

## A Study on Occupational Stress among Bank Employees of ICICI Banks at Trichy District

\* Dr. (Sr) Christina Bridget

\* HOD and Assistant Professor, Holy Cross College, Trichy

### Abstract

*The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The radical policy changes with regarding to fiscal deficit and structural changes in India, to prepare her to cope with the new economic world order. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The implications of the above said transformations have affected the social, economic and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 60% of the bank employees have one or other problem directly or indirectly related to these drastic changes. The psychosocial well being of an employee is very crucial to have a productive work force. The productivity of the work force determines the success of an organization. In an age of highly dynamic and competitive world, bank employees are exposed to all kinds of stressors that can affect them on all aspects of life. In this context, the researcher has undertaken a study to find out the causes of stress among the bank employees of ICICI in Trichy District. The researcher has used descriptive cum diagnostic design. Techniques such as Correlation, t test, one way ANOVA was used to analyze the data. 75 respondents have been chosen for the study and it culminates that stress from the organization is more than the group and individual stress for the employees of ICICI banks in Trichy District.*

**Keywords:** Banking sector, Bank Employee, occupational stress, causes of stress, attributes, initiatives. Levels of stress

### Introduction

There exist a drastic change in the banking sector due to the struggle to achieve annual credit off take target, this has lead our employees to stress which has become a very common word at the disposal of everyone. The word stress is derived from the Latin term "Stringers" which means, "to draw tight". Stress is a complex phenomenon. It is very subjective experience. What may be challenge for one will be a stressor for another? It depends largely on background experiences, temperament and environmental conditions. Stress is a part of life and is generated by constantly changing situations that a person must face. The term stress refers to an internal state, which results from frustrating or unsatisfying conditions. A certain level of stress is unavoidable. When the demands on individual exceed capability and adjustment resources, stress occurs. Stress is different from anxiety, which is the state uncertainty. It is also different from agitation, which is the physical part of anxiety. Stress also differs from frustration, which is blocks goal attainment.

Stress is pressure condition causing hardship. It is an internal phenomena and mental attitude. If stress is the condiment strain is the salt and if there is imbalance in condiment the result is importable. Stress is generally believed to have deleterious effects on health and performance. However, a minimum level of

stress is necessary for effective functioning and peak performance. It is the individual reaction to stress which makes all the differences whether something is felt to be stress are not depends on the individual point of view.

Occupational stress can be defined as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress can lead to poor health and even injury. The concept of occupational stress is often confused with challenge, but these concepts are not the same. Challenge energizes us psychologically and physically, and it motivates us to learn new skills and master our occupations. When a challenge is met, we feel relaxed and satisfied

Challenge is an important ingredient for healthy and productive work. The importance of challenge in our work lives is probably what people are referring to when they say, "a little bit of stress is good for you. Occupational stress is that which derives specifically from conditions in the work place. These may either cause stress initially or aggravate the stress already present from other sources. In today's typical workplace, stress is seen as becoming increasingly more common. People appear to be working longer hours, taking on higher level of responsibilities and exerting themselves even more strenuously to meet rising expectations about Occupational performance. Competition is sharp. There is always someone else ready to "step into one's shoes" should one be found wanting. The researcher has made a study of occupational stress of the ICICI bank employees in Trichy District.

### **Review of Literature**

**Ayyappan, M.SakthiVadivel (2013)** discuss about stress management is getting more and more attention now a days, particularly in the financial sectors. There is no such thing like stress- free job. Everyone in their work is exposed to tension and anxiety as they gets through the duties assigned to them. Banking industry which is the backbone of the country's economy is not an exceptional one. The job nature of banking employees is very tedious as it involves the direct customer interaction in all levels. Therefore, this study aims to analyse the level of stress faced by bank employees who are under different categories from both public and private sectors of selected banks, which resides in Tamilnadu.

**Enekwe, Chinedu Innocent (2014)** in their study narrates that stress is often termed as twentieth century syndrome born out of man's race toward modern progress and its ensuring complexities. At one point or the other, everybody suffers from stress. Stress has become a part of day-to-day living of every individual. On the one side, stress provides the means to express talents and energies, and pursue happiness; while on the other it can also cause exhaustion and illness, either physical or psychological. This paper has been designed to study the stress management techniques of bank employees in Nigeria banking industry. An attempt has been made to find out the relationship between the female and male coping mechanisms during stress. The researcher makes use of gender and sections in determining his decisions. The descriptive statistical, analysis of variance (ANOVA) and ANOVA statistical technique in testing the relationship among variables. The result shows that male and female bank employees will not significantly cope with stress management techniques in Nigerian banking industry. It also shows that male and female bankers were found not to differ significantly on their stress management technique and that stress management is not gender sensitive or gender- centric. The researcher recommends that training, total computerization and others to enable bank employees' cope-up with the stress in the work places. In addition, the stress management techniques work best when they are used regularly, not just when the pressure is on knowing how to de-stress

and doing it when things are relatively, calm can help one get through challenging circumstance that may rise.

**Chitra and Mahalakshmi (2015)** in their study makes it clear that stress is a physical, mental, or emotional response to events that causes bodily or mental tension. Simply, stress is any outside force or event that has an effect on our body or mind. 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. Stress is unavoidable on the part of the employees as the systems, procedures; techniques are getting complicated with the use of advance technology. No employee can cope with such rapid changes taking place in the jobs. This will lead to arising of stress among employees. 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. It is found that maximum number of employees in bank's remains in stress. Majority of employees try to find solution to relieve them from stress.

### **Objectives of the Study**

1. To study individual stress, group stress and organizational stress in the content of job as experienced by the employees of ICICI bank in Trichy DISTRICT

### **Hypotheses**

1. There is association with respect to age and organizational stress.
2. There is association with respect to monthly income and organizational stress.
3. There is significant difference with respect to marital status and individual stress as well as organizational stress
4. There is significant difference with respect to education and group stress as well as organizational stress

### **Research Design**

In the present study, the researcher has attempted to investigate the stress among workers in ICICI bank in Trichy District. The investigator has also attempted to investigate the association between variables and to the cerements the frequency with which the different variables are associated. Hence, for this study descriptive cum diagnostic design was used.

### **Nature and Source of Data/Information**

The researcher made use of the questionnaire to collect information from the respondents. Respondents for this study were 75 employees of ICICI banks in Trichy District. This questionnaire was used to find the demographic of the respondent and their stress level individually, in groups and in the organization

### **Sample and Sampling method**

A probability sampling design was used, based on the method of Simple random sampling. Probability sampling designs involve elements of randomization and assure each potential respondent has an equal chance of participating in the research. Some of the advantage of utilizing probability sampling lays in the fact that high generalizability, generating unbiased estimator of population mean and suitable for testing of hypotheses. Job satisfaction is a phenomenon, which is lived and experienced daily by bank employees, male or female, experienced or less

experienced, when they interact with their colleagues, for this reason, the most proper sampling method to get adequate sample representative for this research is simple random sampling. The population of the study is composed of ICICI banks in Trichy District. The sample of the study is 75 employees.

**Discussion**

The data were analysed with help of SPSS, Karl Pearson Correlation, T test and One way ANOVA test were used to find the association between age, monthly income, gender, marital status and education with individual, group and organizational stress.

**Table No. – 1 Association between age and organizational stress**

VARIABLES	CORRELATION COEFFICIENT	STATISTICAL SIGNIFICANCE
Age and Organizational Stress	0.300	P < 0.05 Significant

**Source:** Primary Data

It is inferred that there is association between respondent’s age and the organizational stress. The Karl Pearson Correlation test reveals the result as 0.300, which is greater than the P Value of 0.05, and it is clear that there is positive association between the age and organizational stress

**Table No. – 2 Association between monthly income and organizational stress**

VARIABLES	CORRELATION COEFFICIENT	STATISTICAL SIGNIFICANCE
Monthly income and Organizational Stress	0.427	P < 0.05 Significant

**Source:** Primary Data

It is inferred that there is association between respondent’s monthly income and the organizational stress. The Karl Pearson Correlation test reveals the result as 0.427 which is greater than the P Value of 0.05 and it is clear that there is positive association between the monthly income and organizational stress.

**Table No. – 3 Significant difference with respect to marital status and individual stress as well as organizational stress**

S.NO	MARITAL STATUS	X	S.D.	STATISTICAL INFERENCE
1.	<b>Individual Stressor</b>			t = 3.451
	Married	64.9821	7.88898	P < 0.05
	Unmarried	58.0526	6.46764	Significant
2.	<b>Organizational Stressors</b>			t = 2.633
	Married	38.4286	6.85660	P < 0.05
	Unmarried	35.1579	3.65549	Significant

**Source:** Primary Data

- An independent-sample t-test was conducted to compare individual stressor and marital status of the respondents. There was significant difference in the Married (M=64.9821, SD=7.88898) and Unmarried (M=58.5026, SD=6.46764) conditions;  
 $t(73) = 3.451$ ,  $p = 0.001$ . These results suggest there are statistically significant difference between the marital status of the respondent and individual stressors.
- An independent-sample t-test was conducted to compare organizational stressors and marital status of the respondent. There was significant difference in the Married (M=38.4286, SD=6.8660) and Unmarried (M=35.1579, SD=3.65549) conditions;  
 $t(73) = 2.633$ ,  $p = .011$ . These results suggest there are statistically significant differences between the marital status of the respondent and organizational stressors.

It is obvious that the marital status of the respondents do affect the stress level of the individual and organization

**Table No. – 4 significant difference with respect to education and group stress as well as organizational stress**

S.NO	OCCUPATIONAL STRESS	SUM OF SQUARES	Df	MEAN SQUARE	MEAN	STATISTICAL INFERENCE
1.	<b>Group Stressor</b>					F = 2.964 P < 0.05 Significant
	Between groups	98.680	2	49.340	G1=25.000	
	Within groups	1198.467	72	16.645	G2=29.350 G3=29.766	
2.	<b>Organizational Stressors</b>					F = 4.549 P < 0.05 Significant
	Between groups	334.058	2	167.029	G1=36.800	
	Within groups	2643.942	72	36.721	G2=35.772 G3=40.166	

**Source:** Primary Data

- Concerning the group stress there was significant effect of group stress at the  $p < 0.05$  level for the three conditions [ $F(2, 72) = 2.96$ ,  $p = 0.05$ ]. Post hoc comparisons using the Tukey HSD test indicated that the mean score for the up to plus two (M = 25.00, SD = 5.95) was not much significantly different than the under graduates (M = 29.35, SD = 4.12) and the postgraduates (M = 29.76, SD = 3.68) Taken together, these results suggest that educational qualification do have an effect on group stress.
- Pertaining to organizational stress there was significant effect of organizational stress at the  $p < .05$  level for the three conditions [ $F(2, 72) = 4.54$ ,  $p = 0.01$ ]. Post hoc comparisons using the Tukey HSD test indicated that the mean score for the up to plus two (M = 38.80, SD = 1.78) was not much significantly different than the under graduates (M = 35.77, SD = 5.38) whereas the post graduates (M

= 29.76, SD = 3.68) significantly differ than under graduates and those who have done up to plus two. Taken together, these results suggest that educational qualification do have an effect on organizational stress

Educational qualifications do have a greater effect on the different level of the group and organizational stress

From the above data it is vivid that age do have an association with organizational stress because the youngster are able to cope up with stress but the senior coming from different life style are not able to cope with the stress given by the organization. The same is true with monthly income here the lower level earner has less stress when compared

to the higher level earner as the deadlines are many for them and thus they undergo organizational stress.

One more interesting feature of the study is the stress level of marital status is from both the group and the organization since the married person has more responsibility than the unmarried does. The stress is not only from the organization but also from the group as they have to make both ends meet. It also hold good for educational qualification both group and organizational stress are significant as the qualified person is able manage the stress that arise from both group and organization but the unqualified fails to cope up with the stress.

### **Conclusion**

The productivity of the work force is the most decisive factor as far as the success of an organisation is concerned. The productivity in turn is dependent on the psychosocial well being 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 organisational level. Inter-personal relationship is a vital HRD system, which creates a conducive HRD climate. The flaws in this relationship lead to stress among the employees. Employee's personal health and family circumstances are crucial factors for the quality of work life and stress. The maximum percentage of employees' poor performance is due to physiological and psychological problems. The organisational climate influencing stress in the bank is predominant. It was found that the demographic variables like education, age, salary and experience of the employees in ICICI banks have been creating stress among the employees and especially the experience of employees force them to practice stress management practices to avoid unnecessary impediments in developmental activities.

The stress experienced by the employees in their job often reflected in behaviour and attitudes. The stresses have been recognised as a disease which spoils the health of the employees and reduce their level of job performance. In short, a set of satisfactory human resource practices would result in stress free work life and high job satisfaction.

### **References**

1. Akinboye, J.O., Akinboye, D.O. and Adeyemo, D.A., 2002, Coping with Stress in Life and at Work place. Stirlin- Hordon Publishers (Nig), Ltd.
2. Ali Qadimi, Praveena K. B, Occupational Stress And Job Burnout Among Primary School teachers, Indian Streams Research Journal, Vol 3, Iss 8, Pp 01-06 (2013)
3. Aminabhavi, V.A., 2000, A study on occupational stress and quality of work life among professionals and non- professionals. Ph.D. Thesis, Karnatak Univ., Dharwad

4. Anitha Devi, S., 2007, Occupational stress: A comparative study of women indifferent occupations. Prajnan, **35**(1):61-74
5. Ayyappan, M.SakthiVadivel, The Impacts of Occupational Stress of Selected Banking Sector Employees in Tamilnadu, International Journal of Finance & Banking Studies IJFBS Vol.2 No.2, 2013 ISSN: 2147-4486
6. Bhatia, P. and Kumar, A. 2005, "Occupational Stress and Burn out in Industrial Employees", IndianPsy. Rev., Vol. 644): pp191-198.
7. Chand, P. and Monga, O.P., 2007, Correlates of job stress and burn out. J.Com. Gui. Res., 24(3): 243-252
8. Chitra.D, Mahalakshmi.V, A Study on Stress Management among the Employees of Banks, International Journal of Social Science & Interdisciplinary Research ISSN 2277-3630 IJSSIR, Vol. 4 (1), JANUARY (2015), pp. 95-101
9. Daniela Lucini; Silvano Riva; Paolo Pizzinelli; Massimo 2007;"Stress Management at the Worksite Reversal of Symptoms Profile and Cardiovascular Deregulation" Hypertension 49:291. American Heart Association, Inc.
- 10.Dileep Kumar," Study on Job Stress of Nationalised and Non Nationalised Bank Employees" Kusgoan, Lonavala, Maharashtra 2006
- 11.Enekwe, Chinedu Innocent; Agu, Charles Ikechukwu and Eziedo Kenneth Nnagbogu, Stress Management Techniques in Banking Sectors in Nigeria, IOSR Journal of Business and Management (IOSR-JBM) e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 16, Issue 7. Ver. IV (July. 2014), PP 33-38.
- 12.Eustress and the Positive Effects of Stress (2010) 'Stress-Relief Tools' Available at: <http://www.stress-relief-tools.com/positive-effects-of-stress.html> (accessed: 7 April, 2010).
- 13.Gaur, S. P. and Dhawan, N., 2000, Work related stressors and adaptation pattern among women professionals. Psy. Stu., **45**(1&2): 58-63.
- 14.Indian Express Journalism of Courage Nov 2012
- 15.Jamshed K. Khattak, Muhammad A. Khan, Ayaz Ul Haq, Muhammad Arif & Amjad A. Minhas.(2011).Occupational stress and burnout in Pakistan's banking sector. African Journal of Business Management, 5(3), pp810-817
- 16.Jeff Foster (26 Feb, 2010) Stress in the Workplace. Available at: [http://EzineArticles.com/?expert=Jeff\\_Foster](http://EzineArticles.com/?expert=Jeff_Foster) (accessed: 10<sup>th</sup> April 2010)
- 17.Steven Mc Shane and Tony Travaglione (2003) organizational behavior on the Pacific Rim Mc Graw hill Australia.
- 18.T.L. Narasimha Reddy and N. Kalyan Kumar "Stress Management: A study of occupational stress and burnout among bank employees of Hyderabad city of Andhra Pradesh "I Manger Journal of Management. Vol :5 No.4 March – May 2011
- 19.Virk, J., Chhabra, J. and Kumar, R., 2001, Occupational stress and work motivation in relation to age, job level and type-A behaviour. J. Indian Aca. App. Psy., 27 (1 & 2): 51-55
- 20.Vishal samartha, Dr. Mustiary Begum, Lokesh" Changing Work Scenario- A Cause for Stress Amongst Bank Employees" International Journal Of Research In Computer Application & Management. volume no. 2 (2012), issue no. 8 (august)