



IMPACT OF WORK STRESS ON EMPLOYEES' PERFORMANCE IN BANKING SECTOR WITH SPECIAL REFERENCES IN THIRUVANNAMALAI DISTRICT

R. Dharmaraj

M.Com., M.B.A., M.Phil., Ph.D., Research Scholar, PG & Research Department of Commerce,
C. Abdul Hakeem College, Melvisharam, Vellore Dt.

ABSTRACT:

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. These stresses contribute to decreased organizational performance, decreased employee overall performance, decreased quality of work, high staff turnover, and absenteeism due to health problems such as anxiety, depression, headache and backache. Six components of job stress: Lack of administrative support, excessive work demand, problematic customer relations, coworker's relationship, family & work life balance and riskiness of job were examined in this study. The objective of the study is to explore the stress related problems of bankers and examine the relationship between stress and performance. And finally the impact of stress on employee performance. For this purpose 100 questionnaires were filled by the bankers from the district Thiruvannamalai. A conceptual model is proposed towards the end to study the impact of stress on employee job performance then decrease their performance.

KEYWORDS : Job performance, Stress, Banks, Banking Sector, Organizational Culture.

INTRODUCTION :

Stress is many times misunderstood and misinterpreted resulting into avoidable problems. It is therefore important to understand the stress well before thinking of managing it. Over the past few decades stress is emerging as an increasing problem in organizations. Stress is 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 as the force, pressure, or tension subjected upon an individual who resists these forces and attempt to uphold its true state. Basically what is stress? The HSE (Health Safety Executive UK) defines stress is an undesirable response people have to tremendous pressures or other types of demands placed upon them. It arises when they worry they cannot deal with. Some stress can be good, and some can be bad. HSE distinguishes between stress and pressure. Pressure is seen as positive and something that actually helps improve our performance. We all need a certain amount of pressure to perform well - ask any athlete, actor or actress. However, the problems arise when the sources of pressure become too frequent without time to recover, or when just one source of pressure is too great for us to cope with.

Stress can be understood more comprehensively as, it is a condition which happens when one realizes the pressures on them, or the requirements of a situation, are wider than their recognition that they can handle. If these requirements are huge and continue for a longer period of time without any

interval, mental, physical or behavioral problems may occur, (*Health & Safety Executive UK*). 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. This is the base of the research study which has not yet been conducted. Number of studies has been conducted in different area of in Thiruvannamalai but a huge gap exists in it. The purpose of this study is to examine stress in employees of banks in Thiruvannamalai District.

When affected by work stress people may:

- Become increasingly distressed and irritable.
- Become unable to relax or concentrate.
- Have difficulty thinking logically and making decision.
- Enjoy their work less and feel less committed.
- Feel tired, depressed, and anxious.
- Have difficulty sleeping.
- Experience serious physical problem such as heart disease, increases in blood pressure, headaches.

Work stress thought to affect organization by:

- Increasing absenteeism.
- Decreasing commitment to work.
- Increasing staff turn-over.
- Increasing complaints from clients and customers.
- Increasing unsafe working practice.
- Adversely affect staff recruitment.
- Damaging the organization image both among its workers and externally.

Workplace factors causing stress:

The workplace is an important source of both demands and pressures causing stress and structural and social resources to counteract stress. The workplace factors that have been found to be associated with stress and health risks can be categorized as those to do with the content of work and those to do with the social and organizational context of work.

Those that are intrinsic to the job include long hours, work overload, time pressure, difficult or complex tasks, lack of breaks, lack of variety and poor work conditions (for example, space, temperature, light). Under work or conflicting roles and boundaries can cause stress, as can having responsibility for people. The possibilities for job development are important buffers against current stress, with under promotion, lack of pro-motion, lack of training and job insecurity being stressful.

There are two other sources of stress or buffers against stress: relationship at work, and the organizational culture. Managers who are critical, demanding, unsupportive create stress, whereas a positive social dimension of work and good team working reduces it.

OBJECTIVES OF THE STUDY

The objectives of study are

- (a) To study the environment and personal stress interact to cause stress in Banking Sector in Thiruvannamalai District, TamilNadu.
- To study relationship between the management and workers in Banking Sector in Thiruvannamalai District, TamilNadu.
- To measure employee's tension in Banking Sector in Thiruvannamalai District.

- To study and determine the working condition of Banking Sector in Thiruvannamalai District, TamilNadu.
- To understand which factor play crucial role for creating stress among the employees banks.

REVIEW OF LITERATURE

An individual in his or her job in bank face stress as Jamshed et al.,(2011)suggested “The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks.” And that stress often decrease their performance. “Therefore occupation of individuals could be a major source of stress in the given circumstances. When individuals face stress due to various conditions of their occupation and fail to cope with stress, it results into burnout”. Basically in banking sector lack of administrative support from boss(manager), work overload & time pressure, risky ness of job, poor relationship with customers & coworkers, and work family balance cause stress which in turns decrease employee performance.

STUDIES OF CERTAIN AUTHORS HAVE BEEN REVIEWED FOR THIS RESEARCH

Author	Inputs	Period	Methodology	Findings
Barden , a freelance writer specializing in health care and a former managing editor of commerce and Health	The importance of wellness programs and gave specific examples of corporations that are successfully implementing such programs.	2001		Morrison Company currently saves \$8.33 for every dollar spent on wellness by offering Programs such as weight loss, exercise, and back care
Foster , A professional speaker on stress management,	The primary areas affected by stress are employees morale, absenteeism, and decision-making abilities.	2002	By recognizing that a problem exists and increase worker performance in the business organization.	Managers found stress to be a major determinant in worker productivity.
Jamal. M The research study of Stress management	Job stressors were significantly related to employees psychosomatic problems job satisfaction,	2002		Unproductive time at the job and absenteeism.
Harrold and Wayland	Increasing stress affects morale, productivity organizational efficiency, absenteeism, and	2002	The problem for businesses today is knowing how to determine stressful areas in their organizations and how	According to the authors finds that , organizations that make a positive effort to deal with stress not only

	profitability for both individuals and the organization.		to use constructive confrontation methods to reduce stress and improve efficiency	help build trust among their employees, but also increase the productivity of their employees and the organization as a whole
Schorr stress-management consultant	Stress causes problems in the workplace which negatively affect employee health and organizational productivity.	2001	Stress problems such as job dissatisfaction, alcoholism, absenteeism, physical ailments, and poor job performance	Companies insists stress-management programs that led to a decline in absenteeism, a decrease in sickness and accident costs, and/or an increase in job performance.
Cooper and Marshall visualize stress	Stress characteristics of both the focal individual and his environment.	2003		The internal and external conclusive forces as 'pressures' or 'stressors' and the resulting Salk of the organism on stress
Maurer	Stress-induced illness are prevalent in the workplace today, and stress is the problem of the sufferer and the employer.	2002	Stress causes absenteeism and can lead to other problem such as drug addiction, alcoholism, depression, and poor job performance.	Employee stress by providing training programs, monitoring employee concerns, and meeting once month to be proactive instead of reactive.

RESEARCH METHODOLOGIES AND DESIGN

Research is a systematic method of finding solutions to problems. It is essentially an investigation, a recording and an analysis of evidence for the purpose of gaining knowledge. According to **Clifford woody**, —research comprises of defining and redefining problem, formulating hypothesis or suggested solutions, collecting, organizing and evaluating data, reaching conclusions, testing conclusions to determine whether they fit the formulated hypothesis

Research design: Research design is the conceptual structure within which research is conducted; it constitutes the blue print of the collection, measurement and analysis of the data. As search the design includes an outline of what the researcher will do from writing the hypothesis and its operational

implication to the final analysis of data. The present study is exploratory in nature, as it seeks to discover ideas and insight to bring out new relationship. Research design is flexible enough to provide opportunity for considering different aspects of problem under study. It helps in bringing into focus some inherent weakness in enterprise regarding which in depth study can be conducted by management.

Sampling design and method: For the purpose of the study, the researcher selected the banks on the basis of random and stratified technique. Random and stratified sampling is the least expensive and least time consuming of all sampling techniques. The sampling units are accessible, easy to measure and cooperative. The researcher personally contacted 100 employees of private and public banks in Thiruvannamalai region on the basis of convenience. They were appraised about the purpose of the study and request was made to them to fill up the questionnaire with correct and unbiased information.

Sampling size: 100 employees were selected from private and public banks of Thiruvannamalai area after considering time and cost.

Data collection: Data was collected from both primary and secondary source. The primary data was conducted through structured questionnaire and some personal interview. The secondary data was collected from books, magazines, internet, and newspapers.

Statistical tools used for interpretation and analysis: The collected data has been analyzed by using percentage analysis. It refers to special kind of ratio; percentages are used in making comparison between two or more series of data, and used to describe the relation. Since to percentage reduced everything to a common based and thereby allows meaningful comparison to be made.

Hypothesis

The study is conducted with the help of the following hypothesis –

H0: There is no impact of job stress on employee's performance in banking sector.

H1: There is an impact of job stress on employee's performance in banking sector.

Questionnaire: The questions were designed to facilitate the respondents to identify the various variables contributing towards work stress of employees performance. The endeavors were to identify the key work stress issues, on which employee's perception can be obtained like nature of job, work load and time pressure, problematic customer relationship, riskiness of job, family and work life relation, overall job stress, relationship with other employees and management, and grievance handling etc. The respondents were requested specifically to ignore their personal prejudices and use their best judgment on a **5 point Likert scale**. The purpose of this exercise was to make the response a true reflection of organization reality rather than an individual opinion. The 5 point of the scale indicated in the questionnaire are- 1. Strongly disagree, 2. Disagree, 3. Indifferent, 4. Agree and 5. Strongly agree.

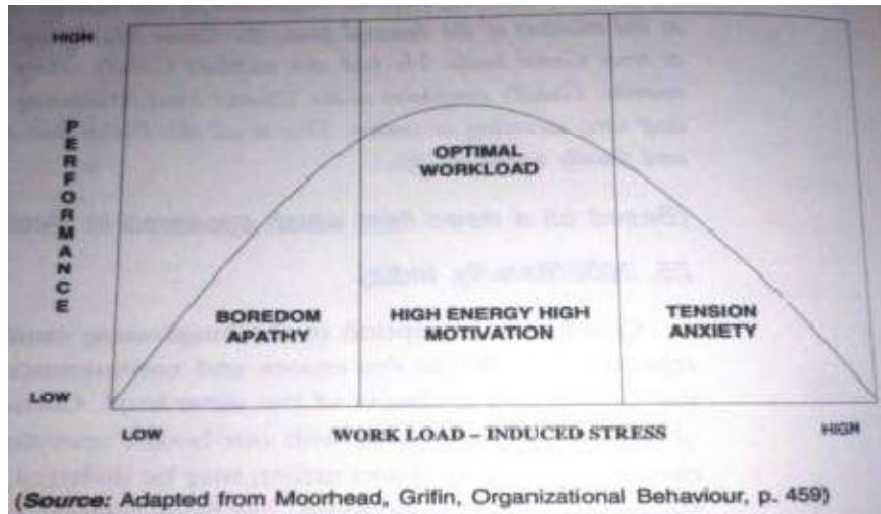


Figure 1: Work related stress and performance

LIMITATIONS OF THE STUDY

- Sample may not represent the true population.
- Stress level to various factors may differ from person to person.
- Study may be obsolete because of changing environment and needs.
- Employees may not will to co-operate.

FINDING, SUGGESTION AND CONCLUSION

FINDINGS

- 88% of the respondents are Male
- 58% of the respondents are between 21-30 years
- 32% of the respondents are qualified.
- 42% of the respondents are Experienced Employee.
- 44% of the respondents are experience 5-8 year
- 40% of the respondents are work culture at Rarely
- 36% of the respondents are stress situation of Sometimes
- 35% of the respondents are stress related at Superior & Work group
- 48% of the respondents are working organization at Satisfied
- 69% of the respondents is upper management pressure are Yes
- 53% of the respondents are total work load is Remain
- 60% of the respondents rotation of work is systematic manner are Yes
- 32% of the respondents is related to demand are Administration
- 32% of the respondents work performance is Hypertension
- 44% of the respondents are Prioritize my work
- 48% of the respondents are Recover from financial challenges
- 44% of the respondents are handle problem to Tried
- 46% of the respondents are change my life for anything or anyone

SUGGESTIONS

The following are the suggestions to overcome from stress in Banking Sectors in Thiruvannamalai District.

- If you don't know how to do something safely, ask for training before you being work. Work safely, and encourage your co-workers to do the same.
- Correct any unsafe conditioning and immediately report them to your superior.
- Most of the respondents are very good in training and development. Most of the respondents are poor in autonomous work group.
- Most of the respondents are good in humor.
- Least of the respondents are cause's stress on target. Most of the respondents are satisfied with organizational policies.

CONCLUSION

The survey has been analyzed to know the stress level among the different level in the Banking Sector. The survey was also helping in finding out facilities provided employee. From above the study it was found that most of the respondents are very good in training and development. Proper reward system should be provided based on their performance. Work stress can be lead to several positive and negative consequences. If the stress is positive, the result may be more energy, enthusiasm and motivation. Majority of the bankers felt that their job is stress full and that stress in return decreases their performance. Work overload, risky job and poor co-worker relations were the major contributor to job stress in bankers. Due to work overload and time pressure the bankers are unable to manage work life with family life which cause some serious social problems. Therefore the overstressed job decreases employee performance and perhaps a chief contributor to employee dissatisfaction. Proper strategies should be made regarding working hours, interpersonal relationships and supervision of bankers to reduce stress and to better manage the performance of employees in banking sector.

REFERENCES

1. Adams, J.D. (1980). *Improving Stress Management: An Action-Research-Based OD Intervention, I Under-standing and Managing Stress: A Book of Readings*. University Associates, San Diego, California, pp.179-198.
2. Anderson E.S., Coffey S.B., & Byerly T.R. (2002). Formal Organizational Initiatives and Informal Workplace Practices: Links to Work-Family Conflict and Job-Related Outcomes. *Journal of Management* 28,787.
3. Anderson R. (2003). Stress at work: the current perspective. *The Journal of The Royal Society for the Promotion of Health*, 123; 81
4. Beehr A. T, Jex M.S., Stacy A. B., & Murray A.M. (2000). Work Stressors and Coworker Support as Predictors of Individual Strain and Job Performance. *Journal of Organizational Behavior*, Vol. 21, No. 4 , pp. 391-405.
5. Beehr, T.A. (1976). Perceived Situational Moderators of the Relationship Between Subjective Role Ambiguity and Role Strain. *Journal of Applied Psychology*, Vol 61, pp. 35-40.
6. Driscoll, M.P. and T.A. Beehr, 1994. Supervisor behaviors, role stressors and uncertainty as predictorsof personal outcomes for subordinates. *J. Organ. Behav.*, 15: 141-155.
7. Dyer, S., &Quine, L. 1998. "Predictors of job satisfaction and burnout among the direct care staff of a community learning disability service", *Journal of Applied Research in Intellectual Disabilities*, 11 (4), pp.320-332.
8. Erickson, J., Pugh, W.M., and Gunderson, E.K.E. (1972). Status Congruency as a Predictor of Job Satisfaction and Life Stress. *Journal of Applied Psychology*, Vol 56, pp. 523-525.

9. French, J.R.P., Jr., and Caplan, R.D. (1972). *Organizational Stress and Individual Strain*. in A.J. Marrow, ed., *The Failure of Success*, AMACOM, New York, New York, .
10. Frone, M. R. (2003). Work-family balance. In J. Quick & L. E. Tetrick (Eds.), *Handbook of occupational Health Psychology* (pp. 143-162). Washington, DC: American Psychological Association.
11. Glisson, C., Dukes, D. and Green, P. (2006), "The effects of the ARC organizational intervention on caseworker turnover, climate and culture in children's service systems", *Child Abuse and Neglect: The International Journal*, Vol. 30 No. 8, pp. 855-80.
12. Greenhaus, J. H., & Beutell, N.J. (1985). Sources of conflict between work and family roles. *Academy of Management Review*, 10, 76-88.
13. Hanson, G. C., Hammer, L., & Colton, C. L. (2006). Development and validation of a multidimensional scale of perceived work-family positive spillover. *Journal of Occupational Health Psychology*, 11 (3), 249-265.
14. Health and Safety Executive. (2001). *Help on Work-related Stress: A Short Guide*. INDG281 Rev1 2001. Sudbury: HSE Books.
15. Health and Safety. (2001). *Executive. Tackling Work-related Stress: A Guide for Employees*. INDG341. Sudbury: HSE Books, Ivancevich M.J., & Donnelly H. J. (1975). Relation of Organizational Structure to Job Satisfaction, Anxiety-Stress, and Performance. *Administrative Science Quarterly*, Vol. 20, No. 2 , pp. 272-280.