

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

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#### **Abstract:**

Banking is the one of the vital pillars of Indian economy. A major portion of the Banking Industry in India is owned and run by the Government. In recent years, the global change, technological advancement, competition, impact of privatization and customer's expectation make banking industry a challengeable one and also increase the burden of bank employees. Under unrealistic targets, unbounded workings time the bank employees are working under pressure which will create work stress. Hence an attempt is made to find work stress among the bank employees, the ways of tackling stress had also be analysed.

**Key words**: work stress; symptoms of work stress; attempts to tackle the work stress.

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#### Introduction

Banking is the one of the vital pillars of Indian economy. A major portion of the Banking Industry in India is owned and run by the Government. In recent years, the global change, technological advancement, competition, impact of privatization and customer's expectation make banking industry a challengeable one and also increase the burden of bank employees. Under unrealistic targets, unbounded working time the bank employees are working under pressure—which will create work stress. Hence an attempt is made to find work stress among the bank employees, the ways of tackling stress had also be analysed.

# Meaning of work stress

Work stress is a growing problem around the world that affects not only the health and well-being of employees, but also the productivity of organisations. Work-related stress arises where work demands of various types and combinations exceed the person's capacity and capability to cope.

#### **Symptoms of work-related stress**

- Physical symptoms include muscular disorders, restless, headache, insomnia, stomach disorders etc.,
- Psychological symptoms include anxiety, depression, fear, negative thinking, less concentration and inferiority complex.
- ❖ Behavioural symptoms include: absenteeism, loneliness, less creativity, less social relationship, disinterest etc.,

# **Scope of Study**

This study helps to know about the factors causing job stress and explains how the job stress factors affecting the performance of the employees. This study has made an attempt to bring out the stress coping strategies should be followed by the employees to overcome stress and to improve performance.

## **Objectives of the study**

- To identify the factors responsible for stress.
- ♦ To study the impact of stress on employees.
- ♦ To provide suggestions for Stress Management.

## **Research Methodology**

#### Research design

Descriptive research has been conducted for the study.

#### Sample design

55 employees of State bank of India has been chosen as sample respondent using simple random sampling method.

#### Data collection

Primary data collected through questionnaires given to respondents. Secondary data includes websites and journals.

# **Review of Literature**

Shukla & Garg, (December 2013), found in his research that most of the employees feel work burden, non-accomplishment of work targets are the main causes of stress. Some of them feel interpersonal relationship also cause stress. It is also found Yoga and social contacts are used as stress reliving strategies among bank employees.

Ramamoorthy and Ravi Mohan (2018), found that stress in banking sector is mostly caused by excess work pressure and imbalance in work life. The productivity of work force depends on psychological well-being of workers.

# **Analysis and Interpretation**

**Table 1: Demographic details of the Respondents** 

Particulars	iculars Response		Percentage	
Gender	Male	34	61%	
	Female	21	39%	
T	otal	55	100%	
Marital Status	Married	32	58%	
	Unmarried	23	42%	
T	otal	55	100%	
Age	Below 25 years	13	23%	
	26 years – 30 years	17	30%	
	31 years – 35 years	13	24%	
	36 years – 40 years	7	13%	
	Above 41 years	5	10%	
Т	otal	55	100%	
No.of Years	Below 1 year	13	24%	
Experience	1 year – 3 years	19	34%	
	4 years – 6 years	14	26%	
	Above 7 years	9	16%	
Total		55	100	
Educational	B.com	20	36%	
Qualification	Arts	15	27%	
	Science	14	25%	
	Others	6	12%	
Т	otal	55	100%	

Source: primary Data

Table 1 Exhibits, majority of the respondents were male (61%) and 39% were female. It is clear from the above table that 58% of respondents were married and 42% were unmarried. It was observed that 30% of respondents were under the age group of 26-30, 24% of respondents were under the age group of 31-35, 23% of respondents were under the age group of below 25, 13% of respondents were under the age group of 36-40 and 10% of respondents were under the age group of above 40 years. It can also be seen that majority of the respondents were having 1-3 years of experience(34%), 26% of respondents were having 4-6 years of experience, 24% of respondents were having below 1 year experience and 16% of respondents were having above 6 years of experience.

Table -2 Opinion regarding causes of stress

Causes	No:of	Percentage
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	respondents		
Work load	27	49%	
Poor Relationship with	9	16%	
colleagues			
Technology	4	7%	
Deadlines	10	18%	
Lack of support	2	4%	
Physical environment	3	6%	
Total	55	100%	

Source Primary data

From the above analysis, it is known that 49 % of the respondents feel over workload is the major reason for stress. 18 % feel Deadlines in work cause stress. Poor relation with colleagues cause stress among 16% of respondents. Very few are suffered from lack of support and physical work environment.

**Table-3 Impact of work stress** 

Impact	Agree	Neutral	Disagree	Weighted	Rank
				score	
Depression	31	19	5	17.67	V
Loneliness	22	24	9	20.50	II
Health problems	42	11	2	25.00	I
Family conflict	24	18	13	20.17	III
Negative thinking	11	39	5	19.33	IV
Poor concentration	29	21	5	17.50	VI

Source: Primary data

The above table indicate health issues is the major impact of work stress. Loneliness and family conflicts are also caused by work stress. Some of the respondents agree depression, poor concentration are the effects of stress.

Table 4: Opinion of the respondents about their attempt to tackle stress

Particulars	Response	Percentage
Yes	30	55%
No	25	45%
Total	55	100%

**Source: Primary Data** 

From this Table, it is understood that 55% of the respondents have attempted to tackle the stress and 45% of the respondents have answered that they not taken any attempt.

Ways of attempting to tackle Physical stress in the Job

Factors	I preference	II preference	III Preference	Weighted	Rank
				Score	
Meditation	27	16	12	20.83	III
Exercise	8	34	13	17.50	VI
Take rest	38	14	3	24.16	I
Deep sleep	19	21	10	18.16	V
Reading	8	22	15	13.8	VIII
books					
Prayer	21	17	17	19.0	IV
Listening	16	16	23	17.16	VII
music					
<b>Chatting with</b>	26	19	10	21.0	II
friends					

Source: Primary data

The above Table 4 shows the various attempts the respondents took to tackle their physical stress. For examining the importance of different factors, weights were assigned on the basis of preference given by the respondents. The weights assigned were 3, 2 and 1 for I preference, II preference and III preference respectively. Based on the weighted score, the factors were ranked.

Eight types of attempts were taken to tackle the physical stress namely meditation, exercise, take rest, deep sleep, reading books, prayer, listening to music and chatting with friends. Accordingly to the sampled respondents, taking rest is the best way to tackle their physical stress. They admitted that meditation and chatting with friends are also the best ways to overcome their physical stress. They acknowledged that prayer is one of the ways of tackling their physical stress.

## Suggestions

- ❖ Working hours should be conducive which enable the bank employees to take enough rest.
- ❖ The employees must be given targets which are realistic. Enough time must be provided to attain the targets.
- **!** Employees transfer policy must be framed with the consultation of employees.
- \* Proper counseling and refreshment courses must be provided to employees on regular basis.
- \* Training programmes on stress and time management should be organized.
- Employees should be trained to prioritize their work and give importance to urgent task.
- Provisions for sports, meditation should be provided.

#### Conclusion

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. Since stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance

work and Family. If the above mentioned recommendations are followed, the bank employees are able to reduce their stress to as much possible.

## References

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