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A STUDY ON FACTORS INFLUENCING JOB STRESS AMONG WOMEN EMPLOYEES WORKING IN PRIVATE BANKS IN BANGALORE CITY

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ABSTRACT

The banking system in India has evolved over several decades and is well established, serving the credit and banking needs of the economy. Poor working environments, including frequent work changes, overwork, role ambiguity, lack of clarity in communication, inappropriate leadership styles, lack of social support, transfers, and other factors, contribute significantly to the stress experienced by female bank employees. The main objective of the study is to explore the factors influencing job stress among women employees working in private banks in Bangalore city. Women employees from private sector banks such as ICICI Bank, HDFC Bank, Axis Bank, Kotak Mahindra Bank, and Karnataka Bank Limited were selected as the target population for data collection. The Yamane sampling method was used, and a total of 400 samples were analyzed. Linear regression analysis was employed using SPSS software for data analysis. Both primary and secondary data sources were utilized to collect the required information. The study revealed that both personal and organizational factors significantly influence the stress levels of women employees working in private sector banks in Bangalore city.

KEYWORDS: *Personal, Organizational, Job Stress, Women Employees, Private Banks, Bangalore.*

1. INTRODUCTION

In India, private sector women employees' ratio has seen an increase. Due to the nature of work in the industry and also the variety of roles the women have to undertake in their household activities, the level of stress may be more when compared with that of men (Rajani. S, Neeraja Nandula 2022). The employees in private sector organizations are often categorized into different levels based on their hierarchy: lower, middle and upper. These employees, regardless of their position, are frequently exposed to extreme stressors (Das S, Mishra P. 2022). There is a strong reason to believe that women employees working either in any organization at any level face a lot of problems which lead to stress. It is said that work cause stress and depression for women employees (Goyal K, Joshi S. 2021). Stress at work is growing in importance and is a worry for both employers and employees these days. For the employees, it has become a way of life because stress is unavoidable in today's world due to the complexity of both the outside and inside worlds (Kaur R, Bhardwaj G. 2023). A dynamic activity wherein an individual is confronted with an opportunity, constraint, or demand is how Selye (1936) describes stress. Lack of person environment fit is the root cause of organizational stress (Kumar S, Singh R. 2022). The human potential inside a company is impacted by improper management of organizational stress. Reduced quality, productivity, health, wellness, and morale are other consequences. Therefore, stress is a given in our culture (Patel D, Mehta P. 2023). Stress researchers make it abundantly evident that it is exceedingly challenging to delve into the complicated field of stress, particularly into the realm of occupational stress. Stress is an inevitable byproduct of contemporary life (Hunter, S. B. & Rodriguez, L. A. 2021). Stress levels are rising as a result of growing industries, pressure in metropolitan areas, population expansion quantitatively, and a variety of issues in day-to-day living. Stress is a state of tension that directly affects a person's emotions, mental processes, and physical health (Sarkar S, Ray S. 2021).

2. INDIAN BANKING SYSTEM

Banking system in India The banking system in India, evolved over several decades, is well established and has been serving the credit and banking needs of the economy (Dharmaraja A Basavaraj D K. 2025). The major role of banks

is to intermediate resources from the depositor to the lender for their mutual benefit while allocating them in an efficient manner, thereby contributing to economic growth through enhanced efficiency in usage of resources. There are multiple layers in today's banking structure to cater to the specific and varied requirements of different customers and borrowers (Abbas, R. 2023). The banking ecosystem is providing impetus to economic growth and development of the country and catering to the specific and varied financial requirements of different customers and borrowers. The structure of the banking system of India can be broadly divided into scheduled banks, non-scheduled banks and development banks (Basnet, D., etal., 2022). Banks that are included in the second schedule of the Reserve Bank of India Act, 1934 are considered to be scheduled banks. Presently, 135 scheduled commercial banks are providing banking services in India (Dhungana, B. R., etal., 2025). In addition, co-operative banks and local area banks are also providing banking services in various segments in different locations of the country. For the purpose of lending to specific sectors / segments, around 9,306 Non-Banking Financial Companies (registered with RBI as on 30.6.2024) and 5 All India Financial Institutions are also catering the needs of the borrowers.

3. PRIVATE SECTOR BANKS IN INDIA

Private sector banks are banks predominantly owned by private entities (individuals, corporations, or institutions). India's private banks are classified into Old Private Sector Banks and New Private Sector Banks (Gautam, D. R., & Gautam, P. R. 2024).

Old Private Banks

Old private banks existed before the 1969 nationalization but were either too small or region-specific and hence not nationalized. Examples include Federal Bank, Karur Vysya Bank, South Indian Bank, City Union Bank, Jammu & Kashmir Bank, etc., many of which were established in the early 20th century and served local communities or specific regions. New private banks were born after India's 1991 economic liberalization, when RBI issued guidelines in 1993 to allow new banks in the private sector. The first wave of new private banks (mid-1990s) included HDFC Bank, ICICI Bank, Axis Bank (then UTI Bank), IndusInd Bank and Development Credit Bank (DCB). A second wave in the early 2000s saw Kotak Mahindra Bank (2003) and YES Bank (2004). A third wave around 2015 added Bandhan Bank and IDFC First Bank (IDFC Bank, 2015) under revised licensing. Additionally, IDBI Bank – originally a development financial institution – was reclassified as a private bank in 2019 after majority ownership moved to LIC.

New Private Banks

These banks were licensed after RBI reforms of 1993–94. New private banks account for the bulk of this sector's market share. HDFC Bank (now India's largest private bank) and ICICI Bank are leaders in retail and corporate banking. Axis Bank and Kotak Mahindra Bank follow as large players. These banks have pioneered tech-driven services (from ATM networks to mobile banking and UPI apps) and competitive products (credit cards, auto loans, etc.), raising the standard of banking services. YES Bank, IndusInd Bank, IDFC First Bank, Bandhan Bank are other notable private banks, each with specific strengths – for example, Bandhan focuses on microloans due to its microfinance lineage. Old private banks like Federal Bank, Jammu & Kashmir Bank, Karnataka Bank, Karur Vysya Bank, Tamilnad Mercantile Bank, etc., continue to operate profitably, often in specific geographies or segments (like SME lending).

4. CAUSES OF JOB STRESS

Poor working environments involving work changes, overwork, vagueness in roles, lack of clarity in pronouncement, in fitting headship style, lack of communal support, transfer, and other problems all contribute to the stress life of female bank employees (Gunasekra, K. A., & Perera, B. A. K. S. 2023). A few other aspects are as follows: workers in various establishments must deal with stress. Bankers, in particular, are under a considerable deal of stress due to a variety of stressors (Sharma, P., & Singh, R. 2022). Stress contributes to decline administrative routine, decreased employee general repetitive performance, excessive staff revenue, and malingering owing to health issues. Work stress can be impacted by a number of factors, some of which are individual, organizational, and environmental in nature (Verma, A., & Gupta, R. 2020). Here are some of the most common causes of work stress: High workloads, time pressure, long working hours, and excessive job demands can contribute to work stress (Gupta, S., etal., 2024). When the demands of a job outweigh an individual's resources and capabilities, it can lead to strain and burnout. A lack of decision-making authority and autonomy over work-related issues can lead to feelings of stress and frustration. Work stress can be exacerbated when people believe they have little influence over their work environment or the opportunity to make significant decisions (Mittal, A., etal., 2024). Unclear job prospects, conflicting tasks, and role

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ambiguity can create stress. When individuals are unsure about their roles or face conflicting demands, it can lead to confusion and stress. Difficulty in achieving a satisfactory balance between work and personal life can contribute to work stress (Chen, B., Wang, L., LiB, Liu W. 2022). Long working hours, inflexible schedules, and the inability to disconnect from work can lead to feelings of overwhelm and stress (Khan S, Thomas G, etal.,2023). Inadequate assistance from bosses and co-workers can exacerbate workplace stress. Individuals who do not receive feedback, recognition, or emotional support may feel devalued and unsupported, resulting to increased stress. Negative or toxic organizational culture can contribute to work stress (Ornek, O. K., & Esin, M. N. 2020). An environment that fosters unhealthy competition, lack of communication, and unsupportive relationships can negatively impact employees' well-being. The fear of job loss or unpredictable employment conditions can cause a great deal of stress. Employees may feel insecure and anxious as a result of economic uncertainty, layoffs, and reorganization (Jones, A., & Kettley, P. 2018). Inadequate openings for development, advancement, and proficiency growth can contribute to work stress (Raja, D. S., & Kanagaraj, D. M. 2020). When employees feel stuck in their careers or perceive a lack of opportunities, it can lead to dissatisfaction and stress. Poor relationships with colleagues or superiors, conflicts, and lack of social support can contribute to work stress (Sharma, L., & Srivastava, M. 2022). Negative interpersonal dynamics and a lack of positive relationships can affect well-being in the workplace. Uncomfortable or hazardous working conditions, loudness, a lack of privacy, and insufficient amenities can all add to job stress (Tejashwini. 2023).

5. LITERATURE REVIEW

Study underscored the transformative influence of technological advancements on the banking industry, ushering in a landscape of heightened global competition amid economic fluctuations (Amiri M. 2025). Concurrently, employees within the banking sector are confronting escalating levels of stress. (Dharmaraja A & Basavaraj D K. 2025) their research delineated a statistically significant correlation between bank classification, demographic variables including age, gender, and education, occupational tenure, job role, interpersonal dynamics, and the manifestation of occupational stress. Banking professionals experience notable levels of workplace stress, stemming from factors such as prolonged working hours, inadequacies in the reward system, diminished job autonomy, organizational culture dynamics, role conflicts, and notably, insufficient managerial support (Chandrasekaran S, etal., 2025). Observable symptoms indicative of heightened stress levels can manifest among employees. Failure to promptly identify and address these symptoms may precipitate adverse health consequences, including but not limited to depression, cardiovascular ailments, and diabetes, thereby underscoring the significance of proactive stress management interventions. (R. Singh and A. Kumar 2024) observed that employees grapple with stress and workplace pressure, resulting in heightened neurotic symptoms characterized by emotional instability, melancholic mood, susceptibility to nervous breakdowns, hyperreactivity, excessive anxiety, and related manifestations. (K. Saini and S. J. Selvan, 2025) analysis suggests that heightened job stress significantly diminishes employee performance, as evidenced by decreased motivation among employees to excel in their professional duties. Stress represents an inherent aspect of professional environments across diverse sectors, including banking (V. S. Venkataraman and G. Kannan, 2022). The investigation revealed several contributing factors to heightened stress levels among bank employees, encompassing variables such as performance-related pressure, deficiencies in workplace planning, challenges associated with adapting to change, familial responsibilities, and a paucity of proficient personnel (R. Maiti, 2023). The prevailing stress within the banking sector primarily emanates from heightened job demands and an inherent imbalance between work and personal life commitments (Singh, R., & Mehta, S. 2021). Organizations are encouraged to facilitate a supportive environment wherein employees are empowered to undertake responsibilities that promote equilibrium between professional obligations and familial commitments (G. Singh 2023). Within the occupational domain of commercial banking, employees contend with notable levels of stress. Identified stressors encompass protracted working hours, elevated workloads, familial obligations, managerial pressures, mental distress, and job insecurity. Prolonged exposure to such stressors can detrimentally impact the psychological and mental well-being of employees (G. R. Shishodia 2023). Workplace pressure-related stress among employees is growing in importance as an organizational stressor. It is impossible to avoid the psychological construct of stress at work; which people may encounter on a regular basis. Everyone has to learn how to manage their stress because it is an inevitable part of life and may have a lot of detrimental effects (Das S, Mishra P. 2022). Stress, meanwhile, may sometimes be beneficial since it fosters the emergence of fresh opportunities and challenges. Without a question, employee stress is becoming an increasingly significant problem for most firms nowadays. Due to their commitment to address the issue of growing costs, employers are now seeing the benefits of reducing their employees' need for healthcare. (Goyal K, Joshi S. 2021) the study found that the performance of the private banking industry is adversely affected by role overload, role isolation, personal inadequacy, role ambiguity, and resource insufficiency. However, bank workers' stress levels are adversely

affected by roles that are too far from one another, roles that stagnate, and roles that erode. (Kaur R, Bhardwaj G. 2023) stated that, a cognitive, emotional, behavioral, and psychological reaction to unpleasant and unsettling aspects of the workplace, work settings, and work management is known as work- related stress. It poses a risk to the health and safety of workers in a variety of industries and businesses, including the banking industry (Kumar S, Singh R. 2022). Because Excessive levels of stress in the workplace can impair performance, it lowers worker productivity in the banking industry. In order to determine the prevalence of work-related stress and the factors that contribute to it among bank workers (Mittal, A., etal., 2024).

6. RESEARCH GAP

The review of existing literature indicates that stress is a common phenomenon across all occupations; however, the intensity of occupational stress has significantly increased in recent years due to privatization and globalization. In the banking sector, the entry of foreign and new-generation private banks has intensified competition, leading to major changes in the work environment. Employees are now expected to meet higher targets, work longer hours, and function under strict supervision and continuous performance pressure. While several studies have examined job stress in the banking sector, most of them provide a general analysis without focusing specifically on gender-based differences. In particular, there is a lack of in-depth research concentrating on women employees, who often face dual responsibilities of professional and personal life. The unique challenges faced by women, such as work–life imbalance, role conflict, and limited organizational support, are not adequately addressed in existing studies. Moreover, region-specific studies focusing on Bengaluru city are limited, despite its prominence as a major banking hub. Hence, there exists a clear research gap in understanding the factors influencing job stress among women employees in private banks in Bengaluru. This study attempts to bridge this gap by providing a focused and comprehensive analysis.

7. NEED FOR THE STUDY

The need for the present study emerges from the increasing levels of stress experienced by women employees in the private banking sector in Bengaluru. A healthy employee is a productive employee; hence, organizations must focus on both physical and mental well-being. In today's competitive banking environment, women employees face stress arising from both personal and organizational factors. Personal factors such as work–life imbalance, family responsibilities, childcare, and limited time for self-care significantly affect their psychological health. Simultaneously, organizational factors including heavy workload, strict targets, long working hours, role conflict, lack of support, and performance pressure further intensify stress levels. As the banking sector plays a vital role in the Indian economy and women employees contribute substantially to its growth, it becomes essential to understand the nature and sources of stress they experience. Identifying stress levels and their underlying causes will help organizations design effective coping strategies and supportive work policies. Therefore, this study is necessary to examine stress due to personal and organizational factors among women employees and to suggest measures for improving their well-being and productivity.

8. OBJECTIVES OF THE STUDY

1. To examine the women employee's personal factors leading to the job stress in private banking sector in Bangalore city.
2. To find out organisational factors leading to the job stress among women employee's working in private banking sector in Bangalore city.
3. To provide suitable suggestions and recommendations to reduce the job stress among women employee's working in private banking sector in Bangalore city.

9. HYPOTHESIS

H0: There is no significant influence of personal factors on the job stress of the women employee's working in private banking sector in Bangalore city.

H1: There is a significant influence of personal factors on the job stress of the women employee's working in private banking sector in Bangalore city.

H0: There is no significant impact of organisational factors on the job stress among the women employee's working in private banking sector in Bangalore city.

H2: There is a significant impact of organisational factors on the job stress among the women employee's working in private banking sector in Bangalore city.

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10. RESEARCH METHODOLOGY

The present study adopts a descriptive research methodology to analyze the factors influencing job stress among women employees working in the private banking sector in Bangalore city. Both primary and secondary data sources were utilized to ensure a comprehensive understanding of the subject. Primary data were collected through structured questionnaires designed to capture information on personal and organizational factors contributing to job stress. In addition, interviews and personal discussions were conducted with respondents to gain deeper insights into their experiences and perceptions. The study targeted women employees working in private banks in Bangalore, and data were collected using both offline and online survey methods to ensure wider coverage and better response rates. The sample size was determined using the Yamane sampling technique, ensuring scientific and reliable representation of the population. For data analysis, regression analysis was employed as the primary statistical tool to identify the significant influence of various factors on job stress. Furthermore, two hypotheses were formulated and tested to examine the relationship between personal and organizational factors and the level of job stress among women employees.

i) Primary Data Sources

The primary data for the study were collected directly from women employees working in the private banking sector in Bangalore city. A structured questionnaire was the main instrument used to gather first-hand information regarding personal factors (such as work–life balance, family responsibilities, and individual stress coping ability) and organizational factors (such as workload, targets, working hours, and supervision) influencing job stress. The questionnaires were administered through both offline and online modes to ensure wider participation. In addition, interviews and personal discussions with selected respondents were conducted to obtain in-depth insights into their experiences, perceptions, and stress-related challenges.

ii) Secondary Data Sources

The secondary data were collected from various published and unpublished sources to support the study. These include research articles, journals, books, previous studies on job stress, reports on the banking sector, and relevant websites. Information from government publications, RBI reports, and other institutional documents was also used to understand the broader context of the banking sector and employee stress. Secondary data helped in framing the research problem, objectives, and hypotheses, and in providing theoretical support to the study.

11. SAMPLES AND SAMLING METHOD

The study aims to examine the personal factors influencing job stress among women employees, identify organizational factors contributing to stress, and suggest suitable measures to reduce stress among women working in the private banking sector in Bangalore city. For this purpose, major private sector banks such as ICICI Bank, HDFC Bank, Axis Bank, Kotak Mahindra Bank, and Karnataka Bank Limited were selected as the target institutions for data collection. Although specific data regarding the number of women employees in these banks at the Bangalore city level is not publicly available, national-level statistics provide useful insights. As of 2024, HDFC Bank has approximately 26% women employees out of its total workforce of 200,000, while Axis Bank maintains a gender ratio of 1:3, with over 26,000 women employees. ICICI Bank employs more than 12,200 women nationally. Kotak Mahindra Bank has around 5,000 women employees, and Karnataka Bank Limited has approximately 51 women employees based on survey estimates. The Yamane sampling technique was adopted to determine an appropriate sample size for the study. Therefore 400 women employees working in private banks were selected as respondents for the survey purpose.

12. STATISTICAL TOOLS

The data gathered from the field which through the questionnaires administered were recorded and coded into Statistical Package for Social Science (SPSS) software version 16. The date gathered from the field through issuing questionnaire, and linear regression, was used as statistical techniques using SPSS, and content validity of the questionnaire was established by reviewing existing literature. The use of multiple regression analysis was to help test the conceptual framework or model.

13. SCOPE OF THE STUDY

The scope of the present study is confined to examining the prevalence of occupational stress among women employees working in the private banking sector in Bengaluru district. Although private banks operate across India, this research is geographically limited to Bengaluru, thereby restricting the generalization of findings to other regions.

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The study primarily focuses on the perspectives of women employees, even though both men and women are part of the workforce in the private banking sector. Data related to personal and organisational stress factors and their impact have been collected exclusively from female employees to gain a gender-specific understanding of workplace stress. Further, the study is limited to identifying various occupational stressors, analyzing employees' perceived behavioral responses to these stress conditions, and examining the potential outcomes of stress on their performance and well-being. Overall, the research concentrates on key stress-related factors influencing women employees in private banks and their implications.

14. DATA ANALYSIS—RESULTS AND DISCUSSIONS

PERSONAL FACTORS AFFECTING JOB STRESS

H0: There is no significant influence of personal factors on the job stress of the women employee's working in private banking sector in Bangalore city.

H1: There is a significant influence of personal factors on the job stress of the women employee's working in private banking sector in Bangalore city,

The regression analysis examines the influence of personal factors on job stress among women employees in the private banking sector in Bangalore city.

Model Summary

The model shows a very high correlation (R = 0.983) between personal factors and job stress. The R^2 value of 0.967 indicates that 96.7% of the variation in job stress is explained by the selected personal factors. The adjusted R^2 (0.965) further confirms the strong explanatory power of the model, indicating a good fit.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.983[a]	.967	.965	.18264

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	370.726	13	28.517	854.899	.000[a]
	Residual	12.843	385	.033		
	Total	383.569	398			

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.075	.042		1.793	.074
	Personal inadequacy	.156	.030	.205	5.144	.000
	Resource insufficiency	-.002	.025	-.002	-.076	.940
	Deficiencies in workplace planning	-.033	.027	-.045	-1.208	.228
	Challenges associated with adapting to change	.071	.019	.086	3.841	.000
	Familial responsibilities	.041	.017	.051	2.434	.015
	Paucity of proficient personnel	.056	.022	.076	2.617	.009
	Mental distress	.169	.019	.212	8.790	.000
	Emotional instability	.011	.021	.012	.526	.599
	Melancholic mood	.078	.019	.092	4.121	.000
	Susceptibility to nervous breakdowns	.130	.019	.158	6.761	.000
	Hyperreactivity	.168	.024	.182	7.043	.000
	Excessive anxiety	-.011	.026	-.015	-.439	.661
	Job insecurity	.160	.021	.189	7.732	.000

a. Dependent Variable: **Job Stress Among Women Employees**

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ANOVA Results

The F-value (854.899) with a significance level of 0.000 indicates that the overall regression model is statistically significant. Hence, the model is suitable for explaining the relationship between personal factors and job stress.

Coefficient Analysis

Several personal factors have a significant positive influence on job stress, including personal inadequacy, challenges in adapting to change, familial responsibilities, lack of proficient personnel, mental distress, melancholic mood, susceptibility to nervous breakdowns, hyperreactivity, and job insecurity ($p < 0.05$). Among these, mental distress ($\beta = 0.212$), personal inadequacy ($\beta = 0.205$), and job insecurity ($\beta = 0.189$) have the strongest impact. However, factors such as resource insufficiency, workplace planning deficiencies, emotional instability, and excessive anxiety are found to be statistically insignificant. Since many personal factors significantly influence job stress***, the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted.***

ORGANISATIONAL FACTORS AFFECTING JOB STRESS

H0: There is no significant impact of organisational factors on the job stress among the women employee's working in private banking sector in Bangalore city.

H2: There is a significant impact of organisational factors on the job stress among the women employee's working in private banking sector in Bangalore city.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.902[a]	.813	.807	.43067

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	312.154	13	24.012	129.457	.000[a]
	Residual	71.596	386	.185		
	Total	383.750	399			

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.629	.109		5.751	.000
	Role overload/ *elevated workloads*	.146	.034	.181	4.326	.000
	Role isolation/ *role conflicts*/ Role ambiguity	.324	.036	.401	8.943	.000
	Technological advancements	-.173	.044	-.230	-3.910	.000
	Administrative and clerical duties	-.005	.065	-.007	-.082	.934
	Inevitable nature of workplace	.063	.117	.080	.536	.592
	Performance-related pressure	-.281	.082	-.311	-3.414	.001
	Protracted working hours	.045	.062	.058	.723	.470
	Managerial pressures	.185	.080	.195	2.323	.021
	Inadequacies in the reward system	.207	.042	.278	4.973	.000
	Diminished job autonomy	.178	.068	.228	2.607	.009
	Organizational culture dynamics	-.172	.054	-.221	-3.192	.002
	Insufficient managerial support.	-.022	.055	-.032	-.407	.684
	Job targets pressure	.322	.036	.425	8.834	.000

a. Dependent Variable: **Job Stress Among Women Employees**

The regression analysis evaluates the impact of organizational factors on job stress among women employees in the private banking sector in Bangalore city.

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Model Summary
The model shows a strong correlation (R = 0.902) between organizational factors and job stress. The R^2 value of 0.813 indicates that 81.3% of the variation in job stress is explained by the selected organizational factors. The adjusted R^2 (0.807) confirms the robustness and good fit of the model.

ANOVA Results
The F-value (129.457) with a significance level of 0.000 indicates that the overall regression model is statistically significant. This confirms that organizational factors collectively have a significant impact on job stress.

Coefficient Analysis:
Several organizational factors significantly influence job stress ($p < 0.05$). Key positive contributors include role overload/elevated workloads ($\beta = 0.181$), role conflict/ambiguity ($\beta = 0.401$), managerial pressures ($\beta = 0.195$), inadequacies in the reward system ($\beta = 0.278$), diminished job autonomy ($\beta = 0.228$), and job targets pressure ($\beta = 0.425$). Among these, job targets pressure and role ambiguity have the strongest impact. Interestingly, some factors show a significant negative relationship, such as technological advancements ($\beta = -0.230$), performance-related pressure ($\beta = -0.311$), and organizational culture dynamics ($\beta = -0.221$), indicating a possible inverse or adaptive effect.

However, factors like administrative duties, inevitable workplace nature, long working hours, and insufficient managerial support are statistically insignificant.
Since several organizational factors significantly influence job stress, ***the null hypothesis (H0) is rejected and the alternative hypothesis (H2) is accepted.***

15. RESEARCH FINDINGS

Research Findings – Personal Factors Influencing Job Stress

1. The regression model indicates a very high explanatory power ($R^2 = 0.967$), showing that personal factors strongly determine job stress among women employees.
2. Mental distress is the most influential factor ($\beta = 0.212$), significantly increasing job stress levels.
3. Personal inadequacy ($\beta = 0.205$) is another major contributor, indicating lack of confidence and skills leads to higher stress.
4. Job insecurity ($\beta = 0.189$) significantly elevates stress, reflecting fear of job loss or instability.
5. Hyperreactivity ($\beta = 0.182$) and susceptibility to nervous breakdowns ($\beta = 0.158$) also have strong positive effects on stress.
6. Challenges in adapting to change and melancholic mood significantly contribute to increased stress levels.
7. Familial responsibilities and lack of proficient personnel moderately influence job stress.
8. Factors such as resource insufficiency, workplace planning deficiencies, emotional instability, and excessive anxiety are statistically insignificant in influencing stress.

Research Findings – Organisational Factors Influencing Job Stress

1. Organizational factors explain 81.3% of the variation in job stress ($R^2 = 0.813$), indicating a strong impact.
2. Job targets pressure ($\beta = 0.425$) is the most significant contributor to stress among women employees.
3. Role conflict/ambiguity ($\beta = 0.401$) is another major stressor affecting employees' performance and clarity.
4. Inadequate reward systems ($\beta = 0.278$) significantly increase stress levels.
5. Diminished job autonomy ($\beta = 0.228$) and managerial pressures ($\beta = 0.195$) contribute notably to stress.
6. Role overload ($\beta = 0.181$) increases work pressure and leads to higher stress levels.
7. Technological advancements, performance pressure, and organizational culture show a significant negative relationship with stress.
8. Factors such as administrative duties, long working hours, workplace nature, and insufficient managerial support are found to be statistically insignificant.

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19. SUGGESTIONS

Suggestions Based on Personal Factors

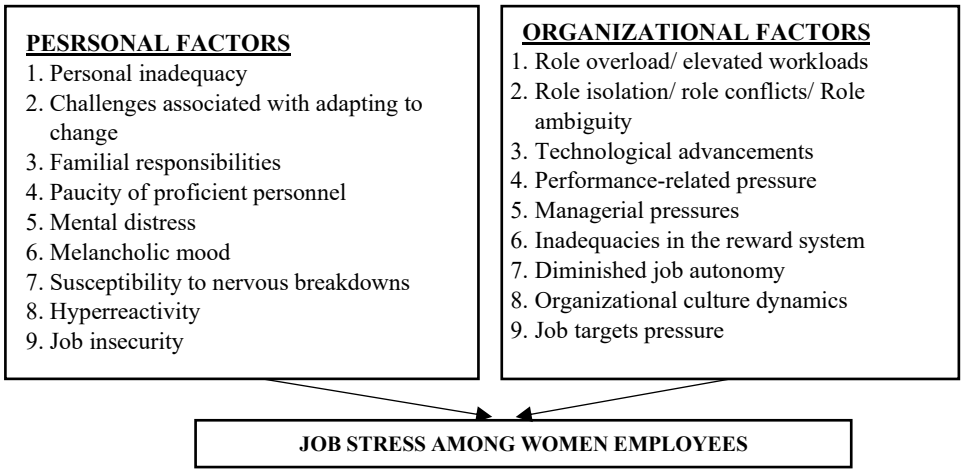
1. Enhancing Emotional Well-being
   Women employees should practice stress management techniques such as meditation, mindfulness, and relaxation exercises to reduce mental distress and emotional imbalance.
2. Skill Development and Self-Confidence Building
   Regular training and upskilling programs can help employees overcome feelings of personal inadequacy and improve confidence in handling job responsibilities.
3. Work–Life Balance Management
   Effective time management, prioritization of tasks, and setting clear boundaries between work and personal life can help reduce stress arising from familial responsibilities.
4. Adaptability to Change
   Employees should develop a positive attitude towards organizational changes and continuously update themselves with new systems and technologies.
5. Seeking Social and Emotional Support
   Building strong support systems with family, friends, and colleagues can help in coping with stress and reducing feelings of isolation.
6. Managing Job Insecurity
   Women employees should focus on career planning, continuous learning, and performance improvement to reduce anxiety related to job insecurity.
7. Healthy Lifestyle Practices
   Maintaining proper diet, regular physical exercise, and adequate sleep can significantly reduce stress levels and improve overall well-being.

Suggestions Based on Organisational Factors

1. Reduction of Job Targets Pressure
   Banks should set realistic and achievable targets to minimize excessive pressure and improve employee productivity.
2. Clarification of Roles and Responsibilities
   Clearly defined job roles and responsibilities can reduce role ambiguity and conflict, thereby lowering stress levels.
3. Improvement in Reward and Recognition Systems
   Fair and transparent reward systems should be implemented to motivate employees and reduce dissatisfaction.
4. Enhancing Job Autonomy
   Providing employees with greater decision-making authority and flexibility can help improve job satisfaction and reduce stress.
5. Supportive Management Practices
   Managers should adopt a supportive leadership style, provide regular feedback, and maintain open communication with employees.
6. Managing Workload Effectively
   Proper distribution of work and avoiding role overload can help in reducing excessive pressure on employees.
7. Positive Organizational Culture
   Creating a healthy work environment with teamwork, mutual respect, and employee engagement initiatives can significantly reduce workplace stress.

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20. CONCEPTUAL FRAME WORK



21. LIMITATIONS

1. Geographical Limitation
   The study is confined only to Bengaluru city, which limits the generalization of findings to other regions or cities with different work cultures and banking environments.
2. Focus Only on Women Employees
   The research considers only women employees and excludes male employees, making it difficult to compare gender-based differences in job stress.
3. Limited Sample Size
   Although 400 respondents were selected, the sample may not fully represent the entire population of women employees working in private banks.
4. Time Constraint
   The study is based on data collected during a specific period, and stress levels may vary over time due to changes in workload, policies, or economic conditions.
5. Reliance on Self-Reported Data
   The data collected through questionnaires depend on the respondents' perceptions and honesty, which may lead to bias or inaccuracies.
6. Limited Variables Considered
   The study focuses only on selected personal and organizational factors, while other possible factors such as social, cultural, or economic influences are not considered.
7. Possibility of Response Bias
   Respondents may have provided socially desirable answers or may not have fully disclosed their stress levels due to fear of judgment or confidentiality concerns.
8. Restriction to Selected Banks
   The study includes only a few major private sector banks, which may not reflect the conditions of all private banks, especially smaller or regional institutions.

22. CONCLUSION

The present study examined the impact of personal and organizational factors on job stress among women employees working in the private banking sector in Bengaluru. The findings clearly indicate that job stress is a significant issue affecting the well-being and performance of women employees. The regression analysis revealed that both personal and organizational factors have a strong and statistically significant influence on job stress. Among personal factors, mental distress, personal inadequacy, and job insecurity emerged as the most influential contributors to stress. Additionally, factors such as hyperreactivity, familial responsibilities, and challenges in adapting to change further intensified stress levels. On the organizational side, job targets pressure, role ambiguity, inadequate reward systems, and diminished job autonomy were identified as major stressors. These findings highlight the demanding nature of work in private banks and the dual burden faced by women employees in managing both professional and personal

responsibilities. The study concludes that addressing job stress requires a combined effort from both employees and organizations. While individuals must adopt effective coping strategies and maintain work–life balance, organizations must create a supportive work environment with clear roles, fair policies, and realistic expectations. Reducing job stress will not only improve employee well-being but also enhance productivity and organizational performance in the banking sector.

23. DIRECTIONS FOR THE FUTURE RESEARCH

Future research on job stress among women employees in the private banking sector can be expanded in several meaningful directions. First, the present study is limited to Bengaluru; hence, future studies can be extended to other metropolitan and non-metropolitan cities to enable comparative analysis and improve generalizability of findings. Second, a comparative study between public and private sector banks could provide deeper insights into differences in stress levels, work culture, and coping mechanisms. Further research may also focus on longitudinal studies to examine how stress levels change over time, especially with evolving banking technologies and work practices. Inclusion of male employees for gender-based comparative analysis would offer a broader understanding of occupational stress dynamics. Additionally, qualitative research methods such as case studies and in-depth interviews can be used to capture personal experiences and psychological dimensions of stress more effectively. Future studies can also explore the role of organizational interventions such as flexible work arrangements, mental health programs, and leadership styles in reducing stress. Moreover, examining the impact of digitalization, remote working, and artificial intelligence on employee stress can provide contemporary relevance. Finally, research can be extended to analyze the relationship between job stress, employee performance, job satisfaction, and overall organizational productivity for a more comprehensive perspective.

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