

# Job Stress among the Bank Employees—An Empirical Study with Special Reference to Kerala

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**Abstract**—Stress became a common phenomenon in our daily life. The importance of job in a person's normal living and the mismatch between the knowledge and work demand paved the way to workplace stress. Insecurity in the workplace, long working hours, fast changing technology, workload increased the stress among the employees. The study is based on the job stress of the PNB employees in Ernakulam district in Kerala. The cause and effect relationship of job stress is analyzed in this study.

**Keywords:** Workplace stress, bank employees, workload.

## 1. INTRODUCTION

Stress is the physical and mental response of the body. It is the result of our reaction to outside events, not necessarily the events themselves. Stress is a normal psychological and physical reaction to the ever increasing demands of life. Stress management aimed at controlling person's level of stress, usually for the purpose of improving every day functioning. Stress can be caused by wide variety of factors and the effect of possible sources of stress will vary with each individual.

Stress management is a normal part of life. It reduces productivity, physical and emotional health, so it's important to find ways to keep it under control. Employees stress is a growing concern for organization today. Stress can be defined as a lively circumstance, opportunities or loss of something they desire and for which the consequence is both unpredictable as well as crucial.

## 2. STATEMENT OF THE PROBLEM

Extreme stress results in marked changes in the person's behavior, attitude, motivations and cognition that there are inevitable consequences for the people with whom they interact. Such persons usually affect those around them by virtue of their inactivity and negativism, rather than by deviant or disruptive activity. The negative views of the past, present and future coupled with the feelings hopelessness, worthlessness, the lack of interest and motivation mean the employees can no longer fulfill the active roles that they were playing previously. In the interest of the individual customer, business world and the Government, banks and Bank employees are playing a very important role for developing

the Indian Economy. Further Bank employees are considered to be a very important Human resource, where Banks serve better to the society and nation, the society and nation in turn develops. Now-a-days bank employees experience various stressful situations. To test the validity of the phenomenon the study is conducted among the Punjab National Bank employees in Ernakulam district in Kerala.

## 3. METHODOLOGY

The nature of the research is descriptive as well as empirical and it has been conducted by using primary as well as secondary data collected for this purpose. The present research work is an attempt to study in depth of the stress management and its relevance's in banking employees. The data needed for the study has been collected from the employees through questionnaires and through direct interviews.

## 4. SAMPLING DETAILS

Convenience sampling is used in this study. Only 50 employees are taken for the study from Punjab National Bank. Sampling elements include employees from managerial level, officer level, clerical level. Primary data is collected by way of questionnaires and represented by way of tables and charts, trend percentages.

## 5. ANALYSIS AND INTERPRETATIONS

Response about workload

Response	Number	Percentage
yes	25	50
No	5	10
At times	17	34
Never	3	6
Total	50	100

### Interpretations

50% of the respondents feel work overload, 34% employees feel workload sometimes, 10 % do not feel workload and 6% respondents never felt workload.

## Response about work culture

Response	Number	Percentage
Mostly	22	44
Rarely	20	40
Sometimes	7	14
Not at all	1	2
Total	50	100

**Interpretation**

40% employees feel that work culture rarely support the organization, 44% feel that mostly work culture supportive and 14% feels work culture sometimes supportive.

**6. FINDINGS**

- Most of the employees feel satisfied with their working atmosphere.
- Various types of stressors' are found among the employees.
- Physical and mental problems are present among the employees due to stress.
- Sometimes it becomes difficult for the employees to overcome the stress.

**7. SUGGESTIONS**

- Stress level varies according to employees perspectives. So different strategies has to be adopted to reduce it.
- Multiple tasking must be avoided.
- Postponement of duties to next day should be avoided.
- Proper communication and transparency in dealings must be in the bank.
- Good grievance procedure creates security feeling among employees.
- Practice of Yoga is essential in daily routine life.

**8. CONCLUSION**

Stress is like electric power. It can make a bulb light up and provide brilliant illumination. However if the voltage is higher than what the bulb can take, it can burn out the bulb. Individuals have to effectively act when stress is properly channelized resulting in the feeling of challenge, high satisfaction in the job, creativity, effectiveness better adjustment to work and life.

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