

WORK STRESS AND PERFORMANCE OF EMPLOYEE IN BANKING SECTOR AT BANGALORE

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ABSTRACT

Stress may be a universal component and people in each walk of life got to face it. The workers operating in several organizations got to subsume stress, particularly Bankers square measure beneath a good deal of stress. These stresses contribute to minimized structure performance, minimized worker overall performance, minimized quality of labour, high workers turnover, and absence tends to health issues like anxiety, depression, headache and aching. Six elements of job stress: Lack of body support, excessive work demand, problematic client relations, co-worker's relationship, family & work life balance and risky cape of job were examined during this study. The target of the study is to explore the strain connected issues of bankers and examine the link between stress and performance and its impact on worker performance. For this purpose a hundred and fifty questionnaires were crammed by the bankers from the district Bangalore. The results show that each one the elements of stress cause stress in bankers and decreases their performance. The previous studies on banking sector showed that job stress significantly cut back the performance of a personal.

INTRODUCTION

Stress may be a Common component in any reasonably job and persons got to face it in nearly each walk of life. Stress has been outlined in several ways that over the years. in line with Jerome Robbins and sanghi (2006) "A dynamic condition during which a personal is confronted with a chance, constraints, or demand associated with what he or she wishes and that the result is looked as if it would be each unsure and necessary." stress is associate increasing drawback in organizations and sometimes cause adverse effects on performance in line with Louis Isadore Kahn and Quinn (1970) "stress is that the outcome of aspect of the assigned work role that caused harmful result for individual activity, stress is taken into account as harmful issue of the work setting." It additionally has unpleasant effects on health of a personal as David (1998) contributed "it may also be tagged because the harmful physical and emotional responses that occur once the necessities of the task don't match the capabilities, resources, or needs of the staff. Job stress will cause poor health and even injury." United Nations agency (1986) "It is recognized world-wide as a serious challenge to individual mental and physical health, and structure health." Though stress includes each sensible and dangerous aspect however it's not essentially dangerous. Jerome Robbins and Sanghi

(2006) additionally contributed “stress is often mentioned in a very negative context, it additionally encompasses a positive price it’s a chance once offers a possible gain.” Rubina et al., (2008) contributed a similar “Stress isn't forever negative or harmful and so, the absence of stress is death.” however it still has harmful impact on worker performance. Usman and ismail (2010) “One of the affected outcomes of stress is on job performance.” so it must be studied. The aim of study is

- (a) To explore the strain connected issues of bankers.
- (b) To examine the link of stress and performance.
- (c) To recommend the measures for stress tolerance and to boost work performance.

Keywords: Job performance, Stress, Banks.

LITERATURE REVIEW

An individual in his or her job in bank face stress as Jamshed et al.,(2011)suggested “The geographical point is doubtless a very important supply of stress for bankers due to the quantity of your time they spent in their various banks.” which stress typically decrease their performance. “Therefore occupation of people might be a serious supply of stress within the given circumstances. once people face stress because of varied conditions of their occupation and fail to address stress, it results into burnout,” (ibdm). Basically in banking sector lack of body support from boss(manager), work overload & time pressure, risky earth of job, poor relationship with customers & co-workers, and work family balance cause stress that in turns decrease worker

performance. a similar was contributed by Materson (1980) “Causes of stress square measure several like work load, cuts in workers, modification at work, long work hours, shift work, lack of superintendence, inadequate coaching, inappropriate operating conditions, too serious responsibilities and poor relations with colleagues.” a similar was known by Ganster & Loghan, (2005) “huge and multi fields literature points loads of key factors like work surroundings, management support, employment etc. in decisive however nerve-racking the work is and its impact on worker physical and psychological state.”

In banking sector notably higher management doesn't notice the impact of stress on worker performance that ultimately leads to vital social control dilemmas as Subha and shakeel (2009) delineate “Higher level of stress existed with no social control concern for resolution consequently lowering the worker performance, staking structure name and loss of skilful staff, these things require immediate concern from organization management for using effective stress management practices to extend worker satisfaction and overall worker performance.” Work overload & time pressure to finish an excessive amount of add short span of your time is massive supply of stress that decrease the performance of staff as Babak et al., (2010) studied “With excessive pressures, the task demands can't be met, relaxation turns to exhaustion and a way of satisfaction replaces with the sentiments of stress, motivation sheds away and therefore the staff begin losing interest within the work and thence performance chart shows a negative trend.”

The performance of people additionally ablated once stress is caused by inability of individual to take care of an inexpensive balance between family life and work life as he/she must pay loads of your time

in his/her operating. McCubbin & Figley (1983) advised that “Job connected stress is principally restraint due to its attainable threats to family functioning and individual performance. Job connected stress will produce a distinction between demands on families and therefore the ability of families to supply material security for them.” which inability to take care of an inexpensive balance between family life and work life leads to work to family conflict that successively cause stress and ultimately decreases the worker performance. per Anderson (2002) “work to family conflicts is additionally a precursor that creates stress in staff of a corporation.” In banks the poor relationship among staff typically cause stress and have adverse effects on the performance of staff. Lack of social support from colleagues and poor social relationships will cause stress particularly among staff with a high social would like. Margot Shields (2006) advised. “Different sources of labor stress don't occur in isolation however so act with each other.” Stress caused by degree of involvement in deciding may be a massive source of decrease in performance of individual as Meneze (2005) delineate “Misfit with organization, no half in deciding, were reportable main causes of stress additionally no management over work surroundings, temperament traits, lack of relaxation at the side of ambiguous rules have an effect on staff performance.” the character of job in banking sector is simply too abundant risky. there's operational risk concerned in transactions that forever place pressure on staff to avoid wrong entries. the workers reciprocally feel job insecurity that cause nice stress on them. jungwee park (2007) contributed “Physical labor and job insecurity may cause stress.” therefore job insecurity is additionally a serious explanation for stress on the task that negatively have an effect on the performance of staff within the banking sector.

METHODOLOGY

Employee performance has been taken as variable lenitive variables square measure lack of support, excessive work demand, problematic client relations, co-worker's relationship, family & work life balance and risky earth of job and job stress has been taken as experimental variable. The purpose of the study is to spot the factors conducive job stress and therefore the relationship between job stress and worker performance. Bank staff during this study visit Branch level Managers, operational managers, supervisors and officers (credit officers, payment officers, client services officers and relationship officers). To achieve the objectives of the study a hundred and fifty surveys were sent (through questionnaires) to ten larger banks having branches in city and every one the banking corporations square measure listed at Bangalore, the information were collected from following banks, The Bank of Punjab, MCB, HBL, HDFC, Bank of Baroda, and Grameena bank. All the workers were aged between twenty to sixty years thus one hundred forty four questionnaires responded having response rate of ninety six. The form mistreatment 5-Scale Likers (1=Strongly Disagreed, 2=Disagreed, 3=somewhat united, 4=Agreed, 5 = Strongly Agreed) was style to check the impact of all the variables. For this study the form is split into two sections demographics and job stress & its impact on worker performance. The information was analysed through SPSS v.19.

SAMPLE CHARACTERISTICS

The Tables below summarize the respondents' characteristics per their gender, age, qualification, operating positions, expertise and financial gain. Male bank staff created the healthy proportion of the sample size. About 75.6 % of the respondents were beneath thirty five years more matured. 60.4% you look after respondents having Master's degree. 12.5% respondents were branch level managers,

13.9% manager operations, 8.3% were supervisors and sixty five.3% were officers, majority of that has financial gain vary from Rs.21,000 to Rs.40,000. All the respondents were taken from branch level operations of the workers. Job stress can lead to poor health and even injury.” According to ILO (1986) “It is recognized world-wide as a major challenge to individual mental and physical health, and organizational health.” Although stress includes both good and bad aspects but it is not necessarily bad. Robbins and sanghi (2006) also contributed “stress is typically discussed in a negative context; it also has a positive value. It is an opportunity when offers a potential gain.” Rubina et al., (2008) contributed the same “Stress is not always negative or harmful and indeed, the absence of stress is death.” But it still has destructive impact on employee performance. According to Usman and ismail (2010)“One of the affected outcomes of stress

is on job performance.” so it needs to be studied.

The purpose of study is

- To explore the stress related problems of bankers.
- To examine the relationship of stress and performance.
- To suggest the measures for stress tolerance and to enhance work performance.

SAMPLE CHARACTERISTICS

The Tables below summarize the respondents' characteristics according to their gender, age, qualification, working positions, experience and income. Male bank employees made the healthy proportion of the sample size. About 75.6 % of the respondents were under 35 years of age. 60.4 % of respondents having Master's degree. 12.5% respondents were branch level managers, 13.9% manager operations, 8.3% were supervisors and 65.3% were officers, majority of which has income range from Rs.21,000 to Rs. 40,000. All the respondents were taken from branch level operations.

Table I: Respondent's gender.

Gender	Frequency	Percentage
Male	110	76.4
Female	34	23.6
Total	144	100.0

Table II: Respondent's Age.

Age of respondents	Frequency	Percentage
Less than 35 yrs.	109	75.6
35 to 44 yrs.	26	18.1
45 to 54 yrs.	6	4.2
More than 55 yrs.	3	2.1
Total	144	100.0

Table III: Respondent's marital status.

Marital Status	Frequency	Percentage
Married	90	62.5
Single	54	37.5
Total	144	100.0

Table IV: Respondent's qualification.

Qualification	Frequency	Percentage
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Graduation	50	34.7
Masters	87	60.4
MS/M.phil	7	4.9
PhD	0	0
Total	144	100.0

Table V: Respondent's nature of the job contract.

Job Contract	Frequency	Percentage
Permanent	122	84.7
Temporary	22	15.3
Total	144	100.0

Table V: Respondent's nature of the job contract.

Nature of Job	Frequency	Percentage
Officer	94	65.3
Supervisor	12	8.3
Operation manager	20	13.9
Manager	18	12.5
Total	144	100.0

Table VII: Respondent's income range.

Income	Frequency	Percentage
Less than 20,000	45	31.3
21,000 to 40,000	73	50.7
41,000 to 60,000	16	11.1
More than 60,000	10	6.9
Total	144	100.0

Table VII: Respondent's Designation.

Designation	Frequency	Percentage
Customer Services	26	18.1
cash operation	32	22.2
Remittances	15	10.4
Credit management	18	12.5
Accountancy	13	9.0
Marketing	15	10.4
Others	25	17.4
Total	144	100.0

Table IX: Respondent's work experience in the Organization.

Experience	Frequency	Percentage
Less than 5 yrs	103	71.2
5 to 10 yrs	27	18.7
11 to 15 yrs	7	4.9
More than 15 yrs	7	4.9
Total	144	100.0

GENERAL FINDINGS

Does your educational qualification suits your job?

Valid	Frequency	Percentage
Strongly Agree	40	27.8
Agree	55	38.2
Some How	32	22.2

Disagree	11	7.6
Strongly Disagree	6	4.2
Total	144	100.0

The above table depicts that 4.2% strongly disagreed, 7.6% disagreed, 22.2% somehow agreed 38.2% agreed, 27.8% Strongly agreed and said that their educational qualification does not suit with their job which cause stress to them.

Lack of administrative support

Valid	Frequency	Percentage
Strongly Agree	27	18.8
Agree	52	36.1
Some How	40	27.8
Disagree	16	11.1
Strongly Disagree	9	6.3
Total	144	100.0

The above table shows that 6% were strongly disagree, 11% disagree, 27% were somehow agreed, 36% agreed, 18% strongly agreed about the lack of administrative support causes stress and the performance of the respondent decreases.

Work overload and time pressure

Valid	Frequency	Percentage
Strongly Agree	31	21.5
Agree	53	36.8
Some How	32	22.2
Disagree	20	13.9
Strongly Disagree	8	5.6
Total	144	100.0

From the above table it is clear that 5% strongly disagree, 13% were disagreed, 22% somehow agreed, 36% were agreed, 21% strongly agreed about the work overload and time pressure is a big source of stress in their job and also leads towards decreased performance.

Problematic Customer relations

Valid	Frequency	Percentage
Strongly Agree	21	14.6
Agree	32	22.2
Some How	53	36.8
Disagree	27	18.8
Strongly Disagree	11	7.6
Total	144	100.0

Due to operational risk a banker often face problematic customer relations which cause stress. 7% were strongly disagreed, 18% were disagree, 36% were somehow agreed, 22% were agreed and 7% were strongly disagreed that problematic customer relations caused stress and the performance of the respondent decreased.

Co-workers Relation

Valid	Frequency	Percentage
Strongly Agree	19	13.2
Agree	55	38.2
Some How	60	41.6
Disagree	7	4.9

Strongly Disagree	3	2.1
Total	144	100.0

The above table clearly demonstrates that co-worker's relations caused stress to employees working in bank. 2% were strongly disagreed, 5% respondent were disagreed, 42% somehow agreed, 38% were agreed and 13% were strongly agree that the lack of social support from colleagues and poor interpersonal relations cause stress and they feel inconvenient to work with them and hence their performance decreased.

Riskiness of job due to online

Valid	Frequency	Percentage
Strongly Agree	23	16.0
Agree	34	23.6
Some How	50	34.7
Disagree	27	18.8
Strongly Disagree	10	6.9
Total	144	100.0

Most of the employees 16% strongly agreed, 24% agreed and 34% somehow agreed that there is riskiness in the job due to online entry system. 19% were disagreeing and 7% were strongly disagreeing about the riskiness of job due to online system.

Family and work life Relation

Valid	Frequency	Percentage
Strongly Agree	28	19.4
Agree	40	27.8
Some How	52	36.1
Disagree	18	12.5
Strongly Disagree	6	4.2
Total	144	100.0

(19% were strongly agreed, 27% were agreed and 36% were somehow agreed). 18% respondents were disagreed and 6% were strongly disagreed with that. Due to beat load the bankers have to be compelled to pay beyond regular time except for their operating hours in order that they are unable to manage work and family life properly that causes stress in them because the important majority of respondents were in agreement thereupon.

Overall job stress

Valid	Frequency	Percentage
Strongly Agree	55	38.2
Agree	40	27.8
Some How	32	22.2
Disagree	10	6.9
Strongly Disagree	7	4.9
Total	144	100.0

The above table determines that 5% were strongly disagree, 7% were disagree, 22% somehow agrees, 28% agrees and 38% strongly disagree that overall job stress is that much difficult to manage.

What you Feel while you are on your job? (Tick one)

Validity	Frequency	Percentage
Aggressive and depressed	68	47.2
Lazy boredom and headache	16	11.1
Deficiency in work	27	18.8
You do the best possible job	10	7.0
Motivated, productive and creative.	8	5.6

Better handle the situation	5	3.5
Enjoy work	4	2.7
Stay calm	6	4.1
Total	144	100.0

Factors of correlation		Does your educational qualification suits your Job?	Lack of administrative support	In time Work	Riskiness of job	Problematic Customer	Co-workers Relation	Family and work life Relation	Overall job stress
Does your educational qualification suits your job?	Pearson Correlation	1	.915(**)	.929(**)	.900(**)	.902(**)	.794(**)	.904(*)	.961(**)
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000
	N	144	144	144	144	144	144	144	144
Lack of administrative support	Pearson Correlation	.915(**)	1	.965(**)	.922(**)	.912(**)	.852(**)	.954(*)	.908(**)
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000
	N	144	144	144	144	144	144	144	144
Intime Work	Pearson Correlation	.929(**)	.965(**)	1	.916(**)	.908(**)	.828(**)	.934(*)	.915(**)
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000
	N	144	144	144	144	144	144	144	144
Risky ness of job	Pearson Correlation	.900(**)	.922(**)	.916(**)	1	.980(**)	.850(**)	.929(*)	.912(**)
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000
	N	144	144	144	144	144	144	144	144
Problematic Customer	Pearson Correlation	.902(**)	.912(**)	.908(**)	.980(**)	1	.847(**)	.917(*)	.908(**)
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000
	N	144	144	144	144	144	144	144	144
Coworkers Relation	Pearson Correlation	.794(**)	.852(**)	.828(**)	.850(**)	.847(**)	1	.872(*)	.789(**)
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000
	N	144	144	144	144	144	144	144	144
Family and work life Relation	Pearson Correlation	.904(**)	.954(**)	.934(**)	.929(**)	.917(**)	.872(**)	1	.897(**)
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000
	N	144	144	144	144	144	144	144	144
Overall job stress	Pearson Correlation	.961(**)	.908(**)	.915(**)	.912(**)	.908(**)	.789(**)	.897(*)	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	144	144	144	144	144	144	144	144

The above table confirms that all job stress attributes (educational background, lack of administrative support, work overload and time pressure, risky ness of job, problematic customer relations, co-worker relations and family & work life relations) are positively associated with overall job stress. Employees

education shows the highest positive correlation ($r = .961$) with job stress and work overload demonstrates the second highly positive correlation ($r = .915$) with job stress, followed by risky ness of job ($r = .912$), lack of administrative support ($r = .908$), problematic customer relations ($r = .908$), family and work life relations ($r = .897$) all have positive association with job stress. Co-worker relations reveals the least but positive correlation ($r = 0.789$) with job stress.

REGRESSION

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.967(a)	.935	.932		.299

The value of R in the table is .967, and R square is .935. The value of R shows significantly positive relationship between variables (educational background, lack of administrative support, work overload, risky ness of job, problematic customer relations, co-worker relations, family and work life relations) and overall job stress. The value of R square shows that model 1 explains 93% variance in overall job stress.

Conclusion

Majority of the bankers felt that their job is stress full which stress reciprocally decreases their performance. Work overload, risky job and poor colleague relations were the main contributor to job stress in bankers. because of work overload and time pressure the bankers are unable to manage work life with family life that cause some serious social issues. thus the overstressed job decreases worker performance and maybe a chief contributor to worker discontentment. correct methods ought to be created relating to operating hours, social relationships and superintendence of bankers to scale back stress and to raised manage the performance of staff in banking sector.

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