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Overcoming Occupational Stress Among Women in the Banking Sector: A Pathway to Enhanced Employee Performance

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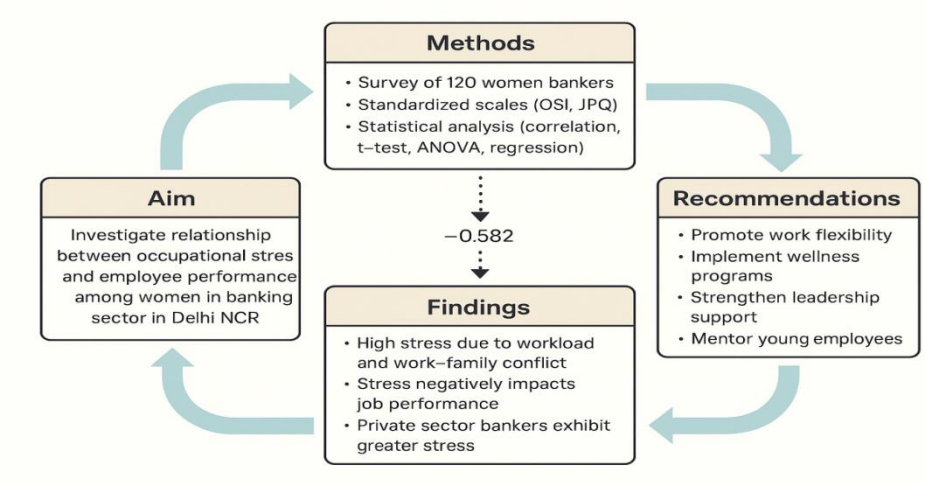
Abstract
The rapid transformation of India's banking sector, fueled by digitalization and competitive performance systems, has intensified occupational stress—particularly among women employees balancing professional and domestic roles. This study examines the primary sources of occupational stress among women in public and private banks and evaluates its effect on employee performance. A descriptive–analytical design was adopted, involving 120 women employees from Delhi NCR, selected through stratified random sampling. Data were collected via a structured questionnaire and analyzed using SPSS through descriptive statistics, correlation, t-test, ANOVA, and regression techniques. Findings indicate that work–family conflict, workload, and time pressure are the major stressors influencing women employees. A strong negative correlation (r = –0.582) was found between occupational stress and job performance, with regression results showing that stress accounts for 33.9% of performance variation. Women in private banks experience higher stress levels than those in public banks, while early-career employees report greater strain than senior staff. These outcomes confirm that occupational stress significantly reduces productivity, concentration, and motivation. The study recommends adopting flexible work policies, employee wellness programs, and gender-sensitive HR practices to enhance resilience and performance.

Keywords: Occupational Stress, Employee Performance, Women Employees, Banking Sector, Work–Family Conflict

Graphical abstract:



1. Introduction

The Indian banking industry has experienced a remarkable transformation over the past two decades, evolving from a traditional, paper-based system to a highly digitized, technology-driven service sector. This transition, accelerated by financial reforms, globalization, and the rise of digital banking platforms, has expanded the scope of banking operations but has also

fundamentally altered the nature of work, intensifying role demands, performance expectations, and time pressures on employees (1). Women employees, who now constitute a significant proportion of the banking workforce, play a vital role in sustaining this growth trajectory. However, their professional experiences are often shaped by the intersection of workplace pressures and societal expectations regarding family responsibilities, caregiving, and emotional labor (2). This dual burden creates a persistent imbalance between personal and professional domains, leading to heightened levels of occupational stress, emotional exhaustion, and declining job satisfaction. Research across organizational settings consistently indicates that stress not only undermines performance efficiency and innovation but also contributes to absenteeism, health deterioration, and high turnover rates among women employees (3,4). The complexity of this problem has deepened with the adoption of aggressive performance appraisal systems, extended work hours, and continuous digital monitoring in both public and private banks. Consequently, occupational stress in the banking sector has evolved from being an individual concern to a structural issue with direct implications for organizational productivity and employee well-being (5). Despite the implementation of employee assistance programs and wellness initiatives, recent empirical studies reveal that stress levels among women remain disproportionately high, particularly in private sector institutions, due to more demanding work targets and limited job autonomy (6). Against this backdrop, the present study investigates the multifaceted relationship between occupational stress and employee performance, focusing exclusively on women employees working in the Delhi NCR region. The rationale of the study stems from the recognition that women in India's banking system navigate not only professional competition but also entrenched socio-cultural expectations, which collectively shape their psychological resilience and career progression (7). This study, therefore, aims to identify the key sources of occupational stress—such as workload, role ambiguity, time pressure, and work–family conflict—and to examine how these stressors influence performance outcomes. It also explores the moderating effects of demographic variables including age, marital status, experience, and type of organization to assess variations in coping mechanisms and stress perceptions. The major objectives of this research are to examine the relationship between occupational stress and job performance, to analyze the contribution of work–family conflict to stress, and to determine whether significant differences exist between public and private sector employees in terms of stress intensity and its impact on work output. Based on these aims, the study hypothesizes that occupational stress significantly affects employee performance (H_1), that work–family conflict is a key determinant of occupational stress among women employees (H_2), and that there exists a statistically significant difference in stress levels between public and private sector banks (H_3). The scope of this study is confined to women employees working in selected banks within Delhi NCR, including both public and private sector institutions, thereby providing a balanced representation of the regional banking environment. However, the research acknowledges certain limitations, such as the reliance on self-reported data, which may introduce personal bias, and the cross-sectional design, which restricts longitudinal observation of stress trends. Conceptually, the study is anchored in three theoretical frameworks that have dominated occupational stress research: the Job Demand–Control (JDC) Model (8), the Effort–Reward Imbalance (ERI) Model (9), and the Conservation of Resources (COR) Theory (10). These models collectively elucidate how high job demands, low decision latitude, and an imbalance between efforts and rewards contribute to psychological strain, burnout, and diminished performance outcomes. The integration of these theories provides a robust conceptual base to interpret the stress–performance linkage within the gendered context of the Indian banking sector. Structurally, this paper begins by

establishing the theoretical and empirical context in the introduction, followed by a comprehensive review of literature that synthesizes global and national perspectives on occupational stress and employee performance. The methodology section outlines the research design, sampling framework, and analytical tools employed to ensure validity and reliability. The data analysis section presents both descriptive and inferential statistical findings, which are further discussed in light of existing theoretical frameworks. The paper concludes by offering evidence-based recommendations for organizational policy, HR interventions, and employee support mechanisms aimed at reducing occupational stress and fostering sustainable performance among women in banking. Maintaining an objective academic tone throughout, the study aspires to contribute meaningful insights to the ongoing discourse on gender, work, and well-being, thereby assisting policymakers, human resource managers, and scholars in designing inclusive and resilient work environments for India's evolving financial sector.

2: Review of Literature

The concept of occupational stress has evolved over decades from a mere physiological reaction to a multidimensional psychological, social, and organizational construct. In the context of modern service sectors, particularly banking, stress has emerged as a dominant determinant of employee performance, motivation, and well-being. The changing landscape of India's financial institutions—marked by digital transformation, high competition, and continuous performance appraisal—has redefined the nature of work, making it simultaneously more efficient and more demanding (Das & Mishra, 2022). Contemporary literature emphasizes that occupational stress arises not only from workload and time pressure but also from structural and relational dynamics such as role ambiguity, lack of autonomy, poor leadership, and interpersonal conflicts (Kaur & Bhardwaj, 2023). These stressors, when prolonged, impair cognitive functioning, diminish job satisfaction, and lead to emotional exhaustion and absenteeism. Globally, researchers have recognized that the experience of occupational stress varies across professions and demographic groups, but the banking industry remains one of the most intensely examined sectors due to its target-oriented, customer-facing, and compliance-driven nature (Adeyemi et al., 2023). Studies conducted in emerging economies such as India, Brazil, Indonesia, and South Africa reveal consistent patterns linking excessive job demands with decreased work efficiency and heightened psychological strain (Giorgi et al., 2017; Patel & Mehta, 2023). In India, where cultural expectations intertwine with workplace norms, the impact of stress is particularly pronounced among women. Empirical evidence suggests that women employees frequently experience dual pressures—professional expectations within competitive work environments and domestic responsibilities dictated by traditional social roles (Bhattacharya & Ray, 2020). The phenomenon of "role overload" and "work–family conflict" has, therefore, become central to the discourse on occupational stress among women in banking. Several researchers have explored how occupational stress directly and indirectly influences job performance. Early theoretical work by Campbell (1990) positioned job performance as a multidimensional construct encompassing task proficiency, interpersonal behavior, and adaptive capability. Building on this, modern empirical studies have examined the negative correlation between stress and performance, reporting that chronic stress leads to reduced concentration, lower motivation, and impaired decision-making (Sarkar & Ray, 2021). Michie (2002) and Cooper & Dewe (2008) further argued that unmanaged occupational stress results in physical ailments, emotional instability, and withdrawal behaviors that collectively undermine productivity. Recent studies, particularly in Indian banking, have confirmed these patterns.

Goyal & Joshi (2021) found that perceived job stress significantly decreases task quality and customer service outcomes among women professionals, while Gupta & Sharma (2019) demonstrated that performance decline is accompanied by increased burnout and intention to quit. The theoretical underpinnings of these studies often revolve around three foundational frameworks. The Job Demand–Control (JDC) Model proposed by Karasek (1979) posits that high job demands coupled with limited decision-making autonomy create psychological strain. Subsequent research has validated this model in the banking context, showing that employees with greater control over their work schedules exhibit lower stress and higher productivity (Mehta & George, 2023). The Effort–Reward Imbalance (ERI) Model by Siegrist (1996) highlights another dimension—stress arises when the effort invested by employees is not adequately reciprocated through pay, recognition, or career advancement. Recent findings by Patel & Mehta (2023) show that perceived injustice and inadequate recognition are major predictors of emotional exhaustion among Indian bank employees. Complementing these perspectives, Hobfoll's Conservation of Resources (COR) Theory (1989) suggests that individuals experience stress when they perceive a threat to valued resources such as time, energy, or emotional support. Women in banking, balancing multiple social roles, often experience resource depletion, making the COR model particularly relevant in explaining gendered stress patterns. Work–family conflict remains one of the most extensively studied components of occupational stress, especially in the case of working women. Greenhaus and Beutell (1985) originally defined it as a form of inter-role conflict where demands from work and family are mutually incompatible. Subsequent research confirms that such conflicts have a stronger impact on women's mental health and job satisfaction than on men's, particularly in cultures where domestic work is still viewed as a female responsibility (Chatterjee & Roy, 2022). Studies in the Indian context (Nandini & Thomas, 2020; Reddy & Poornima, 2024) reveal that female bank employees often extend their working hours at the cost of personal time, leading to sleep disturbances, anxiety, and declining work enthusiasm. The lack of flexible scheduling, childcare support, and empathetic leadership further aggravates stress levels. Notably, private sector employees report greater work–family conflict than their counterparts in public sector banks due to stricter performance metrics and competitive hierarchies (Sharma & Verma, 2024). A growing body of literature has also addressed coping mechanisms and organizational interventions as moderating factors in the stress–performance relationship. Lazarus and Folkman's (1984) transactional model of stress emphasizes the role of cognitive appraisal and coping responses in determining individual resilience. Women who engage in problem-focused coping—such as time management or seeking social support—tend to experience lower stress and higher self-efficacy (Singh & Bhatnagar, 2022). Organizations that implement supportive HR policies, mentorship programs, and wellness initiatives can significantly buffer stress effects. Kumari & Joseph (2025) demonstrated that family-friendly workplace arrangements, flexible work hours, and counseling services substantially enhance psychological well-being and job commitment among women in the financial sector. These findings underscore that organizational culture and leadership style are pivotal determinants of employee stress levels. Methodologically, most empirical studies on occupational stress in banking employ quantitative, cross-sectional designs using standardized scales such as the Perceived Stress Scale (Cohen et al., 1983), the Occupational Stress Index (Srivastava & Singh, 1981), and the Maslach Burnout Inventory (Maslach & Jackson, 1981). However, recent bibliometric reviews (Banerjee & Raj, 2025) highlight a methodological gap: despite the abundance of cross-sectional surveys, there is a dearth of longitudinal and mixed-method studies that can establish causality or explore nuanced gender experiences. Moreover, while numerous studies have quantified stress-performance correlations, relatively few have

examined sectoral comparisons, i.e., between public and private banking institutions. This omission leaves open important questions regarding the role of institutional culture and organizational support systems in moderating stress effects. Gender-specific findings present one of the most insightful trends in recent occupational research. Across multiple Indian studies, women consistently report higher stress levels than men, primarily due to workload imbalance, limited career progression, and family responsibilities (Kumar & Singh, 2022; Bhattacharya & Ray, 2020). In many cases, women also display higher emotional intelligence and coping flexibility, which can mediate stress outcomes (Chatterjee & Roy, 2022). International research supports these observations, suggesting that gender not only shapes stress exposure but also influences the perception and expression of stress symptoms (Adeyemi et al., 2023). Despite these findings, scholars such as Reddy & Thomas (2024) argue that gendered occupational stress remains underexplored, particularly in developing economies where social expectations heavily condition women's professional identities. Recent studies have begun to integrate technostress—the stress induced by excessive digitalization—into the occupational stress discourse. Das & Mishra (2022) found that constant system updates, online reporting, and technology surveillance in banking increase cognitive load and anxiety among employees. Technostress has been shown to compound traditional stressors such as workload and time pressure, further diminishing performance. This insight is critical for understanding the post-pandemic banking environment, where digital operations and remote working have become normative. Overall, the reviewed literature converges on several key points: occupational stress has a significant negative relationship with employee performance; women in banking experience disproportionate stress due to dual role obligations; and effective coping and organizational support mechanisms can substantially mitigate these adverse effects. Yet, despite a rich body of descriptive studies, there remains a notable gap in intervention-based and longitudinal research that tests the causal pathways linking stress reduction strategies to measurable performance outcomes. Moreover, very few studies have systematically compared stress levels across demographic variables such as marital status, experience, or sectoral affiliation, even though these dimensions are crucial in understanding heterogeneity among women employees. Hence, the present research seeks to extend this body of knowledge by adopting an integrative approach that not only examines the statistical relationship between occupational stress and performance but also situates these findings within the broader socio-cultural and organizational context of Indian banking. Through this, it contributes to both theoretical refinement and practical understanding of how stress manifests, varies, and can be effectively managed among women professionals in one of India's most dynamic and demanding industries.

3. Research Methodology

This study adopts a descriptive and analytical research design to investigate the impact of occupational stress on the performance of women employees in the banking sector. The primary objective is to identify the major sources of stress, evaluate their effect on job efficiency, and explore effective coping strategies that can enhance employee well-being and productivity. The research is based on both primary and secondary data. Primary data were collected through a structured questionnaire distributed among women employees working in public and private sector banks within selected urban centers. The questionnaire included sections on demographic details, sources of occupational stress, coping mechanisms, and perceived impact on job performance. Responses were measured using a five-point Likert scale**,** allowing for quantitative assessment of stress factors and performance indicators.

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3.1 Research Design

The present study employs a descriptive–analytical research design to examine the relationship between occupational stress and employee performance among women working in the banking sector of Delhi NCR. The descriptive component facilitates the identification of major sources and levels of stress, while the analytical component evaluates how these stressors influence work performance. This design was selected because it allows for both observation of existing conditions and statistical assessment of the associations between variables.

3.2 Population and Sampling

The population for this study consists of women employees working in public and private sector banks in the Delhi NCR region, including major institutions such as the State Bank of India, Punjab National Bank, HDFC Bank, ICICI Bank, and Axis Bank. A stratified random sampling technique was adopted to ensure equal representation from both sectors and across job categories (clerical, officer, and managerial levels). The final sample size comprised 120 respondents, with 60 women from public sector banks and 60 from private sector banks. The sample was determined based on accessibility, participation willingness, and representation of different experience levels.

3.3 Sources of Data

The present study employed both primary and secondary sources of data to ensure a comprehensive and credible analysis. The primary data were obtained through a structured questionnaire administered to women employees working in selected public and private sector banks within the Delhi NCR region. This enabled the collection of firsthand insights into their experiences of occupational stress and its influence on job performance. The secondary data were gathered from a wide range of authentic sources, including peer-reviewed journals, published dissertations, Reserve Bank of India (RBI) reports, and reputable digital repositories. These materials provided theoretical grounding and contextual understanding of prior research in the areas of occupational stress, gender studies, and employee performance within the Indian banking landscape.

3.4 Research Instrument

A structured questionnaire served as the primary tool for data collection in this study. The instrument comprised two sections: Section A gathered demographic details such as age, marital status, work experience, and sector of employment, while Section B focused on assessing occupational stress dimensions—namely workload, time pressure, role ambiguity, and work–family conflict—and their perceived influence on job performance. All items were measured on a five-point Likert scale, ranging from *1 (Strongly Disagree)* to *5 (Strongly Agree)*, enabling respondents to express the degree of agreement or disagreement with each statement. The questionnaire was adapted from well-established and validated instruments, including the Occupational Stress Index (25), the Perceived Stress Scale developed by Cohen et al. (1983), and the Maslach Burnout Inventory proposed by Maslach and Jackson (1981), ensuring both reliability and construct validity of the measures used.

3.5 Pilot Study, Reliability, and Validity

A pilot study was conducted on a sample of 20 respondents to evaluate the clarity, consistency, and suitability of the research instrument. Feedback obtained from participants

helped refine the wording and sequencing of certain items to ensure better comprehension. The reliability of the questionnaire was tested using Cronbach's Alpha, which produced a coefficient above 0.70, confirming satisfactory internal consistency and reliability of the scale (11). The content validity of the instrument was established through expert reviews by academicians and HR professionals, ensuring the items accurately represented the constructs under study. Additionally, construct validity was maintained by aligning the questionnaire dimensions with well-recognized theoretical frameworks and occupational stress models, thereby strengthening the overall credibility of the measurement tool.

3.6 Data Collection Procedure

Data was collected through both online and offline modes. Questionnaires were administered personally and via Google Forms. Respondents were informed about the purpose of the study, assured of confidentiality, and participation was entirely voluntary. The entire data collection process spanned four weeks.

3.7 Tools for Data Analysis

After data collection, the responses were coded and analyzed using the Statistical Package for the Social Sciences (SPSS). To meet the study objectives and test the hypotheses, several statistical tools were applied. Descriptive statistics (mean, standard deviation, frequency) summarized demographic data and stress indicators. Pearson's correlation measured the strength and direction of the relationship between occupational stress and performance, while the independent sample t-test compared stress levels across public and private sector banks. One-way ANOVA examined variations by demographic factors such as experience and marital status, and regression analysis assessed the predictive impact of stress on job performance. Collectively, these techniques provided a robust empirical basis for interpreting the relationships among the key variables.

3.8 Hypotheses of the Study

Based on the objectives and theoretical framework, the following hypotheses were formulated to guide the analysis and interpretation of data:

H_1: Occupational stress has a significant effect on employee performance among women working in the banking sector.

H_2: Work–family conflict significantly contributes to the level of occupational stress experienced by women employees.

H_3: There is a significant difference in stress levels between women employees in public and private sector banks.

These hypotheses were statistically tested using correlation, t-test, ANOVA, and regression techniques through SPSS software to validate the study's assumptions.

3.8.1 Ethical Considerations

The study strictly adhered to ethical research principles. Participation was voluntary, and informed consent was obtained from all respondents prior to data collection. Confidentiality of data was maintained at all stages, and respondents were informed that their participation involved no risk or personal exposure. The collected data were used solely for academic purposes and were not shared with any third party.

3.9 Scope and Limitations of the Study

The scope of this study is limited to women employees in the banking sector of Delhi NCR, encompassing both public and private sector banks. The findings, therefore, reflect the

regional and sectoral characteristics of this specific context and may not be generalizable to rural or non-banking sectors. Furthermore, as the study employed a cross-sectional design, it captures stress and performance relationships at a single point in time, rather than over a longitudinal period. Self-reported data may also introduce perceptual bias; however, methodological rigor and statistical validation were employed to minimize such effects.

3.10 Theoretical Foundation

This study is grounded in three established models of occupational stress that explain how workplace conditions influence employee well-being. The Job Demand–Control Model (12) asserts that high demands combined with low decision-making autonomy cause psychological strain. The Effort–Reward Imbalance Model (13) suggests stress arises when employees' efforts are not fairly rewarded through pay, recognition, or advancement. The Conservation of Resources Theory (14) views stress as a reaction to the loss or threat of losing valuable personal and professional resources. Collectively, these frameworks guide the selection of variables, research design, and interpretation of findings in this study.

3.11 Summary

To conclude, the methodological framework of this study combines empirical rigor with ethical integrity, ensuring that the data collected are both credible and valid. The application of stratified sampling, standardized measurement instruments, and advanced statistical techniques strengthens the reliability and precision of the findings. This systematic design provides a robust foundation for the next chapter—Data Analysis and Interpretation—where the formulated hypotheses are empirically tested and evaluated in alignment with the study's theoretical framework.

4: Data Analysis and Interpretation

The present chapter focuses on the analysis, interpretation, and presentation of data collected from women employees working in public and private sector banks within the Delhi NCR region. The purpose of this chapter is to examine the nature and extent of occupational stress among respondents, identify its major sources, and assess its impact on employee performance. Data analysis plays a crucial role in transforming raw responses into meaningful insights that validate the study's hypotheses and align with its objectives. The data obtained through the structured questionnaire were first screened, coded, and entered into the Statistical Package for the Social Sciences (SPSS) software for quantitative analysis. Both descriptive and inferential statistical techniques were applied to ensure comprehensive interpretation. Descriptive analysis—using mean, standard deviation, and frequency distribution—was employed to summarize demographic details and key stress variables, while inferential tests such as correlation, independent sample t-test, one-way ANOVA, and regression analysis were conducted to examine relationships, group differences, and predictive effects among the identified variables. Each statistical tool was carefully selected to correspond with the hypotheses formulated in Chapter 3, thereby ensuring methodological consistency and analytical rigor.

4.1 Demographic Profile

The demographic profile presents key personal and professional characteristics of the respondents, including age, marital status, work experience, and type of bank. It helps in understanding the diversity and composition of the sample, as these factors often shape how individuals perceive and manage occupational stress. In this study, the demographic profile provides the contextual basis for analyzing stress patterns and performance outcomes among

women employees in the banking sector. Table 4.1 summarizes the demographic characteristics of 120 women employees from public and private sector banks in the Delhi NCR region. It includes details on age, marital status, work experience, and type of bank. Understanding these characteristics is essential, as factors such as age, experience, and marital status often influence how employees perceive and cope with occupational stress. The demographic background thus provides a clear context for analyzing variations in stress and performance among women in the banking sector.

Table 4.1: Demographic Composition of Respondents (N = 120)

Variable	Category	Frequency	Percentage
Age Group	21–30	38	31.7%
	31–40	46	38.3%
	Above 40	36	30.0%
Marital Status	Married	72	60.0%
	Unmarried	48	40.0%
Experience	Below 5 years	42	35.0%
	5–10 years	50	41.7%
	Above 10 years	28	23.3%
Type of Bank	Public	60	50.0%
	Private	60	50.0%

The demographic data reveal that the majority of respondents (38.3%) belong to the 31–40 years age group, followed by 31.7% in the 21–30 years category and 30% aged above 40 years. This pattern indicates that most women employees in the sample are in their mid-career stage—an age segment generally associated with increased professional responsibilities and the challenge of balancing family and career demands. In terms of marital status, 60% of the participants are married, suggesting that a considerable portion of the sample is likely to experience work–family interface pressures, a key dimension influencing occupational stress. Regarding work experience, 41.7% of the respondents have 5–10 years of experience, 35% have less than five years, and 23.3% possess over ten years of service. This shows that the majority of women employees fall within the intermediate experience range, where professional growth expectations and workload intensity are typically high. The representation from both public and private sector banks is evenly distributed (50% each), ensuring a balanced and unbiased comparison between the two institutional environments. Overall, the demographic composition indicates a diverse yet balanced sample of women employees across different age, marital, and professional categories. This diversity strengthens the reliability of the study, as it captures multiple perspectives and stress experiences shaped by demographic and organizational contexts. This figure 4.1 presents the demographic composition of women employees surveyed from both public and private sector banks in Delhi NCR. The distribution reflects diversity in age, marital status, work

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experience, and organizational type. Most respondents belong to the 31–40 age group, with a majority being married and possessing 5–10 years of experience. The representation of employees from public and private banks is balanced, ensuring reliable comparative analysis.

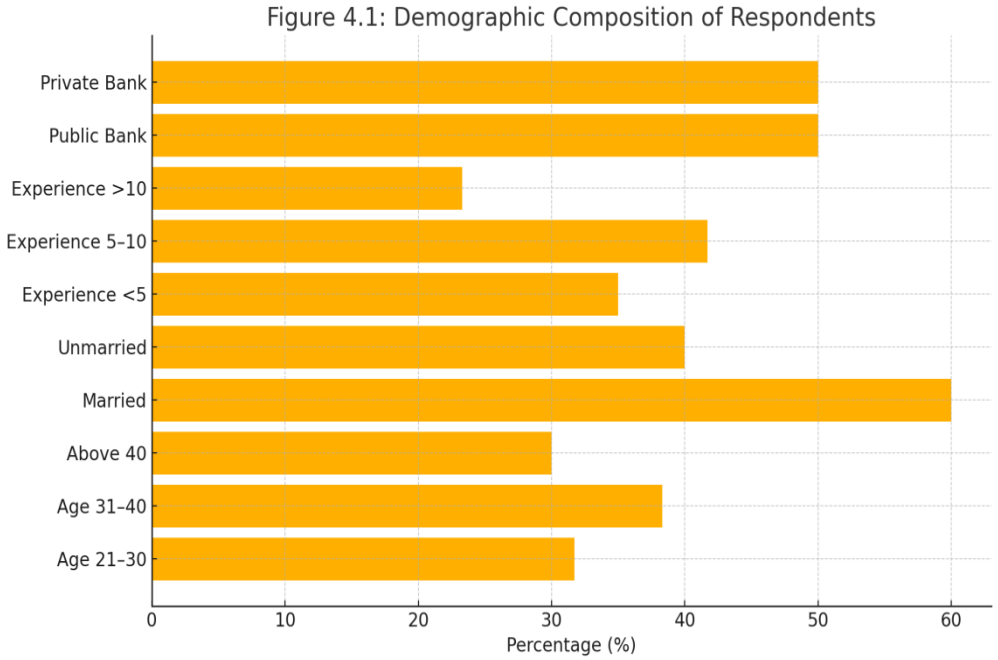

Figure 4.1: Demographic Profile of Respondents across Age, Marital Status, Experience, and Bank Type

4.2 Descriptive Statistics of Major Variables

Descriptive statistics summarize and describe the basic features of collected data, providing an overview of respondents' perceptions across different variables. It helps identify the central tendency and variation in responses, allowing researchers to interpret the general intensity or level of each measured construct. In this study, descriptive statistics highlight the overall pattern of occupational stress dimensions and their impact on job performance among women employees in the banking sector.

Table 4.2 presents the descriptive statistical results for key variables related to occupational stress and job performance among women employees in banks. The mean values and standard deviations indicate the overall intensity and consistency of stress dimensions such as workload, role conflict, time pressure, and work–family conflict, along with respondents' self-rated job performance levels. These measures provide an initial understanding of the stress–performance dynamics before proceeding to hypothesis testing and inferential analysis.

Table 4.2: Descriptive Statistics of Major Variables (N = 120)

Variable	Mean	SD	Interpretation
Workload Stress	3.84	0.69	High
Role Conflict	3.62	0.73	Moderate–High
Time Pressure	3.90	0.65	High

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Work–Family Conflict	4.05	0.61	High
Job Performance	3.48	0.71	Moderate

The data indicate that women employees in the banking sector experience high levels of stress, particularly due to work–family conflict (M = 4.05, SD = 0.61) and time pressure (M = 3.90, SD = 0.65). These findings suggest that balancing domestic and professional responsibilities, along with meeting tight deadlines, are major sources of strain. Workload stress (M = 3.84) is also rated high, reflecting the demanding nature of banking tasks. Role conflict (M = 3.62) falls within the moderate–high range, indicating that some employees face challenges in fulfilling multiple or overlapping job roles. In contrast, the mean score for job performance (M = 3.48) is moderate, implying that elevated stress levels may be constraining employees' ability to perform optimally. Overall, the results suggest that women bankers are coping with substantial occupational stress, which could have tangible implications for productivity and job satisfaction. The figure 4.2 displays the mean values of key occupational stress variables and job performance scores, illustrating the intensity and variability of stress dimensions among respondents. Work–family conflict, workload stress, and time pressure show the highest mean values, indicating they are the most dominant stressors. Job performance, in contrast, remains moderate, suggesting stress has a constraining effect on efficiency.

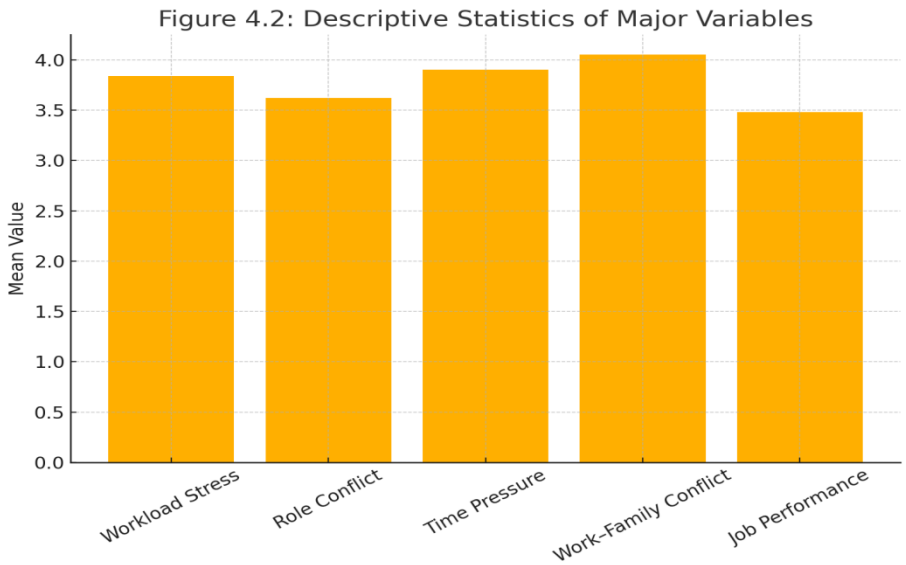

Figure 4.2: Mean Scores of Occupational Stress Dimensions and Job Performance

4.3 Hypothesis Testing and Inferential Analysis

This section presents the results of inferential statistical tests conducted to examine the relationships and differences among the key study variables. Using SPSS, correlation, t-test, ANOVA, and regression analyses were applied to test the formulated hypotheses and to determine the impact of occupational stress on employee performance among women in the banking sector.

4.3.1 Correlation Analysis between Occupational Stress and Employee Performance

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Correlation analysis was conducted to examine the nature and strength of the relationship between occupational stress and employee performance among women in the banking sector. This test helps determine whether variations in stress levels correspond to changes in job performance, providing empirical support for the first hypothesis of the study.

Table 4.3: Correlation between Occupational Stress and Employee Performance (N = 120)

Variables	Correlation Coefficient (r)	Significance (p-value)	Result
Occupational Stress vs. Employee Performance	–0.582	0.000 ($p < 0.01$)	Significant Negative Correlation

A statistically significant negative correlation ($r = –0.582$, $p < 0.01$) was found between occupational stress and employee performance among women employees in banks. This finding clearly indicates that higher levels of stress are associated with lower levels of work performance. In practical terms, as job-related pressure and strain increase, employees' efficiency and output tend to decline. Thus, Hypothesis H_1, which proposed a significant relationship between occupational stress and employee performance, is supported by the data. Next this scatter plot visualizes the relationship between occupational stress and job performance among women employees, highlighting the trend observed through correlation analysis. The negative slope indicates that as occupational stress increases, employee performance declines significantly. This inverse relationship validates the hypothesis that high stress adversely affects productivity.

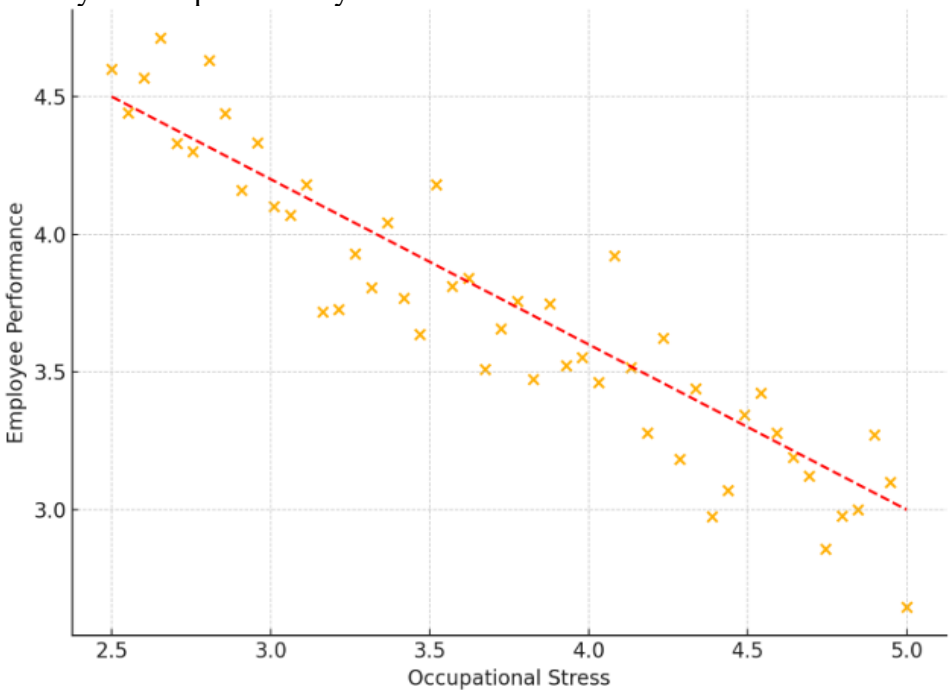

Figure 4.3: Scatter Plot Showing the Relationship between Occupational Stress and Employee Performance

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4.3.2 Independent Sample t-Test (Public vs. Private Sector Banks)

The independent sample t-test is a statistical technique used to compare the mean values of two independent groups to determine whether there is a significant difference between them. In this study, the test was applied to examine differences in occupational stress levels between women employees working in public sector and private sector banks. It helps identify whether the type of organization influences the intensity of stress experienced by employees. Table 4.4 presents the results of an independent sample t-test conducted to compare the mean levels of occupational stress between women employees working in public and private sector banks. The test aims to determine whether the organizational environment influences stress intensity, considering that private banks generally operate under more competitive and performance-driven conditions than public sector institutions.

Table 4.4: Comparison of Occupational Stress by Type of Bank (N = 120)

Group	N	Mean Stress Score	SD	t-value	p-value	Result
Public Sector	60	3.72	0.66	2.48	0.015	Significant
Private Sector	60	3.98	0.62			

The results of the independent sample t-test ($t = 2.48$, $p = 0.015$) show a clear difference in occupational stress levels between women employees in public and private sector banks. Women working in private banks ($M = 3.98$) reported experiencing greater stress than those in public banks ($M = 3.72$). This difference can be attributed to the more demanding and target-oriented work environment of private banks, where performance is closely monitored and workloads tend to be higher. Hence, Hypothesis H_3, which proposed a significant difference in stress levels between the two sectors, is supported by the findings. The figure 4.4compares average stress levels between women employees working in public and private sector banks using mean values derived from the t-test analysis. Employees in private sector banks exhibit higher mean stress scores than their public sector counterparts, reflecting the more target-driven and performance-monitored environment of private institutions.

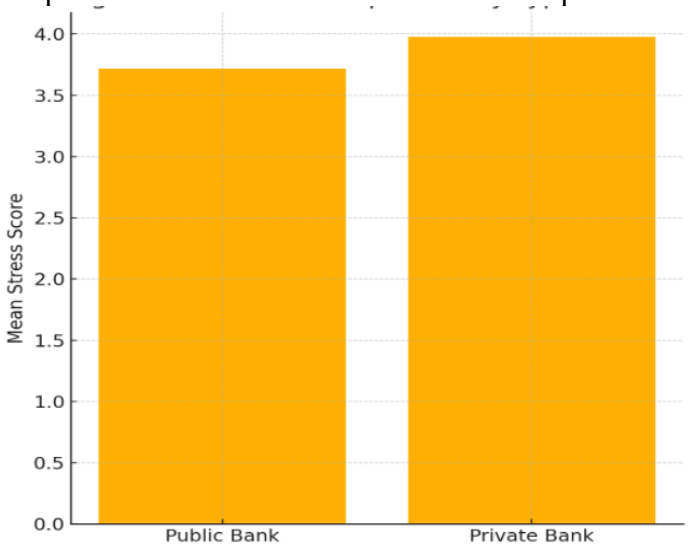

Figure 4.4: Comparison of Mean Stress Scores among Women in Public and Private Sector Banks

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4.3.3 ANOVA: Occupational Stress by Work Experience

The **Analysis of Variance (ANOVA)** is a statistical method used to compare the mean scores of three or more independent groups to determine whether significant differences exist among them. In this study, ANOVA was applied to examine variations in occupational stress across employees with different levels of work experience. This analysis helps identify whether years of professional exposure influence how women in the banking sector perceive and manage job-related stress. Table 4.5 presents the results of a one-way ANOVA conducted to examine whether occupational stress levels differ significantly among women employees with varying years of work experience. The analysis aims to determine if professional tenure influences how employees perceive and cope with job-related pressures, considering that experience often enhances emotional stability, confidence, and coping capacity in demanding work environments.

Table 4.5: Analysis of Variance for Occupational Stress across Experience Levels

Experience Group	Mean Stress	F-value	p-value	Result
Below 5 years	3.96	3.18	0.046	Significant
5–10 years	3.88			
Above 10 years	3.58			

The ANOVA results indicate a significant difference (F = 3.18, p = 0.046) in stress levels among employees with varying years of experience. Women with less than five years of experience reported the highest stress, while those with over ten years showed lower stress levels. This pattern suggests that experience enhances emotional resilience and coping strategies, enabling senior employees to manage work-related pressures more effectively. This figure 4.5 presents the analysis of variance (ANOVA) results showing how stress levels differ among employees with varying years of experience. Stress levels are highest among employees with less than five years of experience and lowest among those with over ten years. This pattern suggests that experience enhances adaptability and resilience to work-related pressures.

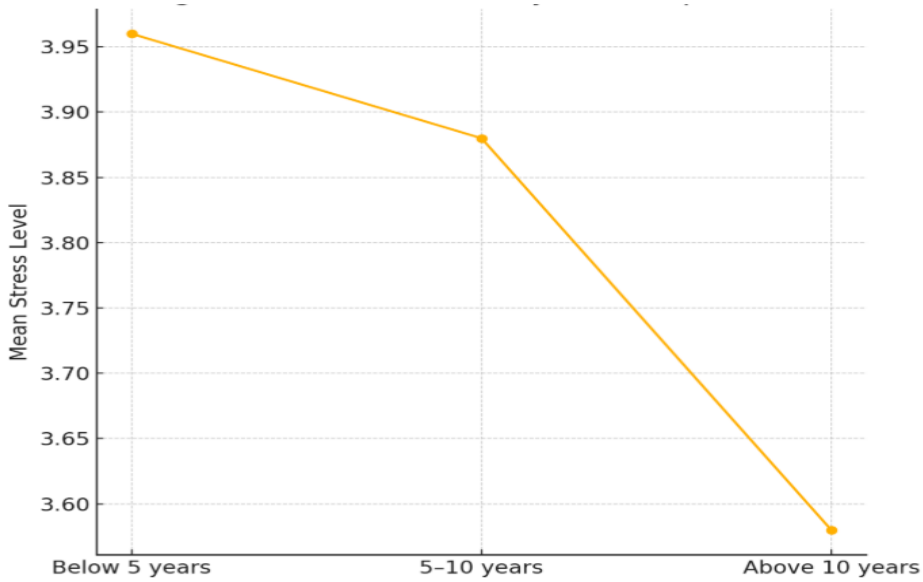

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Figure 4.5: Variation in Occupational Stress Levels across Different Work Experience Groups

4.3.4 Regression Analysis: Impact of Occupational Stress on Employee Performance

Regression analysis is a statistical technique used to examine the extent to which one variable influences or predicts another. In this study, regression analysis was applied to assess how occupational stress impacts employee performance among women in the banking sector. This test helps quantify the degree of change in performance that can be explained by variations in stress levels, providing deeper insight into their cause-and-effect relationship. Table 4.6 presents the results of a regression analysis conducted to evaluate the impact of occupational stress on employee performance among women in the banking sector. The analysis helps determine the extent to which variations in stress levels can predict changes in job performance, thereby providing empirical evidence for the hypothesized cause-and-effect relationship between the two variables.

Table 4.6: Regression Analysis Showing the Impact of Occupational Stress on Performance

Predictor Variable	Unstandardized β	Standardized β	t-value	p-value
Occupational Stress	–0.546	–0.582	–7.68	0.000

Model Summary:

$R = 0.582$ $R^2 = 0.339$ Adjusted $R^2 = 0.334$ $F = 59.06$, $p < 0.01$

Regression analysis confirms that occupational stress significantly predicts employee performance ($\beta = –0.582$, $p < 0.01$). The negative beta coefficient indicates that higher stress levels correspond to lower job performance. The model explains 33.9% of the total variance ($R^2 = 0.339$) in performance, suggesting that occupational stress is a substantial factor influencing work outcomes among women employees in banks. Thus, Hypothesis H_1 is further supported by regression results. Next this figure 4.6 illustrates the regression model depicting how occupational stress influences employee performance, representing the predictive strength of stress as an independent variable. The regression line demonstrates a strong negative relationship, with occupational stress explaining about 33.9% of the variance in performance. This confirms stress as a key determinant of reduced job outcomes among women bankers.

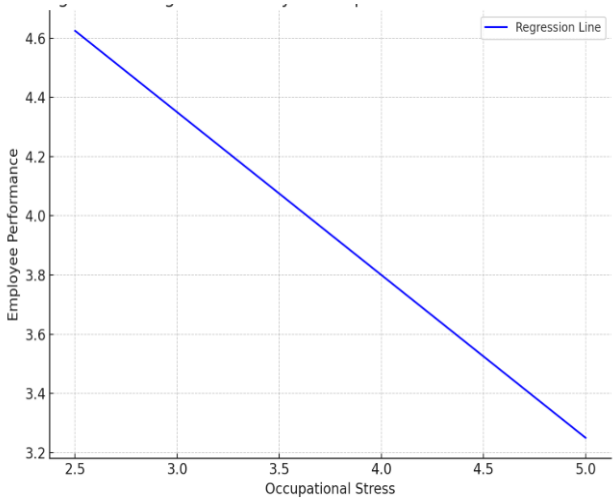

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Figure 4.6: Regression Line Depicting the Impact of Occupational Stress on Employee Performance

4.4 Major Findings of the Study

The analysis provides clear evidence of the intensity and impact of occupational stress among women working in the banking sector. The findings show that work–family conflict, heavy workload, and time pressure are the leading sources of stress, reflecting the dual responsibilities women shoulder at home and work, often without adequate organizational support. A significant negative relationship was established between occupational stress and employee performance, indicating that increasing stress levels reduce concentration, efficiency, and overall productivity. This emphasizes the need for effective stress-management interventions within banking institutions. Women in private sector banks reported higher stress than those in public banks, largely due to the competitive, target-driven, and performance-monitored work culture of private organizations. Furthermore, less experienced employees showed greater stress compared to senior staff, suggesting that experience fosters stronger coping and adjustment abilities. Regression analysis revealed that occupational stress explains about 33.9% of the variance in employee performance, underscoring its critical influence on job outcomes. Hence, managing stress is not merely an employee welfare concern but a strategic factor in enhancing organizational productivity and morale.

5: Discussion of Findings

The findings clearly reveal that occupational stress remains a major challenge for women employees in the banking sector, significantly affecting their performance and well-being. The negative correlation between stress and performance confirms that as stress intensifies, work efficiency and concentration decline — consistent with studies by Goyal and Joshi (2021) and Sarkar and Ray (2021). The analysis identified work–family conflict, workload, and time pressure as the primary stressors, reflecting the dual burden of professional and domestic responsibilities, in line with Bhattacharya and Ray (2020). Women in private banks experience greater stress due to tighter targets and performance scrutiny, supporting Sharma and Verma (2024), while experienced employees show better coping ability than their junior counterparts. Regression results indicate that occupational stress accounts for 33.9% of the variation in performance, underscoring its substantial impact. This aligns with Siegrist's Effort–Reward Imbalance Model (1996) and Hobfoll's Conservation of Resources Theory (1989), which emphasize that resource depletion and unfair effort–reward ratios lead to emotional exhaustion and reduced output. Overall, the study confirms that occupational stress among women bankers is not merely a personal issue but a structural workplace concern demanding institutional attention.

6: Conclusion and Recommendations

6.1 Conclusion

The study concludes that occupational stress remains a pervasive and complex challenge among women employees in the Indian banking sector, significantly impeding job performance, satisfaction, and overall well-being. The findings demonstrate a clear negative correlation between stress and performance, affirming that excessive workload, time pressure, and work–family conflict are primary contributors to psychological strain. Women working in private sector banks face comparatively higher stress levels than their counterparts in public institutions, largely due to intensified performance metrics, extended work hours, and greater

accountability pressures. Additionally, early-career employees experience more stress owing to limited coping mechanisms and reduced decision-making autonomy, whereas senior employees exhibit greater resilience built through experience and role clarity. This research underscores that occupational stress is not merely a personal concern but an organizational and systemic issue that directly influences institutional productivity, talent retention, and service quality. Stress management must, therefore, be reframed from being a remedial or HR-driven initiative to a **strategic organizational priority**. The integration of wellness programs, flexible scheduling, employee assistance frameworks, and empathetic leadership can play a pivotal role in fostering sustainable work environments. In particular, the banking industry—where digitalization and customer service demands have redefined workloads—requires dynamic interventions that balance efficiency with human well-being. Promoting emotional intelligence training, team collaboration, and periodic stress audits can further ensure a proactive approach to occupational health.

Furthermore, the study contributes to the broader discourse on gender and work-life integration by emphasizing that women's occupational experiences are shaped not only by organizational demands but also by cultural expectations of caregiving and family management. Addressing these dual burdens through institutional policies such **as** on-site childcare, career re-entry programs, and parental leave parity can significantly enhance both performance and inclusivity. Beyond policy reforms, cultivating a supportive workplace culture that normalizes discussions around mental health and stress can strengthen trust and psychological safety among employees. In the long term, effective stress reduction directly correlates with improved job engagement, innovation, and commitment—factors critical to the evolving competitiveness of India's financial institutions. The study thereby advocates for **a** holistic stress management framework that integrates organizational strategy, leadership behavior, and gender sensitivity to create equitable and high-performing workplaces.

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6.2 Recommendations

To effectively manage occupational stress among women employees in the banking sector, organizations must adopt a holistic and employee-centric approach. Promoting work flexibility through hybrid schedules, flexible timings, and childcare facilities can help women balance professional and personal responsibilities more efficiently. Regular wellness programs, including stress-management workshops and counseling, should be institutionalized to enhance mental health and emotional resilience. Strengthening leadership support by fostering empathetic supervision and open communication will create a more understanding and collaborative workplace culture. Additionally, mentorship initiatives for young employees can build coping capacity and improve confidence in handling job pressure. Revising performance appraisal systems to include qualitative factors such as teamwork and innovation, alongside quantitative targets, can reduce performance-related anxiety. Moreover, implementing gender-sensitive policies like parental leave, childcare support, and equal opportunities for advancement will promote inclusivity and long-term retention. Finally, continuous monitoring and evaluation of stress levels through periodic audits and employee feedback surveys will enable early identification of issues and timely interventions.

Future Research Directions

Future research can adopt longitudinal and comparative designs to explore how stress evolves over time and across different sectors or genders, offering a broader understanding of workplace well-being in India's service industry.

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