



JOB STRESS AMONG BANK EMPLOYEES IN INDIA-A STUDY

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Abstract

Stress is a part of day-to-day living of every individual. The bank employees may experience stress in life and they are express their demands, employees on the job, and business men may suffer stress to reach office in time and to complete the projects on time and even the house hole ladies may experience stress in managing the home affairs and to look for the maid servant. The reasons for the stress differ from person to person. The Indian Bank Managers today operate in an environment full of uncertainties, turbulence & even hostility. Competition has increased manifold with its attending consequences both good as well as bad. It is logical to surmise that stress levels have gone up and burnout is not far. What is disturbing is the high stress and burnout level at comparatively younger age levels. We find more & more young Bank managers suffering from psychological distress, depression, anxiety, burnout syndromes & physical ailments.

There appears to be a moderate to severe level of psychological tension around the planet. many areas of their existence. steadily rising rate of psychometric and psychological issues, a sense of frustration and general unhappiness in life represents the tremendous levels of stress that individuals are experiencing nowadays. Ever rising demands and expectations, fierce competition, a shift in lifestyle, and pressures worry about the future, difficulty achieving deadlines, and a diminished social support system have greatly improved the majority of people's lives Modern civilizations are tense. Exists the definition and use of have a wide range in biological, medicinal, and psychological literature.

Key Words: Stress Management, psychological, modern civilization and psychometric.



Introduction

StressIt has occasionally been utilised as a stimulant for an external, destructive force.as a psychological and/or motivational reaction to internal or externalenvironmental occurrences as well as the state that develops from a person's engagement with the environmentthis environment.Stress managementis a widely used term with a seemingly obvious meaning. The research should contain many studies evaluating its effectiveness, but it is not clear how many different forms of SM exist and how efficacious they are for which target problem. One hundred and fifty-three studies on Stress Management were analyzed to determine consensus in definitions and therapy protocols. Results showed that a typical delivery format exists. but the number of techniques used was very large, techniques were inconsistently labeled are often poorly described. It is concluded that in outcome research, the term "Stress Management" is operationally defined with such variability that comparisons of SM outcome studies are not meaningful at this time.

Hans Selye noted in 1982 that few individuals describe stress in the same manner or even care to try to provide a precise description. Selye claims that one important component or quality of stress is that a wid Hans Selye noted in 1982 that few individuals describe stress in the same manner or even care to try to provide a precise description. According to Selye, one important quality or characteristic of stress is that it can be triggered by a wide range of unusual conditions, including fear, exhaustion, pain, effort, and even success. As a result, stress has been given several distinct meanings, each of which emphasises a different component of stress. The Bio-Psychosocial Model is one of the broadest theories of stress. The Bio-Psychosocial Model of Stress proposes that stress consists of three elements: an internal element, an external element, and the interplay of the internal and external elements. A wide range of disparate conditions have the potential to causing the stress reaction, which includes emotions like anxiety, weariness, discomfort, and even success. These have led to a number of various definitions of stress, each of which highlights the various stress factors The Bio-Psychosocial Model of Stress is one of the most complete models of stress. Stress Model (Bernard &Krupat, 1994). As per the Bio-Psychosocial Model of Three factors contribute to stress: an internal factor, an external one, and the way that the internal and exterior elements interact.



Need for The Study: Much more stress, something unusual, and dangerous are present. Despite enormous progress in science and technology, impressive economic development, and the availability of many forms of luxury, the majority of people worldwide appear to be under moderate to severe psychological stress in a variety of areas of their life. People that excel in their fields whether it is management, engineering, law, banking, medicine, or psychology go beyond simply being skilled employees. They are adaptable, upbeat, and laid back. In other words, a person or employee needs more than just basic cognitive capacity to succeed in the workplace.

Objectives of the study:

1. To study the present level of job stress among bank employees.
2. To suggest measures to reduce the job stress in the banks.

Hypothesis:

Based on the above objectives, one core hypothesis was framed to assess the job Stress level among the bank employees.

H1: The Job Stress level among banks of Managers compared to Non- Manager Bank Employees is High.

STAFF	SBI	APGVB	TOTAL
Manager	25	25	50
Clerical	25	25	50
Total	50	50	100

Data Analysis:

The primary data collected on various aspects of present study for determining the level of job stress among the bank employees has been analyzed statistically by applying various relative statistical tools, Ta Comparative Analysis: Mean,SD.,Sig.and t-values of stress scores of respondents with respect to selected job stress variables.



Items	MeanScore		Meandifference	Std.Deviation		t-Statistics	Sig. (2-tailed)
	APGVB Employee sN=50	SBI Employee sN=50		APGVB N=50	SBI N=50		
RoleAmbiguity	1.237	1.281	-0.044	1.128	1.226	-0.253	0.717
Work load	1.280	1.342	-0.062	1.229	1.231	-2.088	0.031
Job illness	1.172	1.124	-0.048	1.31	1.31	-2.227	0.023
JobDissatisfaction	2.123	2.138	-0.015	1.081	1.023	-1.325	0.058
Total GroupMean	6.303	6.472	-0.169	-	-	-	-

The comparative analysis between APGVB and SBI employees shows that the overall meandifference of -0.169, indicating that employees of SBI experience higher level of overall job stress, as compared to APGVB employees. Further the P-value for all the variables of Job stress is less than 0.05, except Role Ambiguity, which indicates that the difference between SBI and APGVB employees in these variables is insignificant, confirming that employees of SBI experience higher level of overall Job Stress.

Stress On Bank Employees:

Simply put, stress is the body's universal, non-specific response to demands of any type. Consequently, stress can be brought on by a bank employee or anything that needs you to alter or adapt to a change in your environment or surroundings in bank areas. Employees body mental, bodily, and emotional reactions to these changes. Each of us has our unique and distinctive methods of responding to and coping with change, therefore the source of stress varies depending on the bank employees. In general, stress has been seen as a collection of physiological and brain activity that performs an adaptive role (Franken, 1994). A number of many definitions of stress, as well as many circumstances that might cause it stress-related event. Typically, people claim to be stressed. Stress causes emotional and physical problems that may damage both your health and performance. Moreover, stress grows extreme pressure allied with living in a fast paced when they take part in or feature in an examination, when dealing with



interpersonal problems, or while dealing with a Workplace frustrations Stressful occurrence might be seen as dangerous, destructive, or both. difficult. It might be difficult with so many actors and scenarios that can lead to stressIt is tough and difficult to describe the idea of "stress."The world has created a climate where nearly everyone experiences mild to severe stress to some extent. More destructive than we anticipated, the repercussions on our productivity, health, and quality of life are catastrophic. Organizational stress is the unhealthy mental and physiological reactions that can arise when there is a contradiction between the expectations of the job placed on the employee and the degree of control the employee has over satisfying those demands. Overall, having little control over the circumstances and having a demanding work might result in stress. But one may manage this stress by being mindful of what their bodies need at any given time and by developing healthy routines.Working under stress A person experiences stress when they are faced with an opportunity, restriction, or demand that prevents them from being, having, or doing what they want but will have a significant impact on their life.

Psychological Stress of the Bank Employees:

Increasing demands and expectations, fierce competition, and a shift in lifestyle, deadline pressure, unpredictability about the future, and diminished social support in contemporary civilizations, systems have increased people's levels of stress. The results of psychological stress includepsychological distress, mood swings, depression, anxiety, inferiority complex, passivity/aggression, boredom, loss of self-confidence and self-esteem, widespread resentment, loss of concentration, feelings of futility, impulsivity and disregard for social norms and values, dissatisfaction with one's job and life, diminished aspirations and self-esteem, losing touch with reality, reduced motivation and job scepticism. Therefore, banking organisations may take steps to spot and lessen this kind of psychological stress, which directly affects job stress, job happiness, the survival, and expansion of the company. Psychological Stress is a stimulus, an outside, adverse force acting on someone. a psychological or motivational reaction to environmental circumstances, whether they are internal or external;and as a condition that develops through an individual's contact with his environment.



Physiological Stress of the Bank Employees:

The unavoidable reality is that a company's human resources are its most important resource out of all its other resources. People gather, coordinate, and use the resources of personnel, money, materials, and machines. Thus, it can be inferred that an organization's total production is significantly influenced by how well it utilises its human resource. The setting in which workers work has a significant impact on their productivity. However, when they are exposed to more physical work, whether due to the workplace environment, unattainable goals, increased customer contact, or long hours at the office, they tend to experience physical exhaustion and all the other effects on the body and mind of an employee, such as increased blood pressure, high blood pressure and pulse rate, ulcers, arthritis, more frequent drinking and smoking, cardiovascular illnesses, high blood sugar, high cholesterol, sleeplessness, headaches, infections, skin issues, a weakened immune system, injuries, exhaustion, endocrine and other stress-related disorders. Because of this, banking firms need to pay more attention to physiological stress and lowering employee occupational stress.

Conclusion: -

According to bank employees personal experience the most stress due to role overload since they are required to do several duties or complete them in a short amount of time. Overload of this nature has increased significantly during the past few years in banks that have reduced the employees. Unhappiness at work is another factor that high stress, which denotes tension resulting from inadequate job satisfaction with the activities, the work output of Bank employee's personnel. Role-related stress was also accumulated by respondents. Ambiguity that suggests respondents don't comprehend their work requirements conflicting organisational rules and insufficient tools to do their jobs Another reason why and a priority list. The outcomes also make us aware of the respondents' stress levels. owing to a conflict of roles. They come across conflicting requests Job illness, a term used to describe occupational stress, suggests that individuals in financial organisations deal with competing obligations and allegiances at work.



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