Implications on Handling Mental Emotions among Private Bank Employees with Special Reference to Tanjore (DT)

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Abstract: With the advent of new technology over last few decades, every sector started growing to large extent. In each and every sector, there exists heavy competition to cope up with the technology. In turn, to meet out this competition, a lot of pressure has been faced in every sectors. Mostly, employees have extracted to the great extent. Out of various sectors, major role played in an economy is banking. Due to advent technology, banking sector started functioning to the greater extent. Its growth has made its functioning effectively and efficiently. They have changed their rules, procedures and policies to meet out the competitions. In turn, it had increased the number of transaction in banking has increased considerably. So, employees in banking sectors are forced to work in pressurised environment. The main purpose of the study is to find out stress level among bank employees with special reference to Tanjore (DT).

Key words: Technology, Banking, Employees, Mental strain.

I. INTRODUCTION:

Human resource is an asset of any organisation. When the employees in the organisation are satisfied with the job, then they can easily achieve organisational goals to great extent. At the same time, when employees are not satisfied in work it results in adverse effect. Nowadays, banking sector has tremendously improved by means of transactions, customers, improved policy of reserve bank of India. With the advent of new technology in banking sectors like internet banking, mobile banking and it makes bankers job easier and at the same time customers also satisfied. In this situation, bank employees are forced to work in competitive environment. This continues forever which leads to stress.

STRAIN:

Stress is imbalance between the demand on work and coping in job which adversely affect the emotional and physical response of employees. This concept was first introduced in life science by Hasselye in 1936. Actually it was taken from natural science. Stress has been derived from latin word "sringere" which means "hardship, strain and adversity". Now during eighteenth and nineteenth centuries, its meaning has changed to force, pressure etc.

DEFINITION:

According to Richard S.Lazarus, "Strain as condition or feeling experienced when person perceives that demand exceed the personal and social resources the individual are able to mobilise."

According to Dr.Paul Rosch., M.D. Founder and president of the American Institute of stress, defined as, "Strain in addition to being itself and result of itself"

Strain according to,

Physicists: A force, stress or pressure implying exposure to excessive demands or environment conditions that cause emotional upset and tension.

Psychologists: Anything that alters the psychological homeostatic process.

Anthropologists: Coercion between people or between the environment and human or between history and human mind.

Endoerinologists: It is the nonspecific response of the body to any demand made on it.

STRESSORS:

As employee in banking directly interact with the environment by continuously exchanging energy, information and sharing of feelings. They are forced to meet the demands of the environment. When employees are not able to cope up with the demand, it results in upset physically and mentally. Stressors refers to person where they experience stress due to environmental and other factors.

Classification of stressors:

1. Stressors at Individual level
2. Stressors at Group level
3. Stressors at Organisational level
4. Stressors at outside the organisation.

1. **Stressors at individual level:**

It usually stress at specific level. Stress arises due to individual level. If there is no clarity in role, excess workload and there is no role ambiguity it result in stress. When a person has no clarity in their role to perform, they consequently face stress.

2. **Stressors at Group level:**
   This type of stress caused due to group formation in the banking sector. When the manager in banking has not given roper instruction to employees, it adversely affect the performance and result in stress. When employees are working in team, there exist partial among them, they may not able to produce or able to increase the level of performance.

3. **Stressors at organisational level:**
   Stressors at organisation affect the performance of employees. When employees are forced to work in high stressful environment, they may not able to work and it consequently affect the performance of each and every employees

4. **Stressors at Outside the organisation:**
   Stress which is caused due to environment outside the organisation. When there is changes in policy of government, frequently change in policy of RBI, employees not able to easily adapt the changes and procedures, it result in stress.

STRAIN MANAGEMENT IN BANKING SECTOR:

One of the major problems in banking sector facing today is "strain". Strain has become indispensable tool in each and every one's life. The main reason for increase in strain is achieving the target, opening new current and savings a/c, fixing deadlines to complete the work, facing severe competitions, working after business hours, uncomfortable working environment, inter department conflict, not properly following the rule and policies, there is lack of communication among employees. It results in strain among employees.

II. REVIEW OF LITERATURE:

Kumar,D.M (2006)made a study on stress in job of both nationalised and no nationalised bank. Objective of this study was to analyse the level of stress among bank employees. To find out level of stress, the hypothesis framed and test used to analyse the result. Population taken for this study was 200 respondents. Out of this 100 respondents from nationalised and 100 from non-nationalised bank employees. Population belongs to 30-40 years and systematic random sampling method followed for study. It reveals that stress level was more in non-nationalised bank compared to nationalised bank.

Helode and palnickar (1987) conducted the research on occupational stress in field of dependence and independence (FD-DI) and to assess the level of stress in job among bank employees. Sample taken for this study was 100 officer and 100 clerks. Questionnaire was distributed to middle and lower level employees. There was an association with occupational stress. Stress level was significantly more among officers than clerks.

Christo F.V Fernandes,Kumar Sathish, Nandakumar Mekoth,2009 in their article, "Gender differences in stress among bank officers of Private and public sectors", analyse the differences of organisational role stress (ORS) among men and women of Public and private bank employees. Ten types of role stress were used to measure by using ORS scale which comprised of 50 items. Sample taken for this study was from 456 respondents which was further divided into two on the basis of gender. The findings of this study revealed that women were more stress than men. That to, women in private sector faced more stress than women in public sector banks.

Rajesh J.Bhatt (2004) ,"A case study of Job Satisfaction among bank employees of leading nationalised banks of Gujarat state". Banking sector played a major role and employers in this sector treated as asset. Each and every people chosen banking as their career and it has given social status and good package of salary. In mid of 80's it has faces crisis and employees were dissatisfied in their work. Due to liberalised of fresh air and entry of foreign banks again made a boom period for banking sector.

III. RESEARCH METHODOLOGY:

NEED FOR THE STUDY:

In India, during past twenty years, banking sector has changed tremendously to great extent. This changes mainly due to liberalisation, globalisation and privatisation. As, banking employees need to withstand in this pressurised environment. And this growth leads to change in growth of the economy. As responsibility of banking sector increasing data by day in present economy. They are forced to work in competitive environment. To meet out this competitive environment, employees are forced to work and this leads to high level of strain. Thus, the present study to find out the level of Job strain among private sector employees.

IV. OBJECTIVESOF THE STUDY:

1. To know the strain level among private sector bank employees.
2. To identify the factors responsible for the strain.
3. To identify the technique to manage the strain level of private bank employees.

HYPOTHESIS:

1. There is significant association between location of the bank and work load
2. There is no significant relationship between gender and strain.
3. There is no significant association between age and type of strain.
4. There is no significant relationship between level of performance and strain in job.

V. SCOPE OF THE STUDY:

The research is undertaken in Tanjore (dt). The study focuses on the strain and how far it has affected the performance of the employee. It also helps to identify the causes, effect, strategies to overcome strain and its impact on the performance of the employee and banking sector.

POPULATION:

The population selected for this study was private sector bank employees. It includes Karur Vysya Bank, City Union Bank, Lakshmi Vilas Bank, Dhanalakshmi Bank, ICICI, HDFC etc., Questionnaire were distributed and collected from them.

VI. DESIGN OF THE STUDY:

The research conducted in private sector employees. The researcher has chosen explorative and descriptive in nature.

Sample size:

1. Type of Universe   :   Finite
2. Sampling Unit   :   Tanjore
3. Source List   :   Private Sector Employees
4. Size of the sample   :   110
5. Parameter of Interest   :   To determine the total number of person being strained in their work.

SOURCES OF DATA:

Data collected from both Primary and Secondary data. The primary data were collected from structured Questionnaire from Private Sector Bank employees. The Secondary data was collected from journal, articles, etc.

TOOLS USED FOR STUDY:

Percentage Analysis, chi-square and Correlation used to analyse the result.

LIMITATIONS OF THE STUDY:

1. Research restricted to private sector employees.
2. Bank employees were hesitated to give information as they are busy with their work
3. The study was confined only to Tiruchirappalli (Dt)

VII. DATA ANALYSIS AND INTERPRETATION:

Gender wise classification:

	Urban	Percentage	Suburban	Percentage	Rural	Percentage
Male	26	65	17	48.57	19	54.29
Female	14	35	18	51.43	16	45.71
Total	40	100	35	100	35	100

Source: Primary Data

The above table reveals that out of 40 employees from Urban, 26 employees were male and 14 employees were female. Out 35 employees from suburban 17 employees were male and 18 employees were female, out of 35 from Rural, 19 employees were male and 16 employees were female.

Do you have Stress in your Job?

	Stress in Job					
	Urban	Percentage	Suburban	Percentage	Rural	Percentage
Yes	28	70	21	60	22	63
No	12	30	14	40	13	37
	40	100	35	100	35	100

Source: Primary Data

Interpretation:

The above table reveals that in urban nearly 70% of employees were stressed and 30 were no stress in their job. In Suburban 60% of employees were stressed and 40 % of employees have no stress in their job. In Rural 63 % of employees were stressed and 37 % of employees have no stress in their job.

What type of stress do you face in your work?

	Urban	Percentage	Sub urban	Percentage	Rural	Percentage
Mental stress	15	38	10	26	18	51
Physical Stress	10	25	17	50	9	26
Changes in Behaviour	15	37	08	24	8	23
	40	100	35	100	35	100

Source: Primary Data

Interpretation:

The above table reveals that 38 % of employees' faces mental stress in urban, 50% of employees' faces physical stress in suburban and 51% of employees' faces mental stress in rural area.

Willing to work after Working hours:

	Urban	Percentage	Suburban	Percentage	Rural	Percentage
Yes	25	63	30	86	25	71
No	15	37	05	14	10	29
	40		35		35	

Source: Primary Data

Interpretation:

The above table reveals that 63% of employees willing to work after working hours in urban area,86% of employees willing to work in suburban area and 71% of employees willing to work after working hours in rural area. It is inferred that mostly in urban area employees are willing to work after working hours.

Testing of the Hypothesis 1:

Ho: There is no significant association between location of the bank and workload.

Ha: There is significant association between location of the bank and workload

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.098[a]	8	.636
Likelihood Ratio	6.443	8	.598
Linear-by-Linear Association	.215	1	.643
N of Valid Cases	110		

a. 5 cells (33.3%) have expected count less than 5. The minimum expected count is 4.14.

Result:

From the above table, it is inferred that chi-square value is 6.098 for 8 df and asymptotic significance is 0.636 which is greater than 0.05.There is no significant association between location of the bank and workload. Hence, the null hypothesis is accepted.

Testing of hypothesis 2:

Ho: There is no significant relation between gender and pressure in job.

Ha: There is significant relation between gender and pressure in job.

Correlations

		Gender	Do you have Pressure in your job
gender	Pearson Correlation	1	-.195[*]
	Sig. (2-tailed)		.042
	N	110	110
Do you have Pressure in your job	Pearson Correlation	-.195[*]	1
	Sig. (2-tailed)	.042	
	N	110	110

*. Correlation is significant at the 0.05 level (2-tailed).

Result:

From the above table it is inferred that, the value against correlation is -0.195 and significance value is 0.42 which is less than 0.05.Therefore, null hypothesis to be rejected. There is a significant association between gender and pressure in job.

Testing of hypothesis 3:

Ho: There is no significant association between age and type of strain

Ha: There is significant association between age and type of strain

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	53.797[a]	56	.559
Likelihood Ratio	64.353	56	.207
Linear-by-Linear Association	.016	1	.898
N of Valid Cases	110		

a. 86 cells (98.9%) have expected count less than 5. The minimum expected count is .28.

Result:

From the above table, it is inferred that chi-square value is 53.797 for 56 df and asymptotic significance is 0.559 which is greater than 0.05.There is no significant association between location of the bank and workload. Hence, the null hypothesis is accepted.

Testing of hypothesis 4:

Ho: There is no significant relation between level of performance and pressure in job.

Ha: There is significant relation between level of performance and pressure in job.

Correlations

		Level of Performance	Do you have pressure In your job
Level of Performance	Pearson Correlation	1	.100
	Sig. (2-tailed)		.298
	N	110	110
Do you have pressure In your job	Pearson Correlation	.100	1
	Sig. (2-tailed)	.298	
	N	110	110

Result:

From the above table it is inferred that, the value against correlation is .100and significance value is 0.298 which is greater than 0.05.Therefore, null hypothesis to be accepted. There is a no significant association between level of performance and Pressure in Job.

VIII. FINDINGS:

➢ 70% of employees' in urban, 60% of employees in sub urban and 63% of employees in rural have strain in job.
➢ 38% of employees in urban, 26% of employees in sub urban and 51% of employees' in rural have mental strain in their working environment.
➢ 63% of employees' in urban, 86% of employees in sub urban and 71% of employees' in rural willing to work after business hours.
➢ 32.5% of employees' in urban felt that they have lot of work pressure in their working environment.
➢ 32.5% of employees' in urban strongly agreed that salary is not good.
➢ 30% of employees' in urban have agreed to travel frequently.
➢ 30% of employees' strongly agreed for monotonous and boring work.
➢ 32.5% of employees' strongly agreed that there is no career development in their job.
➢ 30% of employees' prefer yoga classes to reduce strain.
➢ 27.5% of employees' prefer for meditation to reduce strain.
➢ There is no significant association between location of the bank and workload.
➢ There is significant relationship between gender and strain job.
➢ There is no significant association between age and type of strain.
➢ There is no significant relationship between level of performance and strain in job.

IX. CONCLUSION:

The success any organisation depends on the performance of the employee in banking sector, stress plays a major role which should be eradicated from the bottom of the employees. If it prolongs the performance of both employees and bank start fluctuating. Bankers must be able to identify the reason for strain and technique to manage their strain. Most of the employees are willing to work after business hours, this helps to create bonding with their bank.

X. SUGGESTION:

Strain Management programmes should be conducted frequently to reduce Pressure in turn it   helps to balance the work pressure. Women employees are more prone to strain and they feel difficult to work after business hours. Incentives to be given to employees to increase their level of performance.

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