

## To assess the psychosocial factors at work and prevailing risk of stress among bank employees in Udham Singh Nagar district

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**ABSTRACT:** Over the last few years rapid changes are seen in the field of technological and social environment that contributed to changes in the working environment and the nature of work. Both of them play an important role on the health and well-being of working people. In this scenario, psychosocial risks and work stress become an emerging issue at banking sector where work load and work demand is very high. Work-related psychosocial risks emerge from the design, content, and management of work as well as its social context that can have a hazardous influence on employee's health and leads to stress at work. Thus the present study was planned to evaluate the psychosocial factors at work and stress among bank employees. The study was carried out purposively in selected Public Sector Banks (PNB, SBI, UNION) of Pantnagar and Rudrapur in Udham Singh Nagar District. A total of 90 employees were selected for study out of which 23 were female and 67 were male employees. A well standardized Psychosocial factor based questionnaire was adopted for assessing the psychosocial risk among employees, along with that Cohen Perceived Stress scale was also adopted for assessing work stress among them. The results shows that job design or job structure was the main reason for stress among bank employees, factors like work overload, communication gap among higher authority and colleagues, conflict and comfort level with supervisor increased stress among bank employees. They were also experienced high work load, physical and mental burden during task, long working hours, repetitive task, deadlines, time pressure and shortage of staff. It leads to mental stress among employees which affects their performance.

**Key words:** Bank, burden, conflict, mental pressure, psychosocial factor, stress, workload

The working environment and nature of work itself play an important role on wellbeing of working people. Rapid changes are seen in the field of economic, technological and social environment over the last few years, that contributed to changes in the nature of work and the way of working. Social changes have an impact on working conditions and contributed to the emergence of new risks for health at work. In this scenario, psychosocial factors play a vital role in banking sector. Psychosocial factors are associated with the way individuals interact with the demands of their job and their work environment. It also includes social contacts, relationship with subordinates, level of interaction with others, mental demands and responsibilities, work related decision, frequency of work related problems, no. of personnel's in the workplace. Zakerian and Subramaniam (2009) stated that psychosocial factors (job demand, lack of job control, negative social interaction, and less social support and computer related problems) had major association with work stress. Psychosocial factors are directly affects personal as well as professional life of the bank employees. In banks, psychosocial factor play an important role that how the employees interact with their customers, with their colleagues and what type of bonding they share with their superiors. In banks, a work load and work demand is extremely high. Therefore they are facing

a high level of stress and burden due to the growing competition, policy and Management Information System changes. Occupational stress is also considered to be a serious health problem for both employees and organizations. Antiri and Dramanu (2017) stated that long working hours, unrealistic time pressure, highly pressurized to work for long hours insufficient breaks and having unachievable deadlines are associated with work related stress. Bankers are engaged in customer handling or any other activities so they have less time to interact or share their feeling related to work with their subordinates or superiors that cause sometime mental stress, frustration or burden, conflicts or anger among employees. Due to high job demands they are mentally and physically stressed and feel burdened and overloaded all the time and are not able to concentrate in their work leading to poor health in bankers. If resources for employees are not sufficient to cope with the demands and pressures of the situation leads to stress, anxiety, tension, physical tiredness and due to lack of person –environment fit arise organizational stress.

The present study was planned with the following objectives to assess the working conditions of bank employees and psychosocial factors at work and to assess the bank employees perception of stress and work related

stress symptoms.

#### Following hypothesis was tested in the study:

Ho: There is no significant relationship between symptoms of stress and work related stress.

#### MATERIALS AND METHODS

The present study was carried out purposively in selected Public Sector Banks (PNB, SBI, UNION) of Pantnagar and Rudrapur in Udham Singh Nagar District of Uttarakhand in 2016-2017. The locale of Udham Singh Nagar district was purposively selected because it was accessible to reach. The sample consisted of 90 employees out of which 23 were female and 67 were male employees. The descriptive data was collected by using interview method in the month of April and May of year, 2017. Work load is very high in Public Sector banks and no study was carried out in this sector at Pantnagar and Rudrapur. Therefore, present study was planned to determine the psychosocial factors and work stress among bank employees. A well standardized Psychosocial factor based questionnaire was adopted for assessing the

psychosocial risk among employees, along with that Cohen Perceived Stress scale was also adopted for assessing work stress among them.

#### RESULTS AND DISCUSSION

In the study on bank employees 26 per cent employees were females and 74 per cent were males. The socio demographic characteristics of the employees revealed that less than half of employees 45.5 per cent were under the age group of 24-37 years followed by 32.2 per cent employees in the age group of 37-47 and 22.22 per cent employees comes under the age group of 47 and above. In female category it was found that majority of employees 82.60 per cent were from the age group of 24-37 years of age. In male category it was found that 38.80 per cent employees were under the age group of 37-47 years of age. Majority of the employees were graduate 72.22 per cent, and 24.44 per cent of the employees were post graduate. In female employees 73.91 per cent were graduate and 21.73 per cent were post graduate. In male category 71.64 per cent employees were graduate and 28.35 per cent were post graduates. Out of total 47.77 per

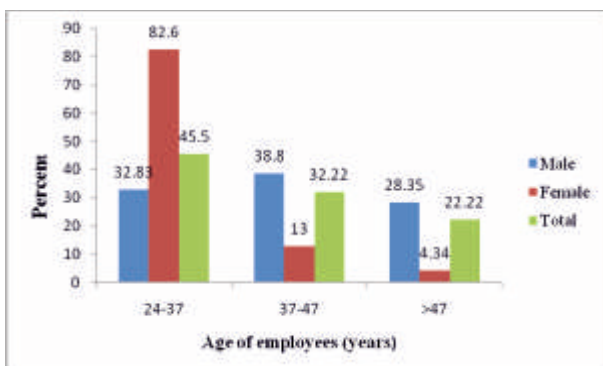


Fig 1: Percentage distribution of employees with respect to age group

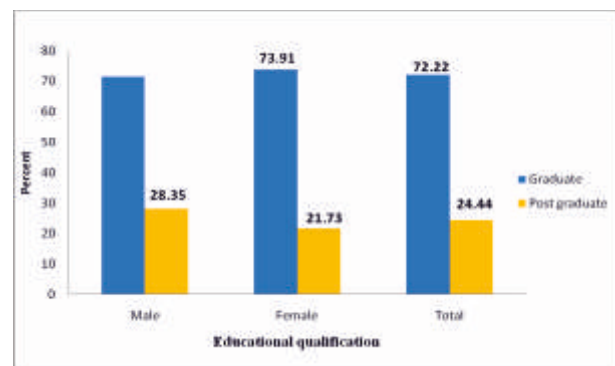


Fig 2: Percentage distribution of employees with respect to educational qualification

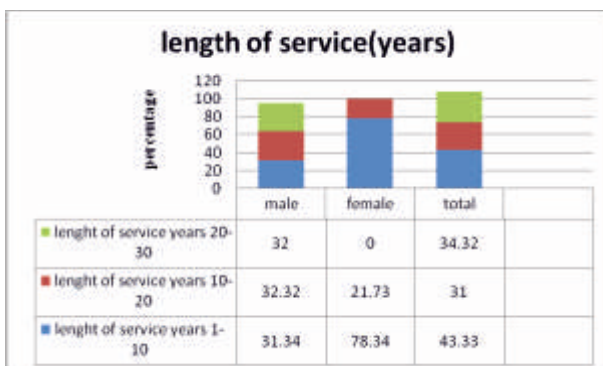


Fig 3: Percentage distribution of employees with respect to length of service

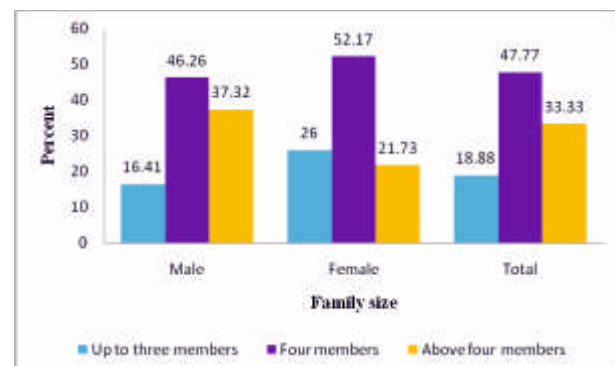


Fig 4: Percentage distribution of employees with respect to family size

**Table 1: Psychosocial factors among bank employees (n=90)**

	Always 5		Often 4		Sometimes 3		Seldom 2		Never 1	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Emotionally disturbed due to work pressure	15(22.38)	10(43.47)	Nil	Nil	22(32.83)	8(34.78)	Nil	Nil	30(44.77)	5(21.73)
<b>Total</b>	<b>25 (27.77)</b>		Nil	Nil	<b>30 (33.33)</b>		Nil	Nil	<b>35 (38.88)</b>	
A good atmosphere between colleagues	14(20.89)	6(26)	8(11.9)	Nil	33(49.25)	11(47.83)	Nil	Nil	20(29.85)	6(26)
<b>Total</b>	<b>20 (22.22)</b>		<b>8.88</b>		<b>44 (48.88)</b>		Nil	Nil	<b>26 (28.88)</b>	
Good co-operation between the colleagues at work	12(17.91)	6(26)	Nil	Nil	35(52.23)	11(47.83)	Nil	Nil	20(29.85)	6(26)
<b>Total</b>	<b>18 (20)</b>		<b>Nil</b>		<b>46 (51.11)</b>		<b>Nil</b>		<b>26 (28.88)</b>	
	To a very large extent		To a large extent		Some what		To a small extent		To a very small extent	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Well informed in advanced for changes, or plans for the future	Nil	Nil	20(29.8)	9(39.13)	15(22.38)	4(5.97)	32(47)	10(43)	Nil	Nil
<b>Total</b>	<b>Nil</b>		<b>29 (32.22)</b>		<b>19 (21.11)</b>		<b>42 (46.66)</b>		<b>Nil</b>	
Appropriate and work recognition	13(13.40)	3(13)	9(13)	4(17.39)	Nil	Nil	45(67.1)	16(69)	Nil	Nil
<b>Total</b>	<b>16 (17.77)</b>		<b>13 (14.44)</b>		<b>Nil</b>		<b>61 (67.77)</b>		<b>Nil</b>	

**Note-** Values in parenthesis indicates per centage.

**Table 2: Psychosocial factors among bank employees**

(n=90)

	To a very large extent		To a large extent		Some what		To a small extent		To a very small extent	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Feeling proud to discuss about position at work	Nil	Nil	9(13.4)	4(17.39)	17(25.37)	9(19.4)	41(61.1)	10(43.47)	Nil	Nil
<b>Total</b>	<b>Nil</b>		<b>13 (14.44)</b>		<b>26 (28.88)</b>		<b>51 (56.66)</b>		<b>Nil</b>	
Management trust on their employees	Nil	Nil	45(67.1)	10(43.47)	9(13.4)	7(30)	13(19.4)	6(26)	Nil	Nil
<b>Total</b>	<b>Nil</b>		<b>55 (61.11)</b>		<b>16 (17.77)</b>		<b>19 (21.11)</b>		<b>Nil</b>	
Employees trust on their management	Nil	Nil	36(53.7)	9(39.13)	18(26.86)	6(26)	13(19.4)	8(34)	Nil	Nil
<b>Total</b>	<b>Nil</b>		<b>45 (50)</b>		<b>24 (26.66)</b>		<b>21 (23.33)</b>		<b>Nil</b>	
The employees withhold information from each other	Nil	Nil	18(26.86)	8(34.78)	36(53.7)	10(43.47)	13(19.4)	5(21.73)	Nil	Nil
<b>Total</b>	<b>Nil</b>		<b>26 (28.88)</b>		<b>46 (51.11)</b>		<b>18 (20)</b>		<b>Nil</b>	
The employees withhold information from management	17(25.37)	9(39.13)	6(8.95)	4(17.39)	32(47.7)	5(21.73)	12(17.91)	5(21.73)	Nil	Nil
<b>Total</b>	<b>26 (28.88)</b>		<b>10 (11.11)</b>		<b>37 (41.11)</b>		<b>17 (18.88)</b>		<b>Nil</b>	
Employees expression of views and feelings with colleagues	9(19.4)	3(13)	17(25.37)	9(39.13)	23(34.32)	5(21.73)	18(26.86)	6(26)	Nil	Nil
<b>Total</b>	<b>12 (13.33)</b>		<b>26 (28.88)</b>		<b>28 (31.11)</b>		<b>24 (26.66)</b>		<b>Nil</b>	
Conflicts resolved in fair way	6(8.95)	5(21.73)	Nil	Nil	17(25.37)	9(39.13)	32(47.7)	5(21.73)	12(17.91)	4(17)
<b>Total</b>	<b>11 (12.22)</b>		<b>Nil</b>		<b>26 (28.88)</b>		<b>37 (41.11)</b>		<b>17 (18.88)</b>	

**Note-** Values in parenthesis indicates per centage.

cent employees were having four members in their family. In female employees approximately 52.17 per cent of employees had four members in family. In case of male employees it was found that 46.26 per cent were having four members in their families.

### Demographic Profile of Employees

Table 1 visualizes data regarding the psychosocial factors related to employees of selected banks. Thirty two per cent of male and 34.78 per cent of female employees

**Table 3: Assessment of work related stress among bank employees (n=90)**

	Never1		Seldom 2		Sometimes 3		Often 4		Always 5	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Duties responsibilities clearly known	4(5.97)	5(21.74)	Nil	Nil	16(23.88)	4(17.39)	13(19.40)	4(17.39)	34(50.74)	10(43.48)
<b>Total</b>	<b>9 (10)</b>		<b>Nil</b>		<b>20 (22.22)</b>		<b>17 (18.88)</b>		<b>44 (48.88)</b>	
Goals and objectives are clearly known	5(7.46)	6(26)	Nil	Nil	16(23.88)	7(13)	10(14.92)	Nil	36(53.73)	10(43.48)
<b>Total</b>	<b>11(12.22)</b>		<b>Nil</b>		<b>23 (25.55)</b>		<b>10 (11.11)</b>		<b>46 (51.11)</b>	
Work fits into the overall aim of the organization	2(2.98)	5(21.74)	Nil	Nil	18(26.86)	1(4.35)	4(5.97)	2(8.70)	43(64.17)	15(65.21)
<b>Total</b>	<b>7 (7.77)</b>		<b>Nil</b>		<b>19 (21.11)</b>		<b>6 (6.66)</b>		<b>58 (64.44)</b>	
Work decided by own choice	22(32.83)	9(39.13)	Nil	Nil	18(26.86)	7(26)	12(17.91)	Nil	15(22.38)	7(30.43)
<b>Total</b>	<b>31 (34.44)</b>		<b>Nil</b>		<b>25 (27.77)</b>		<b>12 (13.33)</b>		<b>22 (24.44)</b>	
Neglect of task because of other tasks	22(32.83)	8(34.78)	Nil	Nil	18(26.86)	6(26)	12(17.91)	Nil	15(22.38)	9(39.13)
<b>Total</b>	<b>30 (33.33)</b>		<b>Nil</b>		<b>24 (26.66)</b>		<b>12 (13.33)</b>		<b>24 (26.66)</b>	
Break decided by your choice	37(55.22)	16(69.57)	Nil	Nil	17(25.37)	2(8.70)	Nil	Nil	13(19.40)	5(21.74)
<b>Total</b>	<b>53 (58.88)</b>		<b>Nil</b>		<b>Nil</b>		<b>Nil</b>		<b>18 (20)</b>	
Breaks sufficient for a day	37(55.22)	16(69.57)	Nil	Nil	17(25.37)	2(8.70)	Nil	Nil	13(19.40)	5(21.74)
<b>Total</b>	<b>53 (58.88)</b>		<b>Nil</b>		<b>19 (21.11)</b>		<b>Nil</b>		<b>18 (20)</b>	
Pressure to work for long hours	11(16.41)	7(30.43)	Nil	Nil	19(28.35)	7(30.43)	Nil	Nil	37(55.22)	9(39.13)
<b>Total</b>	<b>18 (20)</b>		<b>Nil</b>		<b>26 (28.88)</b>		<b>Nil</b>		<b>46 (51.11)</b>	
Pressure to work very fast	5(7.46)	3(13)	Nil	Nil	8(11.94)	3(13)	17(25.37)	Nil	37(55.22)	17(73.91)
<b>Total</b>	<b>8 (8.88)</b>		<b>Nil</b>		<b>11 (12.22)</b>		<b>17 (18.88)</b>		<b>54 (60)</b>	

Note: Values in parenthesis indicates per centage.

**Table 4: Cohen Perceived Stress Scale for assessing the stress in bank employees in last month (April- May 2017) (n=90)**

	Never		Almost Never		Some Times		Fairly Often		Very Often	
	1		2		3		4		5	
	M	F	M	F	M	F	M	F	M	F
1. Upset due to unexpected happening	5(7.46)	Nil	Nil	Nil	22(32)	15(65)	8(11)	2(8.69)	32(47.7)	6(26)
<b>Total</b>	<b>5 (5.56)</b>		<b>Nil</b>		<b>37 (41.11)</b>		<b>10 (11.11)</b>		<b>38 (42.22)</b>	
2. Felt nervous and stressed	Nil	Nil	Nil	Nil	18(26.8)	11(47.8)	19(28.3)	9(39)	30(44.7)	3(13)
<b>Total</b>	<b>Nil</b>		<b>Nil</b>		<b>29 (32.22)</b>		<b>28 (31.11)</b>		<b>33 (36.67)</b>	
3. Confident to handle personal problems	Nil	Nil	Nil	Nil	25(37)	11(47.8)	9(13.4)	9(39)	33(49)	3(13)
<b>Total</b>	<b>Nil</b>		<b>Nil</b>		<b>36 (40)</b>		<b>14 (15)</b>		<b>36 (40)</b>	
4. Felt things were going your way	28(41.7)	16(69)	Nil	Nil	26(38)	5(21.7)	Nil	Nil	13(14)	2(8.6)
<b>Total</b>	<b>44 (48.88)</b>		<b>Nil</b>		<b>31 (34.44)</b>		<b>Nil</b>		<b>15 (16)</b>	
5. Felt difficulty to cope up with things	20(29.8)	3(13)	Nil	Nil	29(43.2)	11(47)	12(17.9)	6(26)	6(8.95)	3(13)
<b>Total</b>	<b>23 (25.55)</b>		<b>Nil</b>		<b>40 (44.44)</b>		<b>18 (20)</b>		<b>9 (10)</b>	
6. Able to control irritations in life	20(29.8)	6(26)	Nil	Nil	25(37)	7(30.4)	16(23.8)	7(30.4)	6(8.95)	3(13)
<b>Total</b>	<b>26 (28.88)</b>		<b>Nil</b>		<b>32 (35.55)</b>		<b>23 (25.55)</b>		<b>9 (10)</b>	
7. Felt angry due to uncontrollable things	16(23)	7(30)	Nil	Nil	25(37.3)	7(30.4)	20(29.8)	6(26)	6(8.95)	3(13)
<b>Total</b>	<b>23 (25.55)</b>		<b>Nil</b>		<b>32 (35.55)</b>		<b>26 (28.88)</b>		<b>9 (10)</b>	

Note: Values in parenthesis indicates percentage.

Table 5: Symptoms of stress among bank employees (n=90)

Symptoms	Frequency of symptoms											
	Almost all day, everyday		Once or twice daily		Every night or day		2-3 times per week		Once a Week		Once a month	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<b>7</b>												
Headache	35(52.24)	9(39.13)	5(7.46)	2(8.70)	Nil	Nil	18(26.87)	8(34.78)	8(11.94)	4(17.39)	1(1.49)	Nil
<b>Total</b>	<b>44 (48.89)</b>	<b>7 (7.78)</b>	<b>12 (13.3)</b>	<b>7 (7.78)</b>	<b>Nil</b>	<b>Nil</b>	<b>26 (28.89)</b>	<b>12 (13.33)</b>	<b>12 (13.33)</b>	<b>1 (1.11)</b>	<b>Nil</b>	<b>Nil</b>
Tense muscles, sore neck	37(55.22)	9(39.13)	8(11.94)	1(4.35)	1(4.35)	1(4.35)	14(20.90)	9(39.13)	7(10.45)	3(13)	Nil	Nil
<b>Total</b>	<b>46 (51.11)</b>	<b>9 (10.00)</b>	<b>9 (10.00)</b>	<b>2 (2.2)</b>	<b>2 (2.2)</b>	<b>2 (2.2)</b>	<b>23 (25.56)</b>	<b>10 (11.11)</b>	<b>10 (11.11)</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>
Fatigue	39(58.21)	8(34.78)	9(13.43)	3(13)	3(4.48)	5(21.74)	10(14.93)	7(30.43)	5(7.46)	Nil	Nil	Nil
<b>Total</b>	<b>47 (52.22)</b>	<b>12 (13.3)</b>	<b>12 (13.3)</b>	<b>8 (8.80)</b>	<b>8 (8.80)</b>	<b>17 (18.8)</b>	<b>17 (18.8)</b>	<b>5 (5.56)</b>	<b>5 (5.56)</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>
Anxiety	Nil	Nil	4(17.39)	3(13)	21(31.3)	2(8.70)	9(39.13)	8(34.78)	10(14.93)	3(13)	6(8.96)	17(25.37)
<b>Total</b>	<b>Nil</b>	<b>Nil</b>	<b>7 (7.78)</b>	<b>23 (25.56)</b>	<b>23 (25.56)</b>	<b>17 (18.89)</b>	<b>13 (14.44)</b>	<b>24 (26.67)</b>	<b>24 (26.67)</b>	<b>24 (26.67)</b>	<b>24 (26.67)</b>	<b>24 (26.67)</b>
Difficulty in sleep	Nil	Nil	Nil	Nil	2(2.29)	Nil	23(34.33)	2(8.70)	18(26.87)	11(47.83)	7(10.4)	2(8.70)
<b>Total</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>2 (2.22)</b>	<b>2 (2.22)</b>	<b>34 (37.78)</b>	<b>9 (10)</b>	<b>25 (27.7)</b>	<b>9 (10)</b>	<b>25 (27.7)</b>	<b>9 (10)</b>	<b>25 (27.7)</b>
Irritability	Nil	Nil	Nil	Nil	Nil	Nil	27(40)	9(39)	6(8)	2(8.7)	25(37)	9(13)
<b>Total</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>36 (40)</b>	<b>8 (8.89)</b>	<b>34 (37.78)</b>	<b>12 (13.33)</b>	<b>12 (13.33)</b>	<b>12 (13.33)</b>
Insomnia	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	5(7.46)	Nil	62(92.5)	23(100)
<b>Total</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>5 (5.55)</b>	<b>85 (94.44)</b>	<b>5 (5.55)</b>	<b>85 (94.44)</b>	<b>5 (5.55)</b>	<b>85 (94.44)</b>
Bouts of anger/ hostility	Nil	Nil	7(10.4)	1(4.3)	3(4)	3(13)	8(34)	5(21)	26(38)	8(34)	17(25)	5(21)
<b>Total</b>	<b>Nil</b>	<b>8 (8.89)</b>	<b>13 (14.44)</b>	<b>6 (6.67)</b>	<b>13 (14.44)</b>	<b>37 (37.78)</b>	<b>22 (24.44)</b>	<b>7 (7.78)</b>	<b>22 (24.44)</b>	<b>7 (7.78)</b>	<b>22 (24.44)</b>	<b>7 (7.78)</b>
Boredom, depression	Nil	Nil	Nil	Nil	Nil	Nil	2(2.9)	Nil	7(10)	2(8.6)	12(17.9)	4(17.3)
<b>Total</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>2 (2.22)</b>	<b>9 (10)</b>	<b>16 (17.78)</b>	<b>63 (70)</b>	<b>16 (17.78)</b>	<b>63 (70)</b>
Eating too much or too light	Nil	Nil	Nil	Nil	Nil	Nil	5(7)	4(17.39)	29(43)	11(47)	30(44)	5(21)
<b>Total</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>9 (10)</b>	<b>40 (44.44)</b>	<b>35 (38.89)</b>	<b>6 (6.67)</b>	<b>35 (38.89)</b>	<b>6 (6.67)</b>
Constipation, gas	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	27(40)	2(8.7)	10(14.93)	4(17)
<b>Total</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>29 (32.22)</b>	<b>36 (40)</b>	<b>14 (15.56)</b>	<b>36 (40)</b>	<b>14 (15.56)</b>	<b>36 (40)</b>

Note: Values in parenthesis indicates percentage.

Table 6: Relationship between Parameters

S.No.	Parameters	Correlation coefficient	Remark
4.	Symptoms of stress and work related stress	.434**	Significant

\*\* correlation is significant at the 1% level.



reported that sometimes their work disturbed them emotionally. The reason may be stressed condition of employees while performing tasks, high work load, mental pressure to deal with customers. Another reason may be employees were not clear about their duties and responsibilities. Forty eight per cent of total bank employees stated that sometimes there was good atmosphere between colleagues including 49.25 per cent of males and 47.83 per cent of female employees were agree with the same. The results are in line with study conducted by Al-Alawi and Al-Alawi (2014) that poor co-ordination between colleague and department are high source of stress among employees at work.

Only 17.91 per cent of males, 26 per cent of female employees agreed that there was always good co-ordination and cooperation among employee. The results elucidated that 47.7 per cent of males and 43.47 per cent of female employees reported that they were informed to a small extent about the internal matters of bank. Whereas only 21.11 per cent of total employees reported that management somewhat involved employees in important internal matters. Around 67.77 per cent of the total bank employees agreed that their work were recognized and appreciated to a small extent by the management.

Job design or job pattern was the main reason for stress among bank employees, including factors like work overload, communication gap among colleagues and higher authority, role conflict and comfort level with supervisor, continuous contact with the customers, increased stress among employees and had an adverse impact on employees health and productivity. A similar study conducted by Tudu and Pathak, 2014 also indicated job pattern as the major contributing factor for stress. Only 13.4 per cent of male employees and 17.39 per cent of female employees were appreciated to a large extent by the management. Putnam and mckibbin (2004) also revealed in his study that poor work organization, poor work design and poor management mechanism like unsatisfactory working conditions and lack of support from colleagues and supervisors cause work stress among employees.

Table 2 indicates that nearly 61.11 per cent of males and 43.47 per cent of female bank employees stated that management trusted on their employees to a large extent. Very little only 26.86 per cent of male employees and one third of (34.78 per cent) of the female employees said that they withhold the information from each other to a large extent. Whereas more than half (53.7 per cent) of males and more than one third (43.47 per cent) of female employees were somewhat agreed with the statement. Only 17.77 per cent of total bank employees agreed that suggestions given by employees were taken seriously by management to a large extent. Whereas one third (34.32

per cent) of males and 21.73 per cent of female employees reported that they sometimes express or share their views and feelings with colleagues. Followed by 26 per cent of males and female employees reported that they express their views and feelings with colleagues to a small extent.

The similar study was conducted by Ghimire (2014) that interpersonal relation with colleague and supervisors along with team members and problem solving approach were more associated with employees perceived stress.

Table 3 visualizes data regarding the work related stress among the employees of selected banks for study. Nearly half of the male employees and 43.48 per cent of female employees stated that they were always clear about duties and responsibilities expected from them at work. While 23.88 and 17.39 per cent of male and female employees reported that sometimes they were not clear about their duties and responsibilities respectively. Around half (53.73 per cent) of the male employees and 43.48 per cent of female employees stated that they were always clear about goals and objectives of the department at work. While 23.88 and 13 per cent of male and female employees reported that sometimes they were not clear about goals and objectives respectively. Most of the 64.17 per cent male employees and 65.21 per cent of female employees stated that they were always clear that their work fit into the aim of the organization. Nearly 32.83 per cent of the male employees and 39.13 per cent of female employees stated that they never decided the way to perform a task or work. Rest of 26.86 and 26 per cent of male and female employees reported that sometimes they were deciding to work according their own. Followed by 22.38 per cent and 30.43 per cent of male and female employees said that they always decided to do their way to do work in their own way. Shukla and Garg (2013) stated that lack of quality in work, put stress on employees.

Table 3 visualizes that 43.28 per cent of the male employees and more than half (52.17 per cent) of female employees stated that they were always clear about changes at work. While 43.28 and 21.74 per cent of male and female employees reported that sometimes they were clear about changes at work, respectively. While 32.83 per cent of the male employees and 34.78 per cent of female employees stated that they never neglected some task whether they have too much to do. While 26.86 and 26 per cent of male and female employees reported that they sometimes neglected some task if work load was too high respectively. Table 3 indicated that more than half (55.52 per cent) of the male employees and majority (69.57 per cent) of female employees stated that they never decided to take breaks by their own choice. The reason may be high work pressure, time limitation for completion of tasks forced them to work continuously. More than half (55.52 per cent) of the male employees and majority

(69.57 per cent) of female employees stated that breaks were never sufficient for a day. The reason may be high mental and physical exhaustion after continuous work.

Table 3 denoted that more than half (55.52 per cent) of the male employees and 39.13 per cent of female employees stated that they were pressurized to work for long hours to fulfil the demands of the customers. More than half (55.52 per cent) of the male employees and maximum (73.91 per cent) of female employees reported that they were always pressured to work very fast to fulfil the demands of the customers. A very few 7.46 per cent of male and 13 per cent of female employees said that they were never pressurized to do work very fast respectively. The findings were in line with the study done by Ghimire (2014) that long working hours, work load and work schedules were associated with employees perceived stress. Employees with more than 50 hours of work per week and overtime hours within last 12 months were found to have more stressed.

Table 4 visualizes data regarding the perceived stress among the employees of selected banks during last month. Nearly 47.76 per cent of males and 26 per cent of female employees stated that they were upset very often due to unexpected happenings last month. According to given data, it was clear that majority of total employees stated that they upset very often. So stress level is considered to be high than normal. Table 4 reported that 44.77 per cent of male employees and 13 per cent of female employees felt nervous and stressed in last month. Whereas 41.79 per cent and 69.56 per cent of male and female employees felt that things were not going their way in last month respectively. While 43.28 per cent of male employees and 47.82 per cent of female employees said that they sometimes felt difficulty in coping up with the things in last month. Dhankar (2015) states that occupational stress had worst effects on employees health and behaviour which affects their productivity. Work overload, ambiguity, confliction were found to be main factors for stress.

Table 4 revealed that 29.85 per cent of male employees and 26 per cent of female employees stated that they never control irritation in their life in the last month. It may be due to high work pressure, family problems, work stress and lack of coordination between colleagues was the reason for irritation among the employees. More than one third (37.31 per cent) of male employees and 30.43 per cent) of female employees stated that they sometimes got angry due to uncontrollable things in last month. The employees reported that work load was high in banks and there was mental pressure on employees to complete the work on time that leads to feeling of anger or irritation among employees.

Table 5 visualizes data regarding the symptoms of stress

among employees of selected banks. More than half 52.24 per cent of male employees and more than one third 39.13 per cent of female employees reported that they suffered from headache almost every day. More than half 55.22 per cent of male employees and more than one third 39.13 per cent of female employees reported that they had feeling of tense muscles, soreness in neck and back almost every day. The present study was in line with some previous studies conducted by (Silva and Barreto, 2010, Petarli *et al.*, 2015) that shows stress at work cause various negative effects on mental and physical health including anxiety, headache, depression and Muscle pain.

Table 5 revealed that more than half of the (58.21 per cent) of male and 34.78 per cent of female employees revealed that they had feeling of tiredness or fatigue almost every day. The reason may be the continuous work for long hours in static position while computing cause physical as well as mental tiredness among the employees. Nearly more than half 52.22 per cent of total employees had the feeling of fatigue. Whereas 31.3 per cent of male and 8.70 per cent of female employees admitted that they had feeling of anxiety every night and worries were also retained among employees.

Table 5 revealed that out of total employees, 40.30 per cent of male employees and 39.13 per cent of female employees reported that they had feeling of irritation 2-3 times per week. Whereas very few 5.55 per cent of male employees admitted that they experienced difficulty in sleeping (insomnia) in a month. Out of total employees, 38.81 per cent of male employees and 34.78 per cent of female employees reported that they experienced angered in last week due to unwanted situations. Maximum 95.53 per cent of male employees reported that they were not suffering from sleeping disorder (insomnia). Followed by none of the female employees had the problem of insomnia. It was found that more than one third 40.30 per cent of male employees and 8.70 per cent of female employees admitted that they experienced gas and constipation related problems in a week.

Table 6 shows the correlation coefficient values identifying that Stress symptoms and work related stress had significant relationship with each other hence null hypothesis is rejected and alternate hypothesis is accepted.

## CONCLUSION

The findings of the present study concluded that the bank employees were highly stressed, they were exposed to high job stressors such as job design, overload, long working hours, repetitive task, deadline and time pressure and shortage of staff. This leads to mental stress among employees which affects their performance. There was

lack of knowledge about the level of stress and health concerns of workers in local banks. Therefore improvement in the organizational level is required to tackle the psychosocial risk at workplace and provide cheerful environment to employees for enhancement in their work performance. Efforts were to generate awareness and impart knowledge among employees through workshops, training and campaigns regarding psychosocial risks, work related stress and how to minimize them, so that it will help for enhancing the work efficiency and productivity of the bank employees, along with improved safety, increase in comfort level, reduced fatigue and improved worker morale to certain extend.

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