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OCCUPATIONAL ROLE STRESS AND EMPLOYEE WELL-BEING IN COMMERCIAL BANKING: AN EMPIRICAL INVESTIGATION OF PUBLIC AND PRIVATE SECTORS IN DELHI-NCR

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ABSTRACT

Purpose: This empirical investigation examines the prevalence, dimensional configuration, and organizational consequences of occupational role stress among scheduled commercial bank professionals. Grounded in Udai Pareek's Organizational Role Stress (ORS) framework and the Job Demands-Resources (JD-R) model, the study pursues a dual purpose: first, to execute a comparative evaluation of role stressors between public sector commercial banks (State Bank of India, Punjab National Bank, Bank of Baroda) and private sector commercial banks (HDFC Bank, ICICI Bank, Axis Bank) in the Delhi-National Capital Region (NCR); and second, to model the econometric predictive impact of composite role stress on psychological well-being, somatic health symptoms, and perceived operational job performance.

Design / Methodology / Approach: A cross-sectional comparative survey architecture was administered across five high-density urban revenue clusters within Delhi-NCR (Delhi NCT, Noida/Greater Noida, Ghaziabad, Gurugram, and Faridabad). The final empirical sample comprised N = 480 full-time banking professionals, structured with balanced sectoral parity (240 public sector and 240 private sector personnel) across three hierarchical administrative tiers (Branch Managers, Branch Officers, and Customer Service Associates). Prior to hypothesis testing, parametric assumptions were comprehensively established, confirming univariate normality (skewness and kurtosis within plus or minus 1.0), homoscedasticity via Levene's test, and regression integrity (Variance Inflation Factor less than 2.15; Durbin-Watson statistic between 1.84 and 1.96). Hypotheses were examined using independent samples t-tests and three Ordinary Least Squares (OLS) linear regression models.

Findings: The statistical analysis revealed significant sectoral divergence across nine of the ten ORS dimensions (p less than 0.05). Role Overload (RO) emerged as the dominant baseline stressor

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across the entire banking sample (Mean = 14.92 out of 20) with no significant sectoral variance (t = -1.829, p = 0.068), demonstrating that quantitative temporal pressure is ubiquitous in contemporary urban banking. However, institutional ownership patterns dictated distinct structural stress topologies. Public sector bank employees recorded significantly higher strain on Resource Inadequacy (t = +8.502, p less than 0.001), Role Stagnation (t = +8.406, p less than 0.001), Personal Inadequacy (t = +4.162, p less than 0.001), and Role Erosion (t = +3.038, p = 0.003). Conversely, private sector personnel recorded significantly greater Self-Role Distance (t = -7.911, p less than 0.001), Inter-Role Distance (t = -4.244, p less than 0.001), Role Expectation Conflict (t = -2.956, p = 0.003), Role Isolation (t = -2.378, p = 0.018), and Role Ambiguity (t = -2.332, p = 0.020). Econometric OLS modeling confirmed that composite ORS is a statistically significant positive predictor of somatic health complaints (Beta = +0.609, R-squared = 0.371, p less than 0.001), while acting as a potent negative predictor of psychological well-being (Beta = -0.576, R-squared = 0.332, p less than 0.001) and perceived operational job performance (Beta = -0.428, R-squared = 0.183, p less than 0.001).

Practical / Managerial Implications: The empirical evidence substantiates that workplace stress interventions cannot be applied uniformly across ownership models. Private commercial banks must urgently address the psychological costs of aggressive retail sales mandates and boundary encroachment by reforming key performance indicators and instituting after-hours digital disconnection protocols. Public sector commercial banks must address systemic operational constraints by expanding frontline branch staffing, eliminating Core Banking System software latency, and restructuring seniority-heavy promotion pathways to curb career stagnation and somatic health decline.

Originality / Value: This study provides a rigorous, multi-sector empirical investigation of occupational role stress in post-reform Indian commercial banking. By linking Udai Pareek's ORS dimensions directly to somatic morbidity and operational performance decrements using a verified N = 480 dataset, the research provides validated benchmark data for human resource practitioners, bank governing boards, and regulatory authorities.

Keywords: Organizational Role Stress (ORS), Commercial Banking, Public vs. Private Sector, Somatic Health Symptoms, Psychological Well-Being, Operational Job Performance, Job Demands-Resources Model.

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1. INTRODUCTION

Over the past three decades, the Indian scheduled commercial banking sector has undergone profound structural, regulatory, and technological transformations. Catalyzed by the financial sector liberalization reforms following the landmark Narasimham Committee recommendations, the entry of technologically sophisticated new-generation private commercial banks, the sweeping integration of Core Banking Solutions (CBS), regulatory oversight following the Insolvency and Bankruptcy Code (IBC), and the exponential expansion of digital delivery channels, the daily operating reality of banking personnel has altered fundamentally. Although these institutional modernizations have significantly improved transactional velocity, consumer convenience, capital adequacy, and credit delivery mechanisms, they have simultaneously escalated workplace demands across every administrative tier.

Commercial bank professionals operate under a persistent matrix of competing, highly scrutinized responsibilities. Branch personnel are mandated to ensure rigorous statutory compliance with the Reserve Bank of India's (RBI) evolving guidelines, manage credit default risk, mitigate non-performing assets (NPAs), achieve escalating commercial deposit and retail asset targets, navigate continuous digital platform disruptions, and maintain exceptional customer satisfaction standards. Within a high-density, hyper-competitive economic corridor like the National Capital Region (NCR) of Delhi—characterized by dense commercial branch networks, extensive corporate credit exposure, diverse retail customer expectations, and grueling urban commuting corridors—these professional demands routinely produce acute occupational strain.

In organizational behavior literature, occupational stress is recognized not as an undifferentiated, homogenous pressure, but as a complex psychological phenomenon fundamentally tied to organizational roles. Udai Pareek's (1983) Organizational Role Stress (ORS) model provides an established, context-sensitive psychometric paradigm for dissecting workplace strain within developing and transitional economies. The ORS framework delineates stress across ten distinct dimensions: Inter-Role Distance (IRD), Role Stagnation (RS), Role Expectation Conflict (REC), Role Erosion (RE), Role Overload (RO), Role Isolation (RI), Personal Inadequacy (PI), Self-Role Distance (SRD), Role Ambiguity (RA), and Resource Inadequacy (RIn). While work-related stress has been widely investigated across diverse corporate environments, the Indian banking system operates under a distinct dual corporate structure—public sector banks (PSBs) and private sector banks—that differ substantially in their historical evolution, governance frameworks, performance appraisal systems, job security provisions, and organizational cultures.

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Despite extensive academic attention directed toward employee well-being, an empirical gap persists regarding how specific role stress dimensions manifest comparatively between public and private banking cohorts, and how these composite role stressors quantitatively predict tangible somatic and performance outcomes. Theoretical paradigms such as the Job Demands-Resources (JD-R) model posit that sustained operational demands deplete employee cognitive and energetic reserves, leading to physiological strain and functional impairment when institutional resources are deficient. However, empirical studies providing balanced, multi-tier comparisons across public and private commercial banks in major urban agglomerations remain limited.

To bridge this empirical gap, the present study addresses three central research objectives:

1. To measure, profile, and benchmark the ten dimensions of Organizational Role Stress (ORS) among commercial bank employees operating within Delhi-NCR.
2. To conduct a comparative empirical evaluation of role stress dimensions between public sector commercial banks (State Bank of India, Punjab National Bank, Bank of Baroda) and private sector commercial banks (HDFC Bank, ICICI Bank, Axis Bank).
3. To quantify the econometric predictive impact of composite occupational role stress on employee psychological well-being, somatic health symptoms, and perceived operational job performance through parametric regression modeling.

2. THEORETICAL FOUNDATIONS AND LITERATURE REVIEW

2.1 The Concept of Role and Udai Pareek's ORS Framework

In classical organizational theory, a role is conceptualized as the position an individual occupies within an organizational system, defined by the expectations that significant organizational members hold of that position (Kahn et al., 1964). An individual simultaneously occupies multiple roles within society (such as professional, parent, or spouse) and within an institution (such as manager, team lead, or subordinate). Workplace strain arises when there are structural misalignments between the role occupant, the role space, and the role set.

Udai Pareek (1983, 1993) synthesized role theory into a comprehensive diagnostic framework specifically tailored for institutional settings. The framework categorizes role stress into two interrelated psychological spaces: Role Space Conflicts (involving conflicts between the employee's self-concept and the organizational role) and Role Set Conflicts (involving conflicts originating from interactions with other organizational members). The ten dimensions are defined as follows:

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Inter-Role Distance (IRD): Occurs when an individual experiences acute conflict between the demands of their organizational role and other non-work, domestic, or social roles. In the context of metropolitan commercial banking, prolonged operational work hours, sudden evening review meetings, and extensive commuting corridors in urban agglomerations like Delhi-NCR significantly exacerbate IRD.

Role Stagnation (RS): Manifests when an employee feels that their professional role has plateaued and lacks opportunities for personal learning, skill development, or upward career mobility. It reflects the psychological friction between an employee's desire to grow and the institutional constraints that keep them locked into repetitive tasks.

Role Expectation Conflict (REC): Emerges when an employee faces conflicting or mutually incompatible demands and expectations from superiors, subordinates, cross-functional peers, or external bank customers.

Role Erosion (RE): Represents the psychological feeling that critical functions and discretionary decisions previously performed by the role occupant are being systematically stripped away and transferred to other roles, regional task forces, or centralized processing hubs, diminishing the role's status and perceived significance.

Role Overload (RO): Occurs when the qualitative expectations and quantitative volume of tasks assigned to an executive exceed their physical stamina, cognitive capacity, or available working hours.

Role Isolation (RI): Reflects the psychological and structural distance between the role occupant and other critical roles in the organizational network, leading to feelings of operational alienation, lack of teamwork, and inadequate inter-departmental communication channels.

Personal Inadequacy (PI): Arises when an employee perceives that their current competencies, specialized knowledge, or technical skills are insufficient to meet the evolving demands of their organizational role. In modern banking, this frequently manifests during rapid digital system changes and revised compliance mandates.

Self-Role Distance (SRD): Manifests as a fundamental dissonance between an employee's personal values, personal ethics, or self-concept and the operational requirements or aggressive behavioral expectations demanded by the organizational role.

Role Ambiguity (RA): Emerges when an individual lacks clear, actionable information regarding the exact boundaries, priorities, performance standards, and scope of their professional role.

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Resource Inadequacy (RIn): Occurs when the organizational resources—such as frontline human staffing, technical infrastructure, administrative assistance, financial budgets, or internal operational inputs—provided to execute role responsibilities are deficient.

2.2 The Job Demands-Resources (JD-R) Perspective

The theoretical foundation linking role stress to employee health and performance is provided by the Job Demands-Resources (JD-R) model (Demerouti et al., 2001; Bakker & Demerouti, 2007). The JD-R model categorizes working conditions into job demands (aspects of work requiring sustained cognitive or energetic effort) and job resources (physical, organizational, or social aspects functional in achieving work goals, reducing demands, or stimulating growth).

When job demands (such as Role Overload, tight turnaround times, and regulatory compliance) are chronically elevated, and corresponding job resources (such as staffing, technical reliability, and social support) are deficient, an energetic health-impairment process is triggered. Sustained physiological activation without adequate recovery leads directly to chronic fatigue, cardiovascular strain, and somatic health breakdown (Pflanz & Ogle, 2006). Concurrently, this resource depletion impairs cognitive focus and operational accuracy, leading directly to decrements in workplace performance (Singh & Suar, 2013).

2.3 Public vs. Private Commercial Banking Environments in India

Empirical literature on the Indian banking sector underscores sharps institutional divergences between public and private banks (Pestonjee, 1999; Sharma & Devi, 2011). Public sector banks, which historically bore the primary burden of socio-economic banking mandates, priority sector lending, and mass financial inclusion schemes (e.g., Jan Dhan Yojana), operate within large, hierarchical, and bureaucratic organizational architectures. Although PSBs offer unmatched employment security, they frequently suffer from legacy IT latency, severe branch-level clerical shortages, and rigid seniority-based promotion policies (Raju & Srivastava, 1994; Venkatesh & Ramasamy, 2012).

In contrast, private sector commercial banks were established with modern corporate governance, customer-centric relationship models, and aggressive performance-driven appraisal systems. While private banks offer advanced digital infrastructure and fast-track promotional opportunities, their operational culture is characterized by relentless sales pressure, daily micro-targets, mandatory third-party insurance and mutual fund distribution, extended evening hours, and lower job security. These structural divergences indicate that while total stress levels may be severe

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across both sectors, the specific dimensional etiologies driving that stress will diverge sharply between ownership models.

2.4 Formulation of Research Hypotheses

Based on theoretical synthesis and empirical precedents, the following research hypotheses were formulated:

Null Hypothesis 1 (H01): There is no statistically significant difference in the perceived occupational role stress dimensions experienced by employees in public sector and private sector commercial banks in Delhi-NCR.

Alternative Hypothesis 1 (H1): Employees in public sector and private sector commercial banks experience statistically significant differences across specific occupational role stress dimensions.

Null Hypothesis 2 (H02): Occupational role stress has no statistically significant negative impact on the psychological well-being, somatic health, and perceived operational job performance of commercial bank employees.

Alternative Hypothesis 2 (H2): Occupational role stress serves as a statistically significant predictor of somatic health symptoms, psychological well-being, and perceived operational job performance.

3. RESEARCH METHODOLOGY

3.1 Research Design and Sampling Strategy

This empirical investigation deployed a cross-sectional, comparative survey design. The target population encompassed full-time banking professionals employed across public and private scheduled commercial banks within the National Capital Region (NCR) of Delhi. To ensure empirical comparability and eliminate single-institution idiosyncratic bias, three prominent public sector banks (State Bank of India [SBI], Punjab National Bank [PNB], Bank of Baroda [BoB]) and three prominent private sector banks (HDFC Bank Ltd., ICICI Bank Ltd., Axis Bank Ltd.) were selected as institutional representatives.

A multi-stage stratified random sampling procedure was utilized. To account for potential incomplete schedules and achieve balanced administrative stratification across the six institutions, the final valid sample was established at N = 480 respondents. The sample maintained exact sectoral parity: 240 respondents from Public Sector Banks (80 each from SBI, PNB, and BoB) and 240 respondents from Private Sector Banks (80 each from HDFC, ICICI, and Axis).

Geographically, data was collected across five major administrative and revenue clusters within Delhi-NCR: Delhi National Capital Territory (NCT) (33.3%, n = 160), Noida/Greater Noida

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(16.7%, n = 80), Ghaziabad (16.7%, n = 80), Gurugram (16.7%, n = 80), and Faridabad (16.7%, n = 80). Stratification across organizational hierarchy was strictly maintained across three distinct administrative tiers: Branch Managers / Senior Executives (16.7%, n = 80), Branch Officers / Assistant Managers (50.0%, n = 240), and Clerical / Customer Associates (33.3%, n = 160).

3.2 Measurement Instruments and Psychometric Validation

Primary data was compiled through a structured, self-administered survey battery containing standardized psychometric scales:

Occupational Role Stress (ORS): Assessed using Udai Pareek's (1983) standardized 50-item ORS scale. The instrument comprises 10 subscales of 5 items each, evaluated on a 5-point Likert scale ranging from 0 (Never / Rarely feel this way) to 4 (Always / Frequently feel this way). Subscale scores range from 0 to 20, with Total ORS scores ranging from 0 to 200. In the present study, Cronbach's alpha reliability coefficients for the ten subscales ranged between 0.78 and 0.89, with composite ORS reliability achieving alpha = 0.93, indicating exceptional internal consistency.

Somatic Health Symptoms: Measured using a validated 15-item somatic symptom inventory assessing the manifestation frequency of physical strain symptoms (tension headaches, chronic physical exhaustion, gastrointestinal upset, sleep latency, and elevated blood pressure) on a 5-point Likert scale ranging from 1 (Never) to 5 (Constantly). Scale reliability yielded Cronbach's alpha = 0.88.

Psychological Well-Being: Evaluated via a standardized 12-item general psychological health questionnaire measuring vitality, cognitive concentration, confidence, and emotional equilibrium on a 5-point Likert scale. Scale reliability yielded Cronbach's alpha = 0.86.

Perceived Operational Job Performance: Evaluated using a 10-item self-rating performance scale measuring accuracy in compliance execution, achievement of targets, time management, and customer service delivery. Scale reliability yielded Cronbach's alpha = 0.84.

3.3 Verification of Parametric Assumptions and Econometric Diagnostics

Before executing inferential parametric statistical estimations, the empirical dataset was subjected to rigorous diagnostic evaluations to ensure mathematical validity:

Univariate Normality: Normality was evaluated through descriptive skewness and kurtosis indices alongside normal Q-Q probability plots. In accordance with established psychometric standards (Kline, 2011; Hair et al., 2010), continuous metric data is considered normally distributed if skewness is within plus or minus 2.0 and kurtosis is within plus or minus 7.0. Across the dataset (N = 480), composite ORS demonstrated a skewness coefficient of +0.218 (Standard Error =

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0.111) and kurtosis of -0.342 (Standard Error = 0.222); Somatic Symptoms exhibited skewness of +0.384 and kurtosis of -0.198; Job Performance yielded skewness of -0.291 and kurtosis of +0.114. Because all metrics fall well within the conservative plus or minus 1.0 threshold, univariate normality is firmly confirmed.

Homoscedasticity: The equality of variances across comparative groups was confirmed through Levene's Test. For independent samples t-tests comparing public and private banking cohorts, Levene's test yielded p greater than 0.05 across dimensions, confirming equal variances and validating standard pooled-variance t-statistics.

Regression Diagnostics: To verify the econometric validity of Ordinary Least Squares (OLS) regression models, four diagnostic criteria were evaluated: (a) Linearity was verified via bivariate scatter plots linking predictor and criterion metrics. (b) Multicollinearity was ruled out as all calculated Variance Inflation Factors (VIF) remained below 2.15 (well beneath the conservative threshold of 5.0) and Tolerance exceeded 0.46. (c) Independence of residuals was verified using the Durbin-Watson statistic, which ranged between 1.84 and 1.96, conforming to the accepted non-autocorrelation benchmark range of 1.50 to 2.50. (d) Residual homoscedasticity was confirmed via standardized residual plots (ZRESID vs. ZPRED), showing random dispersion across rectangular bands around zero.

4. EMPIRICAL RESULTS AND HYPOTHESIS TESTING

4.1 Demographic Characteristics of the Sample

The demographic profiling of the 480 banking professionals revealed critical structural characteristics across the public and private banking sectors:

Gender Distribution: Male respondents accounted for 62.08% (n = 298), while female respondents comprised 37.92% (n = 182). Female representation was comparatively higher in private banks (41.67%) than in public banks (34.17%).

Age Demographics: The private banking workforce displayed a significantly younger demographic profile, with 76.67% of personnel aged 40 years or below (34.17% under 30 years). In contrast, public sector institutions maintained a mature profile, with 38.33% of staff aged 41 years or older.

Educational Credentials: The banking cohort was highly qualified: 39.16% (n = 188) held specialized professional qualifications (MBA, CA, CS, CAIIB), 34.17% (n = 164) possessed post-graduate degrees, and 26.67% (n = 128) held graduation degrees.

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Institutional Tenure: In private banks, 75.00% of respondents possessed 10 or fewer years of banking service. Conversely, 41.67% of public bank personnel possessed over a decade of continuous institutional experience.

4.2 Sectoral Comparison of ORS Dimensions (Testing Hypothesis 1)

To test Hypothesis 1 (H01 vs. H1), independent samples t-tests were performed across all ten ORS dimensions to determine whether significant differences exist between public sector (n1 = 240) and private sector (n2 = 240) bank employees. The statistical outcomes are summarized in Table 1 below.

Table 1: Independent Samples t-Test Comparing ORS Dimensions between Public and Private Sector Banks (N = 480)

ORS Dimension	Combined Mean (N=480)	Public Sector Mean (n=240)	Private Sector Mean (n=240)	t-statistic	p-value	Empirical Verdict
Role Overload (RO)	14.92	14.68	15.16	-1.829	0.068	Not Significant (Equal Strain)
Resource Inadequacy (RIn)	13.58	14.82	12.34	+8.502	0.000***	Public Sector Significantly Higher
Inter-Role Distance (IRD)	12.84	12.15	13.53	-4.244	0.000***	Private Sector Significantly Higher
Self-Role Distance (SRD)	11.20	9.95	12.45	-7.911	0.000***	Private Sector Significantly Higher
Role Expectation Conflict (REC)	11.76	11.30	12.22	-2.956	0.003**	Private Sector Significantly Higher
Role Stagnation (RS)	10.42	11.82	9.02	+8.406	0.000***	Public Sector Significantly Higher
Personal Inadequacy (PI)	10.15	10.88	9.42	+4.162	0.000***	Public Sector Significantly Higher
Role Isolation (RI)	9.88	9.50	10.26	-2.378	0.018*	Private Sector Significantly Higher
Role Erosion (RE)	8.94	9.45	8.43	+3.038	0.003**	Public Sector Significantly Higher
Role Ambiguity (RA)	8.45	8.10	8.80	-2.332	0.020*	Private Sector Significantly Higher

*Note: Degrees of Freedom df = 478; *p < 0.05, **p < 0.01, ***p < 0.001.*

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As evidenced in Table 1, the null hypothesis H01 is decisively rejected. Statistically significant sectoral differences emerged across nine of the ten ORS dimensions (p less than 0.05), demonstrating that ownership models produce divergent stress profiles.

Role Overload (RO) was established as the primary overall stressor across the entire sample (Mean = 14.92 out of 20). Notably, the difference between public banks (Mean = 14.68) and private banks (Mean = 15.16) did not reach statistical significance ($t = -1.829$, $p = 0.068$), indicating that heavy quantitative workload is a universal industry condition across both banking architectures.

Public sector personnel reported significantly higher stress on four dimensions:

• Resource Inadequacy (Mean = 14.82 vs. 12.34; $t = +8.502$, $p < 0.001$)

• Role Stagnation (Mean = 11.82 vs. 9.02; $t = +8.406$, $p < 0.001$)

• Personal Inadequacy (Mean = 10.88 vs. 9.42; $t = +4.162$, $p < 0.001$)

• Role Erosion (Mean = 9.45 vs. 8.43; $t = +3.038$, $p = 0.003$)Conversely, private sector personnel recorded significantly greater stress on five dimensions:

• Self-Role Distance (Mean = 12.45 vs. 9.95; $t = -7.911$, $p < 0.001$)

• Inter-Role Distance (Mean = 13.53 vs. 12.15; $t = -4.244$, $p < 0.001$)

• Role Expectation Conflict (Mean = 12.22 vs. 11.30; $t = -2.956$, $p = 0.003$)

• Role Isolation (Mean = 10.26 vs. 9.50; $t = -2.378$, $p = 0.018$)

• Role Ambiguity (Mean = 8.80 vs. 8.10; $t = -2.332$, $p = 0.020$)

4.3 Predictive Impact of Total ORS on Health and Job Performance (Testing Hypothesis 2)

To test Hypothesis 2 (H02 vs. H2), three separate Ordinary Least Squares (OLS) linear regression equations were estimated. In each model, composite Organizational Role Stress (Total ORS) served as the primary independent predictor variable (X). The regression equations were specified as follows:

Model 1: Psychological Well-Being (Y1) = Beta-0 + Beta-1(Total ORS) + Error

Model 2: Somatic Health Symptoms (Y2) = Beta-0 + Beta-1(Total ORS) + Error

Model 3: Perceived Operational Job Performance (Y3) = Beta-0 + Beta-1(Total ORS) + Error

The econometric estimation results are detailed in Table 2 below.

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Table 2: Ordinary Least Squares (OLS) Regression Models Predicting Employee Outcomes from Composite ORS

Dependent Variable (Y)	Model Fit (F)	R^2	Adj. R^2	B	SE	Beta	t	p-value	Decision on H02
Psychological Well-Being (Y1)	F = 237.581	0.332	0.331	-0.184	0.012	-0.576	-15.414	0.000***	Rejected (Negative Impact)
Somatic Health Symptoms (Y2)	F = 281.824	0.371	0.370	+0.212	0.013	+0.609	+16.788	0.000***	Rejected (Positive Impact)
Operational Job Performance (Y3)	F = 107.195	0.183	0.181	-0.119	0.011	-0.428	-10.353	0.000***	Rejected (Negative Impact)

*Note: Predictor: Composite Organizational Role Stress (Total ORS); Degrees of Freedom df = (1, 478); ***p < 0.001.*

As documented in Table 2, the null hypothesis H02 is decisively rejected across all three employee outcome dimensions (p less than 0.001):

Impact on Somatic Health Symptoms (Model 2): Total ORS demonstrated a potent, statistically significant positive predictive relationship with somatic complaints (F = 281.824, p less than 0.001). The coefficient of determination indicates that role stress accounts for 37.1% of the total variance in somatic health disorders (R-squared = 0.371, Adjusted R-squared = 0.370). The standardized beta coefficient (Beta = +0.609, t = +16.788) establishes that higher role strain directly accelerates the frequency of migraines, sleep disorders, digestive issues, and cardiovascular strain among bank employees.

Impact on Psychological Well-Being (Model 1): Total ORS proved to be a statistically significant negative predictor of employee psychological well-being (F = 237.581, p less than 0.001), explaining 33.2% of the variance (R-squared = 0.332, Adjusted R-squared = 0.331). The unstandardized slope (B = -0.184) and standardized coefficient (Beta = -0.576, t = -15.414) indicate that for every unit increment in composite role stress, psychological vitality and emotional equilibrium suffer substantial degradation.

Impact on Perceived Operational Job Performance (Model 3): Total ORS exerted a statistically significant inverse impact on perceived job performance (F = 107.195, p less than 0.001), explaining 18.3% of the variance (R-squared = 0.183, Adjusted R-squared = 0.181). The

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standardized coefficient (Beta = -0.428, t = -10.353) demonstrates that unchecked role stressors directly impede procedural accuracy, customer interaction quality, and timeliness in retail banking.

5. DISCUSSION

The empirical findings of this investigation provide robust quantitative evidence that occupational role stress is an institutional challenge embedded within the commercial banking architecture of Delhi-NCR. By demonstrating that public and private banking sectors exhibit distinct dimensional stress configurations, while simultaneously documenting the severe toll of role stress on physical health, well-being, and performance, this research offers deep theoretical and managerial insights.

5.1 Theoretical Interpretation of Sectoral Divergence

The finding that Role Overload (RO) represents the primary stressor across the combined banking workforce (Mean = 14.92 out of 20), without significant sectoral divergence (t = -1.829, p = 0.068), is highly revealing. It substantiates that the operational intensity of commercial banking in urban centers has homogenized across ownership structures. In public sector institutions, Role Overload is driven by high branch footfalls, large numbers of government scheme beneficiaries, extensive manual paperwork, and stringent statutory audit verifications. In private sector banks, it is propelled by continuous quarterly sales campaigns, aggressive daily micro-targets, mandatory cross-selling benchmarks, and extended evening login hours. In line with the Job Demands-Resources framework (Demerouti et al., 2001), when quantitative demands continually exceed available working hours, severe energetic exhaustion results regardless of corporate ownership.

The Private Banking Topography (Boundary Encroachment and Moral Strain): Private bank professionals exhibited significantly higher stress on Self-Role Distance (Mean = 12.45 vs. 9.95; t = -7.911), Inter-Role Distance (Mean = 13.53 vs. 12.15; t = -4.244), and Role Expectation Conflict (Mean = 12.22 vs. 11.30; t = -2.956). The pronounced elevation of Self-Role Distance exposes a fundamental psychological dilemma: private bank executives often experience acute dissonance between their personal values and institutional demands to aggressively cross-sell third-party products (e.g., life insurance, mutual funds) to customers who may neither need nor understand them. Furthermore, in an urban commuter cluster like Delhi-NCR, long commute times combined with late evening logins produce severe Inter-Role Distance, severely encroaching upon domestic responsibilities and personal recovery time.

The Public Banking Topography (Systemic Bottlenecks and Career Plateauing): In stark contrast, public sector professionals reported significantly greater strain on Resource Inadequacy (Mean = 14.82 vs. 12.34; t = +8.502), Role Stagnation (Mean = 11.82 vs. 9.02; t = +8.406), and Personal

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Inadequacy (Mean = 10.88 vs. 9.42; t = +4.162). Public bank employees struggle with acute frontline clerical shortages, frequent Core Banking System (CBS) network latencies, and bureaucratic clearance protocols, amplifying perceived Resource Inadequacy. Furthermore, rigid time-in-grade seniority promotion policies create career plateaus that manifest as acute Role Stagnation. The elevated score on Personal Inadequacy reflects rapid technological updates, revised credit regulations under the IBC, and digital compliance mandates that frequently outpace institutional training support.

5.2 The Cascading Pathway: Role Stress, Somatic Illness, and Performance Decline

The econometric regression findings provide empirical validation for the health-impairment process postulated by the JD-R model (Bakker & Demerouti, 2007). With Total ORS explaining 37.1% of the variance in somatic health symptoms (Beta = +0.609) and 33.2% of psychological well-being decrements (Beta = -0.576), the study demonstrates that sustained cognitive strain translates into measurable physiological morbidity. Chronic sympathetic nervous system arousal among bank personnel manifests in frequent migraines, gastrointestinal disorders, musculoskeletal pain, and chronic insomnia.

Crucially, this health impairment does not remain an individualized cost; it spills over into organizational performance. The regression model establishes that Total ORS accounts for 18.3% of the decrement in perceived job performance (Beta = -0.428). When employees expend substantial emotional and cognitive resources coping with role ambiguity, resource deficits, and ethical discomfort, their capacity for vigilance, procedural accuracy, and empathetic customer communication is significantly impaired. In retail commercial banking, where operational accuracy is paramount, role stress directly undermines service quality.

6. MANAGERIAL AND POLICY RECOMMENDATIONS

Given the empirical divergences identified between ownership models, bank leadership and regulatory authorities must discard generic, one-size-fits-all stress management workshops in favor of targeted structural interventions:

6.1 Strategic Recommendations for Private Sector Commercial Banks

Recalibrating Performance Scorecards and De-emphasizing Aggressive Cross-Selling (Mitigating SRD and REC): Private bank boards must reform Key Performance Indicators (KPIs) to balance sales quotas with ethical customer engagement, compliance accuracy, and portfolio retention. Ending punitive sales tracking and unreasonable third-party product quotas will reduce Self-Role Distance and Role Expectation Conflict.

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Instituting Boundary-Protection and Right-to-Disconnect Protocols (Mitigating IRD): Private banks must implement strict policies limiting after-hours digital communication. Limiting work-related emails, CRM logins, and messaging groups after 7:30 PM and prohibiting non-emergency weekend meetings will enable personal recovery, significantly curbing Inter-Role Distance.

Fostering Departmental Collaboration (Mitigating RI): Establishing cross-functional branch teams rather than hyper-individualized scorecards will reduce Role Isolation and foster collaborative workplace climates.

6.2 Structural Recommendations for Public Sector Commercial Banks

Frontline Staffing Rationalization and IT Infrastructure Upgradation (Mitigating RIn): Public bank managements must address chronic clerical shortages through expedited recruitment drives. Upgrading branch server bandwidth and eliminating CBS server downtime during peak customer hours will relieve severe Resource Inadequacy.

Merit-Based Fast-Track Career Channels (Mitigating RS and RE): Public sector institutions must modernize human resource frameworks by creating fast-track, merit-based promotional avenues that run parallel to traditional seniority tracks. Restoring administrative autonomy to branch managers will mitigate feelings of Role Erosion.

Modular, Continuous Digital and Regulatory Upskilling (Mitigating PI): Developing bite-sized, practical digital learning modules on emerging regulatory frameworks (e.g., IBC circulars, cyber-fraud detection) will build employee self-efficacy and eliminate Personal Inadequacy.

6.3 Industry-Wide and Regulatory Initiatives

Mandatory Biennial Psychosocial Risk Audits: The Reserve Bank of India (RBI) and Indian Banks' Association (IBA) should mandate regular workplace stress audits across scheduled commercial banks, treating employee well-being as a key operational risk metric.

Institutionalized Employee Assistance Programs (EAPs): Banks must move beyond cosmetic yoga sessions to establish confidential professional counseling services, ergonomic branch designs, and accessible mental health support.

7. LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

While this study offers rigorous empirical insights, several methodological limitations should be acknowledged:

Geographical Scope: The empirical sample was drawn exclusively from the National Capital Region (Delhi-NCR). While NCR provides a highly competitive commercial banking

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environment, rural and semi-urban banking branches face distinct infrastructural constraints that warrant separate investigation.

Cross-Sectional Design: The study utilized cross-sectional survey methodology. While econometric diagnostics supported directional regression paths, longitudinal designs tracking stress across financial cycles (e.g., March financial year-end audits) would provide deeper causal insights.

Self-Reported Metrics: Outcomes were evaluated through psychometrically validated self-assessment scales. Future research should integrate objective organizational records, such as audited absenteeism logs, medical reimbursement records, and supervisor-rated 360-degree performance evaluations.

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