



A STUDY ON STRESS MANAGEMENT OF BANKERS WITH SPECIAL REFERENCE TO PUBLIC SECTOR BANKS, VIRUDHUNAGAR DISTRICT

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Abstract: Stress creates health issues and also affects the human well being. Work Stress leads to imbalance of the persons work life and their family life. In today's competitive environment, stress level increases both managers and workers. Indian banking industry is a backbone of our economy. Banking industry is one of the most stressful sectors. So the researcher wants to know the reasons of stress, level of stress and figure out some suggestions. It leads the management to improve coping strategies then to motivate the bankers. It leads to increase the efficiency of the banks.

Key Words: Bankers, Banking Industry, Work Life, Family Life, Stress, Efficiency.

1. INTRODUCTION :

India's banking sector is sufficiently capitalized and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Now days, Some of the Innovative banking models like payment and small finance banks focused to increase its reach. A majority of banking industry owned by Public Sector Banks. In recent times the bankers faced many problems like poor motivation, low morale, low efficiency, conflicts and absenteeism. For this study was done by the employees of public sector banks in virudhunagar district. So 100 respondents were met and collected data through public sector bank employees.

2. LITERATURE REVIEW :

Mr. Rohit Yadav (2017), in his study, "A Study on Stress among Employees in Banking Industry", to highlight the level of stress exists among the employees of Banking Sector and to figure out the possible reasons of stress. The study it is concluded that most of the employees are under stress in the Banking Industry, which is impacting their health and well being. Stress management should be done on individual level as well as organizational level.

Dr.S.Renugadevi (2019), in his study, "Stress Management with Special Reference To Public Sector Bank Employees in Tiruvarur" in her study concluded that Stress occurs when the pressure is greater than the resources. Stress is our body's way of responding to any kind of demand. It can be caused by both and bad experiences. A majority of employees face severe stress- related ailment and a lot of psychological problems. Hence, the management must take several initiatives in helping their employees to overcome its disastrous effect. Since stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family.

Mr Mohammad Fiaz and Dr.Gajraj Singh (2021), in his study, "Stress Management of Banking Sector Employees", to identify the reason impact connection between factors causing pressure and their effect on bankers individual life and wellbeing. A larger part of the workers face extreme pressure related illnesses and a ton of mental issues. Thus, the administration should take a few drives in assisting their representatives with defeating its appalling impact.

3. OBJECTIVES :

- ✓ To know the profile of the banker.
- ✓ To identify the key factors responsible for stress.
- ✓ To know the symptoms of stress among bankers.
- ✓ To find out the suggestions for stress management.



4. SCOPE OF THE STUDY :

This study helps to know the factors of stress and symptoms of stress in public sector bank employees. The research gives some stress management strategies suggested to improve the performance of the banker. This coping strategies helps the public sector bankers to improve their efficiency and overcome their stress.

5. HYPOTHESIS :

- H_0 : There is no significant association between age and level of stress of the respondents.

6. METHODOLOGY:

Research design

Research Design is the basic framework which provides guidelines for the rest of research process. The research design followed for this study is Descriptive research design

Source of Data

A collective recording of observations either numerical or otherwise is called data. Often it is found that data at hand are inadequate to do further study, and hence, it becomes necessary to collect data that are appropriate.

Primary Data - The primary data are collected from the public sector bankers through a structured questionnaire

Secondary Data – websites, magazines, and research articles were used widely as a support to primary data.

Sampling Plan

The sample design is a definite plan for obtaining a sample from a given population.

Sampling Technique –The technique adopted for the study is non-probability sampling technique of convenience sampling.

Sample Size - The study has depended on primary data. Primary data were collected through a sample survey with a questionnaire. The sample size is 100 respondents for the research.

Statistical tool used

The technique used in analyzing the collected data is known as tools for analyzing data. The tool used in this study is as follows:

- *Percentage analysis*
- *Chi-Square Test Analysis*
- *Weighted Average Method*

7. ANALYSIS AND INTERPRETATION OF DATA :

TABLE 1

Demographic profile of the respondents

Particulars	Number of Respondents	Percentage (%)
Male	50	50
Female	50	50
Total	100	100
Age of the respondents		
25 – 35 years	23	23
35 – 45 years	42	42
45 – 55 years	11	11
Above 55 years	24	24
Total	100	100
Educational Qualification of the respondents		
Under Graduate	25	25
Post Graduate	57	57
Professionals	18	18
Total	100	100
Occupation of the respondents		
Branch Manager	18	18
Cashier	37	37
Goldsmith Banker	19	19
Loan Officer	26	26
Total	100	100



Income Level		
Less than Rs. 50,000	23	23
Rs. 50,000 – Rs. 60,000	34	34
Rs. 60,000 – Rs. 70, 000	12	12
Rs. 70,000 – Rs. 80,000	17	17
Above 80,000	14	14
Total	155	155

Source: Primary Data

The table 1 states that majority of 50 percentage of the respondents are both male and female, 42 percentage of the respondents were between 35-45 years of age, 57 percentage of the respondents had completed their post graduates, 37 percentage of the respondents were cashiers, 34 percentage of the respondents were Rs. 50,000 – Rs. 60,000 for their monthly income.

TABLE 2 - LEVEL OF STRESS

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
No Stress	5	5
Mild Stress	8	8
Moderate Stress	11	11
Much Stress	52	52
Extreme Stress	24	24
Total	100	100

Source: Primary data

It is inferred that 52% of the respondents of public sector bankers are Much Stressed for their work.

TABLE 3 - CHI-SQUARE TEST**AIM**

To obtain the relationship between the Age and level of stress among the respondents of public sector bank employees.

NULL HYPOTHESIS (H_0) – There is no significant association between Age and level of stress among the respondents of public sector bank employees.

ALTERNATE HYPOTHESIS (H_1) – There is significant association between Age and level of stress among the respondents of public sector bank employees.

Age	No Stress	Mild Stress	Moderate Stress	High Stress	Extreme Stress	Total
25 – 35 years	3	4	4	8	4	23
35 – 45 years	2	1	4	24	11	42
45 – 55 years	-	1	-	6	4	11
Above 55 years	-	2	3	14	5	24
Total	5	8	11	52	24	100

Source: Primary data

Observed Frequency(O_i)	Expected Frequency(E_i)	$(O_i - E_i)^2$	$(O_i - E_i)^2 / E_i$
3	1.15	3.42	2.97
4	1.84	4.67	2.54
4	5.06	1.12	0.22
8	11.96	15.68	1.31
4	5.54	2.37	0.43
2	2.1	0.01	0.005
1	3.36	5.57	1.66
4	4.62	0.38	0.08
24	21.84	4.67	0.21
11	10.08	0.85	0.08
1	0.88	0.01	0.01
6	5.72	0.08	0.01



4	2.64	1.85	0.70
2	1.92	0.01	0.005
3	2.64	0.13	0.05
14	12.48	2.31	0.18
5	5.76	0.58	0.10
Total			10.56

Expected frequency of any cell =

$$\frac{[(\text{Row total for the column of that cell}) * (\text{Column total for the column of that cell})]}{\text{Grand Total}}$$

$$\begin{aligned} X^2 &= \sum \frac{((O_i - E_i)^2 / E_i)}{= 10.56} \\ \text{Degree of freedom} &= (r - 1) (c - 1) \\ &= (5-1) (4-1) \\ &= 8 \end{aligned}$$

Inference

The P Value is 0.227897. The result is not significant at $p < .05$. There is no significant association between Age and level of stress among the respondents of public sector bank employees.

TABLE 4
WEIGHTED AVERAGE METHOD
REASONS FOR STRESS

S. No.	Ranks	1	2	3	4	5	6	7	Mean	Weighted Average	Rank
	Weighted Average	7	6	5	4	3	2	1			
	Factors										
1	Inequality	22	50	16	4	8	0	0	574	21	3
2	Job Difficulty	32	22	18	16	12	0	0	546	20	5
3	Technological Issues	0	0	22	18	60	0	0	362	13	6
4	Lack of Time	50	16	16	18	0	0	0	598	21	2
5	High Work Load	70	6	4	4	0	6	10	584	21	4
6	Inadequate authority and power	0	10	0	8	22	0	70	228	8	7
7	Lack of support	58	22	10	6	0	4	0	620	22	1

Source: Primary data

Most of the respondents have ranked Lack of support as the first attribute, Lack of Time as the second attribute, Inequality as the third attribute, High Work Load as the fourth attribute, Job Difficulty as the fifth attribute, Technological Issues as the sixth attribute and Inadequate authority and power as the seventh attribute.

TABLE 5
HANDLING THE STRESS LEVEL OF THE RESPONDENTS

S. No.	Ranks	1	2	3	4	5	6	7	Mean	Weighted Average	Rank
	Weighted Average	7	6	5	4	3	2	1			
	Factors										
1	Stress Management Programme	0	40	0	22	18	0	20	402	14	7
2	Good Infrastructure	18	22	0	18	34	8	0	448	16	5
3	Proper Training	70	0	0	18	12	0	0	598	21	2
4	Recognition	4	10	46	20	4	8	8	434	16	6
5	Motivation	40	30	10	10	0	0	0	550	20	3
6	Meditation	0	14	68	0	18	0	0	478	17	4
7	Effective Communication	76	0	4	20	0	0	0	632	23	1

Source: Primary data



Most of the respondents have ranked Effective Communication as the first attribute, Proper Training as the second attribute, Motivation as the third attribute, Meditation as the fourth attribute, Good Infrastructure as the fifth attribute, Recognition as the sixth attribute and Stress Management Programme as the seventh attribute.

8. SUGGESTION :

Finally it can be suggested that:

- Stress leads to different problems in different workers. So, the management identify the problems to reduce stress among workers.
- Employees can reduce stress through yoga and meditation.
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- Management give some counselling to the workers.

9. CONCLUSION :

From this research it can be concluded that, Stress management helps employees to reduce pain and become healthier. Stress can be a short-term issue or a long-term problem, depending on the changes of our life and work environment. Stress management techniques can help to avoid most physical, emotional and behavioral symptoms of stress. The researcher conclude that the management can take some steps and introducing stress management techniques to reduce the work stress of the bankers.

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