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## Workplace Stress and its Consequences on Health among Banking Employees

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### Abstract

Stress at work may be a difficulty for banking personnel throughout the world; stress can be both positive and harmful. Negative stress leads to loss for the organization, but positive stress increases production. There is already a certain degree of stress in the work lives of banking personnel, which is then compounded by the work pressure they experience on the job. This study aims to investigate the causes and effects of occupational stress on employee performance in the banking industry. Results shows that at times people are unable to adapt to such quick changes in the workplace which leads to workplace stress. Role conflict, client service, contribution, fast technological change, and a lack of customer responsiveness are the major sources of stress for banking employees. Results also shows that work stress impact physical and mental wellbeing of individuals.

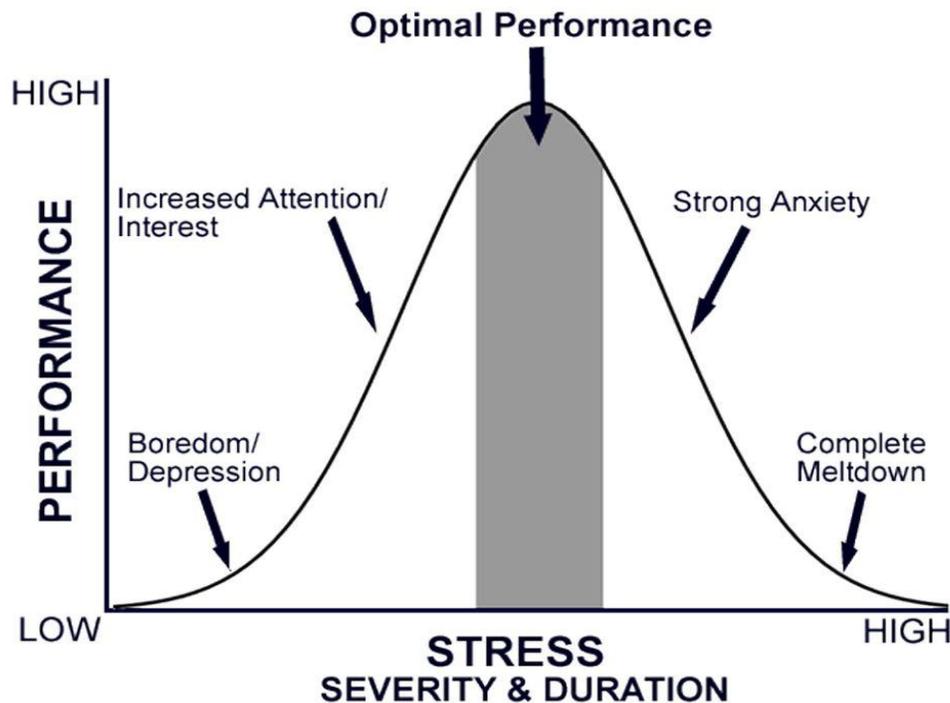
**Keywords:** *Workplace Stress; Banking; Organization Changes; Consequences of Stress*

### Introduction

Global competition has compelled corporations to confront new issues and provide their staff with a durable competitive edge. This has led to a greater emphasis on human resource management, which is seen as the driving force behind the survival and success of every firm. However, for such companies, uncertainty, complexity, and change are the primary concerns. Workplace stress is becoming a serious issue for workers, businesses, and society as a whole. The stress caused by workers' duties at work has been a significant organizational stressor. The results have been determined to be expensive to the organization. Job stress and workplace stress are psychological constructs that individuals may encounter on a daily basis. This notion is difficult to escape. The concept of stress has developed over time and has long been seen as an unavoidable component of existence (Naeem, 2017)

Stress is a natural physical response to the perception of a stimuli; its evolutionary function is to safeguard and activate the flight-or-fight mechanisms of the nervous system when fighting for

existence. The adrenaline is released in response to stress. So, despite the fact that the majority of people do not have to fight until far into the office morning, the response to stimuli begins early. The stress caused by the stimuli might be physical, such as fear of losing one's job or embarrassment in the workplace (Liang., Leung., & Zhang (2017). However, not all sources of stress are negative stimuli; some are genuinely positive experiences as shown in figure 1.1



**Figure 1.1:** How Successful People Stay Calm by Travis Bradberry Feb 6, 2014, retrieved from <https://www.forbes.com/sites/travisbradberry/2014/02/06/how-successful-people-stay-calm/#4b59c8be2f79>

Work stress is condition of mismatch between demands imposed and knowledge and abilities required carrying out the task in hand which threatens his ability to deal with stress (WHO). However, in today's contemporary business environment work pressure is indispensable and reasonable level of pressure keeps the person motivated and alert at job. On the other hand, extreme and prolonged stress impairs the functioning of the body by keeping it on alarm mode for long duration(Wu., Ren., Wang., He., Xiong., Ma, ... &Zhang, (2017).

## **Literature Review**

Marston & Marston (2017) argue in their article "To Handle Increased Stress, Build Your Resilience" that perception of workplace stress affects the manner in which it is handled. Small or large stressors enable us to build the skills necessary to face future stressful circumstances, according to research. Consideration of the underlying causes of stress might be beneficial in lowering stress. Linking stressful events with learning can be a more effective strategy to handle stress by transforming obstacles into opportunities.

A study conducted by Santhi & Reddy (2017) on 132 private bank workers of officer and clerical cadre to investigate stresses, their degree, and their influence on employees. The study's findings indicate that bank employees were experiencing moderate levels of stress, which had a favorable influence on their job performance.

According to Radha (2015), banks are among the 10 most stressful workplaces in India. The causes of occupational stress are crucial not only for the treatment of stress in banks, but also for advancing knowledge of strategic human resource management. The study focuses on the unique issues connected to occupational stress that bank workers face. The study sheds light on the numerous challenges associated with occupational stress among bank workers in the public sector in the Tiruvarur region. The results indicate that officers and clerical employees have a high degree of occupational stress, whereas sub-staff experience a moderate amount.

Gupta (2015) disclosed that Stress is the body's response to any demand, be it a physical threat, a family crisis, emotional stress such as a quarrel with a loved one or the employer, preparation for an exam or interview, or a new and difficult job assignment. Stress affects one's mind, body, and behavior in a variety of ways, and people from different walks of life feel stress differently. Their many symptoms and signs come into four categories: emotions, thoughts, behavior, and physiology. Occupational stress is a major contributor to health issues and a considerable economic drag. Occupational stress can cause both psychological and physiological impairments. Stress is a significant contributor to employee turnover and absenteeism.

In his research, Azad (2014) determined that a large number of bank employees experience high levels of stress due to the various conditions prevalent at the workstation, with the primary causes being long working hours, appraisal and reward systems, autonomy to make decisions, organizational culture, role conflict, etc. They found that if these stresses are not identified at an early stage, they can lead to major health problems such as depression, heart disease, diabetes, etc. among employees.

Suchitra (2012) finds that workplace stress has become the black plague of the twenty-first century and is reducing employee mental health. In addition to job overload and time constraints, a lack of recognition, awards, and appreciation contributes to workplace stress. The study reveals that employees were dissatisfied with how unstructured interviews uncovered grievances. To improve the psychological well-being and mental health of its employees, a company must begin

to manage its employees differently, by treating them with respect and recognizing their contributions.

Singh & Dhawan (2012) determined that stress is a universal factor and that people from practically all walks of life experience stress in a variety of ways. The impressions of numerous organizational practices as reported by employees constitute an organization's climate. The restricted engagement of employees in decision-making, the use of punishment and negative feedback, conflict avoidance or confrontation (rather than problem-solving), and unsupportive group and leader relationships are characteristics of stressful organizational climates. Stress may negatively affect both the person and the company. They investigate the numerous organizational environment stresses experienced by public and private sector bank personnel as well as their coping styles and coping mechanisms.

Jayashree (2010) investigated the effects of occupational stress on Nationalized Bank workers. In the banking industry, the problem of stress is inescapable and unavoidable. The majority of employees suffer from significant stress-related disorders and several psychological concerns. Therefore, the management must take many measures to assist their staff in overcoming its destructive impact.

Shruti (2009) concludes that bank personnel are overstressed and overburdened with job obligations. Therefore, the employee's expert should plan workplace activities such as entertainment, vacations, tea breaks, and work schedule breaks. According to Kumar (2008), the productivity of the labor force is the most crucial aspect for the success of any firm. The productivity of a company is reliant on the psychological and social health of its personnel. In a highly dynamic and competitive world where things change rapidly, man is exposed to a variety of stresses that can have an impact on many aspects of his life.

Sen (1981) analyzed the primary stressor encountered by employees in various bank positions in the public sector. A study titled "A study of personal and organizational factors of role stress and coping methods in certain public sector banks" demonstrates that persons in lower-level positions were more likely to experience role stagnation than those in higher-level positions. There is an inverse association between role stagnation and hierarchical level.

Goswami, (2015); in their work objectively investigates the influence of occupational stress on the performance of bank workers. The sample for the present study was taken from the banks of Rajasthan's main cities. The structures questionnaire was used to acquire pertinent data. The Z-test was applied to the hypothesis for analysis. The outcome shown that occupational stress produces subjective impacts such as fear, wrath, and anxiety in workers, resulting in poor mental and psychological health. On the basis of these findings, it was suggested that banks rethink jobs to decrease psychological strain, job instability, and role ambiguity. Other support activities, such as behavioral and psychiatric counseling, short-term time management courses, and stress management workshops, can also be conducted.

## Results & Discussion

Extreme stress is linked to chronic activation of the autonomic nervous system and malfunction of the sympathetic adrenal medullary axis, as well as changes in cortisol levels. In addition, limited research has revealed altered immunological function and alterations in other endocrine systems. Increased allostatic load, structural and functional brain alterations, excitotoxicity, systemic inflammation, immunosuppressant, metabolic syndrome, cardiovascular disease, and early mortality are some of the consequences of burnout(table 1.1) Developed countries are learning about the issue and taking action. Developing countries fall behind in stress awareness.

*Table 1.1: Physical Effects of Work Stress*

	<i>Normal(Relaxed)</i>	<i>Under pressure</i>	<i>Acute Pressure</i>	<i>Chronic Pressure(Stress)</i>
<b>Brain</b>	Blood supply normal	Blood supply increased	Thinks more clearly	Headaches or migraines, tremors and nervous tics
<b>Mood</b>	Happy	Serious	Increased Concentration	Anxiety ,loss of sense of humor
<b>Saliva</b>	Normal	Reduced	Reduced	Dry mouth, lump in throat
<b>Muscles</b>	Blood supply normal	Blood supply increased	Improved performance	Muscular tension and pain
<b>Heart</b>	Normal rate & blood pressure	Increased rate & blood pressure	Improved performance	Hypertension & chest pain
<b>Lungs</b>	Normal respiration rate	Increased respiration rate	Improved performance	Coughs & asthma
<b>Stomach</b>	Normal blood supply & acid secretion	Reduced blood supply & increased acid secretion	Reduced blood supply reduces digestion	Ulcer due to heart burn and indigestion
<b>Bowels</b>	Normal bowel supply & bowel activity	Reduced blood supply & increased bowel activity	Reduced blood supply reduces digestion	Abdominal pain & diarrhea
<b>Bladder</b>	Normal	Frequent urination	Frequent urination due to increased nervous stimulation	Frequent urination, prostatic symptoms
<b>Sexual Organs</b>	Male: Normal Female: Normal Periods etc.	Male: Impotence Female :Irregular periods	Decreased blood supply	Male: Impotence Female: Menstrual disorders
<b>Skin</b>	Healthy	Decreased blood supply, dry skin	Decreased blood supply	Dryness & rashes

*Source: Stress at Work: A report by Work Foundation*

Life's stress, pressure, and difficulty may be a result of environmental stress. This sort of stress pertains to the environmental and contextual factors that are creating stress. Living close to a

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noisy, busy street, for instance, may result in the manifestation of stress symptoms and stress consequences. Social Stress is the stress associated with engaging, socializing, and talking with other people. It concentrates upon interpersonal relationships. Some social encounters and relationships can be extremely stressful and fraught with tension. Others can be beneficial and joyful forms of social stress and connection. Everyone is affiliated with, employed by, and a member of the organization. This may lead to organizational strain. This source of stress is discussed by experts in stress management in the context of environmental or social stress. Since organizations of all kinds play a vital role in the lives of all people. This source of stress is most frequently related with work stress and job stress. It frequently involves the requirements and pressures imposed by the organization. However, it also includes any organization with which individuals engage, such as local government agencies, clubs, and associations (Manjunatha., &Renukamurthy (2017).

### Conclusion

It has been demonstrated that workplace stress has a negative influence on the health and wellbeing of employees, as well as on workplace productivity and revenues. A number of variables may contribute to occupational stress, including failure to achieve job requirements, mismatch with job description, job instability, connection with coworkers, and other organizational structural problems. In today's fast-paced environment, employees experience increased levels of occupational stress, more dissatisfaction, and greater job demands. Individuals and organizations can take steps to reduce the harmful effects of stress or prevent it from occurring in the first place. However, employees must first learn to recognize the signals that suggest they are experiencing stress, and bosses must be aware of the impact stress has on employee health and corporate earnings.

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