



A STUDY ON EMPLOYEES JOB STRESS IN PRIVATE BANKING SECTORS WITH SPECIAL REFERENCE TO MADURAI DISTRICT

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Abstract-Stress management can be defined as intervention planned to decrease the force of stressors in the administrative center. These can have a human being focus, aimed at rising an individual's ability to cope with stressors. Stress is also defined as a response to a modify or damage. The change or damage can be first and foremost considerable, such as having a sickness or grievance. It can also be primarily affecting, such as being troubled, disappoint, worried, or disheartened. Since managing stress is such a big topic, I am forecasting to cover it over numerous columns. In This paper, I'll cover some preliminary concepts. Over the next numerous columns, I'll envelop some of the valuable stress management tackle and techniques that I have seen as especially supportive for people who have working in banking sector. Every person has lots of undersized stresses every day, for example, getting jammed in traffic, tumbling a plate, having a light bulb burn out when you need it, or having a disagreement with a relations constituent. By themselves, these stresses do not do much harm. But if a set of little stresses add up, the get-together can feel like a huge amount of stress.

Key Words - Bank Employee, job stress, causes of stress, attributes initiatives, disagreement, illness and banking sector.

I. INTRODUCTION

Stress management is the amelioration of stress and especially chronic stress often for the purpose of improving everyday functioning. Stress produces numerous symptoms which vary according to persons, situations and severity. These can include physical health decline as well as depression. Modern life is full of hassles, deadlines, frustrations and demands. For many people, stress is so commonplace that it has become a way of life. Stress isn't always bad. In small doses, it can help you perform under pressure and motivate you to do your best. But when you're constantly running in emergency mode, your mind and body pay the price.

If you frequently find yourself felling frazzled and overwhelmed, it's time to take action to bring your nervous system back into balance. You can protect yourself by

learning how to recognize the signs and symptoms of stress and taking steps to reduce its harmful effects.

Stress is a normal physical response to events that make you feel threatened or upset your balance in some way. When you sense danger – whether it's real or imagined – the body's defenses kick into high gear in a rapid, automatic process known as the "fight-or-flight" reaction, or the stress response.

A. Important Stress Causing Issues, Characteristics And Traits

While each person is different and has different events and issues that cause stress, there are some issues that almost universally affect people. These are the stressors you most want to understand and take measures to prevent.

- Feeling out of control,
- Felling direction-less,
- Guilt over procrastination or failing to keep commitments,
- More commitments than time,
- change, especially changes you didn't initiate or institute,
- uncertainty, and
- high expectations of self.

B. Many Health Problems Are Caused Or Exacerbated By Stress, Including

- Pain of any kind
- Heart disease
- Digestive problems
- Sleep problems
- Depression
- Obesity
- Autoimmune diseases
- Skin conditions, such as eczema

C. Am I In Control Of Stress Or Is Stress Controlling Me?

- When I feel agitated, do I know how to quickly calm and soothe myself?
- Can I easily let go of may anger?



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- Can I turn to others at work to help me calm down and feel better?
- When I come home at night, do I walk in the door feeling alert and relaxed?
- Am I seldom distracted or moody?
- Am I able to recognize u[sets that others seem to be experiencing?
- Do I easily turn to friends or family members for a calming influence?
- When my energy is low, do I know how to boost it?

D. Causes Of Stress Top Ten Stressful Life Events

- Spouse's death
- Divorce
- Marriage separation
- Jail term
- Death of a close relative
- Injury or illness
- Marriage
- Fired from job
- Marriage reconciliation
- Retirement

E. Stress Warning Signs And Symptoms Cognitive Symptoms

- Memory problems
- Inability to concentrate
- Poor judgment
- Seeing only the negative
- Anxious or racing thoughts
- Constant worrying

F. Emotional Symptoms

- Moodiness
- Irritability or short temper
- Agitation, inability to relax
- Feeling overwhelmed
- Sense of loneliness and isolation
- Depression or general unhappiness

G. Physical Symptoms

- Aches and pains
- Diarrhea or constipation
- Nausea, dizziness
- Chest pain, rapid heartbeat
- Loss of sex drive
- Frequent colds

H. Behavioral Symptoms

- Eating more or less

- Sleeping too much or too little
- Isolating yourself from others
- Procrastinating or neglecting responsibilities
- Using alcohol, cigarettes, or drugs to relax
- Nervous habits (e.g. nail biting, pacing)

I. Effects Of Stress

Stress is difficult for scientists to define because it is a highly subjective phenomenon that differs for each of us. Things that are distressful for some individuals can be pleasurable for others. We also respond to stress differently. Some people blush, some eat more while others grow pale or eat less. There are numerous physical as well as emotional responses' as illustrated by the following list of some 25 common signs and symptoms of stress.

1. Frequent headaches, jaw clenching or pain ,
2. Gritting, grinding teeth
3. Stuttering or stammering
4. Tremors, trembling of lips, hands
5. Neck ache, back pain, muscle spasms
6. Light headedness, faintness, dizziness
7. Ringing, buzzing or "popping sounds
8. Frequent blushing, sweating
9. Cold or sweaty hands, feet
10. Dry mouth, problems swallowing
11. Frequent colds, infections, herpes sores
12. Rashes, itching, hives, "goose bumps.
13. Unexplained or frequent "allergy" attacks
14. Heartburn, stomach pain, nausea
15. Excess belching, flatulence
16. Constipation, diarrhea
17. Difficulty breathing, sighing
18. Sudden attacks of panic
19. Chest pain, palpitations
20. Frequent urination
21. Poor sexual desire or performance
22. Excess anxiety, worry, guilt, nervousness
23. Increased anger, frustration, hostility
24. Depression, frequent or wild mood swings
25. Increased or decreased appetite

II. OBJECTIVES

- To examine the relationship between employee's job stress and their involvement organizational works.
- To analyze the various factors of personal stress and its effect on work environment
- To study the factors that contribute stress in the work environment
- To whether compensation has an effects on increased level of Job Stress among employees.
- To measure how much Job Stress plays a function in increasing disappointment among employees



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III. LITRATURE REVIEW

A number of researchers have defined stress in different words such as, Kazmi, Amjad, and Khan, 2008 have defined stress as “a change in one’s physical or mental state, in other words disturbance or imbalance from normal state. Stress is caused disturbed events in work environment, social environment, and in routine life (work, family and social life) and also caused by emotional, psychological, mental and physical illness”. Moreover, “Stress comes from any situation or circumstance that require behavioral adjustment any change either good or bad is stressful or whether it’s positive or negative change, the physiological response is same” (W. Colligan and M.Higgins, 2010).

Job stress can arise from different environment of work like organizational or situational stress it is from the characteristics of the workers themselves i.e. dispositional stress (Riggio, 2003). Stress is a natural lesson in the life and every employee even executives and managers should be effected from this issue. according to survey about 100 million workdays are being affected due to stress problem among employees and nearly 50% - 75% due to disease cause stress (Bashir).

Absence and loss of employment are major cause of job stress In the organization. the ratio increase day after day because of organisation enviornment. they were the main hurdles of achieving goals and performance (Treven 2002).

Employers need to be aware of how the population (organization) is changing with respect to age. For Example, the new trends in the banking industry show an inclination towards more hiring of young and fresh business graduates. So in near future, most jobs, even top-level executives would be young people. This also poses another issue that young individuals are more aggressive and sensitive so they are more likely to fall prey to Job Stress. Qianqian Du et,al,(2009)

Joanna.L.Y .Ho.et,al,(2004) investigates the relationship between compensation benefit of employees on the basis of performance. Compensation relates with performance of employee in the organization accordingly show high performance as well as low performance of the employee.

Income has a major impact on the living standard of an individual. In reality, if this is said that it is the decider of the life-style of any individual, it would not be wrong. Income has also relationship with family life cycle which actually moulds the spending pattern of a family. Different researches have shown that the person with high income is having a different style of spending than low income groups’ persons. If a person has a family to support and the number of households is large, then his only criteria of selection of a job would be the money

which he would receive. So, any such individual who is being paid less whereas, his expenditure is more, he would eventually experience Job Stress. Kiridaran Kanagaretnam et,al(2001).

Jhanzeb Shah,et,al,(2007) culture create society and exchange views. its changes from generation to generation. human nature changes fill the individual gap. culture changes individual behavior also. The symbols may be intangible (attitudes, beliefs, values, language) or tangible (tools, housing, products works of art). Cultures do change over time. Every organization has its own distinct culture. If an employee fails to comply with the organizational norms and culture, he would be proving himself one odd against all so he would be more prone to have stress at his work place.

An individual making a shift from one organization to another has to be flexible enough so as to absorb and mould himself in the new organization’s culture. Executives must also be alert to these changes so they can adjust their planning to be in step with, or even a little ahead of, the times to not let employees to be affected by cultural factors.

Alejandra et,al,(1996) Working conditions also poses a lot of pressure over employees. The space they are provided for work, the lights and air in the room, sitting arrangement, the relationship that the employee shares with his peers, subordinates and boss are all the factors that affect the employee retention as these things become a cause of stress for an employee.

(Patiraj kumara et,al) The performance is measured on the basis of skill and motivation level of the individual employee. Due to this approach it easily evaluates the employee in the organization. It show Job Stress and personal life stress are different approaches. They are positively correlated with each other.

IV. TOOL OF DATA COLLECTION AND RESEARCH QUESTION

The questionnaire where Distributed to the banking employees direct testing was surveyed primarily by administrating the questionnaire on around 100 numbers of respondents. The particular information was composed from the banking employees at all three levels in Banking sector. Interviews were conducted with the employees for assembly the various in sequences on their preparedness about their Bank (association) and the troubles which they face both directly and indirectly in the release of their everyday jobs. The respondents were interview on the issues touching the stress levels of the workers, bang of relations pressures on their employment, expectations from their responsibility, up to what level they are happy and likely suggestions for



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overcoming the adversities of stress by evaluating the individual initiatives and managerial initiatives.

V. ANALYSIS OF DATA

The data will be analyzed to determine any differences between the stress levels of employees and their impact on reducing stress.

VI. RESULTS AND DISCUSSIONS

- This paper also includes an analysis of data collected by representing it in tabular form along with interpretations.
- The information collected were analysed for arriving at proper conclusion on the topic.

PERCENTAGE OF RESPONDENTS WHO FELT THAT THEY WERE STRESSED

Category	Percentage
Stressed	96
Not Stressed	04

Table No: 1 Category % of Respondents

From the table 1, it indicates that majority of the respondents working in private sector banks were stressed, whereas only few respondents felt that they were not stressed.

Category % of Respondents

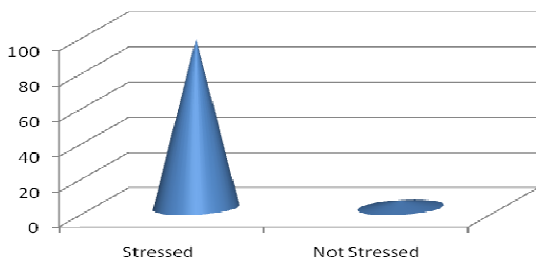


Figure No: 01 Category % of Respondents

CAUSES OF STRESS RESPONDENTS IN PERCENTAGE

Causes of Stress	Respondents in percentage
Work overload	22
Lack of Acceptability	06
Time Management	10

Lack of Support	05
Feeling of Inequality	09
Job Difficulty	13
Inadequacy of Role Authority	04
Impatient customer	18
Stress due to technological problem	18

Table No:02 CAUSES OF STRESS RESPONDENTS IN PERCENTAGE

From Table 2, it is inferred that major causes of stress among the bank employees are excess of work load [21%] and lack of cooperation among the impatient customer [17%]. Hence it was found that employees felt that they were facing severe work pressure, as they were expected to handle multiple roles and responsibilities. Time stress is created by a real or imaginary deadlines; encounter stress is created by contact with other people [both pleasant and unpleasant], and in this study, the employees suffer from stress because of lack of support from the management and colleagues.

CAUSES OF STRESS RESPONDENTS IN PERCENTAGE

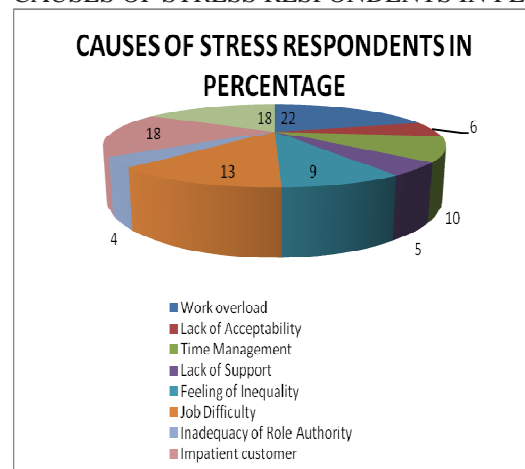


Figure No: 02 CAUSES OF STRESS RESPONDENTS IN PERCENTAGE

VARIOUS ATTRIBUTES OF STRESS VARIOUS ATTRIBUTES OF STRESS % OF RESPONDENTS

Various Attributes	% of Respondents
Communication Gap	16
Lack of skills	04
Work Life Imbalance	40
Work Environment	20
Unmatched Expectations	05
Economic Status	08
Resource Inadequacy	09



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Table No : 3 VARIOUS ATTRIBUTES OF STRESS
VARIOUS ATTRIBUTES OF STRESS % OF
RESPONDENTS

The above table No.3 depicts the various attributes related to stress; work life imbalance is one of the major attribute which contribute to stress for an employee. This can be regarded as a factor building up stress because a lot of employees complained that they were unable to balance both the personal and professional fronts successfully. Extra work pressures and demands from work environment at times led to neglect of personal front.

VARIOUS ATTRIBUTES OF STRESS

VARIOUS ATTRIBUTES OF STRESS % OF RESPONDENTS

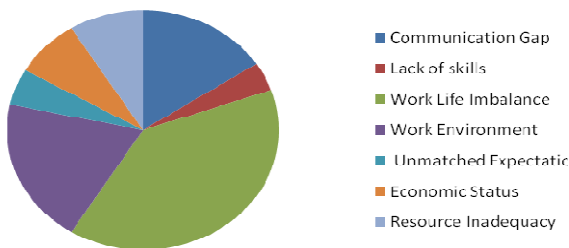


Figure No: 3 VARIOUS ATTRIBUTES OF STRESS
VARIOUS ATTRIBUTES OF STRESS % OF
RESPONDENTS

INITIATIVES FOR HANDLING THE STRESS LEVELS OF THE BANK EMPLOYEES

Initiatives of Stress	% of Respondents
Good Ambience	16
Recognition	18
Continuous Training	13
Effective Communication	15
Program on stress management	15
Meditation	23

Table No: 4 INITIATIVES FOR HANDLING THE STRESS
LEVELS OF THE BANK EMPLOYEES
INITIATIVES OF STRESS % OF RESPONDENTS

From the above table no.4, it is interpreted that Meditation form an integral part of the science of Yoga, has a direct, positive impact on the mind giving it the strength and power to resist stress. Moreover, around 18 percent of the respondents expected that they required recognition as acknowledging people's value is especially important in times of stress. Based on the analysis; the initiatives taken by the banks to reduce stress are by providing good ambience,

continuous training, proper communication and conducting effective stress management programmes.

VII. FINDINGS OF THE STUDY

- About 97 % of the respondents understood that they face high level of stress, which may be due to both professional and personal reasons
- The respondent were overburdened with work load in their work place
- Work life imbalance is one of the major attribute which contribute to stress for an employee.
- The researcher identified few initiatives for effectively handling stress. Meditation was found to be the essential part of living to decrease stress.

VIII. IMPLICATION OF STRESS

- Physical problems and health problems like heart diseases, ulcers, arthritis, increased frequency of drinking and smoking, cardiovascular, gastrointestinal, endocrine and other stress related disorders
- Psychological and behavioural problems: psychological problems like change of moods, inferiority complex, widespread resentment, reduced aspirations and self esteem, reduced motivation and job skills,
- Organisational: job dissatisfaction, behavioural problems, production turn over, increased absenteeism, increased accidents, lower productivity,

IX. SUGGESTION AND RECOMMENDATIONS

1. Help someone else by volunteering.
2. Have lunch or coffee with a co-worker.
3. Call or email an old friend.
4. Go for a walk with a workout buddy.
5. Schedule a weekly dinner date
6. Take a class or join a club
7. Organize a Stress Management Program that focuses on different leave categories of employee's at all hierarchical level.
8. Take adequate steps to redesign jobs, which are taxing to employees' abilities and capacities.
9. Adequate role clarification to be made whenever necessary to eliminate role ambiguity.
10. Introduce more jobs leaning training program, which get better employee's talent and their self-confidence to work successfully.
11. Encourage open channel of communication to deal work related stress.
12. Undertake stress audit at all levels in the organization to identify stress area improving conditions of job and alleviating job stress.



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13. Introduce 'Pranayam' (Brain Stilling and control of Vital Force) as a holistic managerial strategy to deal with occupational strategy.
14. Offer counseling on work associated and personnel troubles and support from a team of happiness health and counseling staff.
15. Attractive system of reward and recognition of good work.

X. CONCLUSION

The difficulty of stress is to be projected and understandable in the banking sector. A mainstream of the workers face severe stress- associated ailments and a lot of psychological problems. Hence, the administration must take quite a lot of initiatives in helping their workers to overcome its unsuccessful consequence. 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. The efficiency of the employment strength is the majority important aspect as far as the success of an organisation is troubled. The productivity in turn is dependent on the psychosocial well being of the employees. In an age of extremely self-motivated and competitive world, man is open to the elements to all kinds of stressors that can influence him on all realm of life. An increasing significance of interventional strategies is felt more at organisational altitude. This meticulous investigate was planned to study the impact of occupational stress on Non-Nationalized Bank employees. Even though confident confines were met with the study, every effort has been made to make it much inclusive.

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