

# A Study on Job Stress and Employee Performance with Special Reference to Private Banking Sector, Kanyakumari District

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## ABSTRACT

Everyday job position Stress is establishing a main considerable for employees and the organizations, it has become a Segment 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. Stress is upset in the body's balance due to physical, mental or emotional stimuli. Stress obvious itself in different ways including tiredness, chronic headaches, upset, heartattack, low self -esteem and decrease forward drive to achieve productivity. Such adverse reactions are seen to contribute mental and physical illness for which for which some deeds and order place a duty of care on employers to protect their employees.

**Keywords:** Job Stress, Employee Performance, Banking Sectors

## 1. INTRODUCTION

Job stress effects co-workers ,and Employees and Customers who might affected in the working place environment Stress comes high work promotion ,not satisfied in working area defines occupational stress as “the harmful physical and emotional response that occurs when the requirements of the job do not match with the capabilities, resources or needs of the worker”. Schuler also identifies seven categories of work stressors in organizations like job qualities, relationships, organizational structure, physical qualities, career development, change and role in the organization. The determined effects of occupational stress range from sleep disturbance, poor concentration, irritability, and low morale, poor peer relationship major problems like cardiovascular diseases,

Musculoskeletal disorders and psychological disorders .Work place stress is not same for everyone. Stress may differ from person to person. It depends on personality and the way of reactions to pressure. There is no single source of work relate stress. But, it can be generated by sudden, unexpected pressures. It is often the result of a combination of disappointments and stressful factors that build up over time .Generally the stress emotional feeling is work overload. makes us wonder whether one can really cope with the pressure. Anything that creates a challenge or a threat to the wellbeing is a stress. In some cases stress may good for well- being. But in some other it would make life dull, monotonous and feel meaningless. However, the stress weakens both mental and physical health.

**Statement of the problem:** In recent time the banking sector has undergone several changes such an increase in competition, introduction of new technology etc. Due to these changes the employees in banking sector are experiencing high level of stress. Stress is becoming a major issue and a matter of concern for employees and organization. Interest will be high when compared to the other bank. Stress is high to the health problem in work place stress affects the employee's brain their about the work performance. It is a main cause for employee absenteeism and turnover. Stress in the work places reduces productivity and increase management pressure. Work place stress affects the performance of brain including functions of work performance such as memory, concentration and learning.

**Objective of the study:** To explore the stress related problems encountered by employees in banking sector with special reference to Kanyakumari District

**Hypothesis of the study:**

**Null Hypothesis H0:** There is no significant relationship between physical problem and job stress.

**Alternate Hypothesis H1:** There is significant relationship between physical problem and job stress.

## 2. RESEARCH METHODOLOGY

For accomplishing the research objective both primary and secondary data were collected. The primary data was based on systematically prepared questionnaire forms. The secondary data is comprised mainly of published data includes data from textbook, journals, management reports seminar papers, travel books, newspapers.

**Sampling Design:** There are totally 38 private Banks, which has been taken by the researcher through census method. The respondents are employees. The data for the study had been collected from the sample size of 273 employees out of 10,213 employees. The researcher used simple random sampling for selecting the employees from these 38 private banks.

## 3. DATA ANALYSIS AND INTERPRETATIONS

**Table.1. Personal profile of the employees**

Demographic Factors	No. of Employees	Percentage
Male	181	66
Female	92	34
<b>TOTAL</b>	<b>273</b>	<b>100</b>

Source: Primary Data

The table shows that 66 per cent of the workers are male and the remaining 34 percentage of the workers are female employees. Most of the employees are male employees were appointed in the private banks as the female employees may not be able to work for long duration of working hours.

Below table indicates that 32 per cent of the employees belongs to the age group 20-30 years, 27 per cent of the employees' among to the age group 31-40 years, 24 per cent of the employees among the age group 41-50 years, 18 per cent of the employees belongs to the age group 51-60 years. Majority of employees are between the age group 20-30, who were appointed in the private banks after their completion of degree

**Table.2.Age wise distribution of the sample respondent**

Age( in years)	No. of Employees	percentage
20-30	86	32
31-40	73	27
41-50	65	24
51-60	49	18
<b>Total</b>	<b>273</b>	<b>100</b>

**Table.3.Marital status distribution of the sample respondent**

Marital Status	No. of Employees	Percentage
Married	197	72
Un married	76	28
<b>Total</b>	<b>273</b>	<b>100</b>

The table shows that 72 per cent of the employees belonging to married category and 28 per cent of employees constitute un-married category. It is identified that lot of employees were married because their earning in the private banks may be high and thus can able to manage and run the family.

The below table shows that 40 per cent of the employees are Under Graduates, and 26 per cent of employees Post Graduates and 18 per cent of the employees are not Graduated they have only completed higher secondary and 8 per cent of the employees educated up to SSLC, and 7 per cent of the employees educated others qualification such as engineering, computer courses etc. Majority of employees were under the qualification of graduation because in private banks it is not necessary /compulsory to have higher qualification.

**Table.4.Educational Classification distribution of the sample respondent**

Educational Qualification	No of Employees	Percentage
SSLC	23	8
H.S.C	50	18
UG	108	40
PG	72	26
Others	20	7
<b>Total</b>	<b>273</b>	<b>100</b>

**Table.5.Work experience distribution of the sample respondent**

Work Experience (in years)	No. of Employees	percentage
Less than 5	117	43
5 to 10	77	28
10 to 15	14	5
15 to 20	40	15
More than 20	25	9
<b>Total</b>	<b>273</b>	<b>100</b>

The table shows that 43 per cent of the employees have less than 5 years' experience, and 28 per cent of employees have 5 to 10 years' experience, 15 per cent of the employees have 15 to 20 years' years' experienced and 9 per cent of the workers have More than 20 years, and 5 per cent of the workers have 10 to 15 years. It was identified that majority of the employees having less than 5 years of experience, and only 5 per cent of the employees having 10 to 15 years of experience because it is not a permanent job so the employees move on in search of further better jobs.

**Table.6.Working hours distribution of the sample respondent**

Working Hours	No .of Employees	Percentage
8 hours	156	57
10 hours	27	10
More than 10 hours	90	33
<b>Total</b>	<b>273</b>	<b>100</b>

The table shows that 57 per cent of the employees working in 8 hours and 33 per cent of the employees working in 10 hours, 9.9 per cent of the employees working in more than ten hours. It shows that majority of employee's working hour is normal working hours that is 8 hours. Few employees working more than 8 hours because they are given with over burden of work due to the young age and Fresher.

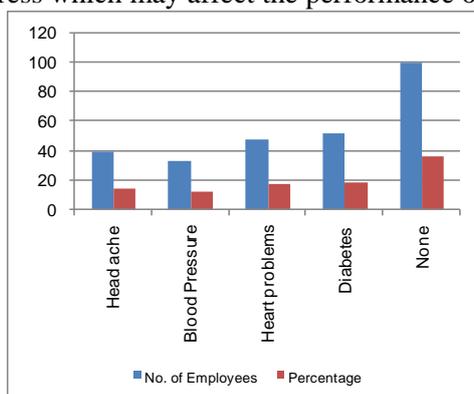
**Physical Stress related disease:** When there is too much of stress some physical problems might occur. The employees were asks to state whether they suffer from Head ache, Blood pressure, Heart problems, Diabetes. The data collected from the employees are presented in Table.

**Table.7.physical stress related disease**

Physical Stress related disease	No. of Employees	Percentage
Head-ache	40	15
Blood Pressure	33	12
Heart problems	48	18
Diabetes	52	19
None	100	37
	<b>273</b>	<b>100</b>

**Source: Primary data**

Above Table shows that 37 per cent of the employees have not received any physical stress related disease none, 19 percent of the employees have diabetes, 18 per cent of the employees have heart problems, 15 per cent employees have head-ache, 12 per cent of the employees have blood pressure. It has been inferred that 37 per cent of the employees have not received any physical stress related disease. This show, most of the employees have not experienced any physical stress which may affect the performance of the employee.



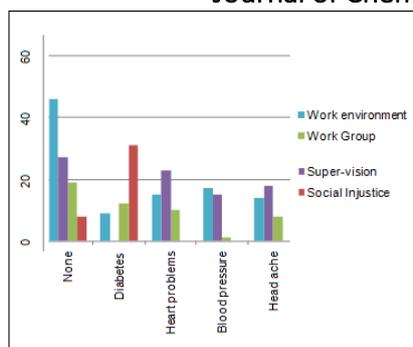
**Figure.1.Physical Stress Related Disease**

**Table.8.Chi square for significant relationship between physical problems and job stress**

Job stress	Physical problems					Total	Chi square	P value
	Head ache	Blood pressure	Heart problems	Diabetes	None			
<b>1.Work environment</b>	14 (13.9) [35.0]	17 (16.8) [51.5]	15 (14.9) [31.2]	9 (8.9) [17.3]	46 (45.5) [46.0]	101	136.239	0.000
<b>2.Super-vision</b>	18 (21.7) [45.0]	15 (18.1) [45.5]	23 (27.7) [47.9]	0 (0.0) [0.0]	27 (32.5) [27.0]	83		
<b>3.Work Group</b>	8 (16.0) [20.0]	1 (2.0) [3.0]	10 (20.0) [20.8]	12 (24.0) [23.1]	19 (38.0) [19.0]	50		
<b>4.Social Injustice</b>	0 (0.0) [0.0]	0 (0.0) [0.0]	0 (0.0) [0.0]	31 (79.5) [59.6]	8 (20.5) [8]	39		
<b>Total</b>	<b>40</b>	<b>33</b>	<b>48</b>	<b>52</b>	<b>100</b>	<b>273</b>		

**Source: Primary Data**

Since the p value is less than 0.01, the null hypothesis is rejected at 1 per cent level of significance. Hence concluded that there is association between Physical problem and Job stress among the employees in banking sectors.



**Figure.2. Job Stress**

#### Findings of the study:

- More than half of the employees have stress in their job, 36 percent of the employees do not have stress in their job. It has been inferred that most of the employees have stress in their job. Most of the employees feel that they have stress towards technological problems, computation errors, delayed data entry etc.
- The physical and mental stress affects their job, 18 per cent of the employees have physical stress in their job, and 13 percent of the employees have mental stress in their job. It has been inferred that most of the employees have physical and mental stress in their job. Due to work load and increased working hours, some employees suffer from head ache, and some other problem. Most of the senior employees suffer from mental stress related problem like depression, hypertension etc.
- Employees recognize the stress due to Tension is 40 per cent, 33 per cent of the employees recognize the stress in head ache, 16 per cent of the employees recognize the stress in Decrease energy, and 11 percent of the employees recognize the stress in Anxiety. It has been inferred that Tension recognizes more stress.
- The per cent of employees who said the stress increase in recent years is 73, 27 do not have stress increase in recent years. It has been inferred that most of the employees have stress increase in recent years. One of the major reasons for increased stress is due to technological advancement in which most of the employees fail to adapt it. Any banks failed to create a the new innovation

#### Suggestions:

- As most of the employees feels that their job is fully stress related, the management should effectively take the decision about job pressure, heavy work load, working hours, anxiety etc. Some kind of activities or programs can be arranged to motivate the employees of bank industry.
- Most of the employees have physical and mental stress. Hence balancing between family life and work life is being important to employees. It influence the presentation of employees Banking sector can take effective measures on reducing the stress of employees and there-by improving the performance of employees.
- Since most of the employees stress has increased in the recent years due to change in technology, proper training has to be given regarding the new technological updates. The usage of computes has to be made easier by providing new fast computers with good screen resolutions.
- Since most of the employees work after their normal work timings and even work on holidays, it affects their family life. Hence a proper balance has to be created as to finish their work on time, the superiors must maintain a friendly relationship with their subordinates, so that the employees will be motivated and not get discouraged.

#### 4. CONCLUSION

Stress is a common, every day event. In the present Day stress in the work places is more, this is unavoidable. Much of the stress at work is caused not only by work overload and time pressure but also by lack of rewards and praise, and more importantly, by not providing individuals with the self- sufficiency to do their work as they would like, most of the employees were not satisfied with the grievance handling procedure of the bank.

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