

# Stress Level of Banking Employee in Banks

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**Abstract**— Stress and its effects on human being have spread cause its wings in all the sectors in general and the banking sector. There is tremendous challenge amongst the public and private banks to give services to their customers to keep them happy. In this technology driven corporate landscape, the corporate organization keeps their employees on their toes. While doing this, employee always experienced enthusiasm heaviness at the workplace which every now and then effects on their physical and mental health. The reason & idea of this paper is to measure up to the stress practiced by the employees of public and private sector banks using primary and secondary data. For the research paper, I have done study on staff of banks on the topic of stress level practiced by them. A study was done to address specific of bank employee's stress. The population of this study includes public bank and private bank employees in Pune and Indore. The sample size was 39 in which employees from public bank 20 and 19 employees from private banks are taken. The research followed systematic random sampling. The population belongs to an age group 25 -55 employees. The result reveals that work stress is found in survey.

**Key words:** Stress Level, Bank Employees; Stress, Productivity

## I. INTRODUCTION

Stress is defined as and modifies response as behavior that maintains the reality of an individual. Modification is viewed as positive and is correlated with healthy answers. When behavior, commotion the decency, correctness, of the individual, it is apparent as mal adaptive. Job stress is a mutual work place problem facing by all specialists, however their nature of work. Work tension can be specify as the dangerous corporeal and emotional responses occur when the prerequisite of job does not match with their skills, resources or need of the worker.

Work stress is an increasingly suitable in physical condition problem and an important cause of economic damage. Work stress may produce both apparent spiritual and incapacities. However, it may also cause elusive expression of unnatural state of mind that can affect personal well-being and efficiency. Therefore, consideration should be paid to reduce the stress in their working arena.

Exertion pressure is a national of tension that is formed when some individual answers to the anxieties and forces that come from labor, intimate and other exterior sources, as those that are internally made from self-forced loads, duties and self-criticism. The terms work trauma, work trauma, or professional trauma is used exchange.

The conscious actuality of a worker is critical to have a dynamic work force. In an age of highly dynamic and reasonable creation, bank staffs are exposed to all kinds of tension or that can affect them on all empires of life. The rising importance of interfering approaches is felt more at organizational level. Right from the day of birth till the last breath of man, a separate is exposed to regular perturbing situations. In this fast-moving world today, no definite is free

from stress and no profession is stress free. Strain comes in many forms and motivation humanity and all work life. Stress has become an unavoidable part of human life in recent times and it makes lifecycle more interesting and pleasant, if it is within restrictions.

## II. LITERATURE REVIEW

A study was done to address specific of bank employee's stress. The population of this study includes public bank and private bank employees in Pune and Indore. The sample size was 39 in which employees from public bank 20 and 19 employees from private banks are taken. The research followed systematic random sampling. The population belongs to an age group 25 -55 employees. The result reveals that occupational stress is found in survey.

(Harish Shukla Professor, MBA, Shri Vaishnav Instt. of Tech. & Sc., Indore Ms. Rachita Garg MBA, Shri Vaishnav Instt. of Tech. & Sc.) December 2013, Indore Banking, like other services, has become one of the highly competitive sectors in India. The banking organizations, since the beginning of this decade, have been facing greater challenges in terms of banking revolution, service diversification and global banking and banking system.

(Sumesh.R,2 asha.K 1m. Phil Scholar Sree Narayana Guru College,Coimbatore 2avinashilingam University Institute For Home Science And Higher Education For Women). Stress is the physical and mental response of the body. It is the result of our reaction to outside events, not necessarily the events themselves. Stress is a normal psychological and physical reaction to the ever increasing demands of life.

(B. Kishori B. Vinothini Assistant Professor Student Department of Management Studies Department of Management Studies) May 2016 Stress refers to the strain appears the conflict between our external environment and us, leading to emotional and physical pressure. Everyone in their working place 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.

(Shri. N.RamanathanandDr. S. Chandra Mohan 1Research scholar, Alagappa university, KARAIKUDI, India) .01June 2014 Stress and its disastrous consequences has spread its tentacles in all the sectors, more importantly in the banking sector because of the rapid changes which is taking place in this sector.

(Dr. Vishal Samartha Associate Professor, Dr. Mushtyary Begum Professor, Mangalore University, Mangalore, India )may 2015 the banking sector in India has undergone tremendous changes with increased competition, increased levels of deregulation, which has facilitated the Indian Banking system.

## III. OBJECTIVES

- To study the source of stress.
- To study the factor of stress.

- To study the impact of work stress on employees productivity.

IV. RESEARCH METHODOLOGY

The study has been partly descriptive and partly diagnostic. The study is based on both primary and secondary data. Data for the study was collected through structured questionnaire. There are 27 public sector banks and 30 private sector banks in India. The researcher has focused on 4 public sector banks and 6 private sector banks for the purpose of the study. For conducting the research I approached 50 employees of both private and public sector banks. Out of 50, 39 respondents filled the questionnaire. So, sample size of 39 respondents was taken for the study of which 22 employees were from public sector banks and 17 employees were from private banks. Secondary data: The data from secondary sources is collected through books, journals, reports, research studies, internet sources, magazines, newspapers, and bank websites to understand the basic concepts and literature pertaining to stress in general and occupational stress of bank employees in particular.

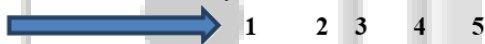
A. Data Survey

1) Tools of Data Collection

The basic design of survey instruments consists of structured questionnaires. It is designed to collect all the required from bank employees. Based on their perception, knowledge and information source related to their relevance in 2017.

Scale

The scale used in the questionnaire is Likert Scale  
Never- sometimes-very often



2) Data source

The sources of data are primary. Primary data is collected through questionnaires from the employees of banking organizations.

3) Tools of Data Analysis

The data and information collected will be classified, tabulated and processed and its findings presented in a systematic manner by using tables and graphs.

Sr no	List of banks
1	IDBI (Industrial Development Bank of India)
2	SBI ( STATE BANK OF INDIA )
3	ICICI (Industrial Credit and Investment Corporation of India)
4	BOI (BANK OF INDIA )
5	KOTAK MAHINDRA BANK
6	AU Small Finance Ban
7	YES BANK
8	HDFC BANK
9	AXIS BANK
10	INDIAN OVERSEASS BANK
11	SOUTH INDIAN BANK
12	FEDERA BANK

Table 1:

The sample size of banking employees was 39. It was collected from the employees of various banks. There Is Stress Like:

- 1) Employees Are Feeling Unsafe or Unpleasant
- 2) Job Is Negatively Affecting.
- 3) Work Load
- 4) Appropriate Recognition or Rewards

V. EMPLOYEES ARE FEELING UNSAFE OR UNPLEASANT

A feeling of unsafe is a universal cause of work stress. When you feel unsafe, you're prey to depression's traveling companions, helplessness and hopelessness. You don't alter or avoid the situation because you feel nothing can be done. Employees can counteract these pressures through workers' unions or other organizations, grievance or personnel offices or, more commonly, by direct negotiations with their immediate supervisors.

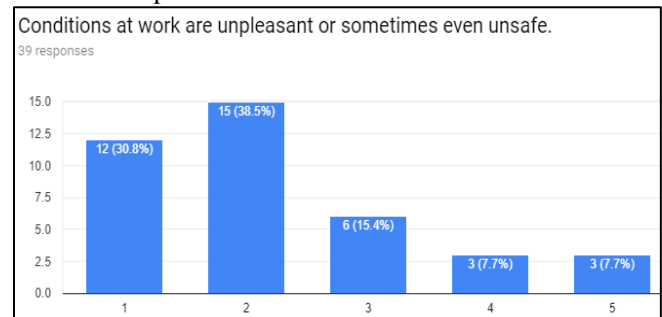


Fig. 1:

Above table shows as: Y-axis represents:- number of responses and X-axis shows Bar 1 indicates NEVER, Bar 2 indicates RARELY, Bar 3 indicates SOMETIMES , Bar 4 indicates OFTEN , Bar 5 indicates VERY OFTEN.

As per the above table 12 (30.8%) responses tell they feel never unsafe at work place. 15(38.5%) responses tell they feel unsafe work place rarely. 6 (15.4%) responses tell they feel sometime unsafe at work place. 3 (3.7%) responses tell they feel unsafe often at work place. 3 (7.7%) responses tell they feel unsafe very often at work place. This bar graph shows that 30.8% employees didn't feel unsafe at workplace. 38.5% employees feel rarely unsafe at workplace. 15.4% employees feel that sometimes workplace is unsafe. 15.4% employees feel rarely work place is unsafe.

A. Job Is Negatively Affecting

Employees are considered as the major strength of an organization. The way they think and the things that they go through affect their performance at the workplace. Nevertheless, employer expects the employees to perform well and this is what they are after all paid for. But at the same time, the employers must try to find and eradicate the factors that negatively affect the performance of their employees.

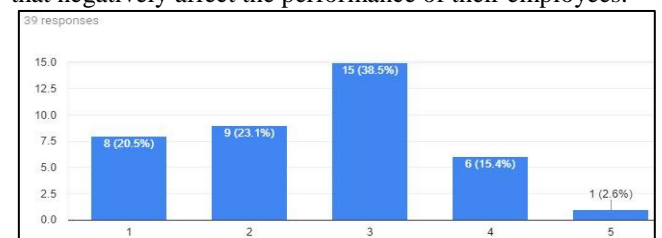


Fig. 2:

Above table shows as: Y-axis represents: number of responses and X-axis shows Bar 1 indicates NEVER, Bar 2

indicates RARELY, Bar 3 indicates SOMETIMES, Bar 4 indicates OFTEN, Bar 5 indicates VERY OFTEN

As per the above table 8 (20.5%) responses tell they never thought their job is negatively affecting at work place. 9(23.1%) responses tell they rarely feel negatively at work place. 15(38.5%) responses tell they feel sometime negatively at work place. 6 (15.4%) responses tell they feel often negatively affecting at workplace. 1(2.6%) responses tell they feel very often negatively affecting at work place. This bar graph shows that 20.5% employees no negatively affecting at workplace. 23.1% employees rarely feel negatively affecting at work place. 15.4% employees feel sometimes negatively affecting at workplace. 18 % employees feel negatively affecting workplace.

### B. Work Load

Not only can a heavy workload be tiring, it often drives you to work for longer hours than you would really like. This means that you spend the time that you would prefer to use for the things that you enjoy doing or gives life value working to you. It also means that you are working when you should really be resting. Worse than this, a very heavy, habitual workload leaves you little time to deal with emergencies that come up unexpectedly. This adds to the feeling of being out of control which could be stressful.

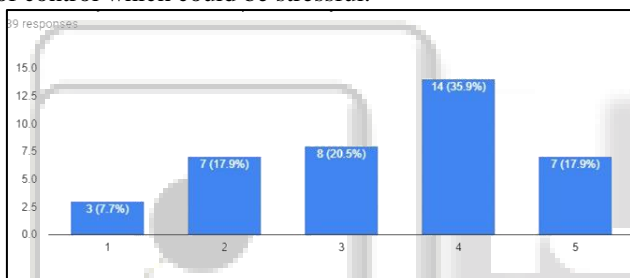


Fig. 3:

Above table shows as :Y-axis represents :- number of responses and X-axis shows Bar 1 indicate NEVER ,Bar 2 indicate RARELY, Bar 3 indicate SOMETIMES , Bar 4 indicate OFTEN , Bar 5 indicate VERY OFTEN

As per the above table.3 (7.7%) responses tell they feel never work load at a job. 7 (17.9%) responses tell they feel the workload at a job rarely. 8(20.5%) responses tell they feel sometime the workload at a job. 14(35.9%) responses tell they feel the workload often at work place. 7 (17.9%) responses tell they feel the workload very often at work place. This bar graph shows that 7.7% employees no workload at work place. 17.5% employees rarely feel workload affecting at work place. 35.9% employees feel sometimes workload at work place. 17.9 % employees feel negatively affecting work place.

### C. Appropriate Recognition or Rewards

Employees met a daily walking distance goal more often when every missed day meant money removed from a set monthly reward, as opposed to earning a cash incentive each day they met the goal, researchers reported.

The results showed that a psychological concept called "loss aversion" is a stronger motivator than straightforward financial rewards in helping employees adopt healthy behaviors, said lead study

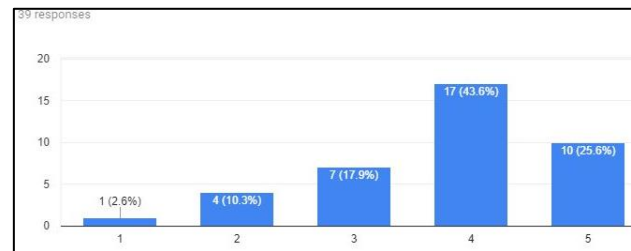


Fig. 4:

Above table shows as :Y-axis represents :- number of responses and X-axis shows Bar 1 indicate NEVER ,Bar 2 indicate RARELY, Bar 3 indicate SOMETIMES , Bar 4 indicate OFTEN , Bar 5 indicate VERY OFTEN

As per the above table.1 (2.6%) responses tell they get never any rewarded at a job. 4 (10.3%) responses tell they get rarely any rewarded at a job. 7(17.9%) responses tell that they get sometimes rewarded at a job. 17(43.6%) responses tell that they get reward often time at work place. 10(25.6%) responses tell that they get rewarded very often at work place. This bar graph shows that 2.6 % employees get no rewarded at work place. 10.3% employees get reward rarely at work place. 17.9% employees get rewarded sometimes workload at work place. 69.1% employee's get rewarded often work place.

### D. Secondary Data Survey (Article Business Line)

Work pressure and personal finances have led to increasing stress level among employees in the country, reveals the latest research by Regus suggesting flexible office hours will be helpful in reducing stress.

According to survey by the workspace provider Regus conducted among over 16,000 professionals worldwide, over half (51 per cent) of Indian respondents said their stress levels have risen over the past year.

The survey said most stress triggers due to work pressure and personal finances. Besides, a number of factors such as work, money, and commute to work as well as continuing instability in the world economy have fuelled this growing pressure.

According to the survey, 51 per cent of respondents in the country said most stress triggers due to work pressure and 50 per cent of Indian surveyed have listed personal finance as the major cause for the increasing stress level.

Interestingly, the survey found that nearly three quarters (72 per cent) of Indian respondents identified flexible working as a way of cutting stress.

“Without a doubt, stressed-out workers are unhappy and unhealthy workers too, so businesses that want to help their staff lead more rewarding lives cannot fail to analyze and tackle levels of stress within their organization.

“Yet the heavy toll of stress falls not only on workers, but also on businesses as they find their staff is unable to perform as required, needs more sick leave and is less efficient,” Regus Regional Vice-President (South Asia) Madhusudan Thakur said.

He further said employees feel healthier directly as a result of flexible working and a possible solution to reduce their high stress levels.

The survey said employees in small businesses are more likely to be stressed by customers than those in larger organizations.

“Small business workers were more likely to be stressed by customers (45 per cent) than large business workers (34 per cent), but were less vexed by management (30 per cent) than their counterparts in larger firms (51 per cent,)” the survey noted.

## VI. SOURCES OF STRESS

Although there are a large number of sources of stress in people's lives, many person look for stress guide in negotiate with primarily 6 main sources of stress.

### A. Environmental Stress

The stress, tension in life can be of environmental stress. This type of stress relates to those aspects of situation and environment that are affecting & modifying stress. For example, living next to railway station bus stops, busy road may result in show stress manifestation and stress effects.

### B. Social Stress

This type of stress relates to the pressure involved in communicate and convey with other people. It travels around relationship with other person. Some of the social communication, meeting and relation bond can be very stressful and tension filled experiences in life. Others can be enjoyable and positive types of social stress and social connection.

### C. Organizational Stress

Everyone has matched with, belong to and is employed by the companies. This can be result in organizational stress. Experts in stress manage examine that this source of stress under the areas of environmental or social stress. Since organizations of all types an essential role in everyone lives. Most often this source of stress is integrated with work stress and job stress. It often affects the demands, workload and stress placed upon by the organization. However; it also involves any organization with which people interact including the local government organizations, associations and club.

### D. Physiological Stress

This source of stress is relates to physiology, body behaves and reacts to annoying situations. It is often discussed as in relation to the physical stress symptoms present. For example, People have taken a minute and think of a time when they have felt fear, suspicion, agitation and learn some of bodily reactions to that stressful environment. These responses by the body are quality of physiological response to anxiety.

### E. Psychological Stress

Psychological stress implicates the power of own wisdom in how they think, justify and make meaning of stress, worries. It is about how brain, unconscious, mind thinks about the stress in life. It is spoken of as sentimental stress or psychological disturbance involves powerful feeling of employees.

## VII. IMPACT OF STRESS ON EMPLOYEE PRODUCTIVITY

Impact of Work Stress: Work stress has appeared as one of the essential and focal areas for research in present day

organizations. It is studied as an important aspect affecting the organizational strength and strength of its employees. It affects the mindset of employees in the organizations .The yield of employees and overall productivity of organization is affected by levels of stress and motivation. Stress causes different psychological problems like anxiety, depression, tension and irritability and this consequence encourage of employees to an appreciable extent.

### A. Physical Problems

Physical problems create problems such as a heart attack, stomachache, headache, skin disorder and allergies and as a result production is hampered. This is one of the major impacts of stress on employee yield.

### B. Emotional Problems

Emotional problems may cause emotional problems like tension, guilt, anxiety, depression, anger, fear, panic, and these problems directly impact on productivity.

### C. Absenteeism

Absenteeism stress increases high absence of workers in the system and this cause low productivity.

### D. Family Problems

Family issues create many problems and this inhibits their production quality at their workplace.

### E. Wastage of Time

When stress is too high workers requires the long time to manage their work and Increased Cost of this also leads to low production.

### F. Production

When stress is too immense, workers require too much time and as a result expenditure of production is also increased.

### G. Lack of Good Relationship between Labor & Management

When workers are in stress they become discouraged regarding their way of life. As a result, there is a clash occur between labor and top management.

### H. Lack of Commitment toward Work

Shortage of engagement toward work also decreases workers commitment toward their jobs. For this reason, a decrease in productivity happens in the workplace.

### I. Employees could not perform at their expected level

Many times due to immense stress, workers could not perform at their best level. So low productivity happens and expenditure of production increases. Finally, we can say that, although stress is the bad but moderate level of stress should overcome in any organization for better production.

## VIII. SUGGESTIONS

- The stress can be different among different workers, thereby the management has to identify their problems and it will help to reduce stress.
- The employees are to be given enough time to complete their work which would reduce work overload. The

employees are to be given more emphasis on working condition so, that they do their work with interest.

- Employees can practice yoga meditation etc., helps to reduce stress.

#### IX. CONCLUSION

Most of the employees fear with the fact that lack quality in their work puts stress on them. It is found that there was some employees in banks remains in stress 53.9% employees feel that they are unsafe at working place. 56.5 % employees IS Negatively Affecting at work place. Bank employees feel workload. 74.3 % of employees feel workload. Rewards matter for employees to reduce stress with that they feel happy that their work is appreciate. Around 87.1% employees get rewards .According to the survey 12.9% of employees when not get reward that enhances the stress level. Majority of the employees try to find solution to relieve them from stress. Employees should use YOGA or other ways to relieve them from stress. In spite of stress, majority of the employees balance in their social life.

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