

A STUDY ON LEVEL OF THE STRESS AMONG THE EMPLOYEES OF SELECT BANKS IN MADURAI CITY

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ABSTRACT

Stress is a condition of mental pressure for particular individual facing problems from environmental and social well-being which leads to so many diseases. Young age is the critical period because at this time youth faces lots of changes in his/her life. They are expected to be the elites in the society. Thus they should enhance their stress management abilities so as to live a healthy life after entering the society. When a child enters into the youth age, they need to not only adapt themselves to the new life and new environment but also be familiar with many new people, events and things. The life stress on them is considerable. Therefore, understanding the sources of stress among them and how they can cope with the stress is very important. The researcher found that the stress mainly comes from academic tests, interpersonal relations, relationship problems, life changes, and career exploration. This study finds the causes of stress among youth. So after identifying causes the researcher suggests that more emphasis can be given to development stage of child in to adolescence. They should be brought up in the positive environment. More emphasis should be given to the outdoor activities and create hostel learning environment by minimizing the negative impact of stressors. The finding will help the individual students, scholars, lecturers, career and counseling.

Key words: Stress, Symptoms, Stressor, Youth

INTRODUCTION

Stress is a natural human response to its environment. Stress has become significant due to dynamic social factors and changing needs of life style. Stress is man's adaptive reaction to an outward situation which would lead to physical, mental and behavioral changes. However, high levels of stress have the capacity to greater

impact on physical and emotional health, not all stresses are destructive in nature. Appropriate amount of stress can actually trigger passion for work, tap latent abilities and even ignite inspirations. Stress can make a person productive and constructive, when it is identified and well managed. Stress, an integral part of the human existence, is said to have an immense influence over the lives of individuals and the organization. As individuals spend most of their time at work, the work place has been conceived to be a potent contributor and influencer of stress.

At the work place, various roles are performed which have to be in synchronization with the roles at home and other places. Over the past few decades stress is emerging as an increasing problem in organizations. Stress is a vigorous state in which a person is confronted with an opportunity, demand, or resource related to what the individual wishes and for which the outcome is perceived to be both vague and vital.

Stress has a positive effect on employees of any organization but up to a certain extent up to which an employee can cope with it, mostly it exceeds the bearable limits and have a negative result on employees. Without stress, there would be no life. However, excessive or prolonged stress can be harmful. Stress is unique and personal. A situation may be

stressful for someone but the same situation may be challenging for others.¹

For example, arranging a world level symposium may be challenging for one person but stressful to another. Some persons have habit of worrying unnecessarily. Stress is not always necessarily harmful. Hans Selye said in 1956, "Stress is not necessarily something bad, it all depends on how you take it". The stress of exhilarating, creative successful work is beneficial, while that of failure, humiliation or infection is detrimental." Stress can be

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therefore negative, positive or neutral. Passing in an examination can be just stressful as failing.

STATEMENT OF THE PROBLEM

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 well being of the employees. The banking organization, have been facing greater challenges in terms of technological revolution, service diversification and global banking. Stress is unavoidable on the part of the employees as the systems, procedures; techniques are getting complicated with the use of advanced technology. Every employee cannot cope with such rapid changes taking place in the jobs. This will lead to arising of stress among employees. Stress can affect one's health, work performance, social life and the relationship with family members. The stressors and its consequences are to be understood at individual and organizational level. An attempt has been made through this research paper to know the reasons of stress among the bank employees and the ways used by employees to cope with the stress generated at workplace The aim of this paper is to provide insight that will help the reader to improve his/her management competencies in managing stress in the workplace.

REVIEW OF LITERATURE

Sumathi vadivel (2017)¹, in the study entitled "An Empirical study on work stress among employees in Textiles Industry in Erode District of Tamil Nadu", expresses the level of occupational stress among employers. The result of the study reveals that the employees and clerical staff experience high level of stress and sub-staff face moderate occupational stress. This study defines that occupational stress to be harmful. Physical and emotional responses that occur when the requirements of the job do not match the capabilities resources, or needsof the workers.

Prasad ET.AL (2016)² in the study "Work Stress of IT Sector employees in Hyderabad" have identified the causes of stress. The type of research is descriptive because the employees opinions are qualitative in nature. Most of the respondents have not cleared about their organizational goals and hence they have role conflict. They have found that

unachievable deadline is one of the areas where the employee faces stress. Most of the employees feel that the organization is not utilizing their ability properly.

SHUKLA HARISH & GARG RACHITA (2013)³ have conducted a study on stress management among the employees of nationalized banks in Indore, observed that most of the employees fear, with the point that lack of quality in their work, sets stress on them. The researchers have explained that this study is exploratory in nature and maximum number of employees in bank in remained stressed. The main causes of stress are work overloaded, non-achievement of their target in work, family problem, tyranny of boss at workplace.

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PATHAK DEEPTI (2012)⁴ has examined the understanding between organizational stress, job satisfaction and Perceived Organizational Support in the study Role of perceived organizational support on stress-satisfaction relationship. The result of the study shows that Perceived Organizational Support has moderated relationship between both. The study was done on a sample of 200 managers belonging to Private Sector Organizations of Delhi/NCR region. The result has showed that Organizational Role Stress has negatively related with job satisfaction.

DESHPANDE C. REVATI (2012)⁵ has explored the various causes of stress at workplace A healthy way to handle work place stress through Yoga, Meditation and Soothing It aims at suggesting the various stress management techniques like humour, Yoga, Meditation and Soothing. The study is exploratory in nature and based on secondary data. The researcher has suggested that stress can be reduced if enterprises take the right steps. Employees perform better, work harder, feel happier and have a long-term commitment to the organization in stress free environment. It is the right time for an organization to understand

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⁴Pathak, Deepti. (2012). Role of perceived organizational support on stress satisfaction relationship: An empirical study. Asian journal of management research. Vol.3(1) 23

⁵Deshpande,C.Revati(2012).A healthy way to handle work place stress through Yoga, Meditation and Soothing. Humour International Journal of Environmental Sciences, vol.2(4)

that a “healthy mind can create a healthy body. There is no significant difference in stress variable and gender. They have used the 100-sample size and convenience sampling method. Additional methods like brainstorming games, relaxation activity etc have been tried.

BASKI. USMAN ET.AL(2010)⁸have disclosed in their study “ impact of stress on employees job performance . A study on banking sector of Madurai”.have analysed the relationship between job stress and job performance . the result has indicated that job stress has negatively correlated with job performance and the researcher find out that job stress significantly reduce the performance of employees . the stress in work environment reduces the intention of employees to perform better in jobs.

SCOPE OF THE STUDY

The present research paper had been focused mainly on the employees of select banks in Madurai city only. Its coverage is restricted to study the stress faced by the employees of SBI and ICICI banks while discharging their official obligations in select banks in Madurai city.

OBJECTIVES OF THE STUDY

1. To identify the prominent causes of stress faced by the employees of select banks in Madurai City
2. To analyse the opinion of the employees towards the stress faced by them.
3. To submit suggestions based on the findings of the study.

1.6 METHODOLOGY

The study is based on both primary data and secondary data. The former of which have been collected from select banks in Madurai city by administering an interview schedule. Secondary data have been collected from the published reports of banks, standard text books, magazines, journals and web sites.

SAMPLING DESIGN

The method of sampling used in this study is convenience sampling. A sample of 150 employees, being 75 from State Bank of India 75 from and Industrial Credit and Investment Corporation of India Bank according to the convenience of the researcher. The distribution of the sample size is depicted in the following table 1.1

TABLE 1.1
Category wise employees of SBI and ICICI

Employees	SBI	ICICI	Total
Manager	9	18	27
Assistant manager	17	19	36
Cashier	20	13	33
Clerk	27	23	50
Other subordinator	2	2	4
Total	75	75	150

TOOLS USED FOR ANALYSIS

Statistical Tables are used to bring out the points more clear. Tabulation of the primary data was done. Other statistical techniques used are, Percentages, chi-square and F test are used to analyse the causes of stress and to test the independence of attributes.

LIMITATIONS:

The paper covers the area of the Madurai city only. Hence the results may not be true for other geographical areas. The size of the sample was restricted to 150 and sufficient care was exercised to see that this is no way affect the representativeness of the sample. Because of the time and cost constraints, SBI and ICICI banks of Madurai city alone is included for the study.

TABLE 1.2

CLASSIFICATION OF RESPONDENTS BASED ON DEMOGRAPHIC VARIABLES

S.NO	Variables		No. of employees		Percentage
Age					
			SBI	ICICI	
1	Below 30		30	43	48.7
2	30-40		23	17	26.7
3	40-50		10	11	14.0
4	Above50		12	4	10.6
5	Total		75	75	100
Gender					
			SBI	ICICI	
1	Male		30	53	55.3
2	Female		45	22	44.7
	Total		75	75	100
Marital status					
			SBI	ICICI	
1	Married		61	43	69.3
2	Unmarried		14	32	30.7
	Total		75	75	100
Family type					
			SBI	ICICI	
1	Nuclear family		43	56	66.0
2	Joint family		32	19	34.0
	Total		75	75	100
Education qualification					
			SBI	ICICI	
1	Graduate		43	38	54.0
2	Post graduate		16	19	23.3
3	Graduate with profession		5	9	9.3
4	Post graduate with		11	9	13.3

	profession			
5	Post graduate and other discipline	0	0	0
	Total	75	75	100

Source: Primary Data

The table 1.2 shows the demographic information of the respondent. 48.7% of respondents are in the age group of below 30 years, 26.7% in the age group of 30-40 years, 14.0% in the age group of 40-50 years and 10.6% of the respondents are above 50 years. The table also reveals that 55.3% are male respondents and 44.7% are female respondents. 69.3% of the respondents are married whereas 30.7% are unmarried. From the table it is further that 54.0% are graduates, 23.3% are the post graduates, 13.3% are the post graduate with profession of the respondents, 9.3% are the graduates with profession during the period of study.

TABLE 1.3

PROMINENT CAUSES OF STRESS FELT BY THE RESPONDENT

Causes of stress felt	No. of employees		Percentage
	SBI	ICICI	
Work environment	19	19	25.4
Work group	14	15	19.3
Customer grievances	22	25	31.3
NPA management	9	7	10.7
Social injustice	11	9	13.3
Total	75	75	100

Source: Primary Data

The table 1.3 gives the prominent causes of stress felt by the employees of SBI and ICICI banks during the period of study, it is noted that 31% of employees felt that the customers grievances is the prominent causes of stress, 44.7% of employees of SBI and ICICI felt very stressful because of their work environment, 10.7% of employees in SBI and ICICI felt that NPA management is the core cause of stress and 13.3% of employees are facing stressful situation due to social injustice.

TABLE 1.4

EMPLOYEE'S OPINION ON DIFFERENT TYPE OF STRESS

Stress	Rank										No.of employees	
	1		2		3		4		5			
	SBI	ICICI	SB I	ICIC I	S BI	ICICI	SB I	ICICI	SB I	ICICI	SBI	ICICI
Family problem	5	11	20	11	21	13	13	16	16	24	75	75
Social problem	15	10	11	13	10	18	24	19	15	15	75	75
Psychologi cal	17	9	10	16	6	13	15	18	27	19	75	75
Personnel problem	14	13	21	24	22	17	7	8	11	13	75	75
Official problem	24	32	14	11	15	14	16	14	6	4	75	75

Source : computed Data

Table 1.4 explains opinion of employees of SBI and ICICI on different types of stress. In case of SBI employees, psychological problem creates more stress to 27 employees and 24 employees are affected by official problem. In case of ICICI employees, official problem creates more stress to 32 employees and 24 employees are affected by personnel problem and family problem.

TABLE 1.5

**ASSOCIATION BETWEEN TYPE OF BANK AND THE CAUSES OF STRESS
FACED BY THE RESPONDENTS.**

Causes of stress	Mean score among stress		F-values	Level of significant
	SBI	ICICI		
Ineffective management	3.4000	3.3460	0.7730	Not significant
Inability to meet financial targets	3.4000	3.3600	0.8125	Not significant
Inability to satisfy the customer expectation	3.3600	3.3200	0.0051	Significant
Inability to recover NPA	3.3067	3.5067	0.2970	Significant
Excessive responsibility and	3.4933	3.4800	0.9440	Not significant

Accountability				
Insufficient of details	3.3600	3.1200	0.1861	Significant
Lack of money supply	3.6267	3.0400	0.1933	Significant
Changes in Government policy	3.6000	3.5200	0.6369	Not significant
Making urgency in banking during the peak hours	3.6667	3.8267	0.3497	Significant
More crowd during the closing of the Accounting period	3.5867	3.8533	0.1720	Significant
Non-compliance of record details by the senior citizen	3.3733	3.4400	0.7133	Not significant
Non-payment of dues by the customer	3.6400	3.5600	0.6555	Not significant
Interference of politicians	3.3733	3.3467	0.8938	Not significant
Extension of working hours for bank employees	3.6933	3.5467	0.3869	Significant
Work load given by top level authorities	3.7600	3.7600	1.0000	Not significant
Illiterate customers gives more stress to the employee	3.2533	3.0533	0.3009	Significant
Improper maintenance of account details by the bank	3.0133	3.0800	0.7362	Not significant
Non-availability of software package in the system	2.7200	3.3333	0.0011	Significant
Network problem due to natural calamities	3.3067	3.3200	0.9376	Not significant
Incorrect password usage in next system usage behavior reaction with bank employee	2.8267	3.6133	0.0880	Not significant
Inability to clarify the customers due to network problem	3.1867	3.4667	0.1283	Significant
De-monetization	3.8667	3.6267	0.2084	Significant

Sources: computed data

Table 1.5 reveals that mean value of SBI is greater than ICICI in respect of ineffective management, financial targets, satisfying the customer expectation, responsibility

and accountability, insufficient details, lack of money supply, changes in government policy, non- payments of dues by the customers, interference of politicians, working hours of bank employees and de-monetization.

It further explains that on the basis of mean value of ICICI respondents employees are frequently facing stress during peak hours, inability to record details given by senior citizens, Inability to clarify the customers due to network Improper maintenance of account details by the bank, Incorrect password usage in next system usage behavior reaction with bank employee, More crowd during the closing of the Accounting period and Inability to recover NPA

FINDINGS :

- 55.3% of the respondents are male and 48.7% of the respondents belong to below 20 years of age.
- Majority of the respondents (69.3%) are married respondents and 77% of the respondents are graduate and post graduate.
- 56% employees of SBI out of 75 employees opined that official problem and psychological problem are the main causes of stress.
- 92.7 % of the employees of SBI and ICICI are not enjoying good relationship with their superiors and subordinates.
- 30% of the employees of select banks are unable to attain the financial targets because of dealing with non-co-operative customers,22.7% of employees of select banks could not attain the financial target because of increase in working hours.

SUGGESTIONS:

The researcher offers the following suggestion based on findings of the study

- The select banks has to re-define the work culture in the banks to reduce the occurrence of stress . the bank may allocate the work according to the experience of the bank officials , their performance has to be recognized and rewarded irrespective of their designation and experience.

- Effective and adequate alternative arrangements has to be made at the time of crisis and peak hours to reduce the stress among the employees of SBI and ICICI.
- Financial targets must be fixed by SBI and ICICI after analyzing the economic condition prevailing in the region and after assessing the capability of the personnel to reduce the occurrence of stress among their employees.

CONCLUSION

Every human being should possess good physique and mental well- being bank employees are no exception to this rule. They have to work in a cool and congenial climate to satisfy the public and to improve the economy of our country. The select banks SBI and ICICI are providing all sophisticated modern facilities by introducing E- banking at all their branches and the same has to be monitored effectively to add the convenience to the banker as well as to the customer.

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