

A Study on Work Stress Among Bank Employees in State Bank of India with Reference to Tiruchirappalli

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Abstract

Stress refers to the strain appear the conflict between our external environment and us, leading to emotional and physical pressure. Everyone in their working atmosphere is exposed to tension and anxiety as they get through the duties assigned to them. This paper seeks to determine the impact of various constituents of occupational work stress on the employees of banking sector. The present study is confined only to State Bank of India, main branch, Tiruchirappalli. A sample of 250 employees was considered. Random convenient sampling was used. It was found from the results because of long time working hours, role of conflict and political pressure there is high degree of occupational work stress amongst the private and public sector bank employees.

Keywords: long time working hours, role of conflict, political pressure

I. INTRODUCTION

Stress refers to the strain appear the conflict between our external environment and us, leading to emotional and physical pressure. Workplace stress is the harmful in terms physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker. These conditions may lead to poor work performance or even injury. Job stress is also associated with various biological reactions that may lead ultimately to compromised health, such as cardiovascular disease. Stress is a prevalent and costly problem in today's workplace. About one-third of workers report high levels of stress. One-quarter of employees view their jobs as the number one stressor in their lives. Three-quarters of employees believe the worker has more on-the-job stress than a generation ago. Evidence also suggests that stress is the major cause of turnover in organizations.

II. OBJECTIVE OF THE STUDY

- 1) To identify the factors causing stress among banking employees (literature review)
- 2) To measure the stress level among banking employees(questionnaire)
- 3) To analysis the effect of such stress among bank employee (statistical tools)

III. REVIEW OF LITERATURE

(Shukla & Garg, December 2013) The author has discussed that most of the employees fear with the fact that lack quality in their work puts stress on them. It is found that maximum number of employees in banks remains in stress. 50% employees feel that they are overloaded with work. 44% employees feel tensed due to their non-achievement of their target of work. 38% employees accepted that they will obey the order of their boss by sacrificing their important domestic function. It indicates fear and stress among employees. 24% employees feel stress due to their family related problems. It means such employees feel greater level of stress as compared to other employees. Half of the employees accepted that there is conflict among the employees. It is a concern for top management. Only 48% employees feel that strategies used by banks to manage stress of employees are effective. Majority of the employees try to find solution to relieve them from stress. 50% employees use YOGA or other ways to relieve them from stress. In spite of stress, majority of the employees balance in their social life.

(Masood, September 2013) The author has discussed that employees have try to work with energy ability and determination even if they are not provided with the support, they need to perform their tasks with honesty. They are more focused to avoided stress and at their work place decrease directly affects their performance. If avoided then turn-over are unusually high and in this viable business world of today, if such be the ratio of employee turn-over then organizations could collapse. This finally leads to increase the working conditions and the working relationships among employees in the organizations. If the employees becoming overly stress during the job. They prefer to quit for few days and taking rest at home.

(S Uma Mageswari, May. 2014) The author had made attempt to identify the stress factors (stressors) and to examine the coping strategies among bank employees of different sectors. From the forgoing chapters, the researchers consolidate the important observations recorded in the study in the form of major findings and draws conclusions that world enable one to make valid suggest ions for toning the stress management strategies in the banking sector. A certain amount of stress is a positive and pleasurable

thing. It leads to productivity in the human race. Hence, effective stress management does not always mean minimizing or eliminating stress. It is to keep the stress at the optimal level. Though the overall stress is moderate at present, it could be further shifted to optimum level by giving special attention to the stressors, managerial decision policies and job contents. Managerial policies in which the stress is high at present may be changed in relation to the expectations of the employees. In private banks, desired level of stress could be infused by paying attention to role factors in addition to managerial and job factors. Necessary steps may be taken to influence the level of stress, which exists among certain group of employees. The management should pay attention to employees with more experience. Similarly, management should attempt to satisfy people at the top level, who experience 'dis stress'. Training on coping strategies may be arranged for certain groups of employees who are older or who have higher qualifications, since they not only differ in the perception of stressors but also in the coping strategies, by making them recognize the appropriate coping strategies, stress could be proactively reduced.

(Dhankar, June 2015) The author had investigated the occupational stress level among employees of banking sector. There is not a single factor which determines the stress in banking employees'. Factors like work overload, ambiguity, pressure, confliction etc. are responsible for stress. Occupational stress has become leading feature of modern life. It has wide-ranging effects on employees' behavior and adjustments as well as off the job. A substantial portion of organization research involves the study of stress among employees. A large number of problem related to employee health, declining levels of productivity and competence is related to occupational stress. Minimizing occupational stress in the coming time would be part of company policy of the organizations and be seen as an imperative strategy to target better employee satisfaction.

(Jayashree, 2014) The author has discussed that stress is inevitable and unavoidable in the banking sector. Her finding revealed that a majority of the employees face severe stress- related ailments and a lot of psychological problems. Hence, it is suggested in her study that the management must take several initiatives in helping their employees to overcome its disastrous effect.

IV. RESEARCH METHODOLOGY

A. Research design

Descriptive research has been conducted for the study

B. Sample design

Population of research is 250 employee of the organization and among which 100 employees has been chosen for sample respondent using convenience sampling method.

C. Data collection

Primary data collected through questionnaires given to respondents

V. ANALYSIS AND INTERPRETATION

	Value	df	Asymptotic Significance (2-sided)
<i>Pearson Chi-Square</i>	6.636 ^a	3	.084
<i>Likelihood Ratio</i>	6.758	3	.080
<i>Linear-by-Linear Association</i>	.375	1	.541
<i>N of Valid Cases</i>	100		
a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 2.88.			

A. Result

Calculated value = 6.636

Table value = 12.592

Calculated value < Table value

H0 accepted.

There is no significant difference between Gender and Stress in Organization

B. Hypothesis 2

H0: There is no significant difference between Educational Qualification and Stress in Organization

H1: There is a significant difference between Educational Qualification and Stress in Organization

Table - 4.18

Qualification * Face stress in Organization

			Face stress in Organization				Total
			Mostly	Rarely	Sometimes	Not at all	
Qualification	UG	Count	2	4	2	2	10
		Expected Count	1.4	4.8	3.2	.6	10.0
	PG	Count	6	36	22	0	64
		Expected Count	9.0	30.7	20.5	3.8	64.0

	Professional degree	Count	4	6	4	2	16
		Expected Count	2.2	7.7	5.1	1.0	16.0
	Others	Count	2	2	4	2	10
		Expected Count	1.4	4.8	3.2	.6	10.0
Total		Count	14	48	32	6	100
		Expected Count	14.0	48.0	32.0	6.0	100.0

Table - 4.19
Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	18.424 ^a	9	.031
Likelihood Ratio	19.825	9	.019
Linear-by-Linear Association	.483	1	.487
N of Valid Cases	100		
a. 11 cells (68.8%) have expected count less than 5. The minimum expected count is .60.			

1) Result

Calculated value = 18.424

Table value = 16.919

Calculated value > Table value

H0 rejected

There is a significant difference between Gender and Stress in Organization

C. Hypothesis 3

H0: There is no significant difference between Age and Work stress

H1: There is a significant difference between Age and Work stress

Table - 20
Age * Stress related to factors

			Stress related to				Total
			Work Environment	Supervisors	Workgroup	Social Injustice	
Age	20-30	Count	6	0	2	0	8
		Expected Count	1.8	4.0	1.8	.5	8.0
	30-40	Count	12	34	12	4	62
		Expected Count	13.6	31.0	13.6	3.7	62.0
	40-50	Count	4	16	8	2	30
		Expected Count	6.6	15.0	6.6	1.8	30.0
Total		Count	22	50	22	6	100
		Expected Count	22.0	50.0	22.0	6.0	100.0

Table - 4.21
Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	16.843 ^a	6	.010
Likelihood Ratio	17.500	6	.008
Linear-by-Linear Association	3.930	1	.047
N of Valid Cases	100		
a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is .48.			

1) Result

Calculated value = 16.843

Table value = 12.592

Calculated value > Table value

H0 rejected. There is a significant difference between Age and Work stress

D. Correlations

1) Hypothesis 4

H0: There is no association between Stress and workload

H0: There is an association between Stress and workload

Table - 4.21
Correlations

		Face stress in Organization	Workload
Face stress in Organization	Pearson Correlation	1	.176
	Sig. (2-tailed)		.080
	N	100	100
Workload	Pearson Correlation	.176	1

Positive Linear correlation

Correlation < 1

H1 Accepted

There is an association between Stress and workload

VI. CONCLUSION

Since stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage to take up roles that help them to balance work and Family. The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial wellbeing 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 realms of life. The growing importance of interventional strategies is felt more at organizational level. This particular research was intended to study the impact of occupational stress on Nationalized Bank employees. Although certain limitations were met with the study, every effort has been made to make it much comprehensive.

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