

A STUDY ON OCCUPATIONAL STRESS OF BANK EMPLOYEES

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ABSTRACT

Current society and the corporate world have become profoundly rivalry situated and everybody is encountering stress. It is the strain inside the individual because of the stress, uncontrollable circumstance, additional outstanding task at hand, mental obstructions, emotional components and numerous different reasons. Individuals for the most part go under stress when they are not ready to or are insufficient to adapt to the circumstance. This study focuses in Kanyakumari District. The lower and middle level bank employees are chosen for the investigation. This examination was intended to test and investigate observationally the work related stress of bank employees.

KEYWORD: *Stress, Occupational Stress, Work stress*

I. INTRODUCTION

Stress is the response of human body, both physical and mental, towards changes, circumstances and occasions in their lives. These responses of human body are the consequence of disposition and discernment which they convey. Work related stress is mental stress identified with one's activity. Work related stress frequently originates from pressures that do not line up with an individual's information, abilities, or desires. Employment stress can increment when laborers do not feel upheld by directors or partners, feel as though they have little authority over work procedures, or find that their endeavors at work are disproportionate with the activity's reward. Work related stress is a worry for both workers and managers because of the connection between stressful job conditions and representative passionate prosperity, physical wellbeing, and occupation execution.

II. REVIEW OF LITERATURE

Michailidas and Georgiou (2005)¹ Employees' educational levels influenced the level of stress they encountered in different manners; how much a few representatives would in general bring business related issues home relied upon their educational foundation, the strength of the workers, family support, and the measure of time accessible for them to unwind. The drinking propensities were found to assume a noteworthy job in deciding the degrees of work related stress.

Mughal, et al. (2010)² Importance of stress factor toward work-life balance. Stressors are straightforwardly corresponding to work-life balance. The hierarchical wellspring of stress (task requests, job requests, authoritative structure, authoritative initiative, relational interest and employment stability) validly affects work-life balance.

Ahmad and Singh (2011)³ A couple of stressors of work related stress scale have been found to impact banking area workers' apparent responses toward Organizational Change: duty regarding people, natural impoverishment, low status and unfruitfulness. Among biographical variables, just "involvement with the present position" was an indicator of banking area employees' responses.

Snorraddottir, et al. (2013)⁴The danger of mental distress relies upon the degree of change experienced and the degree of trap simultaneously. Environment factors, for example, high occupation request and low employment control had an impact in apparent mental distress, yet just partially. The negative impacts of the mental distress could be halfway constricted by the enabling administration.

Oginni, et al. (2013)⁵ Job security is the best wellspring of occupation stress to Nigerian bankers, trailed by work materials made accessible by the administration of the establishments; next came authoritative strategies that guided the activities and decisions of bank employees. Work pressure can be a follow-up to the hierarchical strategies.

Valente, et al. (2015)⁶ Having work described as high strain, low social help, high exertion/low prize and high over-responsibility was firmly connected with both major and other burdensome manifestations. Their research has a solid relationship between low social help and burdensome indications.

III. OBJECTIVES OF THE STUDY

- To identify the factors causing occupational stress among bank employees.
- To analyze the hierarchical order of factors that creates stress among bank employees.
- To offer valuable suggestion to the management for reducing stress level of bank employees.

IV. STATEMENT OF THE PROBLEM

Stress is a unique condition where an individual appearances with limitation and strains. Stress is the distress of a person. Stress is a weight condition causing hardship. It is an inner marvel of mental demeanor. Stress is for the most part accepted to have malicious impact on health and performance. Yet, a base degree of stress is important for viable working and pinnacle execution. It is the people's response to stress which has a significant effect. Stress can have genuine results on both wellbeing and work execution. Henceforth the researcher made an attempt to contemplate occupational stress of bank employees in Kanyakumari District, Tamilnadu.

V. METHODOLOGY

The present study is an empirical study. The present research paper attempts to understand the occupational stress of bank employees in Kanyakumari District. The study is mainly focus on primary data and secondary data also used for this study.

Primary data was collected through the structured questionnaires from different location of Kanyakumari District and secondary data was collected from books, journals, periodicals, articles and internet. The researcher used Garrett Ranking technique for analyzing the data. The sample size selected was 70.

VI. DATA ANALYSIS

OCCUPATIONAL FACTOR CAUSING STRESS

Table No. 1 Occupational factor causing stress

Occupational factors	Rank-1	Rank-2	Rank-3	Rank-4	Rank-5	Rank-6	Rank-7	Rank-8	Rank-9	Rank-10
Workload	31	19	9	0	1	0	0	6	0	4
Poor salary	14	14	10	13	4	4	0	0	0	9
Pressure	14	19	16	8	1	7	1	0	0	2
Travel	7	5	6	3	11	2	3	0	6	21
Boring	0	0	6	12	12	6	2	15	4	8
Unplanned work	2	3	8	7	24	7	7	12	0	0
Lack of Career Development	5	0	0	12	2	10	19	12	8	2
Less power	3	0	14	2	11	11	13	8	2	0
Lack of Job security	0	0	0	6	4	3	14	6	20	10
Unable to Satisfy all stakeholders	0	20	0	12	10	2	1	0	10	12

Source: Primary Data

From the table.1, out of seventy respondents, thirty one respondents have ranked workload as their first reason which causes stress. The second major reason for stress is unable to satisfy all the stakeholders and other reasons are poor salary, pressure, travel, boring and repetitive work, unplanned work, lack of career development, less power and lack of job security.

Table No. 2 Occupational factor causing stress with Garret Ranking table value

Occupational factors	Rank-1	Rank-2	Rank-3	Rank-4	Rank-5	Rank-6	Rank-7	Rank-8	Rank-9	Rank-10	Total Score
Workload	2542	1330	567	0	52	0	0	222	0	72	4785
Poor salary	1148	980	630	754	208	188	0	0	0	162	4070
Pressure	1148	1330	1008	464	52	329	42	0	0	36	4409
Travel	574	350	378	174	572	94	126	0	180	378	2826
Boring	0	0	378	696	624	282	0	555	120	144	2799
Unplanned work	164	210	504	406	1248	329	294	444	0	0	3599
Lack of Career Development	410	0	0	696	104	470	798	444	240	36	3198
Less power	246	0	882	116	572	517	546	296	60	0	3235
Lack of Job security	0	0	0	348	208	141	588	222	600	180	2287
Unable to Satisfy all stakeholders	0	1400	0	696	520	94	42	0	300	216	3268

Table 2 shows that all the responses are multiplied with Garrett Ranking table values.

Table No. 3 Total Score and Mean Score of occupational factor causing stress

Occupational factors	Total Score	Mean Score	Rank
Workload	4785	47.85	1
Poor salary	4070	40.70	3
Pressure	4409	44.09	2
Travel	2826	28.26	8
Boring	2799	27.99	9
Unplanned work	3599	35.99	4
Lack of Career Development	3198	31.98	7
Less power	3235	32.35	6
Lack of Job security	2287	22.87	10
Unable to Satisfy all stakeholders	3268		5

Table. 3 shows that, workload is ranked 1st by the bank employees, pressure is ranked 2nd, poor salary is ranked 3rd, unplanned work is ranked 4th, unable to satisfy all the stakeholders is ranked 5th, less power is ranked 6th, lack of career development is 7th, frequent travel is ranked 8th, boring and repetitive work is ranked 9th and lack of job security is ranked 10th by the respondents.

VII. FINDINGS

Employees working in bank are often face stress. This study helps to find the most important reason for stress among bank employees. Most of the respondents think that the primary reason for stress is workload and then work pressure and deadlines and they also ranked third to the poor salary.

VIII. SUGGESTIONS

The job stress is an increasing problem in present day organizations; it does not only affect the employees work life, but also affect their family life. So the management should take necessary steps to reduce stress.

The management should know the employees capacity to do a work, and accordingly they have to allot work to each employees. The management should give fair monetary benefits to the employees.

IX. CONCLUSION

This research has shown the reasons for occupational stress among bank employees. Work stress has risen as one of the significant and central regions for investigation right now. The study has revealed that the workload is the most important factor that cause stress among bank employees. They also felt that time pressure and deadlines makes them pressure to do their job. They felt that they may not get adequate salary as compared to their work. Unplanned work is another reason for their stress and within a given period of time they are not able to satisfy all the stakeholders.

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