ABSTRACT

Everyone lives under a certain amount of stress. Stress is not always bad, mild stressor eustress may improve the productivity as it force the people to focus more sharply on the problems and produce solutions. Stress is the psychological and physical reaction to certain life events or situations. In recent times due to new technologies, global competition, competitive pressures employees are facing multiple challenges. The purpose of this study is to highlight the causes of stress and the effect of stress on employee job performance. The most important aspect for employees in the work place to have a sound mental health in order for them to actualize their full potential and to add value to the organization. Too much work, time boundary, poorly defined responsibilities, an unsupportive boss, a lack of control and many other factors can constitute stressors which make an employee physically or mentally ill. Survey method was used in collecting the data, 80 respondents have been chosen for the study.

Keywords: Job Stress; Employee Performance; Physical and Mental Health; QWL

INTRODUCTION

Stress is a state of tension experienced by individuals facing extraordinary demands, constraints or opportunities. Stress has become common and very frequent when and wherever there is human involvement. Eustress is positive stress that accompanies achievement and exhilaration. Distress is harmful stress characterised by loss of feelings of security and adequacy.

Depression and anxiety are also another form of stress that contributes towards the deterioration of health. Employees develop various symptoms of stress that can harm job performance, health and even threaten the ability to cope with the environment.

In service organizations where demands are high employees are exposed to a broad range of stressors and these stressors could impact their mental health. One factor is satisfaction with one’s work, but other relevant factors are the level of stress, fatigue, overcrowding, and weekend work schedules. All these factors contribute to determine the quality of life at work that an individual experiences. Workers are forced to cope with more frequent changes in their work. Changes in the organisation of work dictate new roles and relationships which will have a direct impact on jobs and staff. Consequently, responsiveness to the needs and problems of employees also implies changes and requires scrutiny.

The speed of the busy life; cultural, economic and political change in the society; ever changing roles
and role ambiguity of the employees etc are leading to stress. Stress has become one of the most serious occupational health hazards of the time. The major organisational stressors are: occupational demands, role conflict, role ambiguity, role overload and underload, interpersonal relationships, ineffective communication, responsibility, job change and climate within a company.

According to Plug, Meyer, Louw and Gouws (1991), “mental health is a condition of relative good adaptation which is accompanied by a feeling of satisfaction, a zest for life and the actualization of potential and skills as well as the absence of psychopathological conditions”. Tubre and Collins further stated that the clarity with which individuals perceive their work roles has been linked to several organisation outcomes. Role ambiguity was significantly related to low job satisfaction and to feelings of job-related threat to one’s mental and physical well-being.

It is useful to distinguish stressful job conditions or stressors from an individual's reactions or strains. Strains can be mental, physical or emotional. Occupational stress can occur when there is a discrepancy between the demands of the environment/workplace and an individual’s ability to carry out and complete these demands. Often a stressor can lead the body to have a physiological reaction that can strain a person physically as well as mentally. A variety of factors contribute to workplace stress such as excessive workload, isolation, extensive hours worked, lack of autonomy, difficult relationships among coworkers and management, management bullying, and lack of opportunities or motivation to advancement in one’s skill level.

REVIEW OF LITERATURE

Laughlin (1985) studied the occupational stress and its relationship to social support and life turbulence of all teachers in New South Wales. The study revealed the nearly one third of the teachers considered their job to be extremely stressful. Self reported teacher stress was found to be negatively related to Job satisfaction and intension to continue teaching.

Whitlatch (1991) studied the job satisfaction among reference librarians of automated libraries; he chose five academic libraries for the study. It is noted that the automation raises stress in the job when attempting to improve services through automation. The arising stress is to be more focused. The general notion concerning stress is that too much or too little stress is not good. But a moderate level of stress motivate the professional is good. The study reveals that one of the dangers of automation is that the professional will become technicians and the job will become very routine. The job satisfaction will be in less in routine job. It found that the people working in the reference library departments report the work to be significantly less routine and that the reference personnel were more satisfied.

Billingsley and Cross (1992) conducted a study on 463 special educators and 493 general educators in Virginia. Analysis indicated that work related variables, such as leadership support, role conflict, role ambiguity, and stress are better predictors of commitment and job satisfaction than are demographic variables. Findings were similar for special and general educators.

Killian (1997) highlights the link between job stress and burnout as major negative aspects of general quality of work life.

Bagnara, Mariani and Parlangeli (2001) found in their survey that people working in high technology enabled and uncertain working environment are more vulnerable to stress than others.

Martinsons and Cheung (2001) concluded from their research that frequent changes in work environment directly or indirectly influence the performance and productivity of IT professionals. Indeed the changes in working conditions result in stressful conditions and the employees are still expected to perform under stress. Now the organisation needs to have effective coping strategies in place; to handle the after effects of performance under stress.

OBJECTIVES OF THE STUDY
1. To identify the factors responsible for stress among the bank employees.
2. To understand the effect of stress on the mental health of the employees.
3. To know the measures taken by banks for employees to cope up with job stress.

**SCOPE OF THE STUDY**

A study has been conducted in three different banks which mainly cater to the needs of the service sector. The focus of the study covers the aspects of the Job stress among the bank employees and measures taken by banks to cope up with stress.

**LIMITATIONS OF THE STUDY**

1. Study is based mainly on the responses collected from the respondents.
2. Employees were not able to give much time.
3. Respondents were hesitating to answer many questions.

**RESEARCH METHODOLOGY**

For the present study the data has been collected from both primary and secondary sources. The primary data collected through the survey of employees in selected banks through pre-structured questionnaire and personal interview. The sample size chosen for the study is 80 respondents and they were selected through simple random sampling method. Employees were requested to provide the information related to job environment. The percentages of all the aspects of the questionnaire have been analyzed. The analyzed data have been represented in a table and interpreted.

**DATA ANALYSIS AND INTERPRETATION**

**Table 1. Job Stress Effect the Mental Health of the Employee**

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Response received</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>50</td>
<td>62</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>3</td>
<td>Can’t say</td>
<td>10</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary data

**Interpretation:** From the above table it is clear that 62% of the employees feel Job stress affect the mental health of the employee, 25% of them feels job stress does not affect the mental health and other 13% of the employees did not respond to the statement.

**Table 2. QWL programs help to satisfy the employees and reduce the job stress**

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Response received</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>50</td>
<td>62</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>3</td>
<td>Can’t say</td>
<td>10</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary data

**Interpretation:** From the above table it is noted that 62% of the employees feels QWL programs helps to satisfy the employees and reduce the job stress, followed by 25% of them feels QWL programs do not help to satisfy the employees and reduce the job stress, and other 13% of the employees did not respond to the statement.

**Table 3. Working Conditions in the Banks**
### Table 4. Regular exercise, meditation and yoga help to relieve the stress

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Response received</th>
<th>Number of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>To greater extent</td>
<td>24</td>
<td>30</td>
</tr>
<tr>
<td>2</td>
<td>To a certain extent</td>
<td>40</td>
<td>50</td>
</tr>
<tr>
<td>3</td>
<td>Not at all</td>
<td>16</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary data

**Interpretation:** From the above table it is clear that 30% of the employees felt that regular exercise, meditation and yoga helps to relieve the stress to a greater extent, 50% felt that regular exercise, meditation and yoga helps to relieve the stress to certain extent and 20% of the employees feel that exercise, meditation and yoga does not help to relieve the stress.

### Table 5. Technological unawareness leads to Stress

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Employee view</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>40</td>
<td>50</td>
</tr>
<tr>
<td>2</td>
<td>Some times</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>3</td>
<td>No</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary data

**Interpretation:** From the above table it is noted that 50% of the employees feels that technological unawareness leads to stress where as 25% of them feels that technological unawareness sometimes leads to stress and 25% of them feels that technological unawareness do not leads to stress.

### Table 6. Bank provides different benefits to satisfy its employees

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Employee view</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Yes</td>
<td>50</td>
<td>63</td>
</tr>
<tr>
<td>2</td>
<td>No</td>
<td>30</td>
<td>37</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>80</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary data

**Interpretation:** From the above table it is noted that 63% of the employees says that bank provides different benefits to satisfy its employees where as 37% of them opined that bank do not provide all the benefits to satisfy its employees.
Sl. No | Employee view | No. of respondents | Percentage |
--- | --- | --- | --- |
1 | Cooperative | 50 | 62 |
2 | Non Cooperative | 20 | 25 |
3 | Can’t say | 10 | 13 |
Total | | 80 | 100 |

Source: Primary data

Interpretation: The above table shows that 62% employees say that there is cooperative relationship between the employer and employee, whereas 25% of them feel that the relationship between the employer and the employee is non-cooperative and 13% of them did not respond to the statement.

RECOMMENDATIONS

1. Work environment in the bank must be congenial; stress and strain free both physically and mentally.
2. Stress on every employee in any organisation is common hence employees should be taught to adapt to such environment and maintain personal and professional life.
3. Employee must be trained on usage of modern technologies so that employees feel free to use them and ensures that technology serves the organisation to be more productive and effective.
4. Banks should ensure the successful implementation of QWL programs to satisfy the employees on their job and help them to have a proper work-life balance.

CONCLUSION

Stress at certain level will help employees to work hard and increase the production and productivity. If stress continues beyond certain level will be distressful. Therefore it contributes to the negative production and productivity. Distress leads to health disorder giving rise to hyper tension, neurological disorder etc. QWL variables are the best indicators to help the employees feel satisfied on the job thus helps to cope up with stressors, QWL can produce a favourable work environment which is beneficial for developing and maintaining a good mental and physical health of employees. Thus present study indicates that employees should experience high levels of quality of work life as well as mental health in order to realize their full potential, and become more productive and give a long term commitment to the organisation, hence it is assumed that QWL. It also indicates that social support reduces work-family conflict either directly or through altering the impact of stressors that lead to work-family conflict, such as role conflict and role ambiguity. Poor working conditions in the bank increases mental and physical strain thus leads to the development of depression or anxiety which again deteriorates the performance of the employee on the job. Hence banks should ensure that the working conditions must be free from stress and strain and physically safe.

REFERENCES


