

## A STUDY ON JOB STRESS AMONG THE BANK EMPLOYEES

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### ABSTRACT

Stress can either help or hinder one's effectiveness depending upon the stress level. When the level increases, personal effectiveness increases but, when the stress crosses the optimum level, the persons' effectiveness declines. Too much tension in the string also yields very poor result and may break the string. A group can also be a potential source of stress. These group stressors can be categorized into three areas. They are lack of group cohesiveness, lack of social support and intra individual, interpersonal and inter-group conflicts. Among individual factors contributing to stress are personality, life and career changes and lift trauma. Job stress is becoming a day to day problem for many of our life. It's all because of the fast world evolution. Everyday we have to cope with the fast life and change ourselves into machine like objects. There is no time for relaxation, no time to take self care, no time to spend with our own family, no time to play with our children. All such agony's can accumulate and form a stress. Major causative agent for stress creation is our work place. Many of us always think about our office and sometimes bring office work to home also. Then there is no time for mind relaxation, so automatically a stress is created.

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## INTRODUCTION

Stress is a body reaction to any demand or any changes in its internal and external environment. When there is change in external environment such as temperature, pollution, humidity and working conditions it leads to stress. Stress refers to the pressure or tension faced by people in certain situations. Stress has become a major concern now-a-days because of its serious implications which affect both the physical and mental conditions. As human beings are put up in hectic at times stress is an unavoidable consequence. Stress can be due to various reasons viz, hectic work schedules, pressure at work place and other physical and mental health problems.

The banking sector had undergone rapid and striking changes like policy changes due to privatization, globalization and liberalization, increased competition due to the entry 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. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order.

Globalization and privatization lead policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The advent of technological changes, especially extensive use of computers in the sector has changed the work patterns of the bank employees and has made it inevitable to downsize the work force in the sector. In this juncture, the present study is undertaken to address specific problems of bank employees related to occupational stress. This throw light in to the pathogenesis of various problems related to occupational stress among bank employees.

## STATEMENT OF THE PROBLEM

The rules of work place are rapidly changing and new measure is being used to judge the people. Most of the demographic and organizational factors contribute for job stress and it reflects in low performance and morale. Proper methods to be taken to reduce stress and steps are to be

taken to overcome the stress. Therefore taking into consideration of all this, research was initiated in knowing the factors which contribute towards disturbing percentage of the employees.

### **SIGNIFICANCE OF THE STUDY**

Stress in the workplace reduces productivity, increases management pressures, and makes people ill in many ways, evidence of which is still increasing. Workplace stress effects the performance of the brain, including functions of work performance; memory, concentration and learning. Stress at work also provides a serious risk of litigation for all employers and organizations, carrying significant liabilities for damagers, bad publicity and loss of reputation. So, there are clearly strong economic and

Financial reasons for organizations to manage and reduce stress at work, aside from the obvious humanitarian and ethical considerations.

### **OBJECTIVES OF THE STUDY**

1. To evaluate the consequences of stress and impact of stress on the organizational performance.
2. To study the factors influencing the bank employees.
3. To study the level of satisfaction of the bank employees in the study area.
4. To provide suitable suggestions to reduce stress among the bank employees.

### **METHODOLOGY AND PERIOD OF THE STUDY**

This study is an empirical research based on survey method. The convenient sampling methods have been adopted. The researcher has identified 99 sample respondents from ten banks such as 54 employees from public sector banks, 22 employees from private sector banks and 23 employees from rural banks in Paramakudi Taluk of Ramanathapuram District. The researcher collected the data during the period March 2011 to July 2011.

### **SYMPTOMS FACED AT THE TIME OF STRESS**

Stress is caused on account of organizational, group, job and individual factors. The following table-1 highlights the symptoms faced at the time of stress

Table-1

**SYMPTOMS FACED AT THE TIME OF STRESS - Rank Analysis**

S.No	Particulars	1	2	3	4	5	6	Total	WS	WMS	Rank
1.	Head ache	83	2	6	3	4	1	99	55.	5.56	I
2.	Sleep disturbance	3	1	8	5	6	4	99	374	3.78	III
3.	Irritability	5	72	4	7	9	2	99	447	4.51	II
4.	Low morale	1	5	2	4	3	84	99	141	1.42	VI
5.	Difficulty in concentration	4	8	9	67	5	6	99	317	3.20	IV
6.	Poor relation with family	2	3	5	4	77	8	99	221	2.23	V

**Note:** WS= Weighted Score; WMS= Weighted Mean Score.

**Interpretation**

The analysis reveals table 1 shows that regarding symptoms faced by the bank employees at the time of stress for the first problem such as head ache with a weighted mean score (5.56). Next to the irritability is the (4.51) second problem faced by the employees. The third symptom (3.78) is the sleep disturbance faced by the employees because of stress in the organization. Difficulty in concentration (3.20) is the fourth problem. The fifth symptom is the poor relation with family member (2.23), and finally low morale (1.42) plays a role of the stress faced by employees in the organization.

**STRESS REDUCING TECHNIQUE**

The following table highlights the stress management techniques used by the bank employees in the study area.

Table-2

**STRESS REDUCING TECHNIQUES USED BY THE BANK EMPLOYEES -Rank Analysis**

S.No	Particulars	1	2	3	4	5	6	7	8	Total	WS	WMS	Rank
1.	Cycling	6	5	7	0	1	73	3	4	99	270	2.73	VII
2.	Jogging	3	0	5	4	65	9	7	6	99	381	3.85	V
3.	Yoga	9	6	62	3	8	4	5	2	99	557	5.63	III
4.	Outdoor games	4	70	3	2	5	7	0	8	99	599	6.05	II
5.	Swimming	0	3	1	6	7	2	4	76	99	175	1.77	VIII
6.	Walking	81	2	3	5	4	3	1	0	99	732	7.39	I
7.	Cardio workouts	5	8	0	9	7	6	55	9	99	306	3.09	VI
8.	Laughter	7	9	6	54	10	0	8	5	99	486	4.91	IV

**Note:** WS= Weighted Score; WMS= Weighted Mean Score.

**Interpretation**

The analysis reveals table 2 shows that regarding stress reduction exercise the employees do reduce the stress, walking the exercise rank first which earns mean score (7.39), next outdoor games (6.05) employees do to reduce stress. Third exercise the employees follows to reduce stress

is yoga (5.63). The fourth exercise is laughter through watching comedy shows in television. Next jogging ranks fifth which earns (3.85). Sixth rank goes to cardio workout exercise. Cycling exercise earns mean score of (2.73) and ranks seventh, the employees do to reduce stress. And last rank swimming earns mean score of (1.77).

### BEHAVIORAL SYMPTOMS OF THE BANK EMPLOYEES

The root cause of our emotional problems lies within us. It is our response to the events and not the events themselves which cause our misery and grief. We are normally subjected to a set of behavioral attitudes even from our childhood duly influenced by our parents, teachers, elders etc.

**TABLE NO: 3**

#### BEHAVIORAL SYMPTOMS OF THE EMPLOYEES CHANGED BECAUSE OF STRESS

S.No	Particulars	No. of Respondents	Percentage
1.	Increased smoking	17	17.17
2.	Increased drinking of alcohol	0	0
3.	Irritability	45	45.45
4	Poor work performance	29	29.30
5.	Obsessive concern with trivial issues	8	8.08
<b>Total</b>		<b>99</b>	<b>100</b>

#### Interpretation

The above table 3 shows that irritability is the factor which has majority of 45.45 per cent of the respondents they behave inside the organization. Poor work performance arise due to stress

in the organization with 29.30 per cent of the respondents. 17.17 per cent of the respondents increased their smoking habit because of the stress. And 8.08 per cent of the employees behave obsessive concern with trivial issues.

### PHYSICAL SYMPTOMS FACED BY THE BANK EMPLOYEES

Organisational stress is due to the policy followed by the organization, its structure and physical condition, non-responsiveness to the people in the organization, pressure to conform to group consensus etc.

**TABLE: 4**  
**PHYSIOLOGICAL AND BEHAVIOURAL CHANGES-RANK ANALYSIS**

S.No	Particulars	1	2	3	4	5	6	7	8	9	10	Total	WS	WMS	Rank
1.	Speech problems	6	1	54	3	4	7	5	8	2	9	99	638	6.44	III
2.	Impulsive behavior	1	3	4	5	2	69	6	4	3	2	99	505	5.10	VI
3.	Grinding of teeth	2	2	0	3	5	1	3	76	6	1	99	347	3.50	VIII
4.	Increased smoking	3	4	8	51	1	9	7	6	8	2	99	623	6.29	IV
5.	Dryness of throat	5	58	6	3	8	2	1	9	3	4	99	740	7.47	II
6.	Tiring easily	3	7	4	1	63	5	2	8	0	6	99	573	5.79	V
7.	Head aches	72	2	7	2	4	3	2	1	6	0	99	868	8.77	I
8.	Pain in neck and lower back	0	1	3	5	2	0	4	3	2	79	99	188	1.90	X
9.	Susceptibility to illness	1	0	2	4	3	6	5	7	66	5	99	280	2.83	IX
10	Loss of appetite	6	5	1	0	5	4	68	5	2	3	99	457	4.62	VII

The table 4. shows that the physiological and behavioral changes that happened at the time of stress inside the organization and they ranked the factors. Head ache rank first which earns mean score of (8.77), second rank to dryness of throat and mouth with (7.47), third to speech problems with mean score of (6.44), fourth to increased smoking with (6.29), fifth rank to tiring easily with mean score of (5.79), seventh rank to loss of appetite with mean score of 4.62, rank eight to grinding of teeth with score of (3.50), ninth rank to susceptibility to illness with score (2.83) and tenth rank to pain in neck and lower back with mean score of (1.90).

### LEVEL OF STRESS AMONG THE BANK EMPLOYEES

Stress is caused due to various reasons such as lack of job security, entrustment of more Responsibilities, lack of promotional opportunities etc are the main job stress.

TABLE-5

#### STRESS LEVEL OF THE RESPONDENTS

Sector wise Banks	LEVEL OF STRESS			Total
	High	Moderate	Low	
Public sector Banks	13 (24.07)	12 (22.23)	29 (53.70)	54 (100)
Private sector Banks	14 (63.63)	5 (22.73)	3 (13.64)	22 (100)
Rural Banks	4 (17.39)	6 (26.08)	13 (56.53)	23 (100)
<b>TOTAL</b>	<b>31</b>	<b>23</b>	<b>45</b>	<b>99</b>



## Interpretation

The above table 5 shows stress level of the respondents on sector wise. It clearly explains that private sector bank respondents faced high level of stress with (63.63) per cent. Rural bank respondents faced maximum of low level of stress with (56.53) per cent. Public sector bank respondents faced maximum of low level of stress with (53.70) per cent. Majority of (63.63) per cent stress is faced by private sector bank employees.

## SUGGESTIONS

1. Quarter's facility can be arranged for the bank employees as like in the cities.
2. Implementation of music system can be made inside the organization to make the mind of the employees pleasant.
3. Air condition facilities can be made to make employees cool inside the organization.
4. In-depth training on computer can be provided by the organization for new and existing employees.
5. Organizations can paint pleasing colors on walls inside the organization to make good atmosphere for the employees.
6. Customer care facilities can be placed at the entry of the organization to avoid unwanted enquires of customer with unknown section.
7. Yoga and Meditation programme can be arranged for employees on weekends.
8. Family tour programme for employees can be arranged for minimum of five days every year.
- 9 Health camp can be arranged for employees twice in a year.

- 10 The banking institutions can arrange training on stress management for the employees.
- 11 Work for the employees can be diversified in urgency and need by appointing adequate man power.
- 12 Proper organizational process and design may reduce the stress of the employees.

## CONCLUSION

The productivity of the work force is the most key factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial well being of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all area of life. Organizational stress is common in all industries. Good climate and culture is the support that members expect from the management in the changing organizational scenarios. Physical and mentally prepared employees are the positive feature to any organization. Employees are essential to face the challenges in the confused business environment. As an alternative of confusion more trust and confidence to be repeated to the employees at all levels.

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