

# A Study on Work Stress among Bank Employees in State Bank of India with Reference to Tiruchirapalli

<sup>1</sup>B.KISHORI, <sup>2</sup>B.VINOTHINI

<sup>1</sup>Assistant professor, <sup>2</sup>MBA final year, Department Of Management Studies, Anna University- BIT Campus, Tiruchirapalli-620024

---

**Abstract:** 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 technological revolution, service diversification and global banking. Every employee cannot cope with such rapid changes taking place in the jobs. This will lead to arising of stress among employees. Today workplace stress is becoming a major issue and a matter of concern for the employees and the organizations. It has become a part of life for the employees, as life today has become so complex at home as well as outside that it is impossible to avoid stress. Majority of the employees try to find solution to relieve them from stress. Also the measures are also suggested in the paper to overcome stress that affects their physical and mental health.

**Keywords:** Technological Revolution, Service Diversification and Global Banking.

---

## 1. INTRODUCTION

Stress is defined in terms of its physical and physiological effects on a person and can be a mental physical or emotional strain. It can also be a tension or a situation or factor that can cause stress. Occupational stress can occur when there is a discrepancy between the demands of the environment/workplace and an individual's ability to carry out and complete these demands.

Indian banking industry, the backbone of the country's economy, has always played a key role in preventing the economic cataclysm. "A dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important." stress is an increasing problem in organizations and often causes adverse effects on performance. "One of the affected outcomes of stress is on job performance. "So it needs to be studied. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers [1981] indicate that, "Occupational stress has become an important topic for study of organizational behavior for several reasons. Rubin et al., (2008) contributed the same "Stress is not always negative or harmful and indeed, the absence of stress is death

## 2. TYPES OF STRESS

There are three types of stress as follows;

### 1. PHYSICAL STRESS:

It is the stress that occurs due to the ergonomics in any organization. The physical conditions i.e. the space given to an employee to sit, the equipment's provided to him and the space requirement for its handling, the comfort level of the furniture at his disposal, the placement of telephones, the system of cross ventilation in the room/ work station, the placements of lights etc. come in this head and play a vital role in providing ease to the employee.

If employees do not have comfort while working, they would be stress and these strains would result in extremely terrible results. Employees would either fall ill or would be so disturbed that they could go to the limit of quitting their job. Physical stress results in diseases like ulcer, blood pressure or even heart attack.

## **2. EMOTIONAL/MENTAL STRESS:**

Emotional/mental stress has become a very vast study as every individual has his own distinct personality , attitude, likings, dis-likings, perceptions, opinions and mind-set and therefore all this makes the study of emotional/mental stress a very diverse, dynamic, complicated and even confusing at times. This situation gives rise to mental stress. Emotional stress rises its head as a result of insults, jealousy which results from attention given to one peer by the boss and neglecting the other. Emotional/ mental stress also gives rise to consequences which have disastrous results for the organization. Emotional stressors result in apathy, boredom, inattentiveness, loss of ability to concentrate, irritability and negativism.

## **3. BEHAVIORAL STRESS:**

Behavioural stress is the stress that results due to the behavior of self or others. Any employee entering organization in an un-usual state of mind would definitely be unexpected to others and when they would greet that employee in the same old manner, the reaction would not be the same as it used to be. This situation might cause behavioral stress

Behavioral stressors bring changes in behaviors like a sudden change in smoking habits, sudden noticeable weight loss or gain or even difficult breathing.

## **OUTCOMES OF JOB STRESS:**

The outcome of job stress is negative. Performance is affected which further results into the following circumstances:

1. Absenteeism
2. In-effectiveness
3. Job Dissatisfaction
4. Turnover

## **3. REVIEW OF LITRATURE**

(Shukla & Garg, December 2013 ) The author has discussed that most of the employees fear with the fact that lack quality in their work puts stress on them. It is found that maximum number of employees in banks remains in stress. 50% employees feel that they are overloaded with work. 44% employees feel tensed due to their non-achievement of their target of work. 38% employees accepted that they will obey the order of their boss by sacrificing their important domestic function. It indicates fear and stress among employees

(Masood, Effects of Job Stress on Employee Retention: A Study On Banking Sector of Pakistan , September 2013) The author has discussed that employees have try to work with energy ability and determination even if they are not provided with the support, they need to perform their tasks with honesty. They are more focused to avoided stress and at their work place decrease directly affects their performance.

(S Uma Mageswari, May. 2014) The author had made attempt to identify the stress factors (stressors) and to examine the coping strategies among bank employees of different sectors. From the forgoing chapters, the researchers consolidates the important observations recorded in the study in the form of major findings and draws conclusions that world enable one to make valid suggest ions for toning the stress management strategies in the banking sector.

(Dhankar, June 2015) The author had investigate the occupational stress level among employees of banking sector. There is not a single factor which determines the stress in banking employees'. Factors like work overload, ambiguity, pressure, confliction etc. are responsible for stress. Occupational stress has become leading feature of modern life. It has wide-ranging effects on employees' behavior and adjustments as well as off the job. A substantial portion of organization research involves the study of stress in the employee.

(Mehta, 2008) The CBI estimates that stress and stress related illness cost UK industry and taxpayers £2 Billion each year. The UK Department of Health states that 3.6% of average national salary Budget is paid to employees who are on sick

leaves due to stress. The work place is an important source of stress for bankers because of the time they normally spend in their respective banks. The financial security, opportunities for advancement, Demands to perform, relations, events, and physical environment at workplace, continuously Affect an individual's ability to cope in the work environment.

(Ahmad, 2012) Sensation as if you have no is in charge of in excess of your work or job duties is the largest cause of job stress, captivating on supplementary duties in your job is traumatic. Emotion unconfident concerning the job performance is a main foundation of stress for a lot of people. Hesitation about work roles. Being uncertain about your duties, how your job might be varying, or the goals of your region or corporation can lead to stress. Anxiety on the job frequently comes from deprived communication. Lack of support from your superior or co-worker makes it harder to resolve other troubles at vocation that are causing stress

(JAYASHREE, , January 2009) There is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of futility or lower self-esteem, lower levels of job involvement and organizational commitment, and perceptions of lower performance on the part of the organization, of supervisors, and of themselves (Brief and Aldan, 1976; Greene, 1972).

“Lack of group cohesiveness may explain various physiological and behavioral outcomes in an employ desiring such sticks together.” Workplace interpersonal conflicts and negative interpersonal relations are prevalent sources of stress and are existed with negative mood depression, and symptoms of ill health.

#### **4. CONCLUSION**

The problem of stress is inevitable and unavoidable in the banking sector. A majority of the employees face severe stress-related ailments and a lot of psychological problems. Hence, the management must take several initiatives in helping their employees to overcome its disastrous effect.

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

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. This particular research was intended to study the impact of occupational stress on Nationalized Bank employees.

#### **REFERENCES**

- [1] Ahmad, M. (2012). An Investigation into Occupational Stress and Job Performance in the Employees of Mobile Phone Companies. *International Journal of Management Sciences and Business Research*, Vol. 1 (Issue 7).
- [2] Ahmed, R. R. (n.d.).
- [3] Dhankar, S. (June 2015). Occupational stress in banking sector. *International Journal of Applied Research* , 132-135.
- [4] JAYASHREE, R. (, January 2009). STRESS MANAGEMENT WITH SPECIAL REFERENCE TO PUBLIC SECTOR BANK EMPLOYEES IN CHENNAI. *International Journal of Enterprise and Innovation Management Studies*, Vol. 1 No. 3 ( Issue 1), 34-39.
- [5] Masood, A. (September 2013). Effects of Job Stress on Employee Retention: A Study On Banking Sector of Pakistan . *International Journal of Scientific and Research Publications*, Volume 3, Issue 9 , 1-8.
- [6] Mehta, A. M. (2008). If You can't take the Heat, Stay out of the Kitchen; Impact of Late Sitting on Employee Stress in Commercial Banks of Lahore. *ssrn*.
- [7] S Uma Mageswari, D. N. (May. 2014). Occupational Stress - A Study With Reference To Selected Bank Employees in Chennai Region . *IOSR Journal of Business and Management*, Volume 16, Issue 5. Ver. II, 115-125 .
- [8] Shukla, H., & Garg, M. R. (December 2013 ). A STUDY ON STRESS MANAGEMENT AMONG THE EMPLOYEES OF NATIONALISED BANKS. *Voice of Research* Vol. 2, Issue 3 , 72-75.