

Role of Stress and Job Performance among Banks Employees: An Analysis

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Abstract – At the present scenario banking sector has undergone tremendous changes in the recent past. Liberalisation, Globalisation and Privatisation entry of foreign banks, technological developments and increased competition has made banks to strive hard for success. Banks are not thinking in terms of traditional services but value added benefits to the customers for competitive advantage. This has put pressure on the employees of banks to render better job performance in terms of results. Due to this, the employees face role overload, role ambiguity which are the symptoms of role stress. The study tests role stress and its impact on job performance by using (n=95) data of employees including managers, officers and clerks of banks in Gulbarga. The data obtained through questionnaires were analyzed using statistical tools like Mean, Standard deviation and Regression. The analysis of variance revealed significant difference between Role Stress with Gender, Education levels, Designation, Income levels and Age groups of respondents.

Keywords: Stress, Job performance, Banking sector, Technology, LPG

I. INTRODUCTION

Stress is inevitable in life, and with increasing complexities, aspirations and uncertainties associated with socio-economic, political and cultural upheavals, stress is only likely to increase. In work situations, organizational stress due to longer working hours, greater workloads, multitasking, lack of job stability and a host of other factors has motivated researchers to explore the causes and consequences of stress and the possible remedial measures (Pestonjee et al., 1999; Robbins, 2003). Coleman (1976) has even termed the modern times as an age of anxiety and stress.

Stress has become a very common phenomenon of routine life, and an unavoidable consequence of the ways in which society has changed. This change has occurred in terms of science and technology, industrial growth, urbanization, modernization, and automation on one hand; and an expanding population, unemployment, and stress on the other. The term “stress” was first used by Selye (1936) in the literature on life sciences, describing stress as “the force, pressure, or strain exerted upon a material object or person which resist these forces and attempt to maintain its original state.” Stress can also be defined as an adverse reaction that people experience when external demands exceed their internal capabilities (Waters & Ussery, 2007).

Job-satisfaction has been defined as the positive orientation of an individual towards the work role which he is presently occupying (Vroom, 1964). Many Western studies indicate that among the determinants of job satisfaction, leadership behavior (Cheng & Yang, 1977; Euske & Jackson, 1980 as cited by Darwish, 2000) and perceived organizational support (Burke & Greenglass, 2001; Burke, 2003) are viewed as important predictors and play a central role. Rude (2004) suggest that perceived organizational support is strongly related to leadership behavior, hence insufficient support from leader is one of important factor to employees’ dissatisfaction and burnout (Maslach et al., 2001) which the results are same with the lack of support from organization (Rude, 2004). The dissatisfaction of employee will lead them to less work commitment and high turnover from the organization, as well as physical withdrawal or they may retreat from the organization emotionally or mentally. On the other hand, job

dissatisfaction not only increases intention to quit but also reduce the contribution of the employee to the organization (Lok & Crawford, 2003). Perceived Organizational Support (POS) refers to the perception that one is valued and treated well by the organization (Eisenberger et al., 1986). Despite evidence (e.g. Quine, 2001) that various forms of workplace support (e.g. support from colleagues) moderate the relationship between bullying & propensity to leave the organization, the moderating effects of POS are yet to be examined.

Cooper and Marshal (1976) stated that occupational stress includes the environmental factors or stressors such as work overload, role ambiguity, role conflict and poor working conditions associated with a particular job. Orpen (1991) observed that major source of stress is derived from the occupational environment; proponents of this view tend to argue that role holders in certain occupation, irrespective of individual differences, are much more likely to experience stress. Here, the emphasis is on the individual demands of various jobs that have the capacity over a period of time to exhaust the physical and psychological resource of employees in the organisation.

According to Organ (1990), when employees are asked about job satisfaction they typically think about fairness in terms of work conditions, pay and supervision. A comparison takes place involving what they expect and what they actually receive. Job satisfaction is defined as the employee's affective response to various aspects of the job or organization (Locke, 1976). Research conducted by Judge et al. (1998) explored the effects of core evaluations on job satisfaction and life satisfaction. By using self-reporting of work attitudes and personality traits they determined there was a significant relationship between self-esteem, generalized self-efficacy, and locus of control and neuroticism and work outcomes (job and life satisfaction and perceived work characteristics). They concluded the way people perceive themselves impacts their job and their personal lives.

Numerous studies found that job stress influences the employees' job satisfaction and their overall performance in their work. Because most of the organizations now are more demanding for the better job outcomes. In fact,

modern times have been called as the "age of anxiety and stress" (Coleman, 1976). The stress itself will be affected by number of stressors. Nevertheless, Beehr and Newman (1978) had defined stress as a situation which will force a person to deviate from normal functioning due to the change (i.e. disrupt or enhance) in his/her psychological and/or physiological condition, such that the person is forced to deviate from normal functioning. From the definition that has been identified by researchers, we can conclude that it is truly important for an individual to recognize the stresses that are facing by them in their career. Some demographic factor may influence the way a university academic staff act in their workplace.

The banking scenario has witnessed sweeping change due to liberalization, privatization, globalization and modernization. This created increasing demand for learning new skill set, adapt to modern technological developments, work pressure, time pressure and hectic jobs. Owing to this the employees in the banking sector are facing role stress, which has an influence on job performance.

II. NEED FOR THE STUDY

Gulbarga has been the backward region of Karnataka and it has one of the emerging district of Karnataka economy, various bank has establishes and worked as peaceful manner such as State Bank Groups viz., State Bank of Mysore, State bank of India, State Bank of Hyderabad, Pragati Grameena bank, Syndicate bank, Corporation bank, Canara bank Andhra Bank and Vijaya bank etc.,. People in Gulbarga have been in the banking profession since a long time. Over the last ten years the banking industry has gone through some sweeping changes. Transformation, Consolidation, Outsourcing are just some of the most prominent buzzwords that are used to describe major trends afflicting the banking industry. Banking has become more of a service industry and less of a processing industry, staff performance and morale has become more and more important. There was a day when the banks worked like kings ruling the kingdoms but the scenario has completely changed. Today the customer is the king and the banks have to go a step ahead to treat the customers with respect and render all the services to keep them happy. Banks are doing what they can to distinguish themselves from each other and one of the most effective, and least

expensive ways of achieving distinction will be to serve customers with friendly, dedicated and well-motivated staff. In the whole process the bank employees are facing a lot of pressure to strike a balance which slowly is taking the face of stress. In this juncture, the present study is undertaken to address the various forms of role stress that a bank employee faces at his work place and its impact on job performance.

III. OBJECTIVES

The following objectives are discussed as bellow.

1. To make out and analyze the factors influencing role stress;
2. To discover the association between various factors influencing role stress;
3. To understand the implications of role stress on job performance.

IV. HYPOTHESES

This study's aims are to (i) examine the difference in stress levels between public and private sector bank employees, and (ii) assess the impact of socio-demographic factors on employees' stress levels. To do so, we propose the following hypotheses:

H₁: There is no significant difference in ORS among different age groups of employees.

H₂: There is no significant difference in ORS among employees of different marital status.

H₃: There is no significant difference in ORS among employees with different levels of work experience.

H₄: There is no significant difference in ORS among employees with different educational qualifications.

H₅: There is no significant difference in ORS between public and private sector employees.

V. RESEARCH METHODOLOGY

The sample population for this study comprises a total of 95 employees drawn from different public and private bank employees—50 from the public sector banks and 45 from private bank employees. The sample was collected

on the basis of convenience sampling, Gulbarga districts of Karnataka in India.

Basic Elements of Reliability of Analysis

We are discussed the basic elements of bankers role and stress in the study area as bellow.

1. Maslach Burnout Inventory (MBI): Burnout- this consisted of 22 questions with a scale of 1-7 ranging from "very much unlike me" to "very much like me." Examples of self rating are: I feel used up at the end of the workday; I feel fatigued when I get up in the morning and have to face another day on the job; I feel I treat some recipients as if they were impersonal objects. The concept of burnout was based on Maslach Burnout Inventory (MBI), which is the most-widely used measurement tool in burnout research. These included aspects on emotional exhaustion, depersonalization, and diminished personal accomplishment (Maslach and Jackson, 1982, 1986) were used.

2. Organizational Role Stress (ORS): It is one of the important concept to know the bank employees role and stress. This consisted of 37 questions with the same scale as above. Role is a position assigned in the organization, which is defined by the expectations of the concerned group of people (e.g., the role occupant, the subordinates, the peers and the boss). We have adopted this scale to know the bank employees in this study. The role occupant performs certain functions in the organization in response to his / her role expectations (Pareek, 2004, pp. 209 - 224). The concept of role has in-built potential for stress. Stress resulting from occupation of an employee's role and performing therein, is known as Organizational Role Stress(ORS). Framework of ORS developed by Pareek (1983) defines ten types of role stresses, as explained below:

- i. *Inter-Role Distance (IRD)*: Arises when there are difficulties in balancing between organizational and non-organizational roles.
- ii. *Role Stagnation (RS)*: Arises when there are difficulties in taking over the new role responsibilities due to lack of preparedness. The role occupant keeps on stagnating in the old one, which is secure, familiar and comfortable.
- iii. *Role Expectation Conflict (REC)*: Arises when there are conflicting role expectations.

- iv. *Role Erosion (RE)*: Results when some of the important functions of one's role are performed by others or when the credit for one's role performance is given to others.
- v. *Role Overload (RO)*: Results from too high or too many role expectations.
- vi. *Role Isolation (RI)*: Results when the role occupant feels isolated due to lack of communication.
- vii. *Personal Inadequacy (PI)*: Results from lack of competence for the role.
- viii. *Self-Role Distance (SRD)*: Results when (a) the role occupant has to do what he / she dislikes, (b) his / her main skills are not utilized, or (c) the role occupant perceives a conflict between the self and the role.
- ix. *Role Ambiguity (RA)*: Results from unclear role expectations.
- x. *Resource Inadequacy (RIIn)*: Results when the role occupant perceives that role performance is suffering from lack of external resources.

Self-efficacy (SE) - This consisted of 10 questions with the same scale rating. Examples included: "I can always manage to solve difficult problems if I try hard enough; If someone opposes me, I can find means and ways to get what I want; I can solve most problems if I invest the necessary effort." The General Perceived Self-Efficacy is based on the scale developed by R. Schwarzer and M. Jerusalem (1995). Self efficacy means a positive valuation of oneself relative to performance, ability, self-significance, esteem and a sense of achievement.

Situational Factors (SF) - This consisted of 20 questions using the same scale rating. The scale was constructed in such a way to show the degree of job satisfaction. Examples included the way the job provides for steady employment, a feeling of accomplishment one gets from the job and opportunities for promotion. These situational factors were concepts relating to job satisfaction. Situational factors were assessed using items from the Minnesota Satisfaction Questionnaire Short Form (<http://www.psych.umn.edu/psylabs/vpr/mjldqinf.htm>).

VI. STATISTICAL METHODS

1. ORS Measurement

ORS-Scale (Pareek, 1983) measures the ten types of role stresses described above. It consists of 50 statements. Each statement is scored as 1 and 2, depending on how frequently the respondent feels the way expressed in the statement (0 for never feeling that way and 2 for always feeling that way). Score for each type of role stress (ranging from 0 to 10) is obtained by adding the scores for the given five statements. Sum of the scores for the ten types of role stresses, ranging from 0 to 10, is called Total ORS (TORS).

The data was conducted in two steps. In the first step, following Liu and Zumbo (2007), we generate the underlying continuous distribution using common factor analysis (one factor and gross factor model). The formula to compute the theoretical reliability is as follows:

$$\rho_{xx'}^* = \frac{(\sum_{i=1}^m \lambda_i)^2}{(\sum_{i=1}^m \lambda_i)^2 + \sum_{i=1}^m \theta_{ii}} \quad (1.1)$$

Where λ_i denotes factor loadings, θ_{ii} denotes the error variance derived from the common factor model, and m denotes the number of items. Using the above equation, we calculated and specified the factor loadings to be obtain the theoretical reliabilities of .40, .60, .80, and .90, respectively.

ii. ANOVA

Null Hypothesis : $H_0: \mu_1 = \mu_2 = \mu_3$

Alternative Hypothesis : $H_1: \mu_1 \neq \mu_2 \neq \mu_3$.

iii. Regression Analysis

$$Y = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \beta_7 x_7 + \dots + \beta_i x_i + \epsilon_i \quad (1.2)$$

VII. RESULTS AND DISCUSSION

Role and stress concept are very essential elements in Management and Organizational Behavior research. This paper first discussed the socio-economic factors of bank employees in the present research and second we test the reliability analysis for testing of employee's role and stress and finally we construct the regression analysis model.

TABLE I SOCIO-ECONOMIC STATUS OF THE RESPONDENTS

Particulars	Frequency	Percentage
Gender		
Males	69	72.6
Females	26	27.4
Total	95	100.0
Age		
25-29	21	22.1
30-35	9	9.5
36-40	35	36.8
41-45	23	24.2
Above 46	7	7.4
Total	95	100.0
Qualification		
SSLC	11	11.6
PUC	25	26.3
UG	34	35.8
PG	25	26.3
Total	95	100.0
Designation		
Clerk	7	7.4
Special Assistant	27	28.4
Assistant Manager	33	34.7
Manager	28	29.5
Total	95	100.0
Income		
75000-150000	20	21.1
150000-225000	31	32.6
225000-300000	27	28.4
Above 300000	17	17.9
Total	95	100.0
Marital status		
Married	73	76.8
Unmarried	22	23.2
Total	95	100.0
Savings		
Less than 25,000	30	31.6
25,001-50,0000	33	34.7
50,001-75,000	32	33.7
Total	95	100.0
Service		
Less than 5 years	7	7.4
5-10	28	29.5
15-20	16	16.8
20-25	21	22.1
Above 25	23	24.2
Total	95	100.0

Source: Field Study

This research was undertaken to know the factors influencing role stress and its impact on job performance in banks. Based on convenience sampling method, primary data (structured questionnaire) was collected from 100 respondents (bank employees) of Gulbarga. Through the structured questionnaire of (Pareek, 1993) Organizational Role Stress scale (ORS) was employed to collect the primary data from the selected sample respondents. The basic

objective of the research was to identify and find the association between factors influencing role stress and its implications on job performance. We have selected only 95 respondents of random sampling method. The table explained that, 72.6% (69 respondents) of the respondents are male and 27.4% (26 respondents) are females working in public and private sector banks in the study area. As per age concern in the reported area shows that, 21 respondents (22.1%) comes under 25-29 age groups, 9 are 30-35 age groups, 36.8 are from 36-40 age groups 24.2% of them belongs to 41-45 age groups and only 07.4 are above 46 ages in the study area. Qualification was concern, majority of the respondents were under graduates i.e., 35.8% and 26.3 are post graduation and pre-university level. Of the 34.7 are regional manager, 29.5 managers and 28.4 are special assistant designated by designation. Majority of the respondents income was incomes under Rs.150000-225000 (i.e., 32.6%) and almost all highest percent of the respondents were married i.e., 76.8% in the reported area. Among 33.7 % respondents save their income Rs.50,001-75,000 annually. Majority of the respondents had either less than 5 years (7.4%) or above 25 years of work experience(24.2%) in the study area.

Reliability Analysis of ORS Scale

ORS is measured on a three-point Likert scale with values ranging from 0 to 3. The scale is used to investigate the ORS arising from ten different role stressors. Table 1.2 shows that the Cronbach's alphas value of the ORS scale is 0.85, indicating that the scale is highly reliable for this particular study. The table also gives Cronbach's alpha values for the different dimensions of ORS, showing that all the stressors, apart from SRD, have a high Cronbach's alpha value. We can thus eliminate SRD from further study, and examine the remaining ten dimensions of the ORS scale. The data is analyzed in the form of variables such as ORS scores for public and private sector bank employees, in which we consider low, medium, and high levels of stress among public and private sector employees, their educational qualifications, duration of service, marital status, and age. Table 1.2 groups employees by different variables. Using SPSS 21 to analyze the results, we tabulate our findings separately.

TABLE II RELIABILITY OF ORS SCALE AND ANOVA WITH COCHRAN'S TEST

Variables	Cronbach's alpha	ANOVA with Cochran's Test	
	Alpha	F value	p= value
IRD	0.85	168.009	0.000
RS	0.45	164.404	0.000
REC	0.50	154.960	0.000
RE	0.45	157.954	0.000
RO	0.50	217.686	0.000
RI	0.38	152.310	0.000
PI	0.75	115.861	0.000
SRD	0.49	126.124	0.000
RA	0.62	197.399	0.000
RIn	0.50	162.512	0.000
MBI	0.49	34.133	0.000
SE	0.80	12.190	0.000
SF	0.52	28.845	0.000
ORS	0.85	68.345	0.000

Source: Author Calculation.

George & Mallory (2003) provides the following techniques:

- > 0.90 = Excellent
- 0.80 - 0.89 = Good
- 0.70 - 0.79 = Acceptable
- 0.60 - 0.69 = Questionable
- 0.50 - 0.59 = Poor
- < 0.50 = Unacceptable

We use the ANOVA with Cochran's Test to analyze the role of role status on employees' stress levels, and find the significant value. All hypothesis are proved in this analysis.

In order to rank various stressors, we calculate their mean values and standard deviations, followed by those of the total ORS scale. Table 1.3 shows that all nine individual stressors give rise to moderate levels of stress among the employees sampled. The mean value of total role stress is 1.6737, implying that employees face moderate levels of total ORS. The highest mean value of MBI is 1.950, implying that employees are subject to this stressor the most. The highest standard deviation value of role overload SF is .93818, indicating that some groups experience role overload more than others.

TABLE III STATUS OF STRESSORS

Stressor	Mean	Standard Deviation	Rank	Status
IRD	1.4947	.50262	6	Moderate
RS	1.4737	.50196	7	Moderate
REC	1.6737	.57320	1	Moderate
RE	1.6737	.57320	1	Moderate
RO	1.6211	.48770	5	Moderate
RI	1.7263	.64317	2	Moderate
PI	1.6211	.48770	5	Moderate
SRD	1.4632	.50129	6	Moderate
RA	1.7263	.64317	2	Moderate
RIn	1.4947	.50262	6	Moderate
MBI	1.950	.8300	6	Moderate
SE	1.6105	.85421	2	Moderate
SF	1.9474	.93818	9	Moderate
ORS	1.6737	.57320		Moderate

Note: We have calculated the mean score on a scale of 0 to 3, and divided stress levels into "low" (0-1), "moderate" (1-2), and "high" (more than 2 and up to 3). Source: Authors' calculations.

Regression Analysis; ORS Value

We find that total role stress, i.e., ORS, is a dependent variable while its other dimensions—IRD, RS, REC, RO, RE, RI, PI, RA, and RIn—are independent variables, which generates total ORS. A regression analysis of the sample reveals that the adjusted R² value is 0.51 percent of the variation in the dependent variable ORS is explained by independent variables (stressors). Further, the significant coefficient value of all the dimensions is 0.000, showing that the independent variables all have a significant impact on the dependent variable ORS. Durbin-Watson stat is 1.815831 it states that there is no multicollinearity problem in this model.

The Regression Equation

$$Y = \beta_0 + \beta_1 IRD_1 + \beta_2 RS_2 + \beta_3 REC_3 + \beta_4 RE_4 + \beta_5 RO_5 + \beta_6 RI_6 + \beta_7 PI_7 + \dots + \beta_i x_i + \mu_i \quad (1.3)$$

$$Y = \beta (4.16878290615) + \beta (-0.828003203872) IRD + \beta (0.0325894639568) RS + \beta (0.0184552018951) REC + \beta (-0.305652306383) RE + \beta (0.519503367801) RO + \beta (-0.475861640847) RI + \dots + \beta (0.458338038624) PI \quad (1.4)$$

Y= ORS

IRD=Inter-Role Distance

RS=Role Stagnation

REC=Role Expectation Conflict

RE=Role Erosion

RO=Role Overload

RI=Role Isolation

PI=Personal Inadequacy

SRD=Self-Role Distance

RA=Role Ambiguity

RIn=Resource Inadequacy

TABLE IV REGRESSION ANALYSIS

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.168783	0.750162	5.557175	0.0000**
IRD	-0.828003	0.190713	-4.341610	0.0000**
RS	0.032589	0.180770	0.180281	0.8574
REC	0.018455	0.028507	0.647391	0.5191
RE	-0.305652	0.187359	-1.631373	0.1064
RO	0.519503	0.287633	1.806131	0.0744*
RI	-0.475862	0.200132	-2.377737	0.0196*
PI	0.458338	0.174606	2.624981	0.0102*

Note: ** = significant at 99% confidence level and 5% Significant level.

Note: * = significant at 99% confident and 10% Significance level

Source: Authors' calculations.

VIII. CONCLUSION

Our study has led us to conclude that employees in both the public and private sectors bank employees face moderate levels of stress, of which they are subject to role erosion the most and resource inadequacy the least. Further, there is no significant difference in total role stress among public and private sector bank employees. These

results support the findings of a number of earlier studies, e.g., Macklin et al. (2006), although we have noted that private sector employees facing slightly more stress than those in the public sector. Our analysis of the impact of various socio-demographic factors on stress level reveals that educational qualifications and work experience have a significant impact on employees' stress levels.

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Appendix

Ten Dimensions of Organizational Role Stress and Items in the Questionnaire for each Dimension

Dimensions of Organizational Role Stress	Items in the Questionnaire
Inter-Role Distance (IRD)	<ol style="list-style-type: none"> 1. Do you experience conflict between your roles and functions at work?. 2. If yes, what is the degree of conflict? (please check, 1 being the least conflict and 7 with the greatest conflict). 3. Does your job hinder or impair your relationship with others colleges?
Role Stagnation (RS)	<ol style="list-style-type: none"> 1. Do you feel that there is no room for career advancement in your profession?. 2. Does your job provide you with avenues for professional growth and expansion?. 3. Do you wish for greater responsibilities and opportunities at work?.
Role Expectation Conflict (REC)	<ol style="list-style-type: none"> 1. Do managers expectations of your role as present job position conflict with those of your colleagues or superiors?. 2. Do the various and sometimes conflicting demands of your job make you feel stressed out?. 3. Do the demands of your family and friends interfere with your ability to fulfill the expectations of your superiors?
Role Erosion (RE)	<ol style="list-style-type: none"> 1. Do you feel that your worth or value as a present job is decreased when customer harass you? 2. Do you feel deprived of certain responsibilities at work?. 3. Do you have feelings of insecurity and self-doubt regarding your abilities as a bank employee?
Role Overload (RO)	<ol style="list-style-type: none"> 1. Do you feel that your superiors demand more of you than you can comfortably handle?. 2. Are you having difficulty with the greater responsibilities and longer working hours resulting from lack of bank personnel?. 3. Do you feel that higher officer demand too much from bank employees?. 4. Do you wish for less work and more free time for yourself?

Role Isolation (RI)	<ol style="list-style-type: none"> 1. Does your job provide ample opportunities for Meaningful interaction with your co-workers/colleagues?. 2. Are your roles and responsibilities as a employee closely linked with those of other bank staff?. 3. Does your job make you feel isolated from your colleagues?
Personal Inadequacy (PI)	<ol style="list-style-type: none"> 1. Do you feel inadequate in your knowledge and skills as a employee?. 2. Do you think yourself effective and efficient at your job? 3. Do you think you could be better at your job if only you had more training and preparation?
Self-Role Distance (SRD)	<ol style="list-style-type: none"> 1. Do the necessities of your job sometimes conflict with you personal beliefs and values? 2. Have you refused to perform certain duties because they go against your beliefs?
Role Ambiguity (RA)	<ol style="list-style-type: none"> 1. Are you sometimes clueless as to what is expected of you as a employees? 2. Do you often get confused as to the scope and limitations of your responsibilities at work?. 3. Does the hospital give adequate feedback regarding your performance on the job?. 4. Does your workplace encourage constructive criticism?
Resource Inadequacy (RIn)	<ol style="list-style-type: none"> 1. Does the bank have adequate resources to enable you to properly perform your duties?. 2. Do you often have to improvise and give out of your own pocket to fill in the lack of materials and resources at the bank?. 3. Do you think you could do much better at your job if only there were adequate bank resources?