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A STUDY ON OCCUPATIONAL STRESS AMONG BANK EMPLOYEES IN TIRUCHENDUR TALUK

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ABSTRACT

Occupational stress is psychological stress related to one's job. Occupational stress often stems from pressures that do not align with a person's knowledge, skills, or expectations. Job stress can increase when workloads are excessive. Occupational stress can occur when workers do not feel supported by supervisors or coworkers, feel as if they have little control over work processes, or find that their efforts on the job are incommensurate with the job's rewards. The main objectives of the study, is to identify the current level of stress and job related stressors to the employees at banks. Both primary data and secondary data were used for the study. Only 79 private bank employees have selected as sample by using random sampling method. Primary data were collected by using questionnaire method. Collected data have analyzed by using SPSS Package tools like percentage, mean, Independent T Test and Chi- Square test.. It was found from the study that majority of the bank employees (41.8%) are rarely stressed in their job. Finally it concluded that, Bank should give good work environment, reasonable pay and allowances to their employees in order to give stress free environment to them to increase their productivity.

Keywords: Bank – Job stressor – Employee – Stress - Stress Coping Strategy

INTRODUCTION: Occupational stress is psychological stress related to one's job. Occupational stress often stems from pressures that do not align with a person's knowledge, skills, or expectations. Job stress can increase when workloads are excessive. Occupational stress can occur when workers do not feel supported by supervisors or coworkers, feel as if they have little control over work processes, or find that their efforts on the job are incommensurate with the job's rewards. Occupational stress is a concern for both employees and employers because stressful job conditions are related to employees' emotional well-being, physical health, and job performance. A number of disciplines within psychology are concerned with occupational stress including clinical psychology, occupational health psychology, human factors and ergonomics, and industrial and organizational psychology. In this research article the researchers have made an attempt to study about the "A study on Occupational Stress Among Bank Employees in Tiruchendur Taluk.

LITERATURE REVIEWS

Mohd Abass Bhat in his research article entitled that "Occupational Stress Among Bank Employees: An Empirical Study", he analyze that the Stress is a universal element and individuals in every walk of life have to face it. The employees working in different organizations have to deal with stress. Especially Bankers are under a great deal of stress due to many antecedents of stress .Stress is one of the most common work-related health problems in J&K. This empirical study examines work-related stress as an issue of industrial relations. It outlines the various sources of Job stress. This study gauges the level of rganizational stress present in the banking sector of Kashmir. This study mainly focuses on the antecedents of job stress that is work life balance, work overload, employee relationships at workplace, job control and job characteristics. Information obtained from this study is expected not only to contribute to stress literature, but also to help in creating appropriate legal provision in stress management for the banks Key words Occupational Stress Job control, Overload, BankEmployees.

Arslan Khalid, Fang pan, et al., in their research article entitled " The Impact of Occupational Stress on Job Burnout Among Bank Employees in Pakistan, With Psychological Capital as a Mediator, Job burnout is a major issue for workers in the banking sector. Many employees report feeling exhausted and want to leave their jobs due to the extra pressure and workload from their superiors and clients. They also report not being well compensated for their hard work, which they believe they do to provide the best service to their clients. A cross-sectional study was made in various banks in different cities of Pakistan. An adapted questionnaire, including the effort-reward imbalance scale, psychological capital, and Maslach burnout inventory general survey were used to collect data from 1,778 male and female bank employees. They found that, here was a significant and positive relationship between extrinsic effort and over-commitment on the one hand, and emotional exhaustion and depersonalization on the other. It was also found that reward was negatively associated with emotional exhaustion and depersonalization. However, reward had a positive association with personal accomplishment. There was a gender difference in the mediating effect of psychological capital on stress at work and job burnout.

FRAMED OBJECTIVES

To analyze the "A study on Occupational Stress among Bank Employees in Tiruchendur Taluk the following objectives have framed.

- ❖ To assess current level of stress among employees at banks in Tiruchendur Taluk.
- ❖ To identify the situation that causes stress among employees at banks in Tiruchendur Taluk.
- ❖ To exhibits various stress coping strategy used by the bank employees in Tiruchendur Taluk.
- ❖ To give viable suggestions to the banking sector to develops stress less working conditions among employees.

STATEMENT OF THE PROBLEM

The authors have formulated the following research questions to analyze the "A study on Occupational Stress among Bank Employees in Tiruchendur Taluk.

- ❖ What is the current level of stress among employees in banks?
- ❖ What are the situations that cause stress among bank employees?
- ❖ What are the stress coping strategies that used by the bank employees?

METHODOLOGY FORMULATED

Both primary data and secondary data were used for the study. Only 79 bank employees have selected as sample by using random sampling method. Sample respondents were selected from both private and public sector banks. For effective analysis and easy understanding the data were tabulated. Primary data were collected by using questionnaire method. Collected data have analyzed by using appropriate statistical tools like, percentage analysis, mean score, chi square test, T – Test etc. Secondary data have collected by using various web sites.

HYPOTHESES OF THE STUDY

The authors formulated the following hypotheses for testing the significance of the objectives.

- ❖ H₀: There is no mean difference between Marital Status and level of stress of among bank employees
- ❖ H₁: There is a mean difference between Marital Status and level of stress of among bank employees
- ❖ H₀: There is no association between Gender and frequency of stress feel by the bank employees.
- ❖ H₁: There is a association between Gender and frequency of stress feel by the bank employees.

ANALYSIS AND INTERPRETATION

TABLE: 1
DEMOGRAPHIC PROFILE OF THE RESPONDENTS

S.No	AGE	NO OF THE RESPONDENTS	PERCENTAGE
1	Below 25	16	20.3
2	25 – 35	38	48.1
3	35 – 45	13	16.5
4	Above 45	12	15.2
TOTAL		79	100

S.NO	EDUCATIONAL QUALIFICATION	NO OF THE RESPONDENTS	PERCENTAGE
1	Graduates	35	44.3
2	Post Graduates	27	34.2
3	Professionals	10	12.7
4	Others	7	8.9
TOTAL		79	100
S.NO	GENDER	NO OF THE RESPONDENTS	PERCENTAGE
1	Male	32	40.5
2	Female	47	59.5
TOTAL		79	100
S.NO	WORK EXPERIENCE	NO OF THE RESPONDENTS	PERCENTAGE
1	Below 5 Years	27	34.2
2	5 Years - 10 Years	28	35.4
3	10 Years - 15 Years	13	16.5
4	Above 15 Years	11	13.9
TOTAL		79	100
S.NO	MARITAL STATUS	NO OF THE RESPONDENTS	PERCENTAGE
1	Un Married	42	53.2
2	Married	37	46.8
TOTAL		79	100
S.NO	INCOME	NO OF THE RESPONDENTS	PERCENTAGE
1	Below 10,000	14	17.7
2	10,000 - 15,000	28	35.4
3	15,000 - 20,000	22	27.8
4	Above 20,000	15	19
TOTAL		79	100

Source: Primary Data

TABLE: 2 FREQUENCY OF STRESS AMONG RESPONDENTS

S.No	Particulars	No of Respondents	Percentage
1	Usually	25	31.6
2	Rarely	33	41.8
3	Sometimes	21	26.6
Total		79	100

Source: Primary Data

TABLE: 3 RESPONDENTS' JOB RELATED STRESSORS

Descriptive Statistics					
Particulars	N	Minimum	Maximum	Mean	Std. Deviation
Job Requirement	79	1	5	2.24	1.089
Poor Physical Surroundings	79	1	5	2.87	1.042
Over Work Load	79	1	5	2.56	1.059
Eye irritation while working in the /computer	79	1	5	2.73	1.083
Time Pressure	79	1	5	2.66	1.186
Monotony of Work	79	1	5	2.54	1.130
Valid N (listwise)	79				

Source: Primary Data

TABLE: 4 RESPONDENTS' LEVEL OF STRESS

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Level of stress	79	1	10	6.99	2.216
Valid N (listwise)	79				

Source: Primary Data

TABLE 5
RELATIONSHIP BETWEEN MARITAL STATUS AND LEVEL OF SATISFACTION
INDEPENDENT SAMPLES TEST

	Marital Status	N	Mean	Std. Deviation	Std. Error Mean	Levene's Test for Equality of Variances	
						F	Sig.
level of Satisfaction	Married	42	6.90	2.304	.355	.074	.786
	Unmarried	37	7.08	2.139	.352		

From the above table analyze the mean difference between Marital Status and level of stress of bank employees. It reveals that the significant value of F is greater than 0.05. Thus the H_0 is accepted. So it is concluded that there is no mean difference between marital status and level of stress of bank employees.

TABLE: 6 RELATIONSHIP BETWEEN GENDER AND FREQUENCY OF STRESS

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.410 ^a	2	.815
Likelihood Ratio	.411	2	.814
Linear-by-Linear Association	.013	1	.910
N of Valid Cases	79		

From the above table it exhibits that, the calculated value of chi square test is 0.410 is higher than the table value of 0.05 at 5% level of significance. Thus the null hypothesis was accepted. So it is inferred that no association between gender and frequency of stress felt by bank employees.

FINDINGS OF THE STUDY

From the analysis the following are the main findings of the study

- ❖ Majority of the bank employees (48.1%) are comes under the age group of 25-35 years; most of them (44.3%) are graduates. It reveals that mostly graduates are working in banks.
- ❖ Most of the bank employees (59.5%) are female and majority of them (35.4%) having 5 – 10 years experience. 53.2% of them are unmarried. Majority of them (35.4%) are earning 10,000 – 15,000 salary in a month.
- ❖ Majority of the bank employees (41.8%) are rarely stressed in their job.
- ❖ Majority of the bank employees disagreed that the job requirement cause stress to them. It reveals from the mean value of 2.24. Most of the bank employees are moderately agree that factors like Poor physical surrounding, Over work load, Eye irritation while working in the computer Monotony of Job, time Pressure are causes stress to them. It exhibits from the mean value.
- ❖ It reveals that the significant value of F is greater than 0.05. Thus the H₀ is accepted. So it is concluded that there is no mean difference between marital status and level of stress of bank employees.

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- ❖ It reveals that the significant value of F is greater than 0.05. Thus the H₀ is accepted. So it is concluded that there is no mean difference between marital status and level of stress of bank employees.

- ❖ From the Chi square analysis it exhibits that, the calculated value of chi square test is 1.328 is higher than the table value of 0.05 at 5% level of significance. Thus the null hypothesis was accepted. So it is inferred that no association between income and job satisfaction of private bank employees.
- ❖ It exhibits that, the calculated value of chi square test is 0.410 is higher than the table value of 0.05 at 5% level of significance. Thus the null hypothesis was accepted. So it is inferred that no association between gender and frequency of stress felt by bank employees.

RECOMMENDATIONS AND CONCLUSION

The Banking industry has traditionally operated in a moderate domain for decades. For about 20-25 years now, banks have been going through enormous changes in style and structure. The banking sector presents several symptoms of this evolution, such as mergers, digitalization, outsourcing, job insecurity, increasing competition from private sector banks, and multifunctional tasks, leaving a mark on the working conditions and daily lives of bank employees. Bank should give good work environment, reasonable pay and allowances to their employees in order to satisfy and reduce their stress. Improving job satisfaction and creating stress free environment to the employees helpful to the banks to improve their performance. Thus it is concluded that, the bank should give stress free environment to their employees to improve their performance and productivity.

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