

# CAUSE OF STRESS AMONG PRIVATE BANK EMPLOYEES: AN ANALYSIS



Manjunatha M K. \*<sup>1</sup>  , Dr. T. P. Renukamurthy <sup>2</sup>

\*<sup>1</sup> Research Scholar, Visvesvaraya Technological University, Karnataka, India

<sup>2</sup> Professors, Visvesvaraya Technological University, Karnataka, India



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## ABSTRACT

Purpose of this study is examining the cause of stress among selected private banking employees. Stratified sampling method was used to carry out the data collection. For this employee of various private banks were chosen. A questionnaire with 12 items with dichotomous (Yes-1, NO-2) were developed and tested for reliability and prior to the distribution of questionnaire. 253 respondents were selected from various private banks in Mysore district, Karnataka state India. The survey questionnaire was sent via email, requesting to complete it. The questionnaire includes 11 demographic information's and statements to measure. Chi-Square analysis was carried out to examine the cause of stress among employee using SPSS21. We found that designations have significant influence on employee and the other factors of do not have any significant influence on employee. Therefore, we concluded that in private banks demographic variable such as designation creates stress in all aspects. Future research should consider a larger sample from leading sectors where job natures are similar. Analysis should be more rigorous, where Amos could be used for analysis.

## 1. INTRODUCTION

In our fast-paced world Stress refers to the strain from the conflict between our external environment, leading to emotional and physical pressure. Stress is inevitable in life and with increasing complexities, aspirations and uncertainties associated with socio-economic and cultural upheavals; stress is only likely to increase. In work situations, organizational stress due to unclear job tasks, overburdened of work, fatigue, unrealistic deadlines, reward system, insecure working environment, unsupportive supervisors, non-cooperative colleagues, less participation, less control over job, frequent dealing of public, extensive working hours of other factors has motivated researchers to explore the cause and consequences of stress (Shanabhogara Raghavendra et al.2013),

Stress has become a very common phenomenon of routine life, and an unavoidable consequence of the ways in which society has changed. This change has occurred in terms of science and technology, industrial growth, urbanization, modernization, automation and expanding population, unemployment, and stress on the other. The term "stress" was first used by Selye (1936) in the literature on life sciences, describing stress as "the force, pressure or strain exerted upon a material object or person which state."

## 2. LITERATURE REVIEW

**Madhu et al. (1990) [1]** The study explained that Role conflict and role ambiguity are significant factors of stress which are experienced by many banking employees and also, they were explained about role ambiguity will cause depression, low self-esteem, and lower level of job involvement.

**Spreitzer et al. (1997) [2]** Opined that the employees who are very closely connected with their job, experience more stress and felt that they have the necessary skills and influence.

**Barkat and Asma (1999) [3]** Found that female employees experience low levels of stress than their male counterparts.

**Pattanayak and Sarangi (2000) [4]:** This study was conducted in public sector employees; they had categorized employees into old and new public sector banks. Total organizational stress was experienced differently by executive and non-executive, new versus old public sectors subjects and production versus service subjects.

**Jex and Bliese (2001) [5]** The study was conducted in US Army and revealed that three-way interactions are important factors for active coping and avoidance of coping and were examined the effect of self-efficacy on stressor-strain relations.

**Klink J et al. (2001) [6]** This study explained about occupational stress reduction by various stress management interventions and investigated that behavioural approach will have more effective than the interventions.

**Suneel Khanna (2001) [7]** Discusses the double-edged sword of modern information technology, like email, cell phones and laptops that were meant to make life simpler. Conveniences of such technologies; Stress caused by the unrelenting flow of information; Disadvantage of telecommuting; Burnout caused by the struggle of employees to keep pace.

**Bhattacharya, et.al., (2007) [8]** Conducted a survey to study distress. Investigated the women employees will experience more distress.

**Rao and Pradhan (2007) [9]** The authors attempted to survey by identifying various dimensions for software professionals. The study came out with the results that there is a significant difference between among personality.

**Raghavan, et.al (2008) [10]** This study was conducted for IT professionals to study various types of stress factors and found that removing of role ambiguity facilitation of work can ease for work-related stress.

**Randhir Singh Ranta, (2009) [11]** this study investigates present-day life experiences fair share of stress. The stressed police officers transfer their stress to their colleagues and consequently on the public.

**Sankpal S., Negi P., Vashishtha J. (2010) [12]** this study aims at examining the role of stress among public and private sector bank employees. Various stress factors were identified to conduct the survey and they came out with the result that private banking employees are under higher stress than the public sector bank employees.

**Pratibha G. (2010) [13]** the research was carried out by focusing on distress level on the quality of work-life among private bank employees. Distress hurts the quality of life.

**Singh and Ruchi (2010) [14]** this study was conducted on private and public sector employees to identify the effect of role stress. It was found that private sector bank employees have high-stress management than public sector banks.

**S. Katyaj M. Jain and B. Dhanda (2011) [15]** Opine that employees working in non-nationalized banks are at a higher level of stress than nationalized bank employees. It also reveals that there is a highly significant difference in job and stress levels of employees working in nationalized and non-nationalized banks.

**K.S.Sathyannaraynan et al. (2011) [16]** The authors studied the impact of stress on the IT industry and its remedial measures. The study observed that due to various job-related issues the employees often feel stress in their jobs and a result of this the productive outcome decreases. This is the biggest IT challenge that the industry is facing at present and to tackle these issues various stress management programmes have also been incorporated.

**Laiba Dar et al (2011) [17]** Expressed their views that in recent years stress has been on the rise across all spheres of life, specifically at the workplace. The chi-square test and t-test were used to test the hypothesis and showed that stress will have subjective effects.

**Mohamed Irfann Ismail (2011) [18]** This study was conducted to identify various dimensions of stress which influence employees working in the financial industry, showed in the financial industry intensification and role ambiguity are the main types of stress will influence the financial sector.

**Darling, John et al (2011) [19]** this study covered the previous research on stress management. The study discovered that attention, vision, trust and confidence are the four strategies that provide insight into organizational development

**Makhbul, Zafir Mohd et al. (2011) [20]** this study focused on Ergonomics and Work Stress Issues in Banking Sector. The regression analysis was showed that health factors can have an impact on work stress.

### 3. NEED FOR THE PRESENT STUDY

Stress and its disastrous consequences have been observed in all the sectors, industries and organizations. One such industry which has gone into massive changes over the last twenty years is the banking industry. Banking industry is the most important constituent of the financial sector of any economy. With the opening of the banking sector Private sector banks had to face fierce competition from public and foreign banks. It is here, the banks understood that infrastructure, and capital and technology are replicable but not human capital which is a valuable resource for achieving competitive edge. Private sector banks too started introducing newer products and services to keep the profit margin at a safer level and survive in the market. Competent and energetic work force with high skill level both hard and soft became crucial to market the products and services and cater to the needs and requirements of the customers. With this background the present study made an attempt to understand the cause of stress among private banking employee.

### 4. OBJECTIVES OF THE STUDY

To study the causes of stress among employees in the selected banks.

### 5. HYPOTHESES

H (0): There is no significant association between the causes of stress among employees in the selected banks

H (1): There is a significant association between the causes of stress among employees in the selected banks

**Research Methodology Research Design** Descriptive Research Design Is Adopted for This Study. Descriptive Research Includes Surveys and Fact-Finding Enquiries of Different Kinds.

**Sample Size:** The Study Sample Constitutes 253 Private Bank Employees in Mysuru District.

**Sampling Area:** The Study Is Conducted for Employees of Karnataka Bank, Kotak Mahindra Bank, Hdfc Bank, Icici Bank, Axis Bank of Mysuru District.

**Sampling Design:** Stratified Sampling Design Is Used in This Survey.

**Collection of Data:** Primary Data Is That Which Consist of Original Information for A Specific Purpose. Primary Data Is Collected Through Questionnaires. Secondary Data Consist of Information Which Has Already Been Collected by Someone Else for Some Other Purpose. Secondary Data Is Collected Through Journal, Websites and Books.

**Research Instrument:** Questionnaire Is the Data Collection Instrument Used in The Study. All the Questions in The Questionnaire Are Organized in Such A Way That All the Relevant Information Is Covered That Is Needed for The Study.

**Statistical Tools:** Chi-Square Analysis Was Carried Out to Examine the Cause of Stress Among Employee Using Spss21.

**Analysis of Data:** The Data Is Collected Through Survey and Books, Reports, Newspapers and Internet Etc., The Survey Conducted Among the Employees of Private Banks. The Data Collected Is Tabulated and Analyzed in Such A Way to Make Interpretations.

### 6. DATA ANALYSIS AND INTERPRETATION

The above objective is designed to study the causes of stress among employees in the selected banks so that the possible association between stress causing reasons among the employees of the selected employees is verified. Chi-square analysis is administered for the purpose verifying the stated hypothesis of no significant association between the causes of stress among employees in the selected banks.

The stress causing reasons like

- Feel stressed when job tasks are not clear.
- Feel stressed when work overburdened
- Feel Late sitting causes fatigue
- Pressure of meeting unrealistic deadlines leads to stress
- Inappropriate reward system in organization is a reason of stress.

Are considered for the study.

- **FEEL STRESSED WHEN JOB TASKS ARE NOT CLEAR**

Table 1.1		Feel stressed when job tasks are not clear.			Total	Chi- Square Statistics			
		Yes	No			Chi-Square	CC	P value	Result
Designation	Manager	F	46	14	60	10.996	0.204	0.004	H (0): Rejected H (1): Accepted
		%	18.2	5.5	23.7				
	Assistant Manager	F	63	17	80				
		%	24.9	6.7	31.6				
	Tellers /Assistant / Clerk	F	105	8	113				
		%	41.5	3.2	44.7				
Total		F	214	39	253				
		%	84.6	15.4	100.0				
Age	Up to 30 years	F	95	21	116	1.452	0.076	0.693	H (0): Accepted H (1): Rejected
		%	37.5	8.3	45.8				
	30 -40 years	F	84	13	97				
		%	33.2	5.1	38.3				
	40-50 years	F	31	4	35				
		%	12.3	1.6	13.8				
above 50 years	F	4	1	5					
	%	1.6	0.4	2.0					
Total		F	214	39	253				
		%	84.6	15.4	100.0				
Bank	Karnataka Bank Ltd	F	91	11	102	5.36	0.144	0.252	
		%	36.0	4.3	40.3				
	Kotak Mahindra Bank	F	42	13	55				
		%	16.6	5.1	21.7				
	HDFC Bank,	F	25	6	31				
		%	9.9	2.4	12.3				
ICICI Bank	F	25	5	30					
	%	9.9	2.0	11.9					
AXIS Bank	F	31	4	35					
	%	12.3	1.6	13.8					
Total		F	214	39	253				
		%	84.6	15.4	100.0				
Total work	Less than 5 years	F	76	16	92	1.326	0.072	0.723	
		%	30.0	6.3	36.4				
	5 to 10 years	F	88	16	104				
		%	34.8	6.3	41.1				
	10 to 15 years	F	35	6	41				
		%	13.8	2.4	16.2				

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	above 15 years	F	15	1	16			
		%	5.9	0.4	6.3			
	Total	F	214	39	253			
		%	84.6	15.4	100.0			
Monthly Income	Rs.20000 – Rs.40000	F	107	20	127	1.93	0.087	0.588
		%	42.3	7.9	50.2			
	Rs.40000 – Rs.60000	F	81	12	93			
		%	32.0	4.7	36.8			
	Rs.60000 – Rs.80000	F	19	6	25			
		%	7.5	2.4	9.9			
	Above Rs.80000	F	7	1	8			
		%	2.8	0.4	3.2			
	Total	F	214	39	253			
		%	84.6	15.4	100.0			

Source: authors' calculation

**In aggregate 84.6% of the employees feel stressed when the job tasks are not clear.**

The statistical hypothesis is found to be significantly associated with respect to the different designations of the employees and found that it is comparatively more prevalent among the clerical staff, which is found stressed when the job tasks are not clear. (H (0): Rejected, H (1): Accepted). Therefore, there is a significant association between the causes of stress among the employees in the selected banks with reference to their role designations.

However, with reference to the rest of the demographic variables like Age, Bank, Total work experience & Monthly Income the statistical hypothesis is found to be non-significantly associated (H (0): Accepted, H (1): Rejected). Therefore, there is no significant association between the causes of stress due to lack of clear guidelines of the tasks to be performed among the employees in the selected banks.

• **FEEL STRESSED WHEN WORK OVERBURDENED**

Table 1.2		Feel stressed when work overburdened			Total	Chi- Square Statistics			
		Yes	No			Chi-Square	CC	P value	Result
Designation	Manager	F	57	3	60	31.99	0.335	0.000	H (0): Rejected H (1): Accepted
		%	22.5	1.2	23.7				
	Assistant Manager	F	50	30	80				
		%	19.8	11.9	31.6				
	Tellers /Assistant / Clerk	F	101	12	113				
		%	39.9	4.7	44.7				
Total		F	208	45	253				
		%	82.2	17.8	100.0				
Age	Up to 30 years	F	99	17	116	448	0.132	0.214	H (0): Accepted H (1): Rejected
		%	39.1	6.7	45.8				
	30 -40 years	F	74	23	97				
		%	29.2	9.1	38.3				
	40-50 years	F	30	5	35				
		%	11.9	2.0	13.8				
	above 50 years	F	5	0	5				
		%	2.0	0.0	2.0				
Total		F	208	45	253				
		%	82.2	17.8	100.0				
Bank		F	84	18	102	3.66	0.119	0.454	

	Karnataka Bank Ltd	%	33.2	7.1	40.3			
	Kotak Mahindra Bank	F	44	11	55			
		%	17.4	4.3	21.7			
	HDFC Bank,	F	29	2	31			
		%	11.5	0.8	12.3			
	ICICI Bank	F	23	7	30			
		%	9.1	2.8	11.9			
	AXIS Bank	F	28	7	35			
		%	11.1	2.8	13.8			
	Total	F	208	45	253			
		%	82.2	17.8	100.0			
	Total work experience	Less than 5 years	F	78	14			
%			30.8	5.5	36.4			
5 to 10 years		F	80	24	104			
		%	31.6	9.5	41.1			
10 to 15 years		F	35	6	41			
		%	13.8	2.4	16.2			
above 15 years		F	15	1	16			
		%	5.9	0.4	6.3			
Total		F	208	45	253			
		%	82.2	17.8	100.0			
Monthly Income	Rs.20000 – Rs.40000	F	102	25	127	0.69	0.052	0.874
		%	40.3	9.9	50.2			
	Rs.40000 – Rs.60000	F	78	15	93			
		%	30.8	5.9	36.8			
	Rs.60000 – Rs.80000	F	21	4	25			
		%	8.3	1.6	9.9			
	Above Rs.80000	F	7	1	8			
		%	2.8	0.4	3.2			
	Total	F	208	45	253			
		%	82.2	17.8	100.0			

Source: authors' calculation

**In aggregate 82.2% of the employees feel stressed when the work overburdened.**

The statistical hypothesis is found to be significantly associated with respect to the different designations of the employees and found that it is comparatively more prevalent among the clerical staff, which is found stressed when the work overburdened. (H (0): Rejected, H (1): Accepted). Therefore, there is a significant association between the causes of stress among the employees in the selected banks with reference to their role designations.

However, with reference to the rest of the demographic variables like Age, Bank, Total work experience & Monthly Income the statistical hypothesis is found to be non-significantly associated (H (0): Accepted, H (1): Rejected). Therefore, there is no significant association between the causes of stress due to overburdened work among employees in the selected banks.

• **FEEL LATE SITTING CAUSES FATIGUE**

Table 1.3		Feel Late sitting causes fatigue.		Total	Chi- Square Statistics				
		Yes	No		Chi-Square	CC	P value	Result	
De	Manager	F	41	19	60	21.44	0.280	0.000	



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	Assistant Manager	%	16.2	7.5	23.7				H (0): Rejected H (1): Accepted
		F	36	44	80				
	Tellers /Assistant / Clerk	%	14.2	17.4	31.6				
		F	87	26	113				
Total		%	34.4	10.3	44.7				
		F	164	89	253				
		%	64.8	35.2	100.0	1.495	0.077	0.683	H (0): Accepted H (1): Rejected
Age	Up to 30 years	F	78	38	116				
		%	30.8	15.0	45.8				
	30 -40 years	F	59	38	97				
		%	23.3	15.0	38.3				
40-50 years	F	23	12	35					
	%	9.1	4.7	13.8					
above 50 years	F	4	1	5					
	%	1.6	0.4	2.0					
Total		F	164	89	253				
		%	64.8	35.2	100.0				
Bank	Karnataka Bank Ltd	F	67	35	102				
		%	26.5	13.8	40.3				
	Kotak Mahindra Bank	F	34	21	55				
		%	13.4	8.3	21.7				
	HDFC Bank,	F	24	7	31				
		%	9.5	2.8	12.3				
	ICICI Bank	F	17	13	30				
		%	6.7	5.1	11.9				
AXIS Bank	F	22	13	35					
	%	8.7	5.1	13.8					
Total		F	164	89	253				
		%	64.8	35.2	100.0				
Total work experience	Less than 5 years	F	61	31	92	1.85	0.085	0.603	
		%	24.1	12.3	36.4				
	5 to 10 years	F	63	41	104				
		%	24.9	16.2	41.1				
	10 to 15 years	F	28	13	41				
		%	11.1	5.1	16.2				
	above 15 years	F	12	4	16				
		%	4.7	1.6	6.3				
Total		F	164	89	253				
		%	64.8	35.2	100.0				
Monthly Income	Rs.20000 – Rs.40000	F	84	43	127	2.287	0.095	0.515	
		%	33.2	17.0	50.2				
	Rs.40000 – Rs.60000	F	61	32	93				
		%	24.1	12.6	36.8				
	Rs.60000 – Rs.80000	F	13	12	25				
		%	5.1	4.7	9.9				
	Above Rs.80000	F	6	2	8				
		%	2.4	0.8	3.2				
Total		F	164	89	253				
		%	64.8	35.2	100.0				

Source: authors' calculation

**In aggregate 64.8% of the employees Feel Late sitting causes fatigue thus indices stress**

The statistical hypothesis is found to be significantly associated with respect to the different designations of the employees and found that it is comparatively more prevalent among the clerical staff, which is found stressed while sitting late at the service counters. (H (0): Rejected, H (1): Accepted). Therefore, there is a significant association between the causes of stress among the employees in the selected banks with reference to their role designations.

However, with reference to the rest of the demographic variables like Age, Bank, Total work experience & Monthly Income the statistical hypothesis is found to be non-significantly associated (H (0): Accepted, H (1): Rejected). Therefore, there is no significant association between the causes of stress due to sitting late at the service counters among employees in the selected banks.

**• PRESSURE OF MEETING UNREALISTIC DEADLINES LEADS TO STRESS**

Table 1.4		Pressure of meeting unrealistic deadlines leads to stress			Total	Chi- Square Statistics			
		Yes	No			Chi-Square	CC	P value	Result
Designation	Manager	F	54	6	60	8.1	0.177	0.02	H (0): Rejected H (1): Accepted
		%	21.3	2.4	23.7				
	Assistant Manager	F	56	24	80				
		%	22.1	9.5	31.6				
	Tellers /Assistant / Clerk	F	88	25	113				
		%	34.8	9.9	44.7				
Total		F	198	55	253				
		%	78.3	21.7	100.0				
Age	Up to 30 years	F	92	24	116	1.71	0.082	0.634	H (0): Accepted H (1): Rejected
		%	36.4	9.5	45.8				
	30 -40 years	F	74	23	97				
		%	29.2	9.1	38.3				
	40-50 years	F	27	8	35				
		%	10.7	3.2	13.8				
Total		F	198	55	253				
		%	78.3	21.7	100.0				
Bank	Karnataka Bank Ltd	F	80	22	102	0.33	0.036	0.988	
		%	31.6	8.7	40.3				
	Kotak Mahindra Bank	F	42	13	55				
		%	16.6	5.1	21.7				
	HDFC Bank,	F	25	6	31				
		%	9.9	2.4	12.3				
ICICI Bank	F	23	7	30					
	%	9.1	2.8	11.9					
AXIS Bank	F	28	7	35					
	%	11.1	2.8	13.8					
Total		F	198	55	253				
		%	78.3	21.7	100.0				
Total work	Less than 5 years	F	73	19	92	2.5	0.099	0.479	
		%	28.9	7.5	36.4				
	5 to 10 years	F	77	27	104				
		%	30.4	10.7	41.1				
	10 to 15 years	F	34	7	41				
		%							



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	above 15 years	%	13.4	2.8	16.2	3.45	0.116	0.327
		F	14	2	16			
		%	5.5	0.8	6.3			
Total	F	198	55	253				
	%	78.3	21.7	100.0				
Monthly Income	Rs.20000 – Rs.40000	F	94	33	127			
		%	37.2	13.0	50.2			
	Rs.40000 – Rs.60000	F	75	18	93			
		%	29.6	7.1	36.8			
	Rs.60000 – Rs.80000	F	22	3	25			
		%	8.7	1.2	9.9			
	Above Rs.80000	F	7	1	8			
		%	2.8	0.4	3.2			
	Total	F	198	55	253			
		%	78.3	21.7	100.0			

Source: authors' calculation

**In aggregate 78.3 % of the employees feel stressed due to pressure of meeting un realistic deadlines.**

The statistical hypothesis is found to be significantly associated with respect to the different designations of the employees and found that it is comparatively more widespread among the clerical staff, which is found stressed due to Pressure of meeting unrealistic deadlines. (H (0): Rejected, H (1): Accepted). Therefore, there is a significant association between the causes of stress among the employees in the selected banks with reference to their role designations.

However, with reference to the rest of the demographic variables like Age, Bank, Total work experience & Monthly Income the statistical hypothesis is found to be non-significantly associated (H (0): Accepted, H (1): Rejected). Therefore, there is no significant association between the causes of stress due to the pressures of meeting unrealistic deadlines.

**• INAPPROPRIATE REWARD SYSTEM IN ORGANIZATION IS A REASON OF STRESS**

Table 1.5		Inappropriate reward system in organization is a reason of stress			Total	Chi- Square Statistics							
		Yes	No			Chi-Square	CC	P value	Result				
Designation	Manager	F	25	35	60	14.66	0.234	0.000	H (0): Rejected H (1): Accepted				
		%	9.9	13.8	23.7								
	Assistant Manager	F	37	43	80								
		%	14.6	17.0	31.6								
	Tellers /Assistant / Clerk	F	77	36	113								
%		30.4	14.2	44.7									
Total		F	139	114	253								
		%	54.9	45.1	100.0								
Age	Up to 30 years	F	62	54	116					1.30	0.072	0.729	H (0): Accepted H (1): Rejected
		%	24.5	21.3	45.8								
	30 -40 years	F	57	40	97								
		%	22.5	15.8	38.3								
	40-50 years	F	18	17	35								
		%	7.1	6.7	13.8								
	above 50 years	F	2	3	5								
%		0.8	1.2	2.0									
Total		F	139	114	253								

		%	54.9	45.1	100.0				
Bank	Karnataka Bank Ltd	F	66	36	102	10.79	0.202	0.029	H (0): Rejected H (1): Accepted
		%	26.1	14.2	40.3				
	Kotak Mahindra Bank	F	30	25	55				
		%	11.9	9.9	21.7				
	HDFC Bank,	F	17	14	31				
		%	6.7	5.5	12.3				
	ICICI Bank	F	10	20	30				
		%	4.0	7.9	11.9				
AXIS Bank	F	16	19	35					
	%	6.3	7.5	13.8					
Total	F	139	114	253					
	%	54.9	45.1	100.0					
Total work experience	Less than 5 years	F	49	43	92	0.87	0.058	0.833	H (0): Accepted H (1): Rejected
		%	19.4	17.0	36.4				
	5 to 10 years	F	57	47	104				
		%	22.5	18.6	41.1				
	10 to 15 years	F	25	16	41				
		%	9.9	6.3	16.2				
	above 15 years	F	8	8	16				
		%	3.2	3.2	6.3				
Total	F	139	114	253					
	%	54.9	45.1	100.0					
Monthly Income	Rs.20000 – Rs.40000	F	73	54	127	1.19	0.068	0.755	
		%	28.9	21.3	50.2				
	Rs.40000 – Rs.60000	F	49	44	93				
		%	19.4	17.4	36.8				
	Rs.60000 – Rs.80000	F	12	13	25				
		%	4.7	5.1	9.9				
	Above Rs.80000	F	5	3	8				
		%	2.0	1.2	3.2				
Total	F	139	114	253					
	%	54.9	45.1	100.0					

Source: authors' calculation

**In aggregate 54.9 % of the employees feel stressed due to inappropriate reward system**

The statistical hypothesis is found to be significantly associated with respect to the different designations of the employees and found that it is comparatively more widespread among the clerical staff, which is found stressed due to Pressure of meeting unrealistic deadlines. (H (0): Rejected, H (1): Accepted). Therefore, there is a significant association between the causes of stress among the employees in the selected banks with reference to their role designations.

However, with reference to the rest of the demographic variables like Age, Bank, Total work experience & Monthly Income the statistical hypothesis is found to be non-significantly associated (H (0): Accepted, H (1): Rejected). Therefore, there is no significant association between the causes of stress due to the pressures of meeting unrealistic deadlines.

**7. CONCLUSION**

Our Study has led us to conclude that employees in private sectors bank employees face high levels of stress, of which they are subject to Designations the most. Further there is no significant association between the causes of stress among employees in the private bank. These results support the findings of a number of earlier studies e.g., Shanabhogara Raghavendra et al (2013)<sup>21</sup>, although we have noted that private sector banks facing slightly more

stress. Our analysis of the impact of various demographic factors on stress levels reveals that employee's designations (Such as Manager, Assistant Manager, Tellers/Assistant/Clerk) have a significant impact on employee's stress levels.

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## CONFLICT OF INTEREST

The author have declared that no competing interests exist.

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