

PERSONAL ENVIRONMENT AND STRESS AMONG BANK EMPLOYEES IN KANYAKUMARI DISTRICT

Dr. D. Ashlin Melbha^{1*}

^{1*} Assistant Professor, Nesamony Memorial Christian College, Marthandam, Kanyakumari District, affiliated to Manonmanium Sundaranar University, Tirunelveli, India

Dr. C.L. Jeba Melvin²

² Associate Professor and Head of Research Centre of Management Studies, Nesamony Memorial Christian College, Marthandam, Kanyakumari District, affiliated to Manonmanium Sundaranar University, Tirunelveli, India

***Corresponding Author: Dr. D. Ashlin Melbha**

* Assistant Professor, Nesamony Memorial Christian College, Marthandam, Kanyakumari District, affiliated to Manonmanium Sundaranar University, Tirunelveli, India

Abstract

Stress Management is getting increasingly more consideration now-a-days, especially in the financial sector. There is no work in this world without stress. Everybody in their work is presented to pressure also, nervousness as they traverse the obligations doled out to them. Banking industry which is the foundation of the country's economy is not an outstanding one. The activity idea of banking workers is dreary as it includes the immediate client communication in all levels. So the researchers take an attempt to study the family factors which creates stress among the bank employees during their work. This study focuses in Kanyakumari District. The lower and middle level bank employees are chosen for the study. This study was intended to test and investigate observationally the family related reason for stress among bank employees.

Keyword : Stress, Family factors, Bank employees

I. INTRODUCTION

Stress influences the representatives' presentation that in a roundabout way influences the association endurance in such a case that workers decrease their work productivity and can't work best for their associations, so this circumstance couldn't be just influenced the hierarchical exhibition yet additionally lost solid offers in an inexorably serious market, and may even risk their endurance. It is consequently, a basics task for the board to bargain successfully and forestalls this anguish. It is the obligation of the executives to battle against the stress at work, to recognize the appropriate game-plan and unravel them. Improving stress avoidance is a positive activity that adds to a superior wellbeing of laborers and creates incredible association productivity and execution.

II. REVIEW OF LITERATURE

Ramezan Jahanian, et.al. (2012)¹ The authors reason that stress may make at times positive development towards the association. By giving customary preparing to the employee will decrease the negative side of the stress.

Goyal and Arpita Agrawal Babel (2015)² In their investigation, they locate that better work-life balance practices will lessen stress. Work-life lopsidedness makes some wellbeing related issues too. So better administration of work and life will prompts stress less life.

Adel Ismail Al-Alawi and Ebtisam Ismail Al-Alawi (2014)³ The outcomes exhibited that the bank staff in those commercial banks demonstrated their business to be tolerably to exceptionally stressful. The greater part of respondents announced cutoff time and time pressure, work over-burden and long

working hours as high stressor factor. They recommend that upgrading undertakings, lessening remaining tasks at hand, job explanation, setting up progressively sensible work programs, participative administration, giving criticism and social help to staff and increasingly evenhanded prize frameworks can diminish the degree of stress.

Kannan and Suma (2015)⁴ In their investigation, increasingly number of respondents accepted that they face elevated level of stress, which might be because of both professional and individual reasons. The respondent was over troubled with remaining task at hand in their work place. Reflection was seen as the indispensable piece of life to diminish stress.

A. Sharmila and J. Poornima (2012)⁵ In their investigation, representatives working in private banks are getting more stress than public bank workers. Work life irregularity is one of the significant credit which add to stress for a representative. This can be viewed as a factor developing stress in light of the fact that a great deal of workers griped that they couldn't adjust both the individual and professional fronts effectively. Contemplation structure a basic piece of the study of Yoga, has an immediate, positive effect on the brain invigorating it and capacity to oppose stress. Recognizing individuals' worth is particularly significant in the midst of stress.

III. OBJECTIVES OF THE STUDY

- To identify the personal factors causing stress among bank employees.
- To analyze the extent to which the factors creates stress among bank employees.
- To offer valuable suggestion to the management for reducing the level of stress of bank employees.

IV. STATEMENT OF THE PROBLEM

Stress is a one of a kind condition where an individual appearances with constraint and strains. Stress is the distress of an individual. Stress is a weight condition causing difficulty. It is an inward wonder of mental air. Stress is generally acknowledged to have vindictive effect on wellbeing and execution. However, a base level of stress is significant for reasonable working and apex execution. It is the individuals' reaction to stress which has a critical impact. Stress can have certifiable outcomes on both prosperity and work execution. Henceforth the researcher made an attempt to contemplate occupational stress of bank employees in Kanyakumari District, Tamilnadu.

V. METHODOLOGY

The present study is an empirical study. The present research paper attempts to understand the family related factors which creates stress among bank employees in Kanyakumari District. The study is mainly focus on primary data and secondary data also used for this study.

Primary data was collected through the structured questionnaires from different location of Kanyakumari District and secondary data was collected from books, journals, periodicals, articles and internet. The researcher used oneway ANOVA for analyzing the data. The sample size selected was 70.

VI. DATA ANALYSIS

F- TEST (One Way ANOVA)

The Univariate analysis of variance (ANOVA) is carried out for calculating 'F' ratio to test the significance of the difference between means of difference groups of subjects. The objectives of the analysis of variance are to locate the important independent variables in a study and to determine how they interact and affect the response.

Comparison of Personal factors with Designation of the respondents

These are classified into six designation groups and ANOVA table is prepared to study the significance of difference that exists among the personal factors of different designation group respondents.

Hypothesis

H₀: There is no significant difference between personal factors and designation of the respondents.

Table .1: Comparison of Personal factors with designation of the Respondents

	Designation	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
Personal Environment	Sub Staff	8	27.00	3.817	Between Groups	5	175.25	7.130	.000
	Clerk	25	23.68	5.879					
	Assistant Manager	26	17.96	4.209					
	Manager	5	16.20	3.033					
	Senior Manager	4	22.00	7.348					
	Chief Manager	2	16.00	.000	Within Groups	64	24.581		
	Total	70	21.09	5.958					

Source: Primary Data

Table .1 shows that the F-value is $p < 0.05$, there is a significant association between personal factors and designation of the respondents. Hence, the hypothesis is rejected.

Comparison of Personal factors with Age of the respondents

These are classified into three age groups and ANOVA table is prepared to study the significance of difference that exists among the personal factors of different age group respondents.

Hypothesis

H₀: There is no significant difference between personal factors and Age of the respondents.

Table .2: Comparison of Personal factors with Age of the Respondents

	Age	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
Personal Environment	21 – 30	48	21.52	6.401	Between Groups	2	28.785		
	31 – 40	16	19.44	4.082					
	51 – 60	6	22.00	6.573					
	Total	70	21.09	5.958	Within Groups	67	35.700	.806	.451

Source: Primary Data

Table .2 shows that the F-value is $p > 0.05$, there is no significant association between personal factors and age of the respondents. Hence, the hypothesis is accepted.

Comparison of Personal factors with Education of the respondents

These are classified into four educational groups and ANOVA table is prepared to study the significance of difference that exists among the personal factors of different educational group respondents.

Hypothesis

H₀: There is no significant difference between personal factors and Education of the respondents.

Table .3: Comparison of Personal factors with education of the Respondents

	Education	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
	HSC	2	21.00	.000	Between Groups	3	227.716	8.509	.000
	under Graduate	15	25.40	6.231					

Personal Environment	Post Graduate	32	21.88	5.807	Within Groups	66	26.763		
	Professional Course	21	16.81	2.977					
	Total	70	21.09	5.958					

Source: Primary Data

Table .3 shows that the F-value is $p < 0.05$, there is a significant association between personal factors and education of the respondents. Hence, the hypothesis is rejected.

Comparison of Personal factors with Type of residence of the respondents

These are classified into three types of residence and ANOVA table is prepared to study the significance of difference that exists among the personal factors of different type of residence group respondents.

Hypothesis

H_0 : There is no significant difference between personal factors and type of residence of the respondents.

Table .4: Comparison of Personal factors with Type of residence of the Respondents

	Type of residence	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
Personal Environment	Staff quarters	2	17.00	.000	Between Groups	2	68.548	1.986	.145
	Rented	24	19.54	6.318					
	Owned	44	22.11	5.695					
	Total	70	21.09	5.958	Within Groups	67	34.513		

Source: Primary Data

Table .4 shows that the F-value is $p > 0.05$, there is no significant association between family related factors and type of residence of the respondents. Hence, the hypothesis is accepted.

Comparison of Personal factors with Salary of the respondents

These are classified into five salary groups and ANOVA table is prepared to study the significance of difference that exists among the personal factors of different salary group respondents.

Hypothesis

H_0 : There is no significant difference between personal factors and salary of the respondents.

Table .5: Comparison of Personal factors with salary of the Respondents

	Salary	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
Personal Environment	Less than 20,000	8	27.00	3.817	Between Groups	4	176.569	6.584	.000
	Rs. 20001 – 30,000	22	23.68	4.922					
	Rs. 30,001 – 40,000	21	18.81	6.361					
	Rs. 40,001 – 50,000	14	18.00	4.641					
	More than Rs.50, 000	5	18.40	3.286	Within Groups	65	26.819		
Total	70	21.09	5.958						

Source: Primary Data

Table .5 shows that the F-value is $p < 0.05$, there is a significant association between personal factors and salary of the respondents. Hence, the hypothesis is rejected.

VII. FINDINGS

Employees working in bank are often facing stress. This study helps to find the association between family related factors with designation, age, education, type of residence and salary of bank employees.

Employees belong to different age group having stress due to family related issues. Especially the employees within the age group of 31 to 40 years have more stress than other age group. Type of residence is another reason for family related pressure. Employees in staff quarters have less family related stress comparatively with rented and owned.

The designation, education and salary of bank employees have no association with the family related factors.

VIII. SUGESSTIONS

The term job stress is an increasing problem in the present organizations. It does not only affect the employees work life, but also affect their family life. So the management should take necessary steps to reduce stress.

The management should provide staff quarters for effective management of family and work. The mid-aged employees are having more responsibility towards their family and career. So they are into stress easily. So an employer should understand the stress level of each and every employee and act accordingly. This will provide a stress free environment.

IX. CONCLUSION

This research has shown the reasons for occupational stress among bank employees. Work stress has risen as one of the significant and central regions for investigation right now. The study has revealed that the management should support the employees by providing better working condition and facilities like staff quarters which will lead to a better management of family and work.

Reference:

1. Ramezan Jahanian, Seyyed Mohammad Tabatabaei and Behnaz Behdad (2012), “ Stress Management in the Workplace”, International Journal of Academic Research in Economics and Management Sciences, Vol.1, Issue.6, pp.1-9.
2. Goyal K.A., Arpita Agrawal Babel (2015), “Issues and Challenges of work life balance in Banking Industry of India”, Pacific Business Review International, Vol.8, Issue.5, pp. 113-118.
3. Adel Ismail Al-Alawi, Ebtisam Ismail Al-Alaw (2014),“Measuring Occupational Stress among Management Information Systems Workers and Users in the Financial Services Sector: The Case of Bahraini Bankers”, International Journal of Scientific and Research Publications, Volume 4, Issue 8, pp.1-25.
4. P.Kannan , Suma.U, 2015,” Managing Stress among Co-Operative Bank Employees in Palakkad district”, International Journal of Scientific Engineering and Applied Science (IJSEAS) - Volume-1, Issue-7, pp. 132-137.
5. A.Sharmila, J.Poornima (2012), “A study on employee stress management in selected private banks in Salem”, International Business Management, vol. 42 A , pp. 6555-6558
6. <https://www.timesnownews.com/mirror-now/in-focus/article/hyderabad-bank-employee-commits-suicide-family-pins-blame-on-workload/587006>