



OCUPATIONAL STRESS AMONG BANK EMPLOYEES IN GURUGRAM DISTRICT

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ABSTRACT

Today in the era of modernization, occupational stress has become a serious and ongoing problem in the workplace. During the last few decades there has been a greatly change in the nature of work in organizations like the introduction of new technology, particularly the use of computers, in the workplace, integrated with huge shift towards globalization and privatization with its intrinsic features of mergers, acquisition, strategic alliances and downsizing, restructured the functioning of industries. Now a day's much of the business is taken over by electronic banking, Tele-banking and card banking. It can be called 'Anywhere-Any time Banking'. For the host of financial products and services like the insurance, hire purchase and leasing, brokering and consultancy banks will become the delivery channel. Due to all of these changes in the banking industry, life in the banks has become highly stressful. So in the present paper researcher has made an attempt to identify the factors affecting stress level and comparative analyses between public and private sector banks.

Introduction: Today in the era of modernization, occupational stress has become a serious and ongoing problem in the workplace. During the last few decades there has been a greatly change in the nature of work in organizations like the introduction of new technology, particularly the use of computers, in the workplace, integrated with huge shift towards globalization and privatization with its intrinsic features of mergers, acquisition, strategic alliances and downsizing, restructured the functioning of industries. Many organizations started to depend on subcontracting and outsourcing which undermine the requirements of permanent employees in order to compete successfully in the increasingly competitive global market. Stress is a part of everybody's life. Depending on the level of stress it can badly affect one's life especially at the work place where he begins to spend several long hours and thus have less time for other things.

Banking is a service industry and delivers its service across the counter to the ultimate customer. Today, the activities of banking industry are all about 'relationship'. Hence, human resource plays a very important role in banking industry that provide better services to the customers with a smile in order to turn and maintain long lasting relationship with their customers Banking primarily is a labor intensive service sector, despite the level of technology have enhanced very much, hence it will be impossible for the banks to continue effectiveness unless the labor is in a stress free and satisfied work environment. Globalization and information technology have brought about a drastic change in the functioning of the banking industry. Introduction of computers, e-banking, downsizing, proposals to mergers and acquisitions, disinvestments policy of the Government and now a day's demonetization have indeed affected the bank employees.

Types of stress:

Eustress: These feelings sure make us feel good and they are the so-called "good stress" or "positive stress". They are able to put a healthy effect on you. It gives feeling of fulfillment and also makes excited life of persons. But it is the type of stress which is occurred for a short period of time.

Distress: The opposite of eustress is known as distress. Just like everything in life, when there is good or positive stress, there is also "bad" or "negative stress". Distress is a negative stress.

Hyper stress: When a person is pushed beyond what he or she can handle, they will experience what we called hyper stress.

Hypo stress: The extreme opposite of hypo stress is the extreme opposite hyper stress. Hypo stress stands in direct opposite to hyper stress. When a person is constantly bored that is the situation of hypo stress.

REVIEW OF LITERATURE:

Elamurugan, B. (2015) Explored a study to identify the level of occupational stress among the branch managers of public and private sector banks in northern district of Tamilnadu and to explore the relative importance of occupational stress dimensions among branch managers. Researcher also explored the role of an individual's employee morale leading to occupational stress and made a comparative study among branch managers of different bank centres. For the above purpose researcher used different technique to satisfy their objectives. They had taken a sample of 488 branches and face to face meeting with branch managers and got response from them. On the basis of above study they explored the overall results of occupational stress which reveal that all centre branch managers experienced a moderate level of occupational stress. It has been found that metropolitan bank centers have a greater proportion of low morale bearing branch managers as compared to other bank centre executives while rural bank centre has a greater proportion of low morale bearing branch managers.

Kavitha, G. (2007)² studied "Occupational Stress Of Bank Employees in Erode District Tamilnadu". The study discussed that "stress is inevitable for most people in most jobs today. It affects personality, perception, feelings and attitude of human being". The objectives of the study were to examine the factors influencing level of job stress and to study the sources of occupational stress and analyze the influencing factor. . In this study, researcher collected a sample of 294 employees from private and public sector banks. . On the basis of above study they found that employees drawing lower amount of salary are prone to high level of stress.

Gajjar J.(2016)⁸ In his study "A Comparative Study of Occupational Stress Mental Health And Job Satisfaction Of Higher Secondary School And College Teachers". The objectives of the study were to study And Compare Mental Health of Higher Secondary School Teachers and College Teachers. He also studied the comparable job satisfaction of higher secondary school teachers and college teachers. So to fulfil the above objectives he collected a sample of 240 teachers out of which 120 from secondary school teachers and 120 from college teachers from Gandhi Nagar, Ahemdabad and Mehsana district. On the basis of above study they concluded that higher secondary teachers have to carry many more responsibilities than college teachers. They have to suffer more occupational stress and also higher secondary teachers are suffering more from mental health problems than college teachers.

OBJECTIVE OF THE STUDY: To analyses the association between occupational stress level and demographic variable.

RESEARCH METHODOLOGY: For the purpose of above study primary data was collected from the employees of selected bank. Four banks were selected which are as follows with their number of branches:

TOTAL NUMBER OF BANK BRANCHES IN GURGAON DISTRICT AS ON 31st MARCH 2016

X	NAME OF BANKS	NO. OF BRANCHES
1	Syndicate bank	26
2	State bank of India	69
3	HDFC	76
4	ICICI	43
	TOTAL	214

Source: reserve bank of India

Out of the selected 214 public and private sector bank branches had many employees, out of whom 100 employees will be selected for the study i.e. 25 from each selected branch. The details of the sample covered by the study have been presented in Table:

TABLE
COMPOSITION OF SAMPLE

S.NO	NAME OF BANKS	RESPONDENTS
1	Punjab national bank	25
2	State bank of India	25
3	HDFC	25
4	ICICI	25
	TOTAL	100

DATA ANALYSIS AND INTERPRETATION:

Occupational stress is a common experience which exists in all organization and in all work setting. In this study an attempt has been made to analyze occupational stress and draw a comparison between degrees of stress experienced by male - female employees, public sector - private sector employees, employees of four income groups, married-unmarried employees, employees of four age groups. Present study has been carried out in Gurgaon district. Occupational Stress Index (developed by Srivastava and Singh 1981) with a demographic schedule were distributed among the employees to identify the extent of occupational stress. Occupational Stress Index (OSI) developed by (Srivastava & Singh 1981) and a demographic schedule was administered on equal number of employees' sector wise.

Level of stress and demographic variable:

The interrelationship between level of occupational stress and demographic variables is analyzed using appropriate statistical tools in the following paragraphs.

TABLE 1.1: Gender and level of stress (Two Way Tables)

Gender	Stress Level	Moderate Level Stress	Low level Stress	Total
	High Level stress			
Male	8 (66.67)	46 (63.01)	12 (80)	66 (66)
Female	4 (33.33)	27 (36.99)	3 (20)	34 (34)
Total	12	73	15	100

Source: Primary data

Note: Figures in parentheses indicate percentages to total.

On the basis of above table it can be say that there is no more difference between male and female group respondents. In moderate level stress there are 63.01 per cent males and in high level stress there are 66.67 per cent male.

This is further approved by using a chi- square test for independence using the following hypotheses:

H0: there is no dependence between gender and stress level.

H1: there is dependence between gender and stress level.

TABLE 1.2: Chi-square Test

Pearson chi- square	D.F	P value
1.603	2	0.19

* Significance at 5 per cent level of significance

The h0 was accepted for presence of 5 per cent level of significance as the value of p was more than 0.05.this depicts that there was independence between gender and stress level.

Marital status and level of stress:

TABLE 1.3: marital status and level of stress (Two Way Tables)

Marital status	Stress Level			Total
	High Level stress	Moderate Level Stress	Low level Stress	
Married	9 (7)	49 (67.12)	13 (86.67)	71 (66)
Unmarried	3 (25)	24 (32.88)	2 (13.34)	29 (34)
Total	12	73	15	100

Source: Primary data

Note: Figures in parentheses indicate percentages to total.

The above table shows that married dominated in all high level, moderate level and low level stress. Therefore in all categories, the married respondents were dominating.

This is further approved by using a chi- square test for independence using the following hypotheses:

H0: there is no dependence between marital status and stress level.

H1: there is dependence between marital status and stress level.

TABLE 1.4: Chi-square Test

Pearson chi- square	D.F	P value
2.414	2	0.29

* Significance at 5 per cent level of significance

The hypothesized independence between marital status and occupational stress level was 0accepted at 5 percent level of significance as the p value was more than 0.05. So, marital status and stress level are found to be independent to each other, without any association between both.

Age and level of stress:

TABLE 1.5: Age and level of stress (Two Way Tables)

Age group	Stress Level			Total
	High Level stress	Moderate Level Stress	Low level Stress	
Below 25	3 (25)	17 (23.29)	2 (13.33)	22 (22)
25-35	6 (50)	41 (56.16)	9 (60)	56 (56)
36-45	2 (16.67)	11 (15.06)	4 (26.67)	17 (17)
Above 45	1 (8.33)	4 (5.49)	0 (00)	5 (5)
Total	12	73	15	100

Source: Primary data

Note: Figures in parentheses indicate percentages to total.

It can be said that a moderate level of stress was prevalent among the majority of all the age groups. Among the highly stressed group, employees belonging to age group of 26-35 (50%) accounted for a high representation. And employees above 45 were representing the least suffered group. It shows that as one advance in age, job stress also goes on increasing and it is at its high at the age group of 36-45 and then starts to decline.

This is further approved by using a chi- square test for independence using the following hypotheses:

H0: there is no dependence between age group and stress level.

H1: there is dependence between age group and stress level.

TABLE 1.6: Chi-square Test

Pearson chi- square	D.F	P value
2.772	2	0.83

* Significance at 5 per cent level of significance

The hypothesized independence between marital status and occupational stress level was accepted at 5 percent level of significance as the p value was more than 0.05. So, age group and stress level are found to be independent to each other, without any association between both.

Residential status and Level of Stress:

TABLE 1.7: Residential status and level of stress (Two Way Tables)

Residential status	Stress Level			Total
	High Level stress	Moderate Level Stress	Low level Stress	
Rural	6 (50)	51 (69.86)	5 (33.33)	62 (62)
Urban	6 (50)	22 (30.14)	10 (66.67)	38 (38)
Total	12	73	15	100

Source: Primary data

Note: Figures in parentheses indicate percentages to total.

It has been observed from the Table that the majority of the employees from the two residential areas were moderate stressed (73%). It is also observed that among the highly stressed respondents, rural and urban both groups were equal 50% each. But on the other hand among the moderate level stress, 69.86% respondents from rural area and remaining 30.14% from urban area.

This is further approved by using a chi-square test for independence using the following hypotheses:

H0: there is no dependence between residential status and stress level.

H1: there is dependence between residential status and stress level

TABLE 1.8: Chi-square Test

Pearson chi-square	D.F	P value
7.881	2	0.19

* Significance at 5 per cent level of significance

The hypothesized independence between residential status and occupational stress level was accepted at 5 percent level of significance as the p value was more than 0.05. So, residential status and stress level are found to be independent to each other, without any association between both.

Conclusion:

CONCLUSION: From this study it is concluded that Bank employees are experiencing job stress and are varying based on the differences in their demographic variables. Important causes of job stress among bank employees are Role ambiguity, Role conflicts, Absence of role overload, Role conflict, Role ambiguity, unprofitability, stringent work conditions and poor peer relations. Job results have resulted in both positive and negative effects on banks and individuals. There is no difference between various independent variable and occupational stress level.

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