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## STUDY OF STRESSORS AMONGST PUNJAB NATIONAL BANK EMPLOYEE

**Mohinder Singh**

**Assistant Professor, Department of Commerce,  
Govt. College Sarkaghat Distt. Mandi (H.P).**

### ABSTRACT

*Stress has become a global issue in the current environment. It can be witnessed in all professions. Stress among the individuals is a serious concern as it hamper for the productivity and efficiency of organizations. The sources of stress in individuals can be varied. Thus it is imperative to identify the stressors in order to overcome stress. The aim of the present stud is to examine the stress levels in general and its stressors in Punjab National Bank. The result of study revealed that social isolation and health problems emerged as the major stressor. Emotional exhaustion, frustration, burnout, fatigue were other stressors that contributed to alleviating stress level amongst employees. Interestingly, male, new entrants and post graduates opined more stress. In this study, troubled home life is the factor that least contributed to stress amongst the employee.*



**KEYWORDS:** *Stress, Stressors, Social isolation, banking, work stress.*

### INTRODUCTION

Stress at work is so common irrespective of organization, country and continent. Various economic and social changes in the society have brought about a significant change in the life style of individuals. Rapid development, modernization, improved standard of living has accounted for increase pressure amongst the individuals. In order to meet the increased expectation at work and family front an individual is pushed into a state of stress. Stress is an individual's response to an unfavorable or unexpected stimulus in the environment. According to Selye (1956), "Stress is the response of the body to a demand made upon it." Stress is caused due to a mismatch between the obstacles and faith to handle the situation arising due to the obstacles. Stress is a response to a situation. However, it is not the situation that causes stress, but the response to the events. These responses are guided by set of behavioural attitudes which gradually evolves in an individual. Parents, teacher, family, lifestyles shape these behavioural attitudes. Stress can affect an individual both physically and mentally. The factors that result in stress are called stressors. It can take both positive and negative form. Hans Selye who is considered the 'father of modern stress' was the first to conceptualize eustress and distress. Eustress also identified as good stress or positive stress has been considered beneficial. It is considered motivators as it pushes an individual to perform due to the pressure But, when this pressure grows excessive it can results in ailments like heart disease, blood pressure. The individual can also resort to drug abuse and alcoholism. This form of negative stress is termed as Distress. In this case, individuals

lose enthusiasm to do any work. Distress results in negative consequences for both individual and organizations. Stress has shown to have negative impact on professional as well as personal spheres of one's life.

Banks are going through significant changes owing to globalization, technological advancement, structure and deregulation of banks. This has paved the road for developments like improved infrastructure, mobile banking, internet banking and customer relationship management (CRM) especially providing better service to the clients. This modernization has resulted in work load and increased stress amongst the bank employees (International Labor Organization). The study is undertaken to identify the stress levels and stressors in the state cooperative bank. The identification of stressors would act as a roadmap to formulate appropriate strategies.

## REVIEW OF LITERATURE

Kumar (2006) undertook a study of measure the level of occupational stress in 200 employees of nationalized and non – nationalized banks. Systematic random sampling was used to select the respondents from two district of Kerala. The results of study showed that the employees of non-nationalized banks were more stressed. It was also found that the factors that contributed to increased stress levels included role overload, role conflict and lack of support from senior officers. Mageshwari & Prabhu (2014) conducted a study to examine the relationship between stress and job satisfaction in bank employees of Chennai region. The results of study depicted that the bank employees were experiencing moderate stress. It was also seen that employees were experiencing moderate stress. It was also seen that employees with more experience faced more stress. Also a negative and significant relationship was reported stress and job satisfaction. Dhankar (2015) took a study to examine the level of stress in private and public sector bank employees. 200 employees from four districts of Haryana participated in the study. The results of the study revealed that long working hours and role conflicts contributed to high degree to occupational stress amongst the private and public sector bank employees. Mohan (2016) examined the factors causing occupational stress in banking employees of kottayam distt. 60 bank employees of public and private sector banks participated in the study. It was seen that the private sector employees were stress than the public employees also the officers were more stressed in comparison to the clerks. The major stressors identified in the study were work overload, role ambiguity and long working hours. Umesh (2016) investigated occupational stress in bank employees Kerala. 60 female bank officers working in public and private bank participated in the study. Occupational stress index by Srivastava & Singh was used assess the level of occupational stress. It was seen that female employees of private sector bank were more stressed. Work overload, role conflict and lack of support from superiors emerged as the major stressors. The author also concluded that work life imbalance was major factor that contributed to the high stress levels amongst the respondents.

## OBJECTIVES OF THE STUDY

The presents study aims to achieve the following objectives :

To assess the stress levels in the Punjab national bank.

To identified the majors stressors amongst bank officers

## RESEARCH METHODOLOGY

### Data Sources

Both primary and secondary data has been used for the study. Primary data was collected with the help of questionnaire. Secondary data was collected from books, journals, magazines, previous researches etc.

### Sample

A total of 48 bank officers of Punjab national bank participated in the study. The demographic profile of respondents who participated in the study is shown in table 1.

Demographic Variables	Response Group	Frequency	Percentage
Education	Graduation	16	33%
	Post-Graduation	32	67%
Gender	Male	33	69%
	Female	15	31%
Age	Less than 40	6	13%
	40 - 45	4	8%
	45 - 50	14	29%
	50 - 55	17	35%
	55 - 60	7	15%
Experience	Less than 15	6	13%
	15 - 25	12	25%
	25 - 30	18	37%
	30 - 35	12	25%

### A. Instrument:

A questionnaire with nine factors. (1) Workload refers to excessive work that needs to be completed within stipulated time. The amount of work or the predetermined deadlines are unrealistic. This exerts negative pressure on the efficiency of an individual. (2) Frustration is a behavioral pattern depicted by an individual due to constant exposure to stress. It also arises due to lack of proper communication in an organization. (3) Low Self Esteem refers to when an individual does not hold a positive image about self. It results in lack of confidence and a feeling of inferiority in comparison to others. (4) Emotional Exhaustion refers to the state of an individual wherein he is emotionally drained due to increased personal demands and work commitments. (5) Fatigue refers to feeling of tiredness and lack of energy. It can be caused by both mental and physical overloading. (6) Social Isolation refers to lack of contact with other individuals or the society as a whole. (7) Health Troubles refers to physical changes that gradually turn problematic and result in health disorders or ailments. (8) Troubled Home Life refers to the dissatisfaction or discomfort in the home life of an individual. (9) Burnout is a state of exhaustion that is caused by incessant stress. The individual is unable to cope with a demanding situation. It drains an individual and results in a vicious cycle of stress.

The questionnaire measured the levels of stress encountered by the respondents. Each question had three options; Often, Sometimes, rarely with a score of 3, 2, 1 respectively. The respondent answers the question based on their situation.

### B. Statistical Techniques used:

The data was analysed using mean and standard deviation. The below table depicts the score ranges and its interpretation. The score ranges were used to interpret the stress level as; Actual Stress- 46-55, High Stress- 36-45, Stressed- 31-35, Moderate Stress- 24-30, Low Stress- 17-23.

Result of the study:

The results of the study revealed that the bank officers of Himachal Pradesh state cooperative bank were experiencing moderate stress.

Mean Difference Analysis of Job stress amongst the bank officers

Variables	Mean	Standard Deviation
Workload	1.31	.41
Frustration	1.58	.54
Lower Self Esteem	1.47	.57
Emotional Exhaustion	1.59	.45
Fatigue	1.45	.41
Social Isolation	1.64	.48

Health Problems	1.64	.41
Troubled Home Life	1.40	.55
Burnout	1.58	.46
	12.27	4.28

It is clearly depicts that the variables that triggered stress amongst the banking professionals constitutes social isolation and health problems. Also, the present study reveals that workload played a minimum role in causing stress amongst the banking professionals.

It was found that the major stressor amongst male employees as health problems, social isolation and emotional exhaustion. In female employees it was fatigue and frustration.

### CONCLUSION:

The present study examined the stress levels and stress amongst the bank officers in Punjab National Bank. The study revealed that the major stressor as social isolation and health problems. Constant development and modernization in the banking sector has demanded increase attention of professionals at the work front. Due to this, individuals are able to spend less time with their friends, relatives and neighbours resulting in social isolation. This seclusion causes emotional strain amongst employees resulting in stress. Constant exposure to stress impacts the physical wellbeing of an individual. This result in various health ailments like headaches, anxiety, depression etc. The work stress is becoming a serious risk factor for bank employees psychological and social wellbeing. On the basis of findings, it is suggested that the organization can organize family outings, recreational activities to increase the social activity of individuals. Also the organization can initiate activities like yoga, meditation and other relaxation techniques to help the employees to overcome health problems and bank shall strengthen employee assistance program to tackle stress related issues early.

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