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**Dr. NA Krishnamurthi**  
Associate Professor Dept. of  
Corporate Secretaryship Erode  
Arts & Science College  
Rangapalayam Erode, Tamil  
Nadu, India

**S Jagatheeswari**  
Phd Scholar Dept. of  
Corporate Secretaryship Erode  
Arts & Science College  
Rangapalayam Erode, Tamil  
Nadu, India

**Correspondence**  
**Dr. NA Krishnamurthi**  
Associate Professor Dept. of  
Corporate Secretaryship Erode  
Arts & Science College  
Rangapalayam Erode, Tamil  
Nadu, India

## Perception of private sector bank employees on occupational stress in Coimbatore city

**Dr. NA Krishnamurthi and S Jagatheeswari**

### Abstract

Stress has existed throughout the evolution. About 4 billion years ago, violent collision of rock and ice along with dust and gas, led to the formation of a new planet. The planet has survived more than 100 million years of meltdown to give birth to microscopic life. Stress in the workplace is not a new phenomenon, but it is a greater threat to employee's health and well-being than ever before. While technology has made aspects of many jobs easier, it has also added to the anxieties of office life through information overload, heightened pressure for productivity, and a threatening sense of impermanence in the workplace

Managing stress is all about taking charge: taking charge of thoughts, emotions, schedule, environment, and the way to deal with problems. The ultimate goal is a balanced life, with time for work, relationships, relaxation, and fun—and the resilience to hold up under pressure and meet challenges head on. Some of the ways in which differentiation can be introduced are through specialization, new products and increasing added value by technology convergence. The operational excellence is a key factor for effective differentiation from the competition with the support of technology

**Keywords:** Occupational stress, impact of technology, psychological aspects, loss of self control

### 1. Introduction

Stress in the workplace is not a new phenomenon, but it is a greater threat to employee's health and well-being than ever before. While technology has made aspects of many jobs easier, it has also added to the anxieties of office life through information overload, heightened pressure for productivity, and a threatening sense of impermanence in the workplace. In 1996, the World Health Organization labeled stress a 'worldwide epidemic'. Today, workplace stress is estimated to cost American companies more than \$300 billion a year in poor performance, absenteeism and health costs [5].

Stress has existed throughout the evolution. About 4 billion years ago, violent collision of rock and ice along with dust and gas, led to the formation of a new planet. The planet has survived more than 100 million years of meltdown to give birth to microscopic life. These first organisms endured the harshest of conditions—lack of oxygen, exposure to sun's UV rays and other inhospitable elements, to hang on to their dear life. Roughly, 300,000 years ago, the Neanderthals learnt to use fire in a controlled way, to survive the Glacial Age [7] and homo-sapiens with their dominant gene constitutions and better coping skills, won the game of survival. Each step of evolution has been a test of survival, and survival, a matter of coping with the stress of changing conditions [8]. Millions of trials and errors in the life process have brought men to this stage. Coping with events to survive has led man to invent extraordinary technologies, beginning with a piece of sharpened stone [9].

## 1.1 Factors of symptoms

Sl. No.	Symptoms
1.	Chronic pain
2.	Migraines
3.	Ulcers
4.	Heartburn
5.	High blood pressure
6.	Heart disease
7.	Diabetes
8.	Asthma
9.	Obesity
10.	Skin problems
11.	Infertility
12.	Autoimmune diseases
13	Irritable bowel syndrome

## 2. Dealing with Stressful Situations

In this frenetic, fast-paced world, many people deal with frequent or even constant stress. The overextended working mother, the hard-charging 'Type A' personality, the self-critical perfectionist, the chronic worrier, they are always wound up, always stretched to the breaking point, always rushing around in a frenzy or juggling too many demands.

Managing stress is all about taking charge: taking charge of thoughts, emotions, schedule, environment, and the way to deal with problems. The ultimate goal is a balanced life, with time for work, relationships, relaxation, and fun—and the resilience to hold up under pressure and meet challenges head on.

## 3. Impact of Technology

Information technology has resulted in a major attitudinal change by revolutionizing the treatment of customers of the banks. With the depth of the geographical distances, the customers can be treated as a customer of the bank and not as a customer of the branch. This is made possible by the usage of IT on a large scale through database in a bank with decentralization. This implies that Information Technology plays a vital role in the provision of better services to customers, presumably at a lower cost. Particularly, in the emerging competitive global banking scenario technology management hold the key to success. The future leaders in banking will be those who can successfully integrate their technology strategies with the business strategies. The expectations of the customers from the banking industry are numerous and ever increasing. One way of addressing all these important issues is to make both managers and the employees to realize that only through innovative thinking they can contribute significantly to the profitability and survival of the organization.

The dire competition in the banking industry between the public and old private sector banks, new generation private sector banks and foreign banks is mainly through technology innovation, upgrading and modernization. The whole exercise is centered to improve customer relationship and deliver quality services to customers. For making any technology based product or service successful attributes that should be invariably present should be speed, imagination and excellence in execution. The outcome of the prospective thinking is to improve the customer benefits out of the technology convergence. The customer is interested in knowing how the bank and its products are beneficial. It becomes necessary for a bank to differentiate its products from others. Some of the ways in which differentiation can be introduced are through specialization,

new products and increasing added value by technology convergence. The operational excellence is a key factor for effective differentiation from the competition with the support of technology.

Magee, *et al.* (2009)<sup>[1]</sup> in their article titled "Stress, Anxiety and Anger about Home and Work" they suggested that mediate associations between the differentiated forms of work with me matching effects at home. Their interference seems to play a relatively limited role in maintaining the cross-domain association which is affected in either form of negative or positive.

Sharma *et al.* (2011)<sup>[2]</sup>. In a study, they collected data from 530 frontline employees from various public and private sector banks and tried to assess the causes of role stress. The identified eight role related factors which represent twenty – two variables. They concluded that role indistinctness, role excess, role invasiveness, role divergence, role augmentation, self diminution, role fortification and resource shortage are the causes of role stress.

Ms. Sharmila A *et al.*, (2011)<sup>[3]</sup> in their study on "Employee stress management in selected private banks in Salem" discussed that the biggest killer is not AIDS or cancer but psychological problems, and we see that very high level of stress found in bank employees. The banking sector is becoming increasingly competitive around the country and the level of product and service quality being offered to customer is almost same. Hence, the bank management adds more responsibilities on the shoulders of employees, resulting into a pressure on them, with increasing psychological problems i.e. stress, strain, anxiety, depression, sleep disorders, etc. This situation, in which the employees have little or no sense of identification with their job, can cause an individual looking for another job or don't perform efficiently their own. Therefore, it is very difficult for management that how to maintains bank employees' ability to develop successful performance with their organization under present conditions. In this juncture, the present study is undertaken to address specific problems of private bank employees related to occupational stress. This throw light in to the pathogenesis of various problems related to occupational stress among bank employees. The study will be helpful to drawn up further policy on the related fields and act as a secondary data for further research

## 4. Statement of the Problem

It is generally observed that stress has been the cause due to the combination of neurological and psychological reactions that has impact on an adaptive function. The study attempts to understand whether the situations are leading the private sector bank employees to feel the stress with different ailments such as fatigue, pain, fear and even success. Hence, it is important to understand on a social perspective, whether the same stress related situation exists and experienced by different people working in the Private Sector banks are taken to formulate the level of problems perceived by the employees of the private sector banks.

## 5. Objectives of the Study

The following are the objectives of the study:

- i. To assess the level of perception towards stress among employees of select private sector banks.
- ii. To evaluate the rating on psychological causes felt among private sector bank employees
- iii. To contribute suggestions to avoid stress among employees of private sector banks.

**6. Hypothesis**

**H<sub>01</sub>:** There is no significant relationship between Demographic variables of the respondents of private sector banks and Level of Perception on occupational stress

**7. Methodology**

The study is exploratory in nature and depends upon primary data. The methodology of this study includes the description of research design, sample size, sampling technique, development and description of tool, data collection procedure and method of analysis.

**8. Results of Analysis**

**8.1 Demographic Variables**

The demographic characters like age, sex, marital status, education, designation, experience, income, place of occupation, residence are depicted in the Table below

**Table 1:** Demographic variables of the Employees Working in Select Private Sector Banks

Demographic variables	Respondents (570 Nos.)	Percentage (100%)
<b>1. Age</b>		
Below 25 years	78	13.68
26 to 35 years	172	30.18
36 to 45 years	229	40.18
Above 45 years	91	15.96
<b>2. Sex</b>		
Male	292	51.23
Female	278	48.77
<b>3. Marital Status</b>		
Married	493	86.49
Unmarried	77	13.51
<b>4. Education</b>		
Graduates	206	36.14
Post Graduates	303	53.16
Others (Professionals, etc.)	61	10.70
<b>5. Experience</b>		
Less than 3 years	290	50.88
3 to 6 years	96	16.84
More than 6 years	184	32.28
<b>6. Income</b>		
Below Rs.15000	63	11.05
Rs.15000 – 25000	222	38.95
Above Rs.25000	285	50.00

**Source:** Computed from Primary Data

From the above table it is clear that maximum (40.18%) of the respondents are in the age group of 36 to 45 years, followed by 30.18% of the respondents are in the age between 26 and 35 years, 15.96% of the respondents are in the age above 45 years and the remaining 13.68% of the respondents belong to the age below 25 years. It is understood that more than half (51.23%) of the respondents are male and 48.77% of the respondents are female. It is found that majority (86.49%) of the respondents are married and 13.51% of the respondents are unmarried. It is evident that more than half (53.16%) of the respondents are post graduates, while 36.14% of the respondents are graduates and the remaining 10.7% of the respondents are from other categories. It is understood that more than half (50.88%) of the respondents are having experience less than 3 years, 32.28% of the respondents are having experience more than 6 years and the remaining 16.84% of the respondents are having experience of 3 to 6 years. It is clear that half (50%)

of the respondents are having income above Rs.25,000, while 38.95% of the respondents are having income between Rs.15,000 and 25,000 and the remaining 11.05% of the respondents are having income below Rs.15,000.

**8.2 Chi-Square Test**

**Relationship between Demographic variables and Perception on occupational stress**

**Hypothesis**

**H<sub>0</sub>:** There is no significant relationship between Demographic variables of the respondents of private sector banks and Level of Perception on occupational stress

**H<sub>1</sub>:** There is significant relationship between Demographic variables of the respondents of private sector banks and Level of Perception on occupational stress

**Table 2:** Relationship between Demographic variables of the respondents of private sector banks and Level of Perception on occupational stress

Factor	Calculated $\chi^2$ Value	Table Value	D.F	Sig.
Age	17.674**	16.812	6	0.007
Sex	41.024**	9.210	2	0.000
Marital Status	5.031 <sup>NS</sup>	5.991	2	0.000
Educational Qualification	3.179 <sup>NS</sup>	9.488	4	0.528
Experience	4.635 <sup>NS</sup>	13.277	4	0.327
Monthly Income	21.955**	13.277	4	0.000

**Source:** Computed from Primary Data \* Sig. @ 5% \*\* Sig. @ 1% NS: Not Significant

The results reveals that when comparing the demographic variables of the private sector bank employees with their opinion towards occupational stress it is clear that the chi-square value (17.674) based on the age of the respondents is more than the table value (16.812) when intended to find the association with the perception on occupational stress was found to be significant at 1% level. While, the chi-square value (41.024) for sex of the private bank employees was more than the table value (9.210) when finding the association with the perception on occupational stress was found to be significant at 1% level. Also there is significant relationship at 1% level between monthly income and perception towards occupational stress with the chi-square value (21.955) was more than the table value (13.277). Whereas, there is no significant relationship between Educational qualification and Occupational stress as well as experience of the bank employees and perception on occupational stress in which cases the chi-square values were more than the table value and the null hypothesis is accepted.

**8.3 Garrett Rank on Psychological Aspects**

The high and low level of psychological stress among employees of private sector bank based on the opinion was considered as rating on the seven attributes such as “1) Loss of concentration, 2) loss of self control, 3) mental imbalance, 4) irritability, 5) frustration, 6) tension, and finally, 7) anxiety / depression” were the attributes taken to measure the opinion of the private sector bank employees and the results are computed using Garrett Ranking Method.

**Table 3:** Rating on Psychological aspects among Private Sector employees

Psychological aspects	Rating by Public Sector Employees						
	R1	R2	R3	R4	R5	R6	R7
Loss of concentration	67	84	357	23	3	20	16
Loss of Self Control	124	245	48	80	40	27	6
Mental imbalance	158	10	20	71	115	102	94
Irritability	69	11	19	254	110	79	28
Frustration	94	122	24	71	210	41	8
Tension	47	78	86	42	57	207	53
Anxiety and Depression	11	20	16	29	35	94	365

**Table 4:** Garrett Ranking on Psychological aspects among Private Sector employees

Psychological aspects	Garrett Score	Garrett Mean	Rank
Loss of concentration	33413	58.619	2
Tension	35227	61.802	1
Mental imbalance	28303	49.654	4
Irritability	27981	49.089	5
Frustration	30874	54.165	3
Anxiety and Depression	26440	46.386	6
Loss of Self Control	17262	30.284	7

Source: Computed from Survey Data

The respondents of private sector banks had highly ( $M=61.802$ ) rated towards “*Tension*”, followed by 2<sup>nd</sup> position was for the statement “*Loss of concentration*”,  $M=58.619$ , third rank for the statement, “*Frustration*”,  $M=54.165$ , fourth rank for the statement, “*Irritability*”,  $M=49.654$ , fifth position towards “*mental imbalance*”,  $M=49.089$ , sixth rank for the statement, “*Anxiety and Depression*”,  $M=46.386$ , and finally, The least rating ( $M=30.284$ ) rank was towards “*Loss of self control*” which are the factors rated by the public sector employees.

## 9. Summary of the Results

### 9.1 Demographics

- It is clear that maximum (40.18%) of the respondents are in the age group of 36 to 45 years
- It is understood that more than half (51.23%) of the respondents are male
- It is found that majority (86.49%) of the respondents are married
- It is evident that more than half (53.16%) of the respondents are post graduates
- It is understood that more than half (50.88%) of the respondents are having experience less than 3 years
- It is clear that half (50%) of the respondents are having income above Rs.25,000

### 9.2 Conclusion

- It is evident that the select demographic variables such as age, sex and monthly income are found to have significant relationship with the perception on occupational stress among private sector bank employees. Whereas, the remaining two demographic variables, educational qualification and experience are found to have no significant relationship with the perception on occupational stress of private sector bank employee

- The ranking of the private sector bank employees was found high for the statement “*Tension*”, and least rank was towards “*Loss of self control*” which are the factors rated by the private sector bank employees.

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