

Impact Of Stress On Health And Behaviour Of Bank Employees

Dr. D. Ashlin Melbha^{1*}

^{1*}Assistant Professor, Nesamony Memorial Christian College, Marthandam, affiliated to Manonmaniam Sundaranar University, Tirunelveli, India.

Dr. C.L. Jeba Melvin²

²Associate Professor and Head of Research Centre, Nesamony Memorial Christian College, Marthandam, , affiliated to Manonmaniam Sundaranar University, Tirunelveli, India.

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

^{*}Assistant Professor, Nesamony Memorial Christian College, Marthandam, affiliated to Manonmaniam Sundaranar University, Tirunelveli, India.

Abstract

Stress covered the non-specific reaction of a life form to a wide scope of ecological elements including physical, synthetic, and biological ones, under the wide umbrella of general transformation condition.¹ Stress is not what happens to someone, but how someone reacts to it.² Stress is a mental pressure that creates tension or emotional feeling. This is known as distress. In the positive side, it is very useful to finish the deadlines. This kind of stress is known as eustress.³ So the researcher takes an attempt to study the negative impact of stress on health and behaviour of bank employees. This study focuses in Kanyakumari District. The lower and middle level bank employees are chosen for the study. This study explains the impact of stress on physical and mental behavioural changes of bank employees in Kanyakumari District, Tamilnadu.

Keyword: Stress, eustress, distress, behaviour, health, DMRT.

I.INTRODUCTION

Any intrinsic or extrinsic stimulus that evokes a biological response is known as stress. The compensatory responses to these stresses are known as stress responses. Based on the type, timing and severity of the applied stimulus, stress can exert various actions on the body ranging from alterations in homeostasis to life-threatening effects and death.⁴ Stress may lead to coping responses that involve health behaviours (e.g., smoking, drinking, or eating excessively) and the impact of stress on health behaviour may vary in magnitude, or even direction, at different points in the life course.⁵ Stress can't be avoidable, but one can learn how to manage it.

II. REVIEW OF LITERATURE

Amanpreeth et. al. (2020)⁶ the findings of this study shows that the five parameters, namely workload, working environment, concentration, positivity and future perspective are the factors that are responsible to create stress in employees. There is great impact on health as “frequency of visit to a doctor” and “numbers of diseases” are high and “employee's time spared for exercise” is low.

Saravanan and MuthuLakshmi (2018)⁷ the study reveals that the bank employees faced stress in their working area due to their work pressure and inter personal conflicts. Further, the researcher finds that there is a significant relationship between the age, Years of Work Experience, monthly income of the respondents and the level of job stress.

Bhatti et. al.(2016)⁸ The study shows that the job stress has an impact on the commitment of employees towards organization. Pearson correlation coefficient shows that there is a negative

relationship between job stress and organizational commitment. It means, when the job stress increase, the commitment of employees towards organization will decrease.

Yasir Arafat Elahi and Mishra Apoorva (2012)⁹ in this study the researchers analyse the relationship between level of stress and the tenure of work period. The researchers observed six types of role stress (Inter-role distance, Role stagnation, Role expectation conflicts, Role overload, Self-role distance, Role ambiguity) long tenure group experienced the minimum stress, medium tenure group experienced a medium level stress and the short tenure group experienced the maximum stress, pointing out the significant existence of a negative relationship between length of service and role stress.

Chathuni Jayasinghe and Mendis (2017)¹⁰ studied the effect of stress of bank employees and the effect of stress relate to job, organizational and individual factors and their relationships over performance. The relationship between stress and performance is negatively correlated and concluded that the stress is impacting over the performance of the employees of bank industry. It means the increase in stress will reduce the employee performance.

III. OBJECTIVES OF THE STUDY

1. To analyse the impact of stress on physical health of bank employees in Kanyakumari District.
2. To study the effect of stress on mental behavioural changes of bank employees in Kanyakumari District.

IV. STATEMENT OF THE PROBLEM

Stress is a distress which creates pressure on an individual's mind, and which creates some changes in the physical and mental well beings of an individual. Stress is generally acknowledged to have vindictive effect on wellbeing and execution. It is the individuals' reaction to stress which has a critical impact. Stress can have certifiable outcomes on both health and behaviour of an individual. Henceforth the researcher made an attempt to contemplate the impact of stress on health and behaviour of bank employees in Kanyakumari District, Tamilnadu.

V. RESEARCH METHODOLOGY

The present study is an empirical study. The present research paper attempts to understand the impact of stress on health and behaviour of 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 various banks situated in different location of Kanyakumari District and secondary data was collected from books, journals, periodicals, articles and internet. The researcher used one way ANOVA followed by Duncan Multiple range test for analyzing the data. The sample size selected was 119 private and nationalized bank employees.

VI. DATA ANALYSIS

F- TEST (One Way ANOVA)

The multivariate 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. While Duncan's Multiple Range test (DMRT) is a post hoc test to measure specific differences between pairs of means.

Comparison of Impact of Stress with Age of the respondents

The age is classified into four groups and ANOVA table is prepared to study the significance of difference among age group with respect to health and behaviour of employees.

Hypothesis

H₀: There is no significant difference among Age with respect to impact of stress of the respondents.

Table 1:-ANOVA for significant difference among Age with respect to Impact of Stress of the bank employees

Impact of Stress	Age groups (in Years)				F Value	p Value
	21-30	31-40	41-50	51-60		
Change in Health	55.42 ^a (9.21)	60.08 ^{ab} (6.26)	53.13 ^{ab} (12.76)	49.78 ^b (6.85)	8.206	<.001**
Change in Behaviour	38.87 ^a (4.43)	41.60 ^a (3.54)	39.00 ^a (2.67)	45.00 ^b (0.00)	3.67	.014*
Overall Change in health and behaviour	94.29 ^a (12.28)	101.68 ^{ab} (9.14)	92.13 ^{ab} (15.13)	94.78 ^b (16.85)	2.87	.039*

Note: 1. The value within bracket refers to Standard Deviation

2. ** denotes significance at 1% level

3. * denotes significance at 5% level

4. Difference alphabet among age group in years denotes significance at 5% level using Duncan Multiple Range test.

Since p value is less than 0.01, null hypothesis is rejected at 1% level with regard to health of employees. Hence there is significant difference among age group in years with regard to health of employees. Based on Duncan Multiple Range Test (DMRT), the age group of 21-30 years is significantly differ with age group 51-60 years, at 5% level of significance, but there is no significant difference between 31-40 and 41-50 with respect to health of the employees.

Since p value is less than 0.05, null hypothesis is rejected at 5% level with regard to behaviour and overall impact of stress. Hence there is significant difference among age group in years with regard to behaviour and overall impact of stress. Based on Duncan Multiple Range Test (DMRT), the age group 21-30, 31-40 and 41-50 is significantly differ with the age group 51-60 at 5% level of significance with respect to behaviour of employees. In overall impact of stress, the age group of 21-30 is significantly differing with the age group of 51-60. But there is no difference among the age group 31-40 and 41-50 at 5% level of significance.

Comparison of Impact of stress with Designation of the respondents

The designation is classified into five groups and ANOVA table is prepared to study the significance of difference among designation with respect to impact of stress of employees.

Hypothesis

H₀: There is no significant difference among designation with respect to impact of stress of the respondents.

Table 2:-ANOVA for significant difference among designation with respect to Impact of Stress of the bank employees

Impact of Stress	Designation					F Value	p Value
	Sub Staff	Clerk	Assistant Manager	Manager	Chief Manager		
Change in Health	37.00 (6.56)	41.27 (3.31)	39.19 (4.15)	38.00 (0.00)	45.00 (0.00)	0.311	0.870
Change in Behaviour	53.57 ^a (12.71)	56.46 ^{bc} (10.85)	55.60 ^{ab} (6.54)	57.00 ^{ab} (0.00)	57.00 ^c (0.00)	5.364	0.001**
Overall Change in health and behaviour	90.57 (16.69)	97.73 (12.93)	94.79 (9.62)	95.00 (0.00)	102.00 (0.00)	1.380	0.245

Note: 1. The value within bracket refers to Standard Deviation

2. ** denotes significance at 1% level

3. Difference alphabet among designation denotes significance at 5% level using Duncan Multiple Range test.

Since p value is less than 0.01, null hypothesis is rejected at 1% level with regard to behaviour of employees. Hence there is significant difference among designation with regard to behaviour of employees. Based on Duncan Multiple Range Test (DMRT), sub staff, clerk and chief managers are significantly differ with each other. But there is no significant difference between assistant managers and managers with respect to behaviour of the employees at 5% level of significance.

There is no significant difference among designation with regard to health and overall impact of stress, since p value is greater than 0.05. Hence the null hypothesis is accepted at 5% level with regard to health and overall impact of stress.

Comparison of Impact of stress with Income of the respondents

The income is classified into five groups and ANOVA table is prepared to study the significance of difference among income with respect to impact of stress of employees.

Hypothesis

H₀: There is no significant difference among income with respect to impact of stress of the respondents.

Table 3:-ANOVA for significant difference among Income with respect to Impact of Stress of the bank employees

Impact of Stress	Income (Rupees)					F Value	p Value
	Less than 20,000	20,001 – 30,000	30,001 – 40,000	40,001 – 50,000	More than 50,000		
Change in Health	53.57 (12.71)	57.21 (9.84)	55.31 (8.93)	54.24 (5.85)	60.86 (4.81)	1.198	0.316
Change in Behaviour	37.00 ^a (6.56)	41.68 ^b (3.38)	39.29 ^{ab} (4.21)	38.32 ^a (2.54)	45.00 ^c (0.00)	8.126	<0.001**
Overall Change in health and behaviour	90.57 ^a (16.69)	98.89 ^{ab} (11.61)	94.60 ^a (11.48)	92.56 ^a (8.18)	105.86 ^b (4.81)	3.396	0.012*

Note: 1. The value within bracket refers to Standard Deviation

2. ** denotes significance at 1% level

3. * denotes significance at 5% level

3. Difference alphabet among income denotes significance at 5% level using Duncan Multiple Range test.

Since p value is less than 0.01, null hypothesis is rejected at 1% level with regard to behaviour of employees. Hence there is significant difference among income with regard to behaviour of employees. Based on Duncan Multiple Range Test (DMRT), employees earning Rs.20,001-30,000, Rs.30,001-40,000 and above Rs.50,000 are significantly differ with each other with respect to behaviour. But there is no significant difference among the income group of less than Rs.20,000 and Rs.40,001-50,000 with respect to behaviour at 5% level of significance.

Since p value is less than 0.05, null hypothesis is rejected at 5% level with regard to overall impact of stress. Hence there is significant difference among income groups with regard to overall impact of stress. Based on Duncan Multiple Range Test (DMRT), employees earning Rs.20,001-30,000 are significantly differ with employees earning above Rs.50,000 with respect to overall impact of stress. But, there is no significant difference among the income group Less than Rs.20,000, Rs.30,001-40,000 and Rs.40,001-50,000 with respect to overall impact of stress at 5% level of significance.

There is no significant difference among income groups with regard to health of employees, since p value is greater than 0.05. Hence the null hypothesis is accepted at 5% level with regard to health of employees.

VII. FINDINGS

Bank employees are facing stress rapidly. This study helps to find out the significant difference between age, designation and income of respondents with respect to health, behavioral change and overall impact of stress of bank employees.

Age is an important independent factor which induces stress among bank employees. The mean value of overall change in health and behaviour with respect to age denotes that the employees with lower age group faces low impact on health and behavioral change compared to the higher age group. The behaviour of top level employees are often change to the stress related situation comparing to the lower level employees. There is a difference between the income groups with respect to behaviour and overall impact of stress among the employees

VIII. SUGESSTIONS

Job stress is an increasing problem in the present days. It changes the behaviour and affects the health of the employees. So the management should provide training and behavioral modification programs to its employees, and also provide regular health checkup to maintain their health properly.

IX. CONCLUSION

This research has shown the impact of stress with respect to health and behaviour of bank employees. Job 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 training, behaviour modification programs and should provide healthiest working condition to reduce the effect of stress on an individual.

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