



ORIGINAL RESEARCH PAPER

Management

A GLANCE OF ERGONOMIC PERSPECTIVE IN BANKING SECTOR AND IT'S WORK ENVIRONMENT

KEY WORDS:

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Banking sector is the backbone of Indian economy. A bank is a financial institution or a lawful organization, to receive deposits that can be withdrawn on demand and make loans. Banks also provide many other useful services – like collection of bills, safe-keeping of jewellery, payment of foreign bills, provide financial services, such as currency exchange, wealth management, and safe deposit boxes. Banking sector is one of the most vital sectors for the economy to be able to function, devoted to the holding of financial assets for others, as per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalised and well-regulated. The financial and economic conditions in the country are far superior then the past. Roughly, the Contribution of the banking sector to GDP is about 7.7% of GDP. Banking sector has generated employment in the economy for about 1.5 million people.

HDFC Bank is the largest bank in India, considering the market capitalization factor. As on April 2, 2019, this private bank's market capitalization was Rs. 6,25,666.08 crore. HDFC Bank Limited (headquartered in Mumbai) has 4,963 branches and 13,160 ATMs across 2,727 cities in India. HDFC Bank as the Best Digital Bank of India. State Bank of India (SBI) is the largest Public sector bank in India. This Indian multinational bank is headquartered in Mumbai (Maharashtra) and during FY2017 it had ranked 216th on the Fortune Global 500 list. In terms of market cap, SBI is the second largest bank in India. As of April 2, 2019, its market capitalization was Rs. 2,93,218.11 crore. In terms of assets, SBI has a market share of 23 percent. There are 85,356 branches and 59,291 ATMs across India. State Bank of India has presence in more than 36 countries.

- **Functions of Commercial Banks:** - Primary functions include accepting deposits, granting loans, advances, cash, credit, over draft and discounting of bills.
- **Secondary functions** include issuing letter of credit, undertaking safe custody of valuables, providing consumer finance, educational loans, etc.
- **Characteristics of Bank-**
 1. **Dealing in Money** - Bank is a financial institution which deals with other people's money i.e. money given by depositors.
 2. **Acceptance of Deposit-** A bank accepts money from the people in the form of deposits which are usually repayable on demand or after the expiry of a fixed period.
 3. **Payment and Withdrawal-** A bank provides easy payment and withdrawal facility to its customers in the form of cheques and drafts.
 4. **Agency and Utility Services-** A bank provides various banking facilities to its customers, include general utility services and agency services.
 5. **Giving Advance-** A bank lends out money in the form of loans to those who require it for different purposes.

• **Changing Face of the Indian Banking Sector**
For a number of years now, banks have been going through

enormous changes in organization and structure. New technology and new ways of structuring the operation have left their mark on the working conditions and daily lives of employees. Emerging technologies have significantly reshaping working environment by continuous changes on employment and working conditions and has an impact not only on organization but also on working population's health. Workplace as one of the priority settings for health promotion into the 21st century because it influences physical, mental, economic and social well-being of the large audience. Psycho-social disorders is an emerging issue among bank employees due to the major organizational changes in this sector. The process of productive restructuring have affected the bank employees, as well as affected the health, as a result of increasing pressure, tension and physical stress in the bank environment. The National Institute for Occupational Safety and Health (NIOSH) ranked occupations for stress levels, with some of the 130 occupations found to be more stressful in which banking sector is one of them.

• **Role of Ergonomics in Banking sector**
Ergonomics play an important role in banking sector. It is the branch of science that dealing with the office environment. The vital aim of ergonomics is to generally ensure employee safety, enhance performance, productivity and eliminate the risk of occupational hazards at workplace. It is the science of designing the job to fit the worker's body rather than forcing the worker's body to fit the job. Ergonomics play an vital role at work place designing. If workstation, equipment and tools are to be fit the worker it will reduce the physical and mental stress on workers and eliminate work related musculoskeletal disorders (OSHA, 2000).

Workstation design concepts as ergonomic approach, ensuring an appropriate match between (man, machine and its environment) individual capabilities, work equipment dimensions and working space and improving individual's productivity, satisfaction and occupational health and safety. If the workstation is not equipped with adjustable chairs with lumber support, proper arm rest, keyboard with palm support, ergonomically designed mouse, adjustable desk etc. it will cause fatigue, frustration, anger and end with pain or injury in upper and lower extremities.

- Workstation must be in accordance with the human functions such as:
- Postural control and distribution of body weight and positioning of hand and foot controls.
- Individual's behaviour pattern in performing the tasks
- Visibility ranges for display and control areas

• **Status of Bank Employees**
The professional use of computers has increasing in a fast pace in last few decades. A variety of sectors including government offices, banks, institutions, and private entities etc. have computerized there data systems for faster and effective flow of information. But long working hours and

awkward static body posture in front of computers can result in many health related problems in computer users, including visual fatigue, stress, and musculoskeletal problems. In this line banking sector is at risk of occupational hazards due to continuous use of computers at workplace.

Bank employees are back bone of the nation's economy and devoted to their job and give high contribution to satisfy their customers need. Due to high work load they are highly pressurized to work for more than 8 hours to fulfill the demands of their job. They work in static sitting position for long period of time in front of compute in a particular workstation. Workstation is a place where a particular work is carried out. If there is any mismatch between work, worker and work environment, it will affect the physical and mental health of the employees and leads to severe occupational health related hazards like Musculoskeletal disorders and work related stress among employees. It will reduce work efficiency, work capacity and minimize productivity of the employees. Psychosocial factors (co-ordination, relationship with colleague and higher authorities etc.) have positive and negative impact on employees and also cause stress, burden among employees.

Postural discomfort is very common among all working sectors having tedious job for long hours in static awkward position specially in offices and banks to perform task in front of computers for long hours without taking breaks that leads to severe health problems. While performing various task they are unaware about the posture they are adopting if the adopted posture is not appropriate it cause severe pain in various body parts including neck, back, shoulder and end with Musculoskeletal disorders. **The National Institute for Occupational Safety and Health (NIOSH, 1997)** defines Musculoskeletal Disorder (MSD) as a disorder that affects a part of the body's musculoskeletal system, which includes bones, tendons, ligaments, joints, nerves, blood vessels and spinal discs.

Along with that Occupational stress is another issue at banking sector. Occupational stress refers to pressures and unexpected responsibilities and task that do not line up with a person's skills, knowledge or expectations to cope. Occupational stress can increase when workers do not feel supported by colleagues and higher authorities or feel as if they have little control over work processes. **United Stress National Institute of Occupational Safety and Health** has defined workplace stress as the unfavourable physical and mental responses that occur when the necessities of the job do not match the capabilities, or needs of the worker.

At the same time visual stress is very common among bank employees. Approximately 90 million adults use computers regularly, worldwide. Many individuals who work with computers experience eye related discomfort (headache, burning sensation in eyes, frustration, anger and pain) and the risk increases with the amount of computer use and reduce their work performance.

Along with that indoor environment plays an essential role in any workplace, which affects work as well as worker. At workplace various environmental factors such as temperature and humidity, illumination and air quality, that influence the productivity, performance and health of office workers. Poor lighting, temperature, humidity, noise level at workplace affect the employees physically and mentally.

- **Guidelines for bank employees to reduce ill effects on health and enhance their performance**
- Fixed posture can be avoided
- Take regular breaks for stretching of working muscles.
- Relaxed sit up exercise can be performed in between the task.

- Upright posture shoulder relaxes while working on computer
- Avoid bend or reclined posture during work
- Avoid forward neck and back posture.
- Ergonomically designed adjustable featured chairs, monitor, desk should be used, lumbar support (cushion), with proper palm rest, ergonomically designed mouse, antiglare screen, acoustic curtains for noise control must be utilized at workplace.

- **Information and training for employees**
- Provide information to the employees on the risk of prolonged sitting, awkward postures and how to prevent these risks.
- Organize on the –job training sessions to teach employees the proper working postures to perform the computer task.
- Provide booklet or folders on good working posture with pictures that describe/ show the best and most appropriate ergonomic way to perform a task.

- **Work environment to minimize stress**
- Positive attitude and behavior
- Be happy
- Be social
- Be positive and calm
- Take responsibility
- Team work
- Accept the right position
- Resolve conflicts
- Yoga and meditation
- Avoid drink and smoke
- Balance diet
- Avoid alcohol, cigarette
- Reward and appreciation