

# Puzzle of HR Management and Job Crafting in Public Sector Banks in Kannur District, Kerala

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## Abstract:

Indian banking scenario has radically changed due to the modifications and modernisation in its operations, policies. The conventional practices and approaches totally vanished and Indian banking entered a new phase with new concepts and approaches which are befitting to the present global environment, just after the introduction of Liberalisation Privatisation and Globalisation. Counter based transactions are reduced and digitalised non-cash transactions are dominating left, right, centrally in Indian banks. Scheduling of timing in operations of banking has now totally vanished. 24x7 now becomes a criteria for operation and has become an essentiality for the survival and success of banking business all over the world. In this competitive markets banking institutions success are determined on the basis of information technology enabled operational facilities. The world wide connectivity brings the customers from a global spectrum and creates a new phase for modern banks and banking operations. The dominance of IT in the banking industry is such that it is the major critical factor that determines the banks to be opted by customers. This automatically burdens the responsibility of the human assets who are shouldering the entire activities. Demarcation of time for job performance and addressing the requirements of family life is now a complex and complicated issue in this sector which is visibly impossible due to the changes happening in the banking business. The end results are faced by the employees in their day to day life and their declining performance at work. In this juncture, stress will be the outcome in their routine life. Stress arises due to dissonance between occupational demand and employees capacity. This gradually creaks into work life balance of an employee. The consequence of all these imbalances vary from employee to employee based on their age and gender which further complicates the responsibility of the HR management of banks. A microscopic study of this is essential for identifying the right approach for the smooth functioning of banks which are operating in this highly competitive financial sector. Thus, the current study among 127 employees, by way of multi stage random sampling method from public sector banks in Kannur district of Kerala.

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## 1 INTRODUCTION

Globalisation simultaneously generates issues in human resource management in Indian banking services. Universality of services, cultural diversity and multiplicity of customer requirements really intricates the entire banking system globally. This reflects in the Indian banking system also once it opens up for global outlook. Customers attitudes and desires are now concerned due to this diversity. It directly affects the operational approach of banks to finetune itself to satisfy and address the views and vision of customers. It transformed from the traditional practice of simply collecting deposits and lending money to the fingertip banking where all day to day financial life of all types of customers is through online transactions. Actually this transformation that eases the customers strain for transactions, inversely overburdens the bank employees. Counter based transactions are really dripping down and geometrically increasing online transactions which invariably increases the workload of employees in the banks. In short, to maintain satisfied customers which is the inevitable part of the success of any type of business, brings maximum stress to the employees in their routine operations. What actually happens is that globalisation automatically creates stressed employees globally in the banking sector. Addressing the issues of the stressed employees is really a laborious task for the bank management for achieving their objectives as the end result. The article analyses the interrelated issues of work stress and family life on the performance of employees.

The ultimate aim of human resource management of any bank is to place the employees in such a way so as to fuse them to work at the maximum without having much disturbance to their routine life. The heaviest burden of HR management is crafting each and every work which provides maximum benefit to the institution and maximum satisfaction to the human resources who are discharging this function. In other words, assessing the job requirements and capacity of the human resources must be studied microscopically in order to design the jobs of employees to minimise the discrepancy.

## 2 LITERATURE REVIEW

Job satisfaction is stated as the feeling that a person possesses regarding their job (Sowmya & Panchanatham, 2011; Salolomo et al., 2019). Job satisfaction is seen as the person's attitude / emotional response towards work along with the conditions prevalent at the workplace viz. physical environment and social relationships. Job stress is considered as a factor that might determine job satisfaction of an employee (Jagtap & Yadav, 2014). Occupational stress can have its reactions at both physiological and psychological levels. Job stress over a period of time leads to low job satisfaction (Jimmieseon, Terry & Callan, 2004). Creating a line of distinction between one's professional and personal life with a proper time frame is work life balance (Rama & Das, 2017). As cited by Thimmapuram et al. (2019) workload, workflow and work scheduling have a significant role in employees work life balance.

The current focus is to analyse the impression of stress on work life balance and it's reflections on job satisfaction. *Komal Saeed Yasir Aftab Farooqi (2014)* aimed at analysing among university teachers of Gujarat, the relationship between work life balance, job stress and their job satisfaction. Job satisfaction as the dependent variable and job stress and work life balance as independent variables. Work life balance and job satisfaction witnessed a moderate positive significant relationship. Job stress and job satisfaction shared no significant relationship. It concludes that job stress cannot be treated as a predictor of Job satisfaction. *Nahid Darakhshan & Jamid Ul Islam* inspected the effect of occupational stress and work-life balance on the degree of job satisfaction of female faculties in central universities of Delhi. The level of job satisfaction were influenced by work-life balance and occupational stress. From the analysis it has been found that occupational stress negatively affects the level of job satisfaction and work-life balance portrays positive effect on the level of job satisfaction of women faculty. The coefficient values of occupational stress and work-life imbalance are

too small. Hence, there is no significant effect of the independent variables on the dependent variable. *Ritu Atheya & Dr.Renu Arora ( 2014)* focuses on analysing the impact of stress on the life of employees and identifying the determinants of work life balance. Stressful job conditions and long working hours are the major predictors of work life conflict. Both organisational and individual factors act as determinants of work life balance. The employees and the employers share the responsibility of contributing to a better work life balance for a promising productivity. Employees productivity gets affected due to stress. Constant monitoring is required by the employers / supervisors and effective measures are to be taken to accommodate the imbalance faced by the individual. Individual's ultimate responsibility is to strike a balance between work and life and initiate steps to reduce stress and burnout. Behavioural science puts forth two of its most decisive variables viz. Occupational role stress and job satisfaction. By a thorough analysis of the two, *Lehal (2007)* stated that public sector stood strong on both the variables. *VijayLakshmi Singh and Manjari Singh (2018)* analysed the role of job crafting on evading job stress and burnout from the workspace. *Tims, Bakker & Derks (2013)* explained job crafting from a work environment perspective stating that it helps in increasing the resourcefulness of the employees. Wherein the employees independently modify aspects at their work to improve the fit between their job needs and their capabilities.

### 3 ANALYSIS

Keeping this in mind, the HR management has to finalise how the job performance by the employees must be allocated without hurting employees work life balance. Moreover work have to be crafted considering the severity of stress along with the conclusive objective of the organization. An efficacious human resource manager has this puzzle to solve. 127 public sector bank employees in Kannur District formed the base for primary data collection to solve the above intent. 140 questionnaires were distributed among the employees of 5 major public sector banks, of which

127 which complied with all the stipulations of the questionnaire were preferred and the remains were rejected. All the aspects utilised for analysis under study are to be critically examined for their relationship and its influence on stress of the employees of public sector banks. The identified variables were based on Occupational Stress Index by Srivastava and Singh viz. Role overload, role ambiguity, peer relations, strenuous working conditions and responsibility. SPSS platform was used for analysing the collected data. For reducing the large number of variables, factor analysis was used. It helped in finding the most relevant. among the factors contributing to stress. The results of Kaiser-Meyer-Olkin test ( $KMO = .859$ ) indicates that the sampling is adequate. The strength of association between the variables were measured by employing correlation coefficient. ANOVA and Regression were performed for further detailed analysis.

TABLE 1  
DESCRIPTIVE STATISTICS

Variables	Mean	SD	N
RO	11.0315	1.24682	127
RA	19.8189	3.14571	127
PR	22.9764	5.4503	127
SWC	9.622	1.68056	127
RA	11.3937	1.98469	127
WLB	24.8031	3.47106	127
Stress	74.8425	6.43949	127
JS	8.1969	2.70813	127

The relation between the variables of Occupational Stress, Work life balance and job satisfaction were determined by Pearson's Coefficient of Correlation.

TABLE 2  
CORRELATION

		RO	RA	PR	SWC	R	WLB	Stress	JS
RO	Corr.	1	0.091	-0.062	-0.089	0.136	.313**	.204*	0.033
	Sig.		0.312	0.49	0.32	0.127	0	0.021	0.709
RA	Corr.	0.091	1	-.316**	0.14	-0.037	.205*	.264**	-.249**
	Sig.	0.312		.000	0.116	0.681	0.021	0.003	0.005
PR	Corr.	-0.062	-.316**	1	0.041	0.082	-0.14	.716**	.510**
	Sig.	0.49	.000		0.643	0.362	0.118	.000	.000
SWC	Corr.	-0.089	0.14	0.041	1	0.1	0.023	.378**	-0.031
	Sig.	0.32	0.116	0.643		0.265	0.802	.000	0.733
R	Corr.	0.136	-0.037	0.082	0.1	1	.297**	.412**	0.03
	Sig.	0.127	0.681	0.362	0.265		0.001	.000	0.74
WLB	Corr.	.313**	.205*	-0.14	0.023	.297**	1	0.14	-.175*
	Sig.	0	0.021	0.118	0.802	0.001		0.117	0.049
Stress	Corr.	.204*	.264**	.716**	.378**	.412**	0.14	1	.317**
	Sig.	0.021	0.003	.000	.000	.000	0.117		.000
JS	Corr.	0.033	-.249**	.510**	-0.031	0.03	-.175*	.317**	1
	Sig.	0.709	0.005	.000	0.733	0.74	0.049	.000	

Results showed a significant correlation between occupational stress and job satisfaction ( $r = .317$ ,  $p = .000$ ). Occupational stress and work life balance also showed a positive correlation which is not significant ( $r = .140$ ,  $p = .117$ ). Work life balance showed a negative significant correlation with job satisfaction ( $r = -.175$ ,  $p = .049$ ). It indicates that there is every possibility for a decrease in work life balance due to an increased job satisfaction as people tend to dedicate more of their time towards work thus resulting into an imbalance. In the job environment, the study reveals that stress free environmental conditions of an organisation never provides achievement of ultimate goal of the organisation. In the place of that, minimal stress is

always required to the employees for job satisfaction, which ultimately ends with the achievement of the objectives of the organisation, which is explained by the positive correlation between occupational stress and job satisfaction.

Among all the variables of stress taken for the study, peer relations had the strongest significant correlation with overall occupational stress ( $r = .716$ ,  $p = .000$ ). Responsibility and Strenuous working conditions also showed a positive significant correlation with occupational stress ( $r = .412$  &  $r = .378$  respectively). Role ambiguity had a significant correlation with job stress ( $r = .264$ ,  $p = .003$ ). Role overload shared the least significant correlation with

occupational stress ( $r = .204$ ,  $p = .021$ ). Hence in concise it can be stated that all the factors independently have contributed to occupational stress.

While analysing the correlation between the factors of stress and job satisfaction, it could be seen that role ambiguity had a significant negative correlation ( $r = -.249$ ,  $p = .005$ ) and strenuous working conditions had a negative correlation which is not

significant ( $r = -.031$ ,  $p = .733$ ). Hence it can be summarised that of the factors causing stress, lack of clarity regarding job roles, duties & responsibilities influences their satisfaction with job.

Occupational stress, its variables, work life balance and job satisfaction were tested for differentiation based on the demographic factors of gender, marital status and qualification.

TABLE 3  
COMPARISON OF FACTORS OF STRESS BASED ON GENDER

		N	Mean	Std. Deviation	F value	p value
RO	Male	80	11.1250	1.08354	1.218	.272
	Female	47	10.8723	1.48349		
	Total	127	11.0315	1.24682		
RA	Male	80	20.3125	3.32841	5.513	.020
	Female	47	18.9787	2.63331		
	Total	127	19.8189	3.14571		
PR	Male	80	22.1625	5.45510	4.972	.028
	Female	47	24.3617	5.21046		
	Total	127	22.9764	5.45030		
SWC	Male	80	9.7875	1.67403	2.114	.148
	Female	47	9.3404	1.67172		
	Total	127	9.6220	1.68056		
R	Male	80	11.5625	1.95418	1.571	.212
	Female	47	11.1064	2.02414		
	Total	127	11.3937	1.98469		

Considering the p value of the factors causing stress, it can be summarised that gender of employees poses an influence on the role ambiguity and peer relations experienced by them ( $p < 0.05$ ). Male and female

employees differ in the way they perceive role ambiguity and peer relations to be stressful factors at work.

TABLE 4  
GENDER BASED COMPARISON

		N	Mean	Std. Deviation	F value	p value
WLB	Male	80	25.2625	3.11283	3.872	.051
	Female	47	24.0213	3.92034		
	Total	127	24.8031	3.47106		
Stress	Male	80	74.9500	6.28218	.060	.807
	Female	47	74.6596	6.76396		
	Total	127	74.8425	6.43949		
JS	Male	80	7.9625	2.85269	1.627	.205
	Female	47	8.5957	2.41966		
	Total	127	8.1969	2.70813		

At 5% level of significance, the p value of the 3 factors of the study are  $> 0.05$ . The results state that there is no significant difference in stress, work life balance and job satisfaction of employees based on their gender.

TABLE 5  
COMPARISON OF FACTORS OF STRESS BASED ON MARITAL STATUS

		N	Mean	Std Deviation	F value	p value
RO	Married	107	11.0374	1.31698	.015	.903
	Single	20	11.0000	.79472		
	Total	127	11.0315	1.24682		
RA	Married	107	19.9813	3.15625	1.823	.179
	Single	20	18.9500	3.01706		

	Total	127	19.8189	3.14571		
PR	Married	107	22.7944	5.62799	.756	.386
	Single	20	23.9500	4.37066		
	Total	127	22.9764	5.45030		
SWC	Married	107	9.4953	1.70113	3.954	.049
	Single	20	10.3000	1.41793		
	Total	127	9.6220	1.68056		
R	Married	107	11.3458	2.04249	.394	.531
	Single	20	11.6500	1.66307		
	Total	127	11.3937	1.98469		

The p value of the factor Strenuous working condition is less than 0.05. It states that marital status influences the way people perceive strenuous



working conditions as a stressful factor. Results show that since the p value of all the other factors of stress are greater than 0.05, the marital status of the employees do not influence the stress resulting from the other factors.

TABLE 6  
COMPARISON BASED ON MARITAL STATUS

		N	Mean	Std. Deviation	F value	p value
WLB	Married	107	24.9065	3.51689	.601	.440
	Single	20	24.2500	3.24240		
	Total	127	24.8031	3.47106		
Stress	Married	107	74.6542	6.76297	.579	.448
	Single	20	75.8500	4.30758		
	Total	127	74.8425	6.43949		
JS	Married	107	8.2336	2.75263	.125	.725
	Single	20	8.0000	2.51312		
	Total	127	8.1969	2.70813		

Since the p value is  $> 0.05$ , it can be summarised that based on their marital status, employees do not differ on the stress experienced, work life balance and their job satisfaction.

TABLE 7  
COMPARISON OF FACTORS OF STRESS BASED ON EDUCATION

		N	Mean	SD	F value	p value
RO	Graduate	48	11.0625	1.34332	.032	.969
	PG	53	11.0000	1.27098		
	Prof.	26	11.0385	1.03849		

	Total	127	11.0315	1.24682		
RA	Graduate	48	19.5417	2.85805	.812	.446
	PG	53	19.7358	3.18742		
	Professional	26	20.5000	3.56931		
	Total	127	19.8189	3.14571		
PR	Graduate	48	23.5625	4.69905	.562	.572
	PG	53	22.8302	6.05658		
	Professional	26	22.1923	5.52825		
	Total	127	22.9764	5.45030		
SWC	Graduate	48	9.4167	1.67374	.872	.421
	PG	53	9.8491	1.71415		
	Professional	26	9.5385	1.63048		
	Total	127	9.6220	1.68056		
R	Graduate	48	11.3958	1.73499	.010	.990
	PG	53	11.4151	2.29911		
	Professional	26	11.3462	1.78756		
	Total	127	11.3937	1.98469		

The factors causing stress show no significant difference based on educational qualification ( $p > 0.05$ ).

TABLE 8  
COMPARISON BASED ON EDUCATION

		N	Mean	SD	F value	p value
WLB	Graduate	48	24.6458	3.07695	1.094	.338

	PG	53	24.5094	3.85618		
	Prof.	26	25.6923	3.30780		
	Total	127	24.8031	3.47106		
Stress	Graduate	48	74.9792	6.01590	.135	.874
	PG	53	74.8302	6.54786		
	Prof.	26	74.6154	7.18931		
	Total	127	74.8425	6.43949		
JS	Graduate	48	7.7500	2.44514	1.051	.353
	PG	53	8.4717	2.93260		
	Prof.	26	8.4615	2.68672		
	Total	127	8.1969	2.70813		

The results ie. p value being  $> 0.05$ , state that the educational qualification of the employees do not influence the stress, work life balance and job satisfaction experienced by them.

Since work life balance was correlated with the dependent variable (job satisfaction), simple regression was used to measure the impact of job satisfaction on the work life balance experienced.

Inorder to see the extent to which the data points fit a line/ curve, coefficient of determination was also calculated. Output of calculation are to be within the range of 0 - 1. Coefficient of determination gives the degree of extent of variance of the dependent and independent variable.

TABLE 9

SUMMARY OF REGRESSION ANALYSIS

MODEL	R	R SQUARE	ADJUSTED R SQUARE	STD. ERROR OF THE ESTIMATE
1	.175A	0.031	0.023	2.67706

a. Predictors: (Constant), Work\_Life\_Conflict

The table showing model summary of regression analysis concludes that 3.1% of the variance of employee job satisfaction is explained by work life balance of employees. Whereas, 96.9% of the variance of employee job satisfaction is explained by other influencing factors that are not covered in the current study. To test the significance of the model, ANOVA was done. If the P value is less than 0.05, the model is said to be significantly relevant to the 95% level of confidence.

TABLE 10

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.247	1	28.247	3.941	.049b
	Residual	895.831	125	7.167		
	Total	924.079	126			

a. Dependent Variable: Job\_Satisfaction

b. Predictors: (Constant), Work\_Life\_Conflict

The results of ANOVA proves that the regression model is significant, as the significance level is .000 that is less than 0.05.

TABLE 11

COEFFICIENTS

Model	Unstandardised Coefficients	Standardised Coefficients	t	Sig.		
1	B	Std. Error	Beta			
	(Constant)	11.58	1.721		6.73	0
	Work_Life_Conflict	-0.136	0.069	-0.175	-1.99	0.049

a. Dependent Variable: Job\_Satisfaction

B value of the table states the degree to which extent the dependent variable that can be affected by a certain independent variable, while other independent variables remain constant. Analysing the B coefficient of work life balance of employees, it can be put forth that work life balance of employees increase by 1 unit effect to decrease job satisfaction by .136 units and vice versa. With the significance value at .049, this conclusion can be finalised.



## 4 FINDINGS

TABLE 12  
MAJOR FINDINGS

Statistical Tool	Variables	Results
Mean	Peer Relations	Most stressful factor
Correlation	WLB & JS	Negative correlation
	OS & JS	Positive Correlation
	OS & WLB	Positive Correlation
Anova	WLB, OS & JS with Gender, Marital Status & Educational qualification	No significant difference
	RA, PR & Gender	Significant Difference
	SWC & Marital Status	Significant Difference
	RO,RA,PR,SWC & R with Educational qualification	No significant difference
Regression	Work life balance & Job Satisfaction	Significant Relationship

## 5 CONCLUSION

The researchers analysed the three factors identified for the study, which are influencing the ultimate objective of the banks ie. maximization of returns in a competitive market environment. Satisfaction with job, harmony in work life and professional life and eustress are the three unavoidable elements which are acting and reacting upon the banks for its survival and success. Even the extraneous factors are influencing the business environment which have its own impact upon all these factors. This ultimately ends with variation in the output targeted by the banks. General environmental factors, industry wise environmental conditions and also the subjective factors of the concerned bank and the human resources altogether influences the banks and the management

decision. The vibrancy of these conditions compel the management to carry on continuous observation and analysis for achieving the success of the organization. The study concludes that positive relations exist between the stressed condition of human resources, work life balance and job satisfaction. This exposes that minimal stress is unavoidable while designing the job which will positively affect the satisfaction of human resources regarding their job in the banking system. Furthermore, this situation is the real puzzle for the human resource management to identify the ways to balance between stress, job satisfaction and work life. If the HR officials succeeds in recognising the real facts connected with stress and work life of the human resources, then they can finalise the design of the duties and responsibilities of employees which is otherwise known as the crafting of the job.

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