

# A Comparative Study to Assess the Occupational Stress and Burnout among Public and Private Sector Bank Employees Working at Selected Banks of Rahata Taluka, Ahmednagar District

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DOI: <https://doi.org/10.52403/ijshr.20230275>

## ABSTRACT

Job stress is a common work place problem experienced by all professionals, and banking is not an exception to it. Previous reports suggest presence of stress among banking professionals. Objectives: The primary objective of this study was to compare the occupational stress and burnout among public and private sector bank employees. Methods: A comparative study was conducted on 200 bank employees, each 100 employees from public and private sector banks. Participants were selected by using purposive sampling method, who fulfilled eligibility criteria. The data collection tool included socio-demographic questionnaires, modified Occupational Stress Index (OSI) and Maslach Burnout Inventory (MBI). The data was collected from December 2022 to January 2023. Interview technique was used for data collection. Descriptive statistics such as frequency, percentage, mean and S.D. were used for data analysis. Results: Findings of the study revealed that 100% bank employees from both sectors experienced both high or moderate stress and burnout, although private sector bank employees experienced more stress ( $176.16 \pm 27.14$ ) than the public sector bank employees ( $170.3 \pm 24.03$ ). The highest stressful area for bank employees was role overload (public sector,  $24.74 \pm 2.08$ ; private sector,  $24.71 \pm 2.04$ ) followed by role conflict (public sector,  $17.72 \pm 3.31$ ; private sector,

$18.34 \pm 3.62$ ). The least stressful area was unprofitability (public sector,  $7.4 \pm 2.09$ ; private sector,  $7.94 \pm 1.07$ ). Similarly private sector bank employees experienced more burnout ( $98.68 \pm 15.02$ ) than the public sector bank employees ( $92.5 \pm 13.24$ ). Conclusion: Although this study confirmed the presence of stress among bank employees, comparatively private sector bank employees are more stressed than public sector bank employees.

**Key words:** Occupational stress, Burnout, Bank employees, Public sector, Private sector

## INTRODUCTION

Stress is a reality of our everyday life. People experience stress at home or with friends or from other non-work situations. Hans Selye, the father of stress management defined stress as the non-specific response of the body to any demand made upon it. Stress is the result of the interaction between the work environment and the characteristics of the individual. Stress is highly individualistic in nature and it differs from person to person.<sup>[1]</sup> From the individual's point of view stress is body's physical, mental and chemical reactions to circumstances that frighten, confuse, danger or irritate you.<sup>[2]</sup> Stress is an eminent negative emotion. Stress and effects of stress influence everyone harmfully.

Stress gives emotional, physical and mental pressure on human body.<sup>[3]</sup>

Chronic stress can affect individual's health negatively. It can cause insomnia, stomach problems, high blood pressure, ulcers, asthma, thyroid problems and psychosomatic illness. Apart from impact on physical health, stress can affect productivity and self esteem of the individual.<sup>[2]</sup>

Stress in general and occupational stress in particular is universal and frequently disabling human phenomenon.<sup>[4]</sup> Stress at work place is a common feature and majority people experience it. Some jobs are highly stressful. The persons holding these jobs come under stress and suffer from its consequences.<sup>[1]</sup>

Job stress is a common work place problem experienced by all professionals, irrespective of their nature of work. Occupational stress can be defined as the harmful physical and emotional responses that occur when the requirement of the job does not match the capabilities, resources or need of the worker. The job stress can lead to poor health and even injury. It is described as a condition where occupation related factors interact with the worker to change (disrupt/enhance) his or her psychological or physiological condition, so that the person's mind and or body is forced to deviate from its normal way of functioning.<sup>[5]</sup>

Occupational stress which is well known as work-related stress was once thought of as occurring only in those who work in senior positions. It is now acknowledged that occupational stress can be experienced by employees at every level. In fact, stress is much more common in employees at lower levels of workplace hierarchies, where they have less control over their work situation.<sup>[6]</sup>

The work environment is a source of social and psychological stress, which has harmful effects on the wellbeing of the employees. Stress arising at work has detrimental effect on the behavior of people, which ultimately results in personal and organizational inefficiency. According to NIOSH (National Institute for Occupational Safety and Health view), exposure to stressful working

conditions (called job stressors) can have a direct influence on worker safety and health.

<sup>[7]</sup> According to statistical reports from W.H.O. stress related depression is the number one occupational disease of 21<sup>st</sup> century. According to the American Medical Association, stress is a factor in more than 75% of sickness today.<sup>[8]</sup>

Chronic job related stress eventually causes burnout. Job burnout is an individual's response to emotional and interpersonal stress, which is associated with work-related stress and occupational stress.<sup>[9]</sup> Burnout in the workplace is associated with major personal, organizational, and societal costs. For example, burnout has been linked to increases in absenteeism, turnover, and reduced productivity. Behavioral manifestations of burnout include fatigue, irritability, depression, boredom and feeling overworked, cynicism and negativism, decreased flexibility leading to decreased effectiveness, alcohol and drug abuse, marital conflict and excessive smoking. Feelings of inadequacy, reduced creativity, and reduced involvement.<sup>[10]</sup>

More recently, studies have targeted occupational stress in various professions, such as nurses, doctors, police officers, teachers, managers and academics.<sup>5</sup> Banking is one of the profession, which is regarded as highly stressful. According to a recent study conducted by (ASSOCHAM), it has been found that banks are the top 10 high stress workplaces in recent times.<sup>[11]</sup>

During the past decade, the banking sector had under gone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress.<sup>[12]</sup>

Increased competition, growing customer demands, prompt customer services, time pressure, target and role conflicts are main factors of stress to bank employees. The advent of technological changes especially extensive use of computers in the sector have

changed the work patterns of bank employees and made it inevitable to downsize the workforce sector. Poor working relationship among co-workers cannot provide valuable social support and this can cause job stress.<sup>[13]</sup>

Associated Chamber of Commerce and Industry of India (ASSOCHAM), in a study conducted in 2007, has also reported that those working in the banking sector - both public and private- tend to get stressed as they have to attract a large pool of customers for various schemes besides ensuring timely recovery of loans. Evidences from existing literature states that more than 60% of bank employees have one or other problems related to stress.<sup>[11]</sup>

Though literature suggest high level of stress among bank employees, it is essential to compare the level of occupational stress and burnout among public and private sector bank employees. Therefore this comparative study was undertaken with the objectives (1) to assess the occupational stress and burnout level among bank employees and (2) to compare the occupational stress and burnout level of public and private sector bank employees

## **MATERIALS AND METHODS**

Non-experimental comparative research design was adopted to find out occupational stress and burnout among public and private sector bank employees. The study consisted of 200 bank employees, each 100 bank employees from public and private sector banks. Purposive sampling method was used to select the participants for the study. The bank employees who were willing to participate in the study and who had minimum one year of working experience were qualified to participate in the study. The bank employees who were known case of stress related disorders or anxiety were excluded from the study. The study participants were recruited from four public sector and four private sector banks. The public sector banks included in the study were State Bank of India, Central Bank of India, Bank of Maharashtra and IDBI bank;

whereas private sector banks were Kotak Mahindra bank, HDFC bank, ICICI bank and AU Small Finance bank.

The data collection tool consisted of three sections namely A, B and C. Section A deals with the information related to socio-demographic data of the participants having 10 items. Section B deals with the Modified Occupational Stress Index (OSI) developed by Shrivastava and Singh. It consist of 46 statements which purports to measure the extent of stress which employees perceive from various constituents and conditions of their job. Each item is scored on 5 point rating scale from strongly disagree (1) to strongly agree (5). These 46 items measures occupational stress in 12 areas namely role overload (6 items), role ambiguity (4 items), role conflict (5 items), unreasonable group and political pressure (4 items), responsibility for persons (3 items), under participation (4 items), powerlessness (3 Items), poor peer relations (4 items), intrinsic impoverishment (4 items), low status (3 items), strenuous working condition (4 items) and unprofitability (2 items). Section C consisted of Maslach Burnout Inventory (MBI) Scale which a psychological assessment instrument comprising of 22 items pertaining to occupational burnout. The MBI explores three components namely exhaustion, depersonalization and personal achievement. Each statement in the questionnaire has 7 choices from never (0) to everyday.

This data collection instrument was validated by 09 experts from related fields such as psychiatrists, psychiatric nursing personnel, psychologists and a statistician. The tool was finalized by incorporating their suggestions. A pilot testing of the tool was done on 20 bank employees, each 10 from public and private sector. Reliability of the tool was established by using the split-half method. The reliability (r) scores were found to be 0.93 for OSI scale and 0.89 for MBI scale.

The data was collected from December 2022 to January 2023. The investigators obtained permission from respective branch managers for data collection. Then

bank employees were contacted on one to one basis and explanation regarding study objectives, confidentiality of data and their willingness to participate and right to withdraw from study were provided to them. Written, informed consent was obtained from each participant. Interview method was used to collect the data from the participants. Each participant was interviewed for 30-40 minutes.

### Statistical Methods

Data was coded in the Microsoft Excel sheet. Descriptive and inferential statistics were used for data analysis. Frequency and percentage were used to analyse data regarding socio-demographic variables and levels of occupational stress and burnout among the participants. Mean and Standard deviations (SD) were computed to measure aspect-wise occupational stress and burnout.

## RESULTS

### Demographic characteristics of the participants

**Table 1: Description of participants according to their socio-demographic characteristics n= 200**

Sr. No.	Variable	Public Sector (100)		Private Sector (100)	
		Freq. (n)	Perc. (%)	Freq. (n)	Perc. (%)
1.	Age (in years)				
	a. 21-30 years	38	38	42	42
	b. 31-40 years	17	17	22	22
	c. 41-55 years	23	23	17	17
d. Above 55 years	22	22	19	19	
2.	Gender				
	a. Male	53	53	37	37
	b. Female	47	47	63	63
3.	Religion				
	a. Hindu	43	43	53	53
	b. Muslim	13	13	12	12
	c. Christian	32	32	22	22
d. Others	12	12	13	13	
4.	Marital Status				
	a. Married	56	56	63	63
	b. Unmarried	41	41	37	37
c. Widow/Widower	3	3	0	0	
5.	Educational Qualification				
	a. Graduation	56	56	60	60
	b. Post-Graduation	33	33	30	30
c. Others	11	11	10	10	
6.	Residence				
	a. Urban	46	46	57	57
	b. Semi-urban	33	33	26	26
c. Rural	21	21	17	17	
7.	Monthly income (Rs.)				
	a. ≤ 6323	0	0	0	0
	b. 6327 – 18949	13	13	21	21
	c. 18953 – 31589	16	16	23	23
	d. 31591 – 47262	23	23	18	18
	e. 47266 – 63178	23	23	19	19
	f. 63182 – 126356	16	16	11	11
g. ≥ 126360	9	9	8	8	
8.	Designation				
	a. Upper (senior level manager)	11	11	9	9
	b. Middle level (section supervisor)	33	33	30	30
c. Lower level (clerical)	56	56	61	61	
9.	Experience				
	a. 1-5 year	27	27	33	33
	b. 6-10 year	23	23	25	25
	c. 11-15 year	20	20	21	21
	d. 16-20 year	17	17	10	10
e. More than 20 yrs	13	13	11	11	

Table no:1 continued...					
10.	Working Hours				
	a. Up to 8 hours	21	21	16	16
	b. 8 to 10 hours	46	46	26	26
	c. More than 10 hrs	33	33	58	58

Table 1 shows the distribution of participants according to their socio-demographic characteristics. It shows that 38% and 42% participants from public and private sector banks respectively were belonging to the age group 21-30 years; majority (53%) participants from public sector banks were male, while 63% participants from private sector banks were female; 43% and 53% participants from public and private sector banks respectively were hindu; 56% & 63% participants from public and private sector banks respectively were married; 56% participants from public sector banks and 60% participants from private sector banks were graduates; 46% participants from public sector banks and 57% participants from private sector banks were residing in urban areas; each 23% participants from public sector banks were having monthly income between Rs. 31591 – 47262 and Rs.

47266 – 63178, while 23% participants from private sector banks were having monthly income between Rs. 18953 – 31589; majority of the participants i.e. 56% from public sector and 61% from private sector were working at clerical positions; 27% and 33% participants from public and private sector banks respectively were having work experience between 1-5 years; 33% and 58% participants from public and private sector banks were working for more than 10 hours a day.

### Level of occupational stress among bank employees

Occupational stress has been classified into three levels based on the stress scores viz high (156-230), moderate (123-155) and low (46- 122). The analysis of the data depicts the following picture-

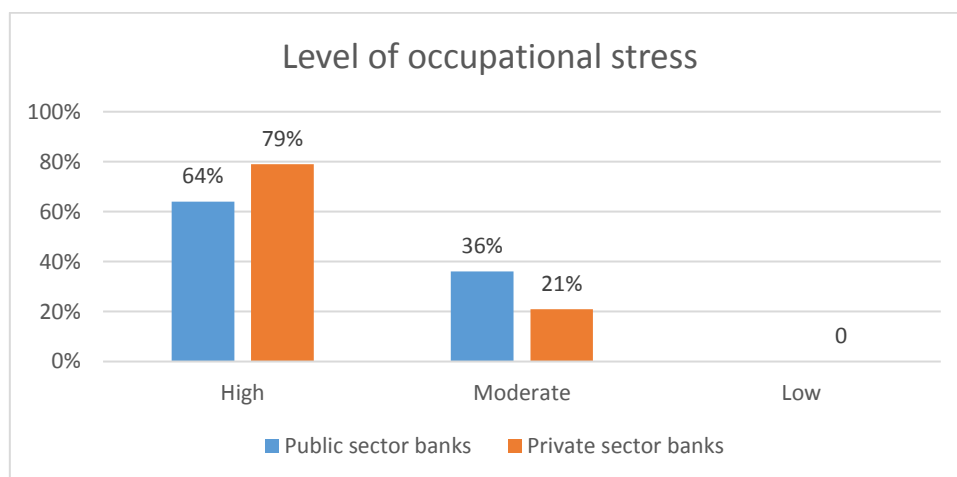


Fig. 1: Comparison of occupational stress among bank employees

Fig. 1 shows that 79% participants from private sector banks and 64% participants from public sector banks were having high level of stress, whereas 36% and 21% participants from public and private sector banks respectively had moderate level of occupational stress. It is seen that though banking employees experiences either high or moderate level of occupational stress,

comparatively private sector bank employees experienced higher stress than public sector bank employees.

### Aspect wise comparison of occupational stress among bank employees

Occupational stress had been assessed in relation to 12 aspects as shown in the following table

**Table 2: Aspect wise comparison of occupational stress among public and private sector bank employees. n= 200**

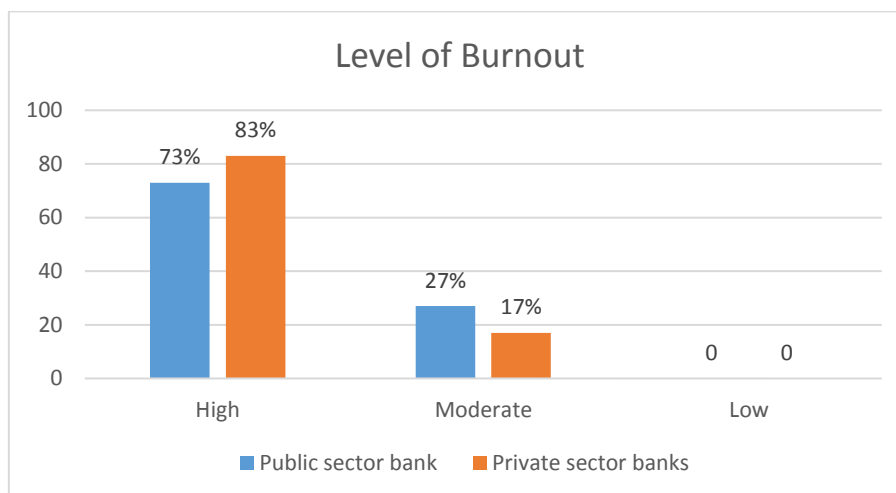
Sr. No.	Aspect	Public Sector		Private Sector	
		Mean	SD	Mean	SD
1	Role overload	24.74	±2.08	24.71	±2.04
2	Role ambiguity	11.99	±3.88	12.54	±4.21
3	Role conflict	17.72	±3.31	18.34	±3.62
4	Unreasonable group and political pressure	14.25	±4.05	14.61	±3.87
5	Responsibility for persons	11.49	±2.68	11.85	±2.69
6	Under participation	16.23	±2.91	16.44	±2.76
7	Powerlessness	11.99	±2.49	12.04	±2.32
8	Poor peer relations	13.7	±3.32	15.09	±3.6
9	Intrinsic impoverishment	14.68	±3.69	15.15	±3.49
10	Low status	10.91	±3.44	11.35	±3.14
11	Strenuous working condition	15.21	±2.68	16.1	±2.65
12	Unprofitability	7.4	±2.09	7.94	±1.7
	Overall	170.3	±24.03	176.16	±27.14

Table 2 shows that the highest stressful area for bank employees was role overload (public sector,  $24.74 \pm 2.08$ ; private sector,  $24.71 \pm 2.04$ ) followed by role conflict (public sector,  $17.72 \pm 3.31$ ; private sector,  $18.34 \pm 3.62$ ). The least stressful area was unprofitability (public sector,  $7.4 \pm 2.09$ ; private sector,  $7.94 \pm 1.07$ ). It is also seen from table 2 that in each area private sector bank employees experiences slightly higher stress than public sector bank employees. The overall occupational stress among public sector bank employees was ( $170.3 \pm 24.03$ )

and that of private sector bank employees was ( $176.2 \pm 27.14$ ), which indicates that private sector bank employees experienced slightly higher occupational stress as compared to public bank sector.

### Job burnout among bank employees

Burnout has been classified into three levels based on the burnout scale scores namely high (above 30), moderate (18-29) and low (00- 17). The findings are portrayed in the following graph –



**Fig. 2: Comparison of job burnout among public and private sector bank employees**

Fig. 2 depicts that 73% & 83% participants from public and private sector banks respectively had high level of burnout, whereas 27% participants from public sector banks and 17% participants from private sector banks were having moderate level of

burnout. It is clear from these findings that bank employees from both sectors experienced high or moderate level of burnout, but comparatively more number of private sector bank employees experienced high burnout.

**Table 3: Aspect wise comparison of job burnout among public & private sector bank employees. n=200**

Sr. No	Aspect	Public Sector banks		Private Sector banks	
		Mean	SD	Mean	SD
1	Burnout	30.44	±4.2	31.53	±4.99
2	Depersonalization	29.06	±5.16	31.48	±5.89
3	Personal Achievement	33	±4.73	36.67	±5.05
	Overall	92.5	±13.24	98.68	±15.02

Table 3 reveals that personal achievement related burnout is more in both sectors (public sector, 33±4.73; private sector, 36.67 ±5.05) as compared to other areas. In each related area, private sector bank employees suffered from higher burnout than public sector bank employees. The mean burnout score for private sector bank employees was 98.68±15.02 and that of public sector bank employees was 92.5 ±13.24, which suggest higher burnout among private sector bank employees as compared to public sector bank employees.

## DISCUSSION

The present study was undertaken to compare the occupational stress and burnout among public and private sector bank employees. The study revealed that 38% and 42% participants from public and private sector banks respectively were very young i.e. 21-30 years; 53% participants from public sector banks were male, while 63% participants from private sector banks were female; 43% and 53% participants from public and private sector banks respectively were hindu; 56% & 63% participants from public and private sector banks respectively were married; 56% participants from public sector banks and 60% participants from private sector banks were graduates; 46% participants from public sector banks and 57% participants from private sector banks were residing in urban areas; each 23% participants from public sector banks were having monthly income between Rs. 31591 – 47262 and Rs. 47266 – 63178, while 23% participants from private sector banks were having monthly income between Rs. 18953 – 31589; majority of the participants i.e. 56% from public sector and 61% from private sector were working at clerical positions; 27% and 33% participants from public and private sector banks respectively were

having working experience between 1-5 years; 33% and 58% participants from public and private sector banks were working for more than 10 hours a day, it shows that bank employees are required to work for long hours to fulfil their duties and their schedule is hectic.

### Findings related to occupational stress among bank employees

Findings of the present study confirms the fact that banking profession is one of the highest stressful profession, as 100% bank employees from both sectors experienced either high or moderate level of occupational stress. Maximum bank employees experienced high level of stress i.e. 79% participants from private sector banks and 64% participants from public sector banks, whereas 36% and 21% participants from public and private sector banks respectively had moderate level of occupational stress. Comparatively private sector bank employees experienced higher stress than public sector bank employees. The reason could be though private sector banks provide good atmosphere to work, they are target oriented. Employees have heavier burden of work and responsibilities on their shoulders. They also face the pressure of work from their superiors and customers, which can result in stress at workplace. On the other hand employees in public sector bank have better job security.

Findings of the present study are consistent with a study findings which compared the level of occupational stress experienced by the employees of the nationalized banks in Chennai, which reveals that about 97 % of the respondents believed that they face high level of stress.<sup>[14]</sup> A study conducted on 200 randomly selected participants in Quetta city reveals that occupational stress is higher among private bank employees than among public bank employees.<sup>[15]</sup>

There are several factors inherent to the job which causes stress among bank employees such as role overload, role ambiguity, role conflict, unreasonable group and political pressure, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working condition and unprofitability. Out of all these stated factors, findings of the present study suggest that, the most stressful factor for bank employees was role overload followed by role conflict. The least stressful factor for them was unprofitability. Private sector bank employees experienced more stress ( $176.2 \pm 27.14$ ) due to each of the above mentioned factors as compared to public sector bank employees ( $170.3 \pm 24.03$ ). A study conducted in Chennai found professional and personal reasons as contributing factors for high stress among bank employees. Respondents were overburdened with work-load in their work place and they were not getting enough time to relax. Work life imbalance was one of the major attributes which contribute to stress for an employee.<sup>[14]</sup>

A study found role overload, role authority, role conflict, and a lack of senior level support as the factors that contribute the most to occupational stress among bank employees.<sup>[15]</sup> Another study involving 100 bank managers from SBI and ICICI Bank found a high level of occupational stress among private and public sector bank personnel due to long working hours, role conflict, and political pressure. There was a big difference in job stress on the variables role overload, role ambiguity and powerlessness among managers in public and private sector banks.<sup>[16]</sup>

A systematic review on stress in banking sector highlights that the stress is unavoidable in any occupation and banking is no exception. This review found that factors such as performance pressure; inadequate planning at workplace, change to adaptability; family demands and lack of efficient manpower caused more stress among the bank employees.<sup>[17]</sup> Another

systematic review states that; the bankers are facing high stress in their job due to long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc and the main reason is lack of management support to employees.<sup>[18]</sup>

### **Findings related to burnout among bank employees**

Findings on burnout among bank employees found that, 100% participants suffered burnout due to job. Majority i.e. 73% & 83% participants from public and private sector banks respectively had high level of burnout, whereas 27% participants from public sector banks and 17% participants from private sector banks were having moderate level of burnout. It is clear from these findings that comparatively more number of private sector bank employees experienced high burnout. These findings are consistent with the findings reported by Maria Valente et al. where they found overall prevalence of burnout as 71.8% among 1046 Brazilian bank employees.<sup>[19]</sup>

The present study showed that personal achievement related burnout is more in both sectors (public sector,  $33 \pm 4.73$ ; private sector,  $36.67 \pm 5.05$ ) as compared to burnout related to depersonalization. In each related area, private sector bank employees suffered from higher burnout than public sector bank employees. Findings of the present study revealed higher burnout among private sector bank employees ( $98.68 \pm 15.02$ ) than public sector bank employees ( $92.5 \pm 13.24$ ). Al-Kahtani et al. in their study among 274 banking employees of kingdom of Saudi Arabia reported mean burnout score as  $88.79 \pm 19.30$ .<sup>[20]</sup>

### **CONCLUSION**

Occupational stress is unavoidable part of any profession. Many professions are considered as a highly stressful such as nursing, medical and police to name a few. Findings of the present study confirms the evidence that banking profession is one of the stressful profession. Based on the



findings, it is concluded that 100% bank employees faces high or moderate level of occupational stress. Private sector bank employees experiences comparatively more stress than the public sector bank employees. The top most contributing factor for stress was found to be role overload followed by role conflicts. Beside these role ambiguity, unreasonable group and political pressure, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working condition and unprofitability also adds to the stress of the bank employees.

Continuous occupational stress leads to job burnout. Majority of the bank employees from public as well as private sector banks experience job burnout. Comparatively severity of burnout was more among private sector bank employees than public sector bank employees. Stress and burnout are linked to number of physical and mental health effects such as anxiety, depression, hypertension, diabetes mellitus and stress related disorders etc. To prevent these long term effects, it is recommended that the senior authorities of the bank should be supportive towards their employees. Consensus can be reached on flexible working hours, modifications of banking policies, training bank employees on stress management techniques. It can help reduce the level of stress and encourage the employees lead healthy and productive life.

#### **Declaration by Authors**

**Ethical Approval:** The present study was approved by the Institutional Ethics Committee of Smt. Sindhutai Eknathrao Vikhe Patil College of Nursing of Pravara Institute of Medical Sciences (DU), Loni, M.S. [Ref. No. PIMS/SSEVPCON/2023/03(8), dated-10/06/2022]

**Acknowledgement:** None

**Source of Funding:** None

**Conflict of Interest:** The authors declare no conflict of interest.

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- How to cite this article: Sushilkumar Sugariv Wakchaure, Sharadchandra Vinayak Dighe. A comparative study to assess the occupational stress and burnout among public and private sector bank employees working at selected banks of Rahata Taluka, Ahmednagar District. *International Journal of Science & Healthcare Research*. 2023; 8(2): 552-561. DOI: <https://doi.org/10.52403/ijshr.20230275>

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