



**ORIGINAL RESEARCH PAPER**

**Management**

**AN INFLUENCE OF OCCUPATIONAL STRESS IN PRIVATE BANKS**

**KEY WORDS:** work stress, impact of stress and occupational stress

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**ABSTRACT**

In a highly competitive environment irrespective of any industry, the human resource is under stress. To this, the banking sector is not an exception. Many researchers have found banking is a stressful job. In this paper, an attempt is made to find the stress factors of bank employees, level of stress and assess the impact of stress on employees either physical, psychological or behavioral. A sample of 132 private bank employees of officers and clerical cadre are taken part in the study. The result of the study shows a moderate level of stress of the bank employees and there is a positive impact on them, which it helps to increase their job performance.

**Introduction:**

Stress is a non-specific response from a human body, which it makes a human to behave in an abnormal way. Stress is an integral part of human being life. The stress may be caused by when things are not up to the expectations, due to the competition in the industry, Technological changes, ambiguity in work etc. Irrespective of any industry, the human beings are under stress. To this the banking sector is not an exception, banking sector is a backbone of economy. In India, the central bank is the Reserve Bank of India (RBI). There is an uncertainty in the Banking Macro Environment, which it leads to changes in banking policies and the rise of competition at the national and international level due to mushroom establishment of new entrants in the industry.

**REVIEW OF LITERATUE:**

A few earlier studies are mentioned below:

The stressors like personality and personal psychology, inter role distance, role expectation conflict, role overload, personal inadequacy and promotion policy. It was found that Public sector bank employees showed disagreement towards almost all the factors of stress while Private sector bank employees agreed towards the inter role distance, role expectation conflict and role overload (Sunita and Sunita, 2012). The role authority, role overload, role conflict and lack of senior level support are the major stressors in both the sectors (Nafees Ahmad, 2012). The occupational stress was highest in clerical staff (76.97%) followed by officers (70.67%) and sub-staff (69.17%). There is a significant relationship between sex, designation, educational qualification, income and occupational stress experienced by the respondents (Radha, 2014). Shilpa Sankpal et al. (2010) has concluded that there is a significant difference in the role stress between Public and Private sector bank employees. Further, Private sector bank employees have experienced higher organizational role stress is-fvis their counterparts in public sector banks.

Nafees Ahmad (2012) study reveals that hurry nature of work has affected the performance expectation and contribution at work. The physical health, psychology, behavior and occupational work organization have an impact on stress. Leblebici (2012) results of the study showed that behavioural factors are more important than physical factors. Employees at higher levels have satisfied with behavioral factors, but dissatisfied with physical ones. The behavioral workplace environment has a greater effect on the performance of employees as compared to the workplace environment. The occupational stress has a significant influence on behavioural outcomes like fatigue among employees of commercial banks but for depression and absenteeism were not statistically significant. Therefore, the study recommends that management of commercial banks should avoid overworking of female employees as this can adversely affect their health and could also affect their productivity (Essien Blessing S, 2014). Sharmila and Poornima (2012) study concluded that 98 per cent of employees faced high levels of stress due to over burden of

workload in their work place. Work life imbalance is mainly attributed to stress. Further, it has caused physical, behavioural and organizational problems.

**Research Methodology:**

**Research Gap:**

The present study is related to how the new trends accelerates the stress levels among bank employees and its influence on performance. As far as the knowledge of the researcher is concerned, there is no empirical, analytical and evaluative study at the bank level in Chittoor district of AP. Therefore, an attempt is made to cover the aforesaid research gap.

**Objectives of the study:**

- to find out the stress factors of bank employees.
- to study the influence of work stress on occupational characteristics of bank employees

**Hypotheses:**

H0<sub>1</sub>: There is no significant difference in impact of work stress on the cadre of employees

H0<sub>2</sub>: There is no significant difference in influence of work stress on occupational characteristics of employees.

**Sampling Design:**

The study is in a descriptive nature. To assess the stress factors, primary data collected through a self structured questionnaire. The region of the study is a Chittoor district of Andhra Pradesh. Among the 13 private banks of Chittoor district, the ICICI bank, Karur Vysya Bank (KVB) and Kotak Mahindra Bank (KMB) is selected for the study. The overall population in these three banks is approximately 190 employees includes Officers and Clerical cadre.

In a sample, 55 respondents are Officers cadre and 77 respondents are Clerical cadre in the select Private banks of the study.

**Data Collection:**

The questionnaires were distributed to 150 private bank employees by following simple random sampling technique. Only 132 questionnaires were found to be useful for the study. To measure their work stress, five point Likert scale is used, ranging from 5-Strongly agree to 1-Stronglydisagree.

**Statistical Tools:**

To analyse the respondents opinion statistical tools like factor analysis, Mean, Standard Deviation, ANOVA and t-test are conducted through SPSS.

The following Table 1 shows the Kaiser-Meyer-Olkin (KMO) to measure the sample adequacy, the approximate chi-square statistic is 27893.710, which is significant at 0.05 level. The KMO statistic is 0.759 indicates greater than 0.05 (0.759>0.05).

Hence the appropriate technique can be used to reduce the dimension of sources of stress for further analysis of data.

**Table: 1 shows KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.759
Bartlett's Test of Sphericity	Approx. Chi-Square 27893.710
	df 4465
	Sig. .000

At the 5 percent level significance the bartlett's test sphericity is significant for factor analysis.

**Stress factors:**

The data provided in the Table 2 shows the stressors of the private bank employees with eight stress factors like lack of training, inter relationship, work stress, resource inadequacy, inter role distance, leadership, consumer behaviour, technology. The mean value of technology is 3.71, which is higher followed by resource adequacy is 3.19 mean value, lack of training is 3.46 and the rest as follows. Altogether, the mean value is 2.83, which shows the private bank employees are under moderate levels of stress.

**Table: 2 shows the stress factors of the employees**

Stress Factors	Mean	SD
Lack of Training	3.46	0.85
Inter relationship	2.94	0.67
Work stress	2.66	0.67
Resource Inadequacy	3.19	0.69
Inter-role distance	2.40	0.74
Leadership	1.85	0.77
Consumer Behaviour	2.41	0.86
Technological	3.71	0.80
TOTAL	2.83	0.76

Source: Survey data

**Scale: 5- Strongly agree to 1- Strongly disagree**

The factors like lack of training, resource inadequacy and technological factor are the main stressors of the employees and the rest of the factors are influencing at moderate level except leadership factor. Training the employee is a high investment area, private sector banks trained only key employees and managers and the rest are not trained. Due to this some are not aware of the technological changes and unable to deliver the best services to their customers as well as to the organization.

**Impact of Stress:**

Many studies have been found that impact of stress is in the form of physically, psychologically and behaviourally at work place. The stress may impact either positively or negatively on their personal and professional life.

A look at the Table 3 shows the score of physiological impact of bank employees positively and negatively. The mean score of negative impact is 1.82 for back or shoulder pains, for headache 1.71, for eye problem 1.61 and the rest as follows. The mean score of

**Table: 3 shows Physiological Negative and Positive Impact**

Negative	Mean	SD
Hypertension	1.43	0.6
Gastric problem	1.53	0.61
Sleeplessness	1.47	0.56
Excessive sweating	1.38	0.52
Back or shoulder pains	1.82	0.55
Obesity	1.34	0.52
Diabetes	1.27	0.60
Headache	1.71	0.55
Eye problem	1.61	0.73
Positive		
Increased Energy	1.99	0.75
Body Functioning	2.20	0.78
Able to do anything	2.39	0.75

Source: Survey data

physiological positive impact is employees are motivated to do anything with a mean score of 2.39, for body functioning 2.20 and for increased energy 1.99. The overall physiological mean score shows that stress is positively impact on the employees comparatively than negative impact.

The data furnished in the Table 4 shows that the psychological impact of stress on bank employees negatively in the form of anxiety with a mean score of 1.82, for pressure 1.81 and for angry 1.74 are higher than other mean scores of negative impact. The positive psychological

**Table: 4 shows Psychological Negative and Positive impact**

Negative	Mean	SD
Anxiety	1.82	0.75
Angry	1.74	0.53
Pressure	1.81	0.59
Depression	1.45	0.54
Poor memory	1.20	0.42
Suicidal tendencies	1.02	0.15
Unable to concentrate	1.27	0.53
Positive		
Creativity	2.07	0.68
Motivation	2.27	0.61
Job satisfaction	2.35	0.62
Goal orientation	2.23	0.81

Source: Survey data

impact shows with a high mean score of Job satisfaction is 2.35 followed by motivation (2.27), goal orientation (2.22) and low mean score is creativity (2.07) only. The study findings are contradict with Alam Zeb & Others (2015) findings that there is a negative correlation (-0.199) between motivation and job stress.

The data furnished in the Table 5 shows the behavioural impact of bank employees. The highest mean score of behavioural negative impact is conflict with co-employees is 1.42, for conflict with family members is 1.39, for delay in quality work is 1.36 and the least negative

**Table: 5 shows mean values of Behavioural Negative and Positive impact**

Negative	Mean	SD
Absenteeism	1.22	0.47
Quit the job	1.28	0.62
Conflicts with co-employees	1.42	0.69
Delay in the quality of work	1.36	0.58
Conflict with family members	1.39	0.66
Positive		
Relationship Building	2.36	0.69
Control of Life	2.27	0.73
Job performance increased	2.43	0.63

Source: Survey data

mean score is absenteeism (1.22). The positive behavioural impact mean score is Job performance increased (2.43), followed by relationship building is 2.36 and control of life is 2.27. The study findings are contradict with Alam Zeb & Others (2015) findings that there is a negative correlation (-0.398) job stress and employee performance at 1 per cent significance level.

**H0: There is no significant difference in impact of work stress in the cadre of bank employees**

To know the difference of Work stress among the bank employees, the independent sample t-test conducted. The results of t-test is presented in the Table 7 shows a sample of 55

**Table: 7 shows impact of Work stress on cadre of employees**

Cadre	N	Mean	SD	Std. Error Mean
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<b>Work stress</b>	<b>Officers</b>	55	2.57	0.58	0.08
	<b>Clerical</b>	77	2.72	0.73	0.08
<b>Source: Survey data</b>					

officers are with low mean value of 2.57 and clerical staff is 77 with high mean value of 2.72 compared to officers. The obtained results doesn't justify the significant impact of work stress and a cadre of bank employees, but it can be known by testing Independent sample t-test.

In the Table 8, the Levene's test for equality of variances assumed 'F' value is 3.689, which is not significant at 5 per cent level and the equality variance not assumed value is also not significant at 5 per cent level. Hence the framed hypothesis is accepted.

**Table 8 shows Independent Sample t-test of occupational stress on cadre of bank employees**

		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
<b>Work stress</b>	<b>Equal variances assumed</b>	3.689	0.06	-1.289	130	0.20
	<b>Equal variances not assumed</b>			-1.339	128.53	0.18

Eventhough the work patterns are differ from officers to clerical cadre but the workload and rendering the services to customer and delight them is the first priority of employees who are working in private banking sector. The findings of the study was contractdict to the earlier findings fo the study (Showkat Khalil Wani, 2013) who reported clerical cadre employees are stressful than the officers cadre.

**H0<sub>2</sub>: There is no significant influence of work stress on occupational characteristics of employees.**

**Table 9 shows One way ANOVA of Occupational characteristics and work stress**

Occupational Characteristics	Sum squares		df		Mean square		F	Sig
	Bt. Groups	Wt. Groups	Bt. Groups	Wt. Groups	Bt. Groups	Wt. Groups		
<b>Branch Location</b>	5.23	54	2	129	2.62	0.42	6.25	0.00*
<b>Qualification</b>	1.99	57.24	4	127	0.50	0.45	1.10	0.36
<b>Income</b>	4.22	55.01	3	128	1.41	0.43	3.27	0.02*
<b>Experience</b>	4.39	54.84	3	128	1.46	0.43	3.41	0.02*
<b>Size of Branch</b>	4.86	54.37	3	128	1.62	0.43	3.81	0.01*
<b>Working hours</b>	6.85	52.38	2	129	3.43	0.41	8.44	0.00*
<b>Leisure Time</b>	1.10	58.13	3	128	0.37	0.45	0.81	0.49

**Source: Survey data, between (Bt.), within (Wt.), \*significant at 5 per cent**

The data provided in the Table 9 shows the analysis of variance of occupational characteristics with work stress. The obtained 'F' value of branch location is 6.25, indicates significant at 5 per cent level and the rest like income (3.27), experience (3.41), size of branch (3.81) and working hours (8.44) are also significant. The qualification (1.10) and leisure time (0.81) are not significant. If branch location is in rural, may employees find difficult with

transportation facilities and long working hours shows significant impact on job performance of employees. If the branch size is large, the employees need to render services to more number of customers vice versa, employees experience and knowledge levels is also influence stress at workplace.

**Discussions:**

The objective of the study is to find out the stress level of bank employees and its impact on them. The hypotheses is also supported by the results. The results of the study showed that the employees are under moderate level of stress due to the competition exist in the banking sector, technological changes and breakdowns at the time of working hours, lack of training programmes to motivate and get work done from them. The impact of moderate level stress showed positively on them to improve their job performance and job satisfaction. Sharmila and Poornima (2012) study shows that private bank employees faced high level of stress i.e. 98 per cent due to workload and it affects physically, behaviourally and at organizational level. In this study, branch location, income, working hours, location of bank branch, experience of employees, size of branch are significantly influencing to cause stress. The private banking sector need provide training programmes to reduce stress and to motivate them for the achievement of bank success.

**Limitations and Future Research:**

The present study is confined to only select private banks of Chittoor District, Andhra Pradesh and the respondents are biased in filling the questionnaire. Moreover the sample size may not be a true representation of the population. The study contributes to other studies in examining the comparative difference of stress levels between public and private banks.

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