



**JOB STRESS AND ITS IMPACT ON BANK EMPLOYEES' PERFORMANCE -
 A CASE STUDY OF BIJNOR DISTRICT**

Sakshi Singh¹, Dr. Rajiv Kumar Agarwal²

¹Researcher Scholar, Department of Commerce, Bhagwant University, Ajmer, Rajasthan.

²Assistant Professor, Department of Commerce, Vardhman College, Bijnor.

Email id: ¹sakshisingh27a@gmail.com, ²rajivkagarwalvc@gmail.com

Abstract

This study wants to understand how stressed-out bank employees are and how it affects their work. We are looking at how stress and job performance are connected to people working in banks. Stress is something everyone deals with, and it is especially common in jobs like banking. We want to figure out what causes stress for bank employees and how it affects the quality of their work. This study found that stress at work can cause many problems for bank employees. It can lead to lower performance, poorer quality of work, more people quitting their jobs, and more days off due to health issues like anxiety, depression, headaches, and back pain. We are focusing on the stress experienced by bank workers in Bijnor, District. We surveyed 200 employees from different banks using a random convenience sampling method. The results showed that both private and public bank employees have a heavy workload because they work long hours and face conflicts in their roles, as well as pressure from their bosses.

Keywords: Job Stress, Job Performance, Bank employees

Introduction

Workplaces are always stressful, but recent changes in how we work and live have made it even worse for many employees. A study by Pathways found that nearly one third of workers are very worried about how stressed they are. Being productive at work depends on being able to manage time well and stay focused on tasks. Unfortunately, when people are stressed, they struggle to concentrate, meet deadlines, and be creative. Stress can also lead to other mental health issues like burnout, anxiety, depression, and conflicts, all of which make it harder to do a good job. This shows there is a big problem with managing stress at work and staying productive. When stress becomes chronic, or turns into burnout, employees start losing interest in their work. When they are "checked out" like this, they cannot work as well as they normally would.

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When people feel stressed at work, it can cause bigger mental health problems that affect how well they do their jobs. Stress can make them more anxious or depressed, which makes it harder to work and manage their personal lives. When employees feel this way, it takes more effort for them to be productive. And it is not just their work that suffers - when one person on a team is stressed, it can make it harder for everyone to work together. This can lead to misunderstandings and conflicts. Everyone can only handle so much stress before it becomes too much for them. When someone's stress is low, they can handle tough conversations better. But when stress overwhelms them, they struggle to communicate well and focus on their work.

Job stress is a big problem in organizations, and it has a lot of bad effects on both practical things and the economy. When employees are stressed at work, they do not perform as well. Many studies have looked at how job stress affects job performance. Job performance means how well someone can do their tasks with the resources they have. While there has been plenty of research on job stress and performance globally, India has not seen as much of it. Over the past decade, stress has become a bigger problem in organizations. Stress can be either good or bad, depending on how someone sees it. But most recent research shows that stress is mostly bad, especially for employees' performance. Researchers are still studying how stress affects job performance.

Literature Review

There have been lots of studies on this topic worldwide, but not enough in India. This study aims to understand how stressed bank employees are and how it affects their performance.

Azad and Tilottama (2014) found that stress in the banking sector can be caused by factors such as excessive working hours, inadequate reward systems, lack of job independence, organizational culture, role conflict, and lack of managerial support. In his research, he examined the effect of one variable over another. The study aimed to explore the impact of several factors on an individual's health and well-being. He recommended that management implement stress management programs to reduce tension in banks.

Dhankar (June 2015) The author investigated the amount of occupational stress among bank employees. Stress among banking staff is influenced by multiple factors. Stress can be caused by various factors, including work overload, confusion, pressure, and confrontation. Occupational stress has become an important part of modern living. It has a significant impact on employee behavior and adaptations, both on and off the job. Organizational research often focuses on employee stress. Occupational stress has been linked to numerous health issues, decreased productivity, and decreased competence among employees. Organizations should prioritize reducing occupational stress as a key strategy for improving employee satisfaction.

Nyangahu and Bula, 2015 Stress caused by low remuneration, lack of promotion, and poor relationships with higher authorities can negatively impact employee attendance, creativity, motivation, organizational loyalty, and dedication to deadlines. Stress can negatively impact bank employee performance, including discipline, attendance, turnover, and problems. To manage stress, strategies such as reducing workload, redesigning jobs, providing opportunities for growth and advancement, and improving authority relationships, remuneration, and working environment should be executed.

Lopes, Caral, and Kachalia, Dhara (2016) did a study on private and state banks. The study found that technological advancements in the banking business have led to worldwide rivalry and increased staff stress. The study found that stress levels are highly influenced by factors such as bank type, age, gender, education,

job role, and interpersonal relationships. The study suggests that bank personnel should implement stress-reduction measures to improve their physical and mental health, thereby increasing productivity.

According to Kishori and Vinothini (2016), productivity is crucial for organizational success. In today's fast-paced and competitive world, employees face numerous pressures that might impact their overall well-being. The study aimed to examine the effects of occupational stress on Nationalized Bank workers.

Manjunatha, M. K., and Renukamurthy, T.P. (2017) investigated the causes and effects of occupational stress among bank employees. Bank employees worldwide experience stress at work, which can have both beneficial and negative effects. Positive stress improved productivity, but negative stress led to unprofitability. Many employees struggled to adapt to professional development. Bank personnel reported high levels of stress due to workplace conflicts, increased client demand, technological changes, and inadequate customer response.

In their 2017 study, Dr.J.MohamedAli and Mrs.N.Thahira analysed stress levels and causes among private bank employees. Stress is a typical workplace issue that develops gradually over time. Stress levels and repercussions in hospitals vary depending on work methods. The report suggests that banking organizations should treat employees with respect and value their contributions. Maintaining staff members requires participation and appreciation, as well as ongoing training.

According to Dartey-Baah et al.'s (2020) study, bankers may engage in negative behaviors including dissatisfaction with their job because of work-related stress. The study found that gender does not significantly impact employee happiness or occupational stress levels among bank tellers. Both male and female tellers may deal with stress and see it similarly. Both male and female tellers can find satisfaction in their work.

Moreno et al. (2020) studied the link between occupational stress and mental health in Cabo Verde and China. They also investigated the impact of burnout and optimism in mediating the relationship. The study employed The Person correlation test, structural equation modeling (SEM) analysis, dropout analysis, layered controlled regression, and an independent t-test to analyze mental health, which was divided into two categories: positive and negative. The study found a negative correlation between occupational stress and positive mental health in both countries, with job burnout acting as a mediator between the two. Positivity reduced the relationship between breakdown and occupational stress, but not the relationship between overall mental health and occupational stress.

Baum et al. (2021) investigated how resources (e.g., emotional stability, and social and instrumental assistance) affect the process. Using Structural Equation Models, the study found that job demands (e.g. overtime and emotional stability) and a lack of resources (e.g. emotional stability) led to increased strain and willingness to use medicinal products for psychological improvement. Furthermore, emotional stability decreased the impact of specific demands on strain. These findings shed light on the underlying causes of nonmedical prescription drug usage, providing valuable insights for preventing bad health outcomes.

Objectives of the Study

1. To see how the job titles of bank employees are connected to the stress they feel at work.
2. To understand how stress affects the job performance of employees.
3. To give ideas on how to lower job stress.

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Methodology

This study uses information gathered from two types of sources: primary and secondary. Primary data means we directly asked questions to employees in different banks in Bijnor, District using a structured questionnaire. We surveyed 200 bank employees, choosing them randomly. Secondary data comes from existing research, like journals, books, magazines, and reports, as well as information found on websites.

Results and Discussions

Researchers have made important contributions to our understanding of stress because of changes in society and lifestyles. While stress can be harmful to health, not all stress is bad. Good stress, called eustras, makes people feel motivated to overcome challenges and do their best.

Designation and Experience of Employees

The information in Table -1 shows that out of 200 employees, their job experience plays a big role in how stressed they feel at work. As employees gain more experience, they usually have more responsibilities and rights at work. So, we will divide them into different groups based on how much experience they have.

Table -1 Designation and working experience of employees

| Designation | Number of Employees | Percentage | Experience | Number of Employees | Percentage |
|-------------------|---------------------|---------------|----------------|---------------------|---------------|
| Manager | 29 | 14.50 | Below 5 years | 13 | 6.50 |
| Assistant Manager | 35 | 17.50 | 5-10 years | 35 | 17.50 |
| Officer | 54 | 27.00 | 10-15 years | 65 | 32.50 |
| Clerk | 67 | 33.50 | 15-20 years | 54 | 27.00 |
| Sales Executive | 15 | 7.50 | Above 20 years | 33 | 16.50 |
| Total | 200 | 100.00 | Total | 200 | 100.00 |

(Source: Primary Data Collection)

From the above Table no.: -1 it has been observed that most employees in the bank are clerks, accounting for 33.50% of the workforce. Following them, 27.00% are officers, 17.50% are Assistant Managers, 14.50% are Managers, and 7.50% are Sales Executives. When it comes to work experience, most employees (32.50%) have been working in the bank for 10-15 years. A significant portion (27.00%) have 15-20 years of experience, while 17.50% have 5-10 years of experience. Additionally, 16.50% have more than 20 years of experience, and a small percentage (6.50%) have less than 5 years of experience in the banking sector. (Figure-1)

Figure- 1 Designation and working experience of employees

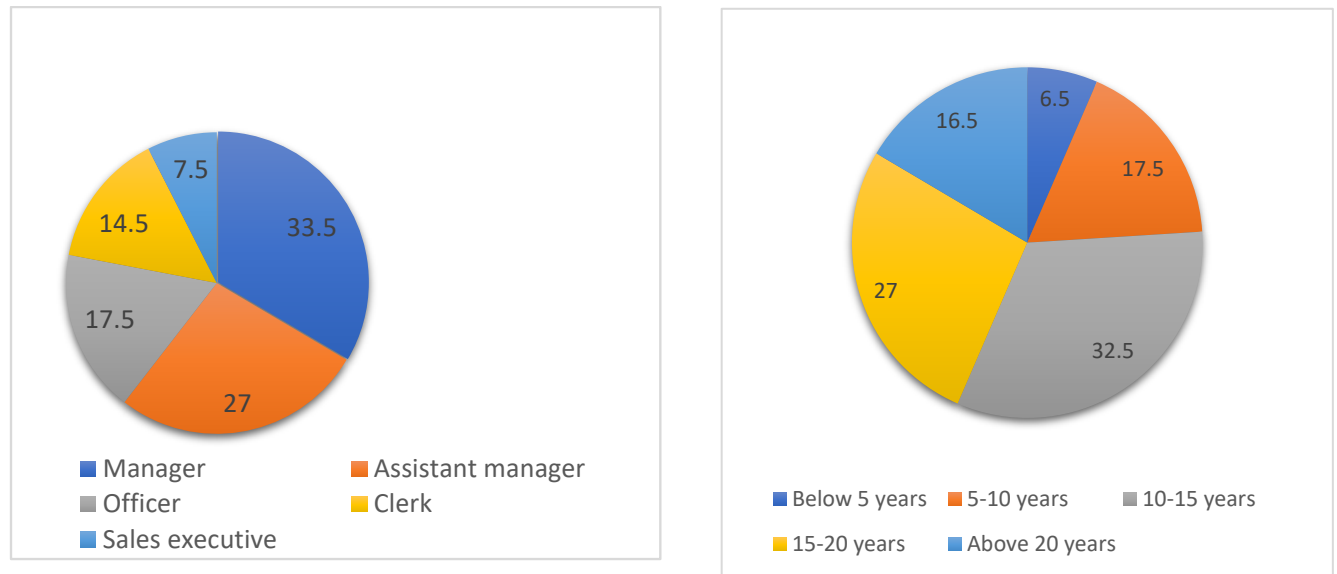
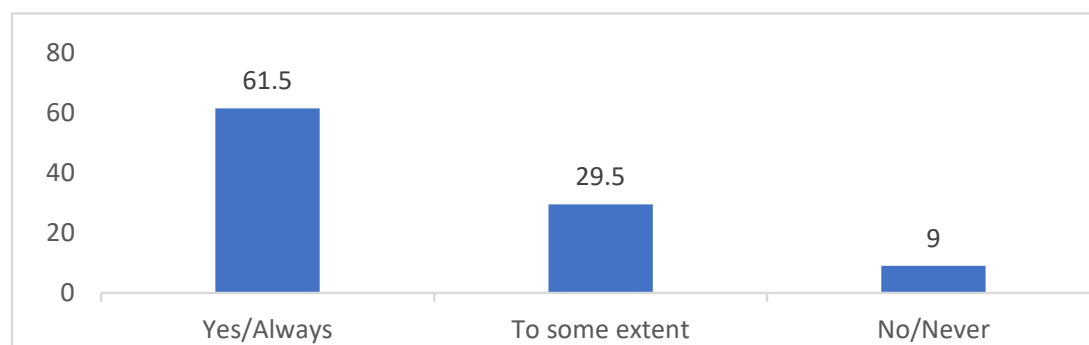


Table- 2 Bank employees face job stress at the workplace

| Do you face job stress at the workplace? | Number of Employees | Percentage |
|--|---------------------|------------|
| Yes/Always | 123 | 61.5 |
| To some extent | 59 | 29.5 |
| No/Never | 18 | 9 |
| Total | 200 | 100 |

Figure- 2 Bank employees faced job stress at the workplace



According to Table -2 in the bank's report, nearly 61.5% of bank employees experienced stress at work. Another 29.5% experienced some level of job stress, while only about 9% did not face any job stress at all. So, the main takeaway is that most bank employees do encounter stress while on the job.

Table- 3 Types of stress faced by Bank employees at the workplace

| Types of Stress | Yes | No | Total |
|----------------------------------|----------------|---------------|--------------|
| Workload/Job content and demands | 147 (80.76) | 35 (19.23) | 182 (100) |
| Job Security | 107 (58.79) | 75 (41.20) | 182 (100) |
| Autonomy | 131 (71.97) | 51 (28.02) | 182 (100) |
| Role of conflicts | 135 (74.17) | 47 (25.82) | 182 (100) |
| Technology change | 88 (48.35) | 94 (51.64) | 182 (100) |
| Low morale | 87 (47.80) | 95 (52.19) | 182 (100) |
| Lack of recognition | 117 (64.28) | 65 (35.71) | 182 (100) |
| Bossism | 127 (69.78) | 55 (30.21) | 182 (100) |
| Lack of motivation | 89 (48.90) | 93 (51.09) | 182 (100) |

(Source: Field Survey)

Note: 1. Figures in parentheses indicates the percentage of row's total

The analysis from Table 3 sheds light on the various stressors encountered by bank employees in the workplace. It is apparent that a significant portion of employees, approximately 80.76%, feel stressed due to job pressure and increasing demands. Additionally, around 58.79% express concerns about job security, while approximately 71.97% experience stress stemming from a lack of autonomy in their work. Conflict among colleagues is another prevalent stressor, affecting nearly 74.17% of bank employees. Moreover, about 48.35% of employees struggle with adapting to frequent changes in technology, while a similar percentage, approximately 47.80%, grapple with low morale. The data also reveals that approximately 64.28% of employees feel stressed due to a lack of recognition for their efforts, and around 69.78% experience tension due to disputes with their bosses. Furthermore, roughly 48.90% of employees report feeling demotivated at work. Overall, the analysis underscores that autonomy-related issues and conflicts with coworkers are primary sources of stress for bank employees, followed closely by concerns about recognition, conflicts with superiors, and job security,

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while fewer employees are affected by challenges like technological changes, low morale, and lack of motivation.

Impact of stress on employee's performance

The success of any organization relies heavily on how productive its employees are. High productivity is linked to factors like how motivated employees feel, the conditions they work in, their job satisfaction, and the overall environment within the organization. Table- 4 presents employees' opinions on how stress affects their performance at work.

Table- 4 Impact of stress on employee performance

| Impact | Yes | To some extent | No | Total |
|---|----------------|-----------------------|--------------|--------------|
| Burnout | 117 (64.28) | 57 (31.31) | 8 (4.39) | 182 (100) |
| Conflict in the workplace | 132 (72.52) | 43 (23.62) | 7 (3.84) | 182 (100) |
| Poor job performance | 131 (71.97) | 39 (21.42) | 12 (6.59) | 182 (100) |
| Stress causes physical and mental health problems | 139 (76.37) | 37 (20.32) | 6 (3.29) | 182 (100) |
| Stress creates barriers to meeting company culture and the organization's business goals. | 129 (70.87) | 44 (24.17) | 9 (4.94) | 182 (100) |
| Stress makes employees more likely to make mistakes | 111 (60.98) | 59 (32.41) | 12 (6.59) | 182 (100) |
| Stress negatively affects work productivity | 143 (78.57) | 33 (18.13) | 6 (3.29) | 182 (100) |

(Sources: Field Survey)

Note: Figures in parentheses indicate the percentage of the row's total

Table- 4 provides insights into how bank employees perceive the impact of stress on their job performance. The data highlights several key points: A significant majority, approximately 64.28%, agree that stress can lead to burnout, with an additional 31.31% expressing partial agreement. Moreover, nearly 72.52% strongly believe that stress contributes to workplace conflicts, while 23.62% somewhat agree. Additionally, around 71.97% strongly agree that stress leads to poor work performance, with approximately 21.42% expressing partial agreement. Furthermore, a substantial portion, about 76.37%, acknowledges that stress can cause both physical and mental health issues, and about 20.32% somewhat agree. The data also suggests that stress poses obstacles to the company's culture and achieving its business objectives, with around 70.87% agreeing and 24.17% somewhat agreeing. Moreover, a significant proportion, approximately 60.98%, strongly agree that stress increases the likelihood of the president making mistakes while working with employees, and about 32.41%

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somewhat agree. Most notably, the vast majority, roughly 78.57%, strongly agree that stress negatively impacts work productivity, with around 18.13% somewhat agreeing. In summary, the findings indicate that stress has a considerable and multifaceted impact on employee performance in the bank. It affects various aspects such as burnout, workplace conflicts, work quality, health, organizational culture, and the achievement of business objectives. Notably, stress emerges as a significant hindrance to overall work productivity.

Chi-Square Test

The Chi-Square statistic is a tool often used to check for connections between different categories of data. When we conduct a Chi-Square test, we start with the assumption that there is no relationship between the categories we are studying; they are independent. The formula for Chi-Square helps us calculate whether this assumption holds true or not.

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

Table- 5 Designation and Stress Faced by Bank Employees at Workplace

| Job stress faced Designation | Yes/Always | To some extent | No/Never | Total (f) |
|---------------------------------|------------|----------------|----------|-----------|
| Manager | 13 | 7 | 3 | 23 |
| Assistant Manager | 28 | 9 | 4 | 41 |
| Officer | 35 | 15 | 7 | 57 |
| Clerk | 42 | 25 | 1 | 68 |
| Sales Executive | 5 | 3 | 3 | 11 |
| Total (f) | 123 | 59 | 18 | 200 |

Chi-Square Test

| O | E | O-E | (O-E) ² | (O-E) ² /E |
|----|-------|-------|--------------------|-----------------------|
| 13 | 14.14 | -1.14 | 1.29 | 0.09 |
| 7 | 6.78 | 0.22 | 0.04 | 0.01 |
| 3 | 2.07 | 0.93 | 0.86 | 0.41 |
| 28 | 25.01 | 2.99 | 8.94 | 0.35 |
| 9 | 12.09 | -3.09 | 9.54 | 0.78 |
| 4 | 3.69 | 0.31 | 0.09 | 0.02 |

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| | | | | |
|-------|-------|-------|-------|----------------|
| 35 | 35.05 | -0.05 | 0.01 | 0.01 |
| 15 | 16.81 | -1.81 | 3.27 | 0.48 |
| 7 | 5.13 | 1.87 | 3.49 | 0.68 |
| 42 | 41.82 | 0.18 | 0.03 | 0.01 |
| 25 | 20.06 | 4.94 | 24.40 | 1.21 |
| 1 | 6.12 | -5.12 | 26.12 | 4.26 |
| 5 | 6.76 | -1.76 | 3.09 | 0.45 |
| 3 | 3.24 | -0.24 | 0.05 | 0.01 |
| 3 | 0.99 | 2.01 | 4.04 | 4.08 |
| Total | | | | $\chi^2=12.85$ |

In simpler terms, based on the Chi-Square test with 8 degrees of freedom and a significance level of 5%, the critical table value is 15.507. However, the calculated Chi-Square value is 12.85, which is lower than the table value. Therefore, we accept the null hypothesis. This means that there is not a significant difference between the designation levels of bank employees and the stress they face at work. In other words, all levels of designations among bank employees experience similar levels of workplace stress.

Conclusion

In simpler terms, the discussion concluded that most bankers find their jobs stressful, which affects their performance negatively. The main reasons for job stress among bankers are heavy workloads, risky tasks, and poor relationships with colleagues. Balancing work and family life becomes difficult due to long hours and time constraints, leading to significant social problems. Excessive workload results in lower performance and contributes to employee dissatisfaction. To address these issues, it's suggested that working hours, relationships among colleagues, and supervision of bankers should be improved to reduce stress and enhance the performance of banking sector employees.

Suggestions

HR managers should regularly talk to employees who are stressed to understand what is causing their stress and offer solutions. The company should also arrange regular stress relief activities for employees and create a work schedule that allows for enough rest.

It is important to notice when people change and talk openly about finding the right balance between work and personal life, as well as improving how work gets done.

It is important to focus on managing stress because it is a big issue right now. Stress at work can harm employees' health and affect how much money a company makes. Identifying stress symptoms and

understanding how it affect both employees and the company's profits is crucial for helping employees deal with stress.

Encourage people to see stress as a normal part of being aware of themselves so they can solve problems more easily. Create a positive workplace and offer flexible schedules whenever possible. Also, focus on building strong relationships among coworkers.

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