



Management

## **STRESS AMONG BANKING EMPLOYEE- A LITERATURE REVIEW**

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### **Abstract**

For banking employees around the globe, stress on the job can be a challenge; stress can be sometimes positive and sometimes negative. Positive stress leads to productivity and negative stress leads to loss for the organization. There is already a certain level of stress in Banking employees work life and then encounter even more stress arising from the work pressure that Banking employees face on the job. Many employees cannot cope with such rapid changes taking place in the jobs. Role conflict, Service for customer, contribution, rapid technological change, lack of customer response is the great transaction of stress for the banking workers. The aim of this research is to understand roots and outcomes of job stress on the employee performance in banking sector.

**Keywords:** Banking Sector; Work Pressure; Stress, Productivity; Technological Change.

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### **1. Introduction**

Competition around the world has led the corporate world to face new challenges and made them come up with their own employees a sustainable competitive advantage. This has come up with an improved attention on management of human resources, which is considered as the driving force behind the survival and success of any organization. However, uncertainty, complexity and change are the important issue for such organizations. The workplace stress is becoming a critical problem for employees, employers and the society at large. The stress induced due to Job performed by employees at workplace has been a critical organizational stressor. The outcomes have found to be costly to the organization. Workplace stress and Job stress is a psychological construct that people may experience every day. It is a concept which is hard to avoid. The term stress has evolved over time and has long been recognized as an inevitable aspect of life.

### 1.1. Why Employee Experience Stress

Stress is a natural physical response to perception of a stimulus; it has an evolutionary purpose the need is to protect and innate 'Flight to fight' aspects of nervous system when battling for survival. The stress is released the adrenaline that fight. So although most don't have to battle way into the office morning the response to stimuli. The stress that exist that stimulus could be something physical, such as emotional, fear of losing job or being embarrassed in the workplace. But not all sources of stress are negative stimuli some sources of stress are actually happy events.

### 1.2. History of Stress

The word stress is not a new one. It is as old as mankind. Since time immemorial various concepts developed by ancient Indian scholars, which relate to the phenomenon of stress. The ancient philosophical, religious texts like Ramayana and Bhagwad Gita and Various indigenous systems like Samkhya, Yoga and Ayurveda deliberate on native forms of stress. Dukha means pain; suffering, Klesa means afflictions etc. have indicated the traces of the origin of stress in India. In 1983 Rao has referred to the Samkhya and Yoga systems to point that Klesha have its origin in the root khis which means to 'torment', or "cause pain". Avidya means ignorance, Asmita means egoism, Raga means attraction, Divesa means repulsion and Abhinivesa means lust for life, are the five types of Kleshas which lead to Dukha. The life is equivalent to Dukha which indicates that even pleasure and enjoyment of worldly 'goodness' can be a source of stress. Stress is a problem associated with the existence of the individual, accepted and consequently reflected in the Indian thought. The concept of stress, finds its roots in the field of life sciences, derived from the Latin word 'Stringere', which means – to draw tight. In the 17th century the term 'stress' concept was used to describe affliction. In the end it started to be perceived as a physiological or medical phenomenon. During early 1900s Walter Bradford Cannon, studied the effects of stress on human being sand animals in terms of the popular 'fight or flight' syndrome. In 2004, Cooper & Dewe, by giving the concept of 'Homeostasis', revealed that the human body has an ability to maintain its own consistency. This is done by the body naturally which in its own wisdom begins adjustments in the face of a stressor and tries to come back at a steady state.

### 1.3. Sources of Stress

Although there are a variety of sources of stress in people's lives, many people look for stress help in dealing with predominantly six main sources of stress.

- *Environmental Stress*

The stress, strain and hassle in life can be of environmental stress. This type of stress relates to those aspects of environment and surroundings that are causing stress. For example, living next to a noisy, busy street may result in exhibiting stress symptoms and stress effects.

- *Social Stress*

This type of stress relates to the stress involved in interacting, socializing and communicating with other human beings. It revolves around relationship with other people. Some of the social interactions and relationships can be very stressful and tension filled experiences in life. Others can be enjoyable and positive types of social stress and social interaction.

- *Organizational Stress*

Everyone has engaged with, belong to and is employed by the organization. This can be result in organizational stress. Experts in stress management discuss that this source of stress under the areas of environmental or social stress. Since organizations of all types play an important role in everyone lives. Most often this source of stress is associated with work stress and job stress. It often involves the demands and pressures placed upon by the organization. However; it also involves any organization with which people interact including the local government organizations, clubs, associations and more.

- *Physiological Stress*

This source of stress is relates to how physiology, body reacts and responds to stressful situations. It is often discussed as physical stress and in relation to the physical stress symptoms exhibit. For example, People have taken a moment and think of a time when they have felt fearfulness, nervousness or trepidation and remember some of bodily reactions to that stressful situation. These responses by the body are aspects of physiological response to stress.

- *Psychological Stress*

Psychological stress involves the power of own mind in how they think, rationalize and make meaning of stress, hassles and worries. It is about how brain, psyche, mind thinks about the stress in life. It is spoken of as emotional stress or mental stress involves powerful feelings and emotions.

- *Significant Events Stress*

This source of stress revolves around critical incidents and significant events in of life. It is also known as significant events stress. Not all stress is bad and there are significant events that may occur in life that result in positive stress. Example, passing in high school, graduation, or winning a sporting event. However, there are significant events that involve negative stress. Often are referred to as critical incidents of life. These can be a major incident such as accident, physical or sexual assault, etc. Such events involve a very high degree of stress and anxiety. They are associated with continuing trauma after the event, referred to as post-traumatic stress disorder (PTSD).

## **1.4.Types of Stress**

- *Episodic Stress*

Episodic acute stress is the stress which affects those who suffer from acute stress and tend to suffer always seem to be in a rush, they take too much on and tend not to be able to organize themselves to deal with demands and pressures.

- *Chronic Stress*

Chronic Stress is a stress from repeated exposure to situations that lead to the release of stress hormones. This stress can cause wear and tear on mind and body. Many scientists thought that body stress response system is not designed to be activated constantly. This overuse may contribute to the breakdown of many bodily systems.

## **2. Objective of the Study**

- To study the theoretical aspects of stress management
- To know various views of researches in relation with stress management and Employee performance.

### 3. Methodology of the Study

The study based on secondary data. In this way different on-line journals were reviewed and data collected from libraries.

### 4. Review of Literature

Literature review which covers way for an understanding of the areas of research which is already undertaken on the potential areas which are yet to be covered. In this way an attempt has made to a brief survey of the work already undertaken on the field of stress management and employee performance in banking sector.

**Mrs. Caral Lopes, Ms. Dhara Kachalia, (2016)<sup>1</sup>** they have conducted a study in private and public banks. They have shown that the technological growth has revolutionized the way banking sector works and the competition is globalised now way days because of the economic condition. The level of stress faced by the employees in banking sector is also growing rapidly. The study found that there is a significant relationship between type of the banks, age, gender and education, job, role, interpersonal relationship and Impact of occupational stress. So the banking sector employee should adopt new coping strategies for maintaining good physical and mental condition to improve productivity.

**B.kishori & B.vinothini (2016)<sup>2</sup>** the authors have found that productivity of the work force is decisive factor for the success of an organization is concerned. In an age of highly dynamic and competitive world, an employee is exposed to all kinds of stressors that can affect them on all realms of life. The research intended to study the impact of occupational stress on Nationalized Bank employees.

**Priyanka Das1, Alok Kumar Srivastav (2015)<sup>3</sup>** they have identified that banks must manage people at work to improve physical work environment, If the organizations enhance the psychological well-being and health of the employees, the organizational revenue will increase and there will be employee retention as well. Because of “A Healthy Employee is a Productive Employee”. they concluded that the level of stress among the select public sector banks are found to be limited and if the necessary action taken by the management that will help to relieve the stress of the employees and also help to impact more productive employees that will help the banks to achieve greater heights.

**Ementa, Christiana Ngozi (2015)<sup>4</sup>** the study looked into the bank secretaries’ perceived causes of stress, its effect on their performance and effective strategies for coping with stress. The study showed that bank secretaries consider most of the work functions as causes of stress in the workplace, and these stressors has great effect on their performance, and have considered a number of factors as effective strategies for coping with occupational stress. This study concluded that bank secretaries experience a lot of work stress as they carry out their administrative and clerical functions in the bank. The study further revealed that gender; work experience and marital status do not significantly affect respondents’ mean rating on causes of stress, effect of the stressors to performance and effective coping strategies. Since stress is

unavoidable in work life, it is obvious that bank secretaries must go through a form of stress to accomplish office tasks, efforts towards effective management of stress is paramount.

**Dr. P.Kannan &Suma.U (2015)<sup>5</sup>** in order to manage stress the organization has to encourage employee development and embark on training interventions for employees. Training specifically related to policies and policy implementation is a key priority. Stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family.

**Dr. Vishal Samartha &Dr. Mushtyary Begum, et al. (2014)<sup>6</sup>** the stress is unavoidable in any occupation and banking is no exception. This study found that factors such as performance pressure; inadequate planning at workplace, change to adaptability; family demands and lack of efficient manpower caused more stress among the bank employees.

**Enekwe, Chinedu Innocent & Agu, Charles Ikechukwu, et al. (2014)<sup>7</sup>** they have conducted study based on the statistical calculation, male and female bankers not to differ significantly on their stress management technique. It can be concluded that stress management is not gender sensitive or gender- centric. This means that the problem of stress is both genders sensitive. Furthermore, section of a banker has a significant influence on stress management technique among bank employees in Nigeria banking industry.

**Md. Hasebur Rahman & Md. Kamruzzaman, et al. (2013)<sup>8</sup>** the commercial bank as one the occupational group functions under of high stress. The variables such as long working hour, workload, family sympathy, management pressure, mental depression, and job insecurity perceived stress stressors of commercial bank. Employees wellbeing psychologically and mentally depress if stress prolong over the period of time. Effective job design, healthy working environment, remuneration should be offered to employees to motivate in competitive jobs of commercial bank.

**Tatheer Yawar Ali &Atif Hassan et al. (2013)<sup>9</sup>** the bankers are facing high stress in their job and the reasons for this is stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc and the main reason is lack of management support to employees. They can notice a number of symptoms indicating high level stress. If these symptoms are not noticed in early stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc.

**A.Sharmila and J.Poornima (2012)<sup>10</sup>** in their study on “employee stress management in selected private banks in Salem” A majority of the employees face severe stress related ailments and a lot of psychological problems. The management must take initiatives in helping employees to overcome its disastrous effect. In an age of highly dynamic and competitive world, employees are exposed to all kinds of stressors that can affect them on all realms of life. The growing importance of interventional strategies is felt more at organizational level.

**Khurram Zafar Awan and and Faisal Jamil (2012)<sup>11</sup>** in their research titled “A comparative analysis: Differences in overall job stress level of permanent employees in Private and Public

sector banks. Some variables of public sector employees are more affected whereas for other variable of private sector is more affected, but overall public sector is found to be more stressful.

**S. Katyal M. Jain and B. Dhanda (2011)<sup>12</sup>** “A Comparative Study of Job Stress and Type of Personality of Employees Working in Nationalized and Non-nationalized Banks” The employees have to face stress and strain at workplace which is responsible for higher neuroticsymptoms among them like emotional instability, depressive mood, nervous breakdown, hyper reactivity, over anxiousness, etc.

**Nadeem Malik, (2011)<sup>13</sup>** the growing importance of interventional strategies is felt more at organizational level. This research intended to study the impact of occupational stress on public and private Bank employees.

**Alina Hy (2010)<sup>14</sup>** the surveys show that there are no correlation between the demographic characteristics the level of satisfaction.

**Bashi.usman et.al (2010)<sup>15</sup>** they have analyzed the relationship between job stress and job performance. The result has indicated that job stress has negatively correlated with job performance and the researchers find out that job stress significantly reduce the performance of employees. The stress in work environment reduces the intention of employees to perform better in jobs. It can be concluded that stress management is not gender sensitive or gender- centric.

## 5. Findings

The main objective of this study is to identify the stress inducer (SI). So the researcher can study stress management and employee performance. Caral lopes et al. (2016) found that technological growth has revolutionary way in banking sector and level of stress faced by employees growing rapidly Kishori (2016) found that productivity of the work force is decisive factor for the success of the organization. Priyanka Dasl et al. (2015) Identify that healthy employee is a productive employee. Ementa (2015) looked into bank secretaries perceived causes of stress its effect on performance and effective strategies for coping with stress. Dr. P.Kannan &Suma.U (2015) found that Stress in banking sector is mostly due to excess of work pressure and work life. Dr. Vishal Samartha &Dr. Mushtiary Begum, et al. (2014) found that factors such as performance pressure; inadequate planning at workplace, change to adaptability caused more stress among the bank employees. Enekwe, Chinedu Innocent & Agu, Charles Ikechukwu, et al. (2014) study based on the statistical calculation, male and female bankers not to differ significantly on their stress management technique. Md. Hasebur Rahman et al.(2013) The variables such as long working hour, workload, family sympathy, management pressure, mental depression, and job insecurity perceived stress stressors of banking sector. Tatheer Yawar Ali &Atif Hassan et al. (2013) stress include working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc. A.Sharmila and J.Poornima (2012) A majority of the employees face severe stress related ailments and a lot of psychological problems. Khurram Zafar Awan (2012) some variables of public sector employees are more affected whereas for other variables of private sector is more affected, but overall public sector is found to be more stressful. S. Katyal M. Jain and B. Dhanda (2011) The employees have to face stress and strain at workplace which is responsible for higher neurotic symptoms among them like emotional

instability, depressive mood, nervous breakdown, hyper reactivity, over anxiousness, etc. Nadeem Malik, (2011). The importance of interventional strategies is felt more at organizational level. This research intended to study the impact of occupational stress on public and private Bank employees. Alina Hy (2010) the surveys show that there is no correlation between the demographic characteristics the level of satisfaction. According to the survey results the job satisfaction is correlated with the efficiency, commitment, customer service. Bashi.usman et.al (2010) they have analyzed the relationship between job stress and job performance.

## 6. Conclusion

Stress in the work place has become the black plague of the present century. The performance of the employee is the most important factor as far as the success of the banking industry. This in turn is dependent on the well-being of the employees. Stress can make an individual, productive, constructive and well managed Positive attitude and meditation will be helpful for coping the stress. There are various ways for managing stress, such as Breathing exercises, Progressive relaxation, Stretching exercise, Walking and Sleeping. Hence, it will be successful if it makes distress. It enhance the psychological well-being and health of the employees,

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