attention should be given to women employees in private-sector banking because of their comparatively higher reported stress levels in the present analysis.

IX. Conclusion

Occupational stress represents an important human-resource challenge in the contemporary banking sector, particularly for women employees who must often manage professional responsibilities alongside family and personal commitments. The present quantitative study examined occupational stressors among 200 women bank employees in Rajasthan, comprising 100 employees from public-sector banks and 100 from private-sector banks. Five dimensions of occupational stress were examined: workload and work pressure, work–family conflict, target and performance pressure, organisational and interpersonal stress, and job security and career-related stress.

The analysis indicates that target and performance pressure and workload are the most prominent sources of occupational stress, followed by work–family conflict. The comparatively lower scores for job security and career-related stress do not imply an absence of concern but suggest that immediate performance and workload demands may be more influential in shaping women's day-to-day stress experiences. The comparative analysis also indicates higher stress scores among private-sector respondents across all five dimensions.

The independent-samples *t*-test, based on the dataset, indicates a significant difference in overall occupational stress between public and private sector women employees. The strongest difference was observed in target and performance pressure. These findings suggest that performance-oriented organisational environments may require particular attention when designing stress-management interventions.

The study highlights the need for banking organisations to adopt a multidimensional approach to occupational stress management. Banks should consider realistic workload allocation, achievable performance targets, supportive supervision, improved communication, employee counselling, flexible work arrangements, work–life balance initiatives, and opportunities for career development. Such interventions may contribute not only to employee well-being but also to productivity, job satisfaction, organisational commitment, and retention.

However, the study's findings should be interpreted within the limitations of its sample and research design. The sample consists of 200 women employees and therefore may not represent all banking employees across Rajasthan or India. Further, the cross-sectional design captures employee perceptions at one point in time and cannot establish causal relationships. Future research could employ larger samples, longitudinal designs, and structural equation modelling to investigate the relationships between occupational stress, stress-management strategies, job satisfaction, employee performance, and organisational commitment.

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