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## Management of occupational stress: A study of employees dealing with customers in public and private sector banks

Dr. Manvinder Tandon

[dr.manvinder\\_tandon@yahoo.com](mailto:dr.manvinder_tandon@yahoo.com)

School of Business Studies, RIMT University,  
Mandi Gobindgarh, Punjab

Deksha Verma

[dekshaverma93@gmail.com](mailto:dekshaverma93@gmail.com)

School of Business Studies, RIMT University,  
Mandi Gobindgarh, Punjab

### ABSTRACT

*Workplace stress is not a disease. Workers' responses to stressors may be positive or negative depending upon the type of demands placed on them, the amount of control they have over the situation, the amount of support they receive and the individual response of the person. In most of the cases, people adjust to stressors and are able to continue to perform their normal work duties. In the positive stress, workers give their best output and they are keen to know the new thing but as the worker take the stress in a negative manner then they will produce negativity nothing else.*

**Keywords:** Stress, Banking sector, Employee dealing

### 1. INTRODUCTION

Broadly, the word 'stress' means strain. It refers to the physical, emotional or mental pressure experienced by an individual. A stressor is an agent that causes the stress. Stress is often perceived as a negative condition but a certain level of stress is necessary for effective functioning. High levels of stress for extended periods may have a detrimental effect on an individual's health and well-being.

Stress is a condition of strain on one's emotions, thought processes, and/or physical conditions that seem to threaten one's ability to cope with the environment. Stress is a threat to the quality of life, and to the physical and psychological well-being.

Stress may be termed as pressure or it is the tension that is created by pressure. It always gives an unpleasant feeling. Cannon (1929) was among the first who used the term stress. He suggested both physiological and psychological components of this term. In Life Sciences Hans Selye first introduced the concept of stress in 1936.

Stress is a process in which environmental events or personal factors pose a challenge to the physical or mental health of an individual and in which the individual tries to face such challenge and saves himself from the danger created by these conditions (Father Bulake, 1971). These events under certain conditions create stress reactions that are characterized by fear, anxiety, and anger.

The term stress has many definitions (Lazarus Folkman, 1984). Stress may be defined as an internal state, which can be caused by physical demands of the body, e.g., disease conditions, exercise and the like or by environmental and social situations which are evaluated as potentially harmful, uncontrollable or exceeding our resources for coping. The physical, environmental, and social causes of the stress state are termed as stressors. Once induced by stressors, the internal stress state can lead to various responses. On the one hand, it can result in a number of physical and bodily responses, while on the other, psychological responses such as anxiety hopelessness, from the stress state. Stress is a big problem in our society (Allen, 1983)

### 2. LITERATURE SURVEY

Manjunatha M K., Dr.T.P.Renukamurthy [1], writes in their research paper on banking employees around the globe, stress on the job can be a challenge; stress can be sometimes positive and sometimes negative. Positive stress leads to productivity and negative stress leads to a loss for the organization. There is already a certain level of stress in Banking employees work life and then encounter even more stress arising from the work pressure that Banking employees face on the job. Many employees cannot cope with such rapid changes Taking place in the jobs. Role conflict, Service for the customer, contribution, rapid technological change, lack of customer response is the great transaction of stress for the banking workers. The aim of this research is to understand roots and outcomes of job stress on the employee performance in the banking sector.

**Gopika G. [2]** states that Nowadays the corporate sector is thriving at a high speed that the working class has to work for lingering hours to maintain the standard of living and achieve their basic needs. So is the condition in the hospitals, colleges, BPO's and lots of other places. Despite having the modern technological innovations, people have a feeling of overloaded with work and stressed out. The banking sector is of no exemption. An attempt has been made through this research paper to know the experience level of employees and the relative effect of experience on stress level changes. It is found that a maximum number of employees in banks is under stress. Majority of the employees try to find a solution to relieve them from stress. Also, the measures are also suggested in the paper to overcome the stress that affects their physical and mental health.

**Harish Shukla, Ms. Rachita Garg, [3]** research on 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 advanced technology. Every employee cannot 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 the workplace. It is found that a maximum number of employees in banks remains in stress. Majority of the employees try to find a solution to relieve them from stress. Also, the measures are also suggested in the paper to overcome the stress that affects their physical and mental health.

**Ms. Risham Preet Kaur and Mrs. Poonam Gautam Sharma. [4]** Today workplace stress is becoming a matter of concern for all the organizations. The banking sector is no more an exception. Workplace stress has emerged as the black plague in this present scenario. In India, banks are amongst top ten stressed workplaces. Despite feeling relaxed with the advent of modern technology and innovations in the banking sector, employees are feeling overloaded with work and stressed out. With the advancement in technology, banks have to make rapid changes. It has become hard for employees to cope with these changes. And the result is stress. An attempt has been made to study the causes and effects of stress amongst bank employees. The ways to manage stress has also been suggested. Measures to overcome the stress that affects the physical and mental well being of employees are also suggested in the paper.

**Priyanka Das, Alok Kumar Srivasta, [5]** Stress Management is getting more and more attention nowadays, particularly in the banking sectors. There is no such thing like stress- free job. Everyone in their work is exposed to tension an anxiety as they get through the duties assigned to them. Banking industry which is the Backbone of the country's economy is not an exception alone. Employees of banks are supposed to be proactive, proficient to bear responsibility and to perform under very stiff competitive environment The Purpose of this study was to determine factors of work stress among the Bank employees. This Study aims to determine whether there were any statistically significant differences in the respondents Level of work stress by demographic factors (gender, age, education qualification, job pessimism, work experience, the frequency of anger, difficulty to concentrate and sleeping etc.)The Findings of this study showed that there was no statistically significant difference in the level of work stress by demographic factors (age, gender, status, education qualification, job pessimism). However, the findings showed that only organizational factors have a significant relationship with work stress level. Findings of this study also resulted in the overall level of work stress among respondents moderate.

**Dr. R. Ranjendran, N.V Ramachandran [6]** Employees are the most important source multipliers, particularly for the banking industry. Due to the various developments influencing survival and success of banking executives in marketing, it has become more and more essential to promote their effectiveness with least stress. This study concentrates on the extent to which employees have control over their work, inadequate supervisory support, difficulty in job execution, lack of role clarity and excess work, role intrusion, role deviation and expansion, low self-esteem, job insecurity and poor planning inadequate authority, inefficient workload, high demand and expectation from management, unreachable supervisors, stagnant role, role cut-off and self –role negligence. The primary data was collected from 120 respondents from private bank marketing executives through a structured, tested questionnaire. The findings would be useful to the private banks and their marketing executives in precluding various job stress sources.

**Shri. N. Ramanathan and Dr. S. Chandra Mohan [7]** Stress and its disastrous consequences have spread its tentacles in all the sectors, more importantly in the banking sector because of the rapid changes which are taking place in this sector. The intense competition in introducing innovative products and services to satisfy the divergent customer needs has forced the employees to be always on their toes. The employees in the banking sector are experiencing a tremendous amount of pressure at the workplace. Hence the objective of this research paper was to identify and compare the factors causing stress among employees in public and private sector banks and suggest suitable remedies for the same. Statistical tools like factor analysis, regression, chi-square and Man Whitney test has been used.

**Dr. A. Xavier Selva Kumar [8]** Stress refers to the strain from the conflict between our external environment and us, leading to emotional and physical pressure. In our fast-paced world, it is impossible to live without stress, whether you are a student or a working adult. Job stress level of permanent employees in private and public sector banks, results founded the public sector banks' employees significantly affected more by stress due to no control on their jobs, social unsupported by the managers, and mechanistic and strict organizational structure than the private sector bank's employees. This article highlights employees stress management in public and private sector banks in Nagapattinam district- an analysis.

**Nadeem Malik [9]** Stress is a universal element and persons from nearly every walk of life have to face stress. Stress can have negative impacts on both the employee and the organization. Actually, in this research paper, it was checked that what the impact

occupational stress produced upon employees. The study describes the occupational stress in public and private banks. A randomly selected sample of 200 employees from private and public banks shows that occupational stress is found higher among private bank employee's authority, role conflict and lack of senior-level support contribute more to the occupational stress. Bank employees cannot afford the time to relax and "wind down" when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks.

**Anu Shakya and V. Rama Devi [10]** in the cut-throat competitive era, employers realized that employees are the only source of competitive advantage. Given the pressure to perform and compete, stress will be a natural concomitant. In today's competitive work environment, the stress level is increasing among the employees. Banking industry which is the backbone of the country's economy is not an exceptional one. During the past decade, the Nepalese banking sector has undergone rapid and striking changes due to globalization and liberalization, increased competition due to the entrance of more private sector banks, the introduction of new technologies, etc. Due to these changes, the employees in the banking sector are exposed to various pressures causing stress. The present research aims to study the stress faced by bank employees in both public and private sectors of Nepal and determine the factors causing stress.

### 3. CONCLUSION

The marketing environment today is extremely competitive. There is a large number of companies including Multi National Companies operating in almost all fields of marketing like Banking, Insurance, Telecommunications, Information Technology and other service sectors. In an effort to meet the challenges/threats posed by all these players, Today's Marketer is under tremendous pressure and stress. Coupled with competition, the easy availability of large variety in goods and services enhances the marketer's stress.

The aim of this study is to provide staff, Managers, and Supervisors with some basic stress management skills that will assist them to address stress issues that they may encounter personally, in their colleagues or subordinate staff. There should be a clearer understanding of occupational stress, work and non-work causes, implications for the work environment, knowledge of a range of helping strategies and guidelines for the referral of complex situations to specialists.

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