

AN EMPIRICAL STUDY ON OCCUPATIONAL STRESS AMONG THE BANK EMPLOYEES WITH SPECIAL REFERENCE TO PUBLIC SECTOR BANKS, TELANGANA STATE

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ABSTRACT

Stress is a common psychological and physical reaction to life's rising responsibilities. While several studies have investigated stress, there has been little study in the banking industry. The current study provides empirical evidence to analyse work-related stress among Telangana state public sector bank workers. Data was collected from 120 employees, and the results show that stress levels do not regularly grow or decline based on the demographic features of the respondents, as one might predict. Only six of the 15 stress-related aspects examined (age, gender, income, and experience) showed a significant correlation with the respondents' overall stress levels, while three aspects (marital status, highest degree attained, and family types) did not show a correlation with the respondents' stress levels.

Key words: Bank employees, emotional stress, Psychological stress, work related Stress.

INTRODUCTION

The whole working population in India is confronted with a slew of pressures that must be handled or controlled. Many individuals devote a large percentage of their time to work-related activities. It is natural for the body and mind to suffer stress or tension if there is no release for pent-up emotions. The expression "stress collapses everything" resonates with millions of people because it is a quiet menace in the modern world, possibly hurting general well-being. These stresses include, among other things, work-related troubles, domestic challenges, and fears about ageing or retirement. Unfortunately, these elements are presently leading to a decrease in people's lifespans, and even workers of public sector banks are not immune to this difficult circumstance.

The term "stress" is defined by the Oxford Dictionary as "a state of affairs involving a demand on physical or mental energy." "Stress" is defined in the medical world as a disruption of the body's normal state of equilibrium, known as homeostasis. Extreme stress can have a negative impact on one's health. When kept within normal limits, however, stress is a frequent and occasionally even beneficial phenomena. Indeed, the banking industry is confronting new challenges and modernization, owing primarily to advances in information and communication technologies. These modifications introduce stresses that may endanger personnel. A heavy workload, relatively low compensation, the incorporation of ICT in banking operations, and ambiguous industry rules are all factors to increased stress levels among bank employees.

Therefore this paper has made an investigation on stress level among the bank employees across the public sector banks in Telangana state.

OBJECTIVES OF THE STUDY:

1. To study the occupational stress among the public sector bank employees in Telangana state.
2. To study psychological stress among the public sector bank employees.
3. To study Emotional related stress among the public sector bank employees.

HYPOTHESES OF THE STUDY

- There is not a significant difference on occupational stress among the public sector bank employees in Telangana state.
- There is not a significant difference on psychological stress among the public sector bank employees.
- There is not a significant difference on Emotional related stress among the public sector bank employees.

Methodology:

Bunge (1987) used group interviews as a tool in his stress management study. Because of the interpersonal and transactional nature of stress, this method was judged appropriate. Similarly, Monica Ollendorff investigated stress management among bank employees in 1989, using a survey approach and questionnaires as the major data collecting device. A survey research approach was used in the current study to investigate work-related stress among public sector bank workers in the state of Telangana. This study is mostly based on a need-based approach. The questionnaire used in the study was revised numerous times, with questions changed and topics or language changed depending on findings from a pilot study. The Alpha value was used to test the questionnaire's reliability, which was determined to be 62% with a sample size (N) of 120 and a total of 21 items. The research was done in the Telangana area, with the total population under inquiry being employees of Telangana public sector banks. A suitable sampling procedure was used to randomly choose 120 respondents from this demographic for the study.

Discussion and analysis:

Table - 1 Demographic distribution of the respondents

Demographic	Frequency	Percentage
Age		
Up to 25 years	37	30.8
26 years to 35 years	36	30.0
36 years to 40 years	20	16.7
41years and above	27	22.5
Gender		
Male	62	51.7
Female	58	48.3
Marital Status		
Married	76	63.3
Un Married	44	36.7

Qualification		
degree	17	14.2
Post-Graduation	77	64.2
Ph. D	26	21.7
Income		
Up to Rs.25000	22	18.3
Rs.25001 to Rs 30000	24	20.0
Rs.30001 to Rs.35000	33	27.5
Rs.35001 and above	41	34.2
Work experience		
Up to 5 years	18	15.0
6 years to 7 years	37	30.8
8 years to 9 years	36	30.0
10 years and above	29	24.2
Type of family		
Nuclear	67	55.8
Joint	53	44.2

According to the demographic data of the respondents, the highest 30.8% of the respondents were in the age range up to 25 years and above, followed by 30% of the respondents in the age groups of 26 years and above, 16.7% of the respondents in the age range 36 years to 40 years, and 22.5% of them in the age range up to 41 years. Males made up 51.7% of the respondents, while females made up 48.3%. 63.3% of those polled were married, while 36.7% were unmarried. 64.2% of respondents had a master of philosophy as their highest educational level, 14.2% were graduates, and 21.7% had a ph.D as their highest degree. The highest 34.2% of respondents received Rs.35001 as monthly pay, 27.5% were in the earning range of Rs.25001 to Rs.30000, 20% were in the earning range of Rs.30001 to Rs.35000, and 18.5% were in the earning range of Rs.35001. In terms of experience, 30.8% of respondents had 6 to 8 years of experience in the sector, with the biggest proportion of respondents (55.8%) belonging to a nuclear family. Based on this, it is assumed that the data obtained from the respondents was fairly relevant and credible.

Table 2 Descriptive statistic and Homogeneity variance between gender of the respondents and various dimension of work related stress

Factors	Descriptive statistic		Homogeneity of Variances			
	Gender	N	Mean	Std. Deviation	Levene Statistic	Sig.
Psychological	Male	62	2.783	.86941	3.382	.244
	Female	58	2.687	.96924		

			9			
	Total	120	2.744	4	.91882	
Emotional	Male	62	3.473	2	.87655	
	Female	58	2.594	8	.75746	
	Total	120	2.819	4	.94117	4.543
Work related	Male	62	3.197	3	.85281	
	Female	58	2.852	8	.99698	
	Total	120	2.819	4	.83689	2.469
OVER	Male	62	7.162	8	24.74469	
	Female	58	2.611	1	.87398	
	Total	120	4.811	0	8.83468	34.366
						.177
						.357
						.000

Table 2 displays descriptive data on the respondents' gender and stress levels across several assessed criteria, with a focus on psychological stress. Male respondents had the highest mean score (2.78). This shows that male respondents experienced more stress than female respondents, at least in terms of psychological stress. Furthermore, the homogeneity of variance analysis, as demonstrated by a value of 3.382 based on the Levene Statistic, revealed that there was no significant difference in variance connected to the respondents' gender, provided the p-value (p) was larger than 0.05. This implies that gender had no effect on the diversity in stress levels among respondents in the context of psychological stress.

Male respondents had a greater degree of stress in the context of emotional stress, with a mean score of 3.47, while female respondents had a mean score of 2.59. The p-value (p) is bigger than the table value (0.177), indicating that there is no significant link between respondents' gender and their emotional stress levels. Male respondents reported greater levels of work-related stress, with a mean score of 3.17, while female respondents reported a mean score of 2.85. The p-value (p) is larger than 0.05, indicating that there is no significant link between respondents' gender and work-related stress levels. In terms of total stress, male respondents had a greater mean score, while female respondents had a lower mean score had a lower average score. Because it is smaller than the table value, the p-value suggests a significant association between the gender of the respondents and their total stress levels.

This shows that gender has a substantial impact in influencing the respondents' total stress levels.

Table 3 represents age of the respondents

Descriptive statistics		Overall Stress		Psychological		Emotional		Work related	
Age	N	Mean	S.dev	Mean	S.dev	Mean	S.dev	Mean	S.dev
Up to 25 years	37	2.0000	.12144	2.0000	.322145	2.3874	.56533	2.4075	.89708
21 years to 35 years	36	8.6000	28.587	2.2500	.85071	3.6000	.98853	3.4501	.98705
36 years to 40 years	20	5.6000	22.321	1.4722	.73626	3.1833	.94093	3.1112	.87916
41years and above	27	2.8679	.79446	2.9189	.79508	2.9649	.81346	2.7839	.88653
Total	120	4.8000	8.8346	1.6333	.80892	2.8083	.93007	2.9084	.82579

Table 3 shows the age of the respondents and their stress level based on the mean score and standard deviation. There are 20 respondents in the age range of 36 years to 40 years who have recorded a high mean score (8.6), indicating that there is a high level of overall stress. Following this, the respondents in the age range of 36 years to 40 years show a high level of stress, while the respondents in the age range of up to 25 years have registered a low level of stress. The data on psychological stress indicates the following: Respondents between the ages of 21 and 35 had the highest mean score, indicating a greater level of psychological stress in this group. Respondents aged 41 and up had a mean score of 2.9, indicating a reduced degree of psychological stress. Respondents aged up to 25 years experienced the lowest amount of psychological stress. To alleviate emotional tension the respondents aged 21 to 35 years had the highest mean score (3.6), suggesting the highest level of emotional stress in this age group. In contrast, individuals aged up to 20 years had the lowest amount of emotional stress.

This suggests that younger respondents reported less emotional stress than their elders. These data show an age-related trend in the feeling of psychological and emotional stress, with younger people reporting lower stress levels and stress levels increasing with age. Respondents between the ages of 31 and 35 showed a significant degree of stress, indicating that they were subjected to excessive work-related stress. Respondents aged up to 25 years, on the other hand, reported the lowest degree of work-related stress. These findings imply that there is an age-related trend in the experience of work-related stress, with persons in their early thirties reporting greater levels of stress, while younger respondents reported lower levels of stress.

Table 4 marital status of the respondents

Variable	Marital status	N	Mean	Std. Deviation	Sig.
Psychological	Single	76	2.8408	.81356	.043
	Married	44	2.5133	.82098	
	Total	120	2.6334	.90892	
Emotional	Single	76	3.0908	.98445	.078

	Married	44	2.8027	.88348	
	Total	120	2.9084	.93007	
Work related	Single	76	3.2956	.85428	.000
	Married	44	2.6843	.93604	
	Total	120	2.9084	.82579	
Overall stress	Single	76	5.1819	11.14838	.792
	Married	44	4.4212	8.52649	
	Total	120	4.8000	9872358	

The table displays statistics on respondents' marital status and stress levels across several factors. Here are the results: To alleviate psychological stress Single respondents reported a high level of stress towards psychological stressors, as indicated by a mean score. The p-value (0.43) is larger than 0.05, indicating that marital status and psychological stress have no meaningful link. To alleviate emotional tension Respondents who were single had the highest mean score (3.08), suggesting a significant level of emotional stress. Married respondents, on the other hand, reported less emotional stress, with a mean score of 2.8. The p-value is likewise larger than 0.05, indicating that marital status and emotional stress have no meaningful link these findings suggest that respondents' marital status had no effect on their levels of psychological or emotional stress.

In the context of occupational stress when compared to married respondents, single respondents had a greater degree of stress (3.28). The ANOVA analysis reveals that the p-value is less than 0.05, demonstrating a significant association between respondents' marital status and work-related stress. This shows that marital status influences the degree of work-related stress that individuals feel. In terms of total stress Single respondents reported higher levels of overall stress than married respondents. In this situation, however, the ANOVA analysis shows that there is no significant association between married status and the respondents' total stress level. So, while marital status appears to be associated with work-related stress, it does not appear to have a major impact on overall stress levels.

CONCLUSION

This study looks on the effects of stress on public sector bank staff in Telangana. The findings highlight many critical factors. Male respondents reported higher levels of stress than female respondents. Respondents between the ages of 31 and 35 reported greater levels of stress. Stress levels were lower among younger employees. When compared to married people, single respondents were more stressed. Furthermore, only four demographic characteristics were shown to have a significant link with total stress when the 15 elements of stress were analysed in respect to demographic background. The study's findings emphasise the impact of gender, age, marital status, and maybe other characteristics on the stress levels of Telangana state public sector bank personnel.

The study discovered that four demographic characteristics - age, gender, income, and respondents' experience - were substantially associated to total stress levels. These factors

have a significant impact on the stress levels of Telangana state public sector bank workers. In conclusion, the study's findings show that bank personnel had a moderate degree of stress across all factors assessed. This shows that the employees' stress levels were neither abnormally high nor excessively low, but rather lay somewhere in the mean.

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