

## **IMPACT OF JOB STRESS ON THE PERFORMANCE OF THE BANK EMPLOYEES**

**(A Case study of PNB Banks of Kangra District Himachal Pradesh)**

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**Abstract:** In recent years the rise in stress has seen across all spheres of life, particularly in workplace. And the banking industry is not an exceptional one. Banking sector, the backbone of the country's economy has played a important role in the prevention of the economy. But nowadays Bankers are under a great deal of stress and every Banker in their work is exposed to anxiety. This paper examines the stress such as overload, lack of motivation, time pressure, role conflict, lack of support from the organization and responsibility for people. The present study is confined only to Dharamshala town, H.P.A sample of 108 employees was considered. The research is descriptive in nature and we use questionnaire method for collection of data. The main purpose of this study to find out the relationship between dependent variables with independent variables.

**Keywords:** Job stress, role conflict, work overload, lack of motivation.

### **Introduction**

Job stress is a frequent problem across over the occupations and it impacts directly on the job performance .It take a holistic picture of surroundings of job stress by including the effects of personality. There are two types of stress either positive or negative, depending on each individual's perception. Job stress gives a threat to physical health. Job stress is a chronic disease that caused negatively affects an individual's performance. Job stress is directly related to performance. If higher the stress, lower the performance. Job performance can be that activity in which an individual is able to do their task successfully. There are few levels to measures relationships between the job stress and job performance i.e negative linear relationship, positive linear relationship and curve linear relationship. Acc. to HSE (Health Safety Executive UK) described stress is an undesirable response people have to tremendous pressures or other types of demands placed upon them.

### **Objectives of the study**

1) To understand which factor play crucial role for creating stress among the employees of the bank.

- 2) To find out the relationship of job stress and performance of employees.
- 3) To explore the stress related problems of bank employees.

### **Review of literature**

Munir and Islam (2011) found the relationship between work stressors like role conflict, work pressure, relationships with others and in this paper job performance on one side and role conflicts on the other side with motivation as mediator. Imrab et al. (2013) tested that stress is only factor that decreasing the performance of bankers. Scullen (2000) found that the job performance comprising with these factors such as general performance, technical performance Usman Ali; et al. (2014) described in this paper the role conflict & workload are the main reasons for stress in the employees and only the reasons that decreasing the efficiency of the employees. According to Rose (2003) employees have tendency towards high level of stress regarding time, working for longer hours which reduces employees urge for performing better. Rapidly changing global scene is increasing the pressure of workforce to perform maximum output and enhance competitiveness. Indeed, to perform better to their job, there is a requirement for workers to perform multiple tasks in workplace to keep abreast of changing technologies (Cascio,1995; Quick,1997). (Ivancevich & Donnelly, 1975) studied the link between anxiety stress with satisfaction and performance of employees, that lower anxiety stress improves performance of employee's which he studied in different managerial level of an organization. Jamal, (1984) studied an association between job stress and performance between managers and blue –collar employees. Stress on job can be stated as the outcome of an individual due to the working environment from which he feels unsecured. According to Lasky (1995) demands associated with family and finances can be major source of “extra –organisational” stress that can complicate, or even precipitate, work-place stress. Russo & Vitaliano (1995) argued that the occurrence of stressors in the workplace either immediately following a period of chronic stress at home, or in conjunction with other major life stressors, is likely to have marked impact on outcome.

### **Scope of the study**

Stress produces numerous physical and mental symptoms which vary according to each individual's situational factors work under stress can be a problem to the organization as well as its employees also. Employees feel free when they are not under the stress but it's all depend upon the organization and its management .here the purpose of this study to using the modern coping strategies for the employees to overcome their stress and to improve their performance.

### Research Methodology

Research Design: The study was exploratory in nature. The sample size is 108. It was collected from the employees of public sector bank i.e. Punjab National Bank of different branches situated in Dharamshala town.

### Sources of Data:-

- a) Primary Data: Data was collected through questionnaire.
- b) Secondary data: Journals, books, internet etc. were used

### Research Instrument:

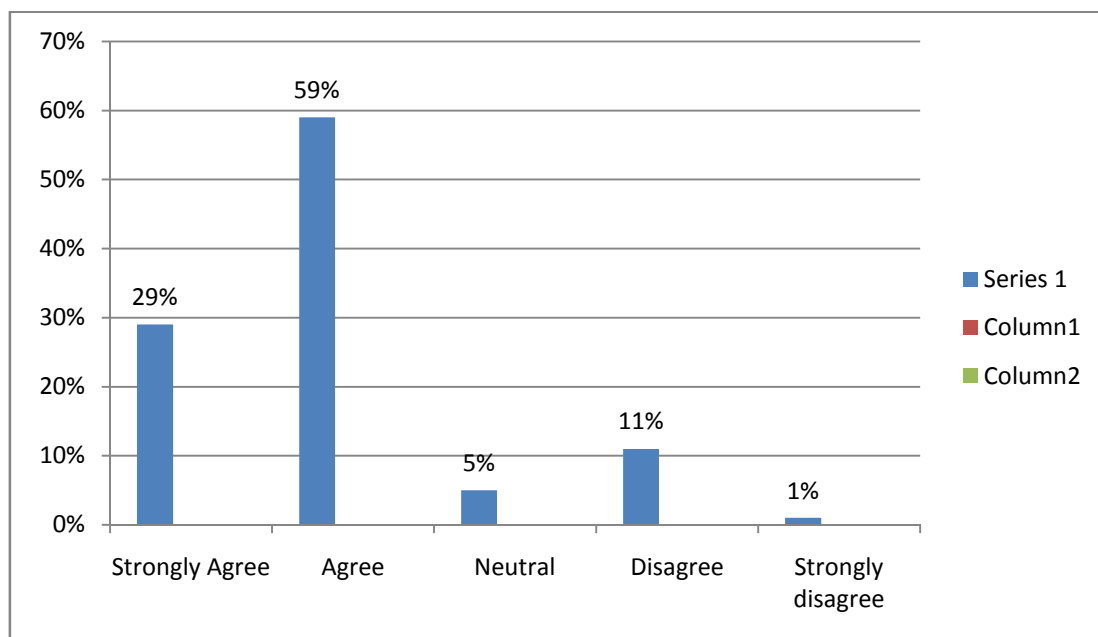
The data collection instrument employed in this study was an 11 item questionnaire. The questionnaire contained closed ended questions and all the questions are designed in such a way that all the elements of the variables of interest to be measured are included and designed to generate sufficient information needed to address the objectives of the study.

**Variables: Dependent variable:** Job stress

**Independent variable:** Employee performance

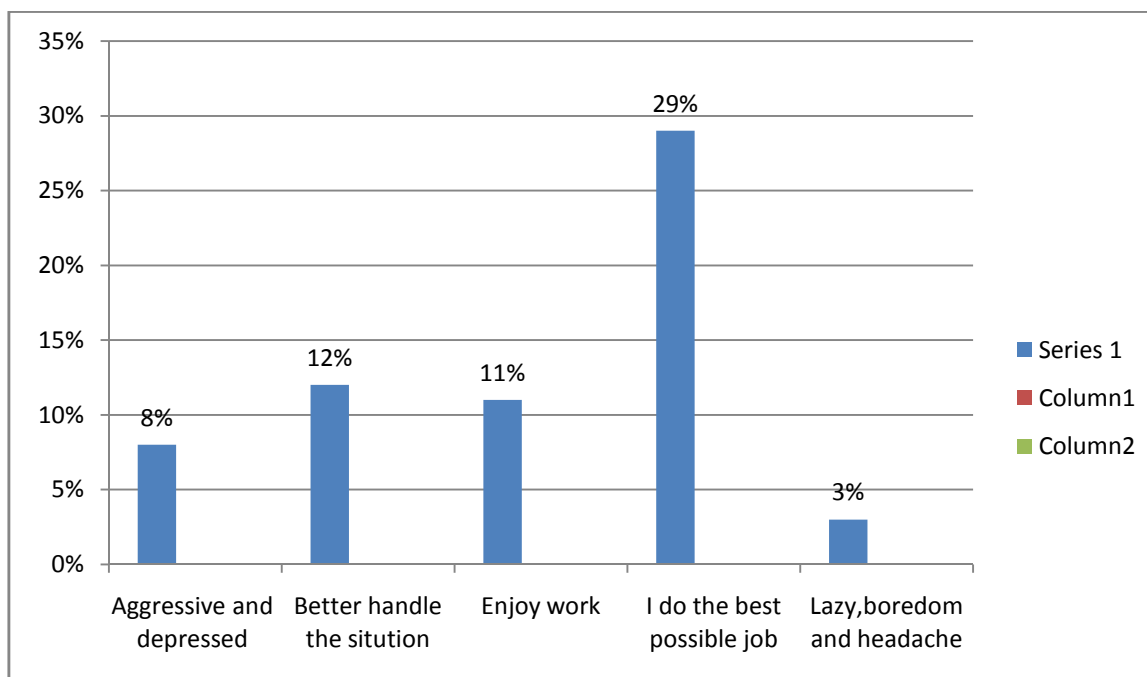
### Analysis of the data and Inferences

#### Q.1:- My educational qualification suits my job.



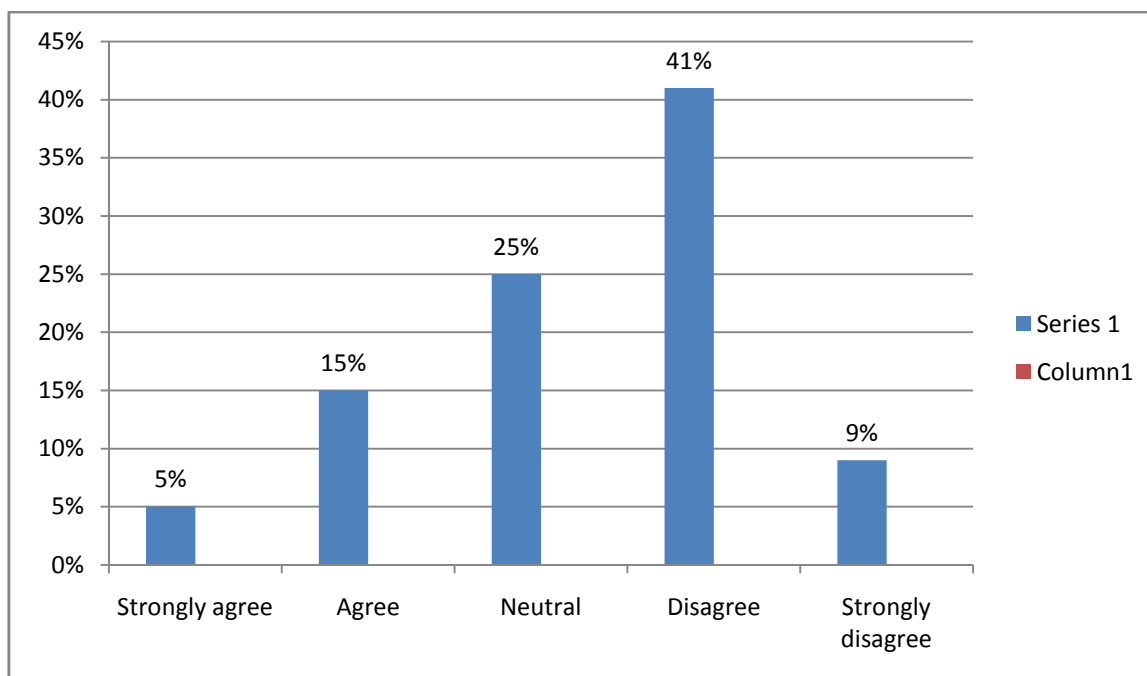
From the data, we can observe that more 55% of employees are agreeing that their educational qualification suits their job and 11% employees disagree for the same.

### Q.2:- How do I feel when I am on the job?



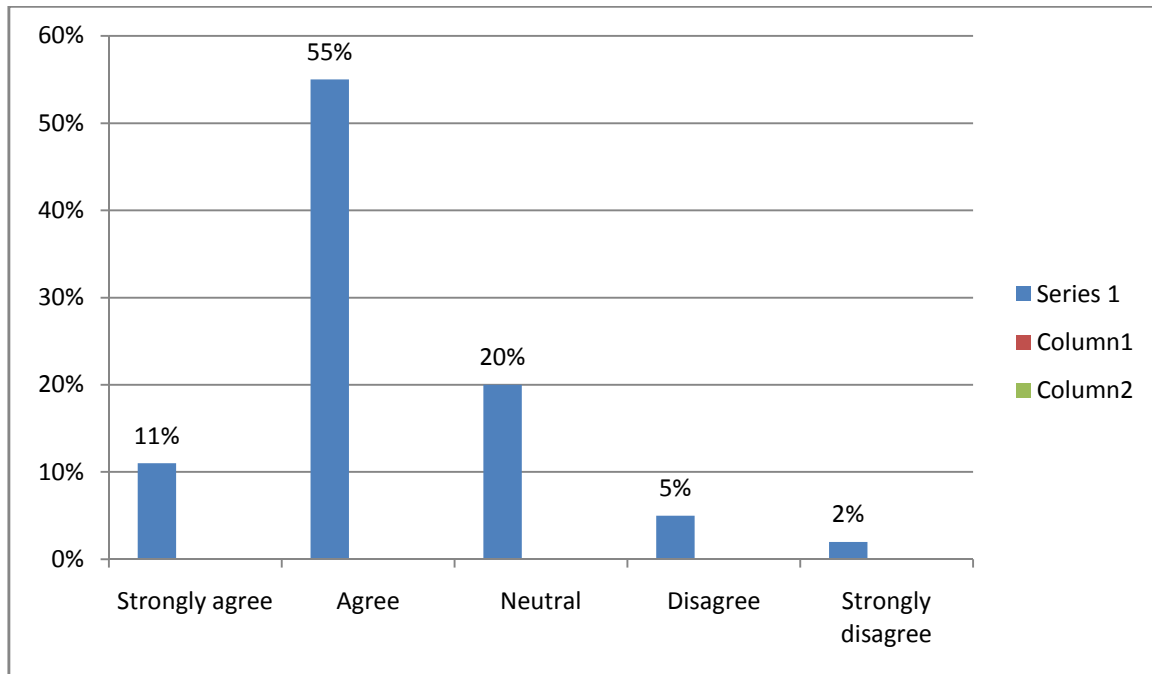
Here we can observe that the employees of bank about 29% believe they do best to their job and 3% of employee's feels lazy & boredom in their work. 7% of respondents feel aggressive and depressed on the job.

### Q.3 There is lack of support in my organization.



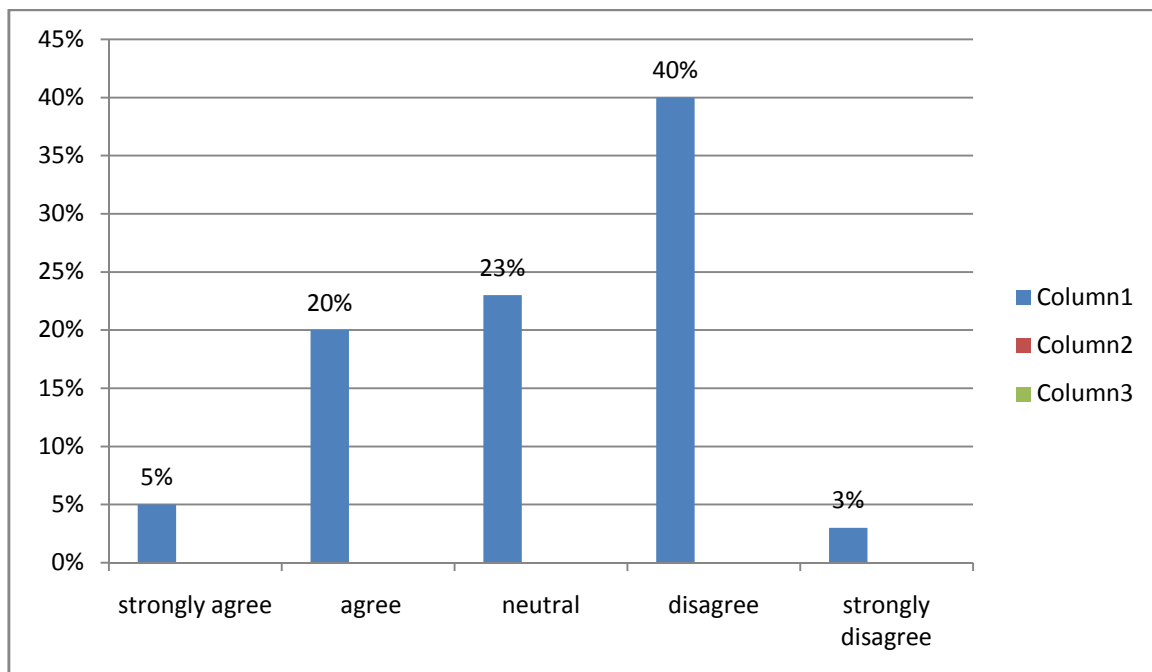
Acc. to this table 15% of employees believe that the lack of performance due to the lack of support of bank. However 42% of employees disagree with there lack of support in their organisation.

**Q.4 Work overloads and time pressures in one major source of my stress.**



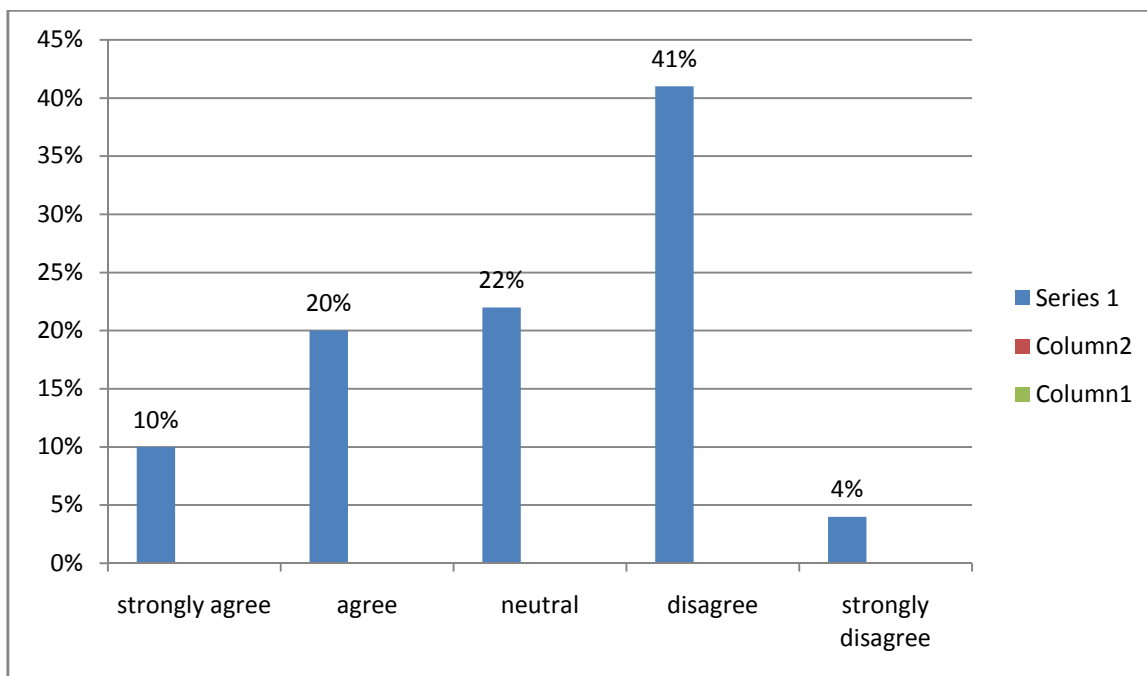
The bank respondents more than 50% feel stress due to over workload and time pressures. This can be a major reason causing poor performance of employees.

**Q. 5 lack of social support from colleagues and poor interpersonal relations causes increase in stress.**



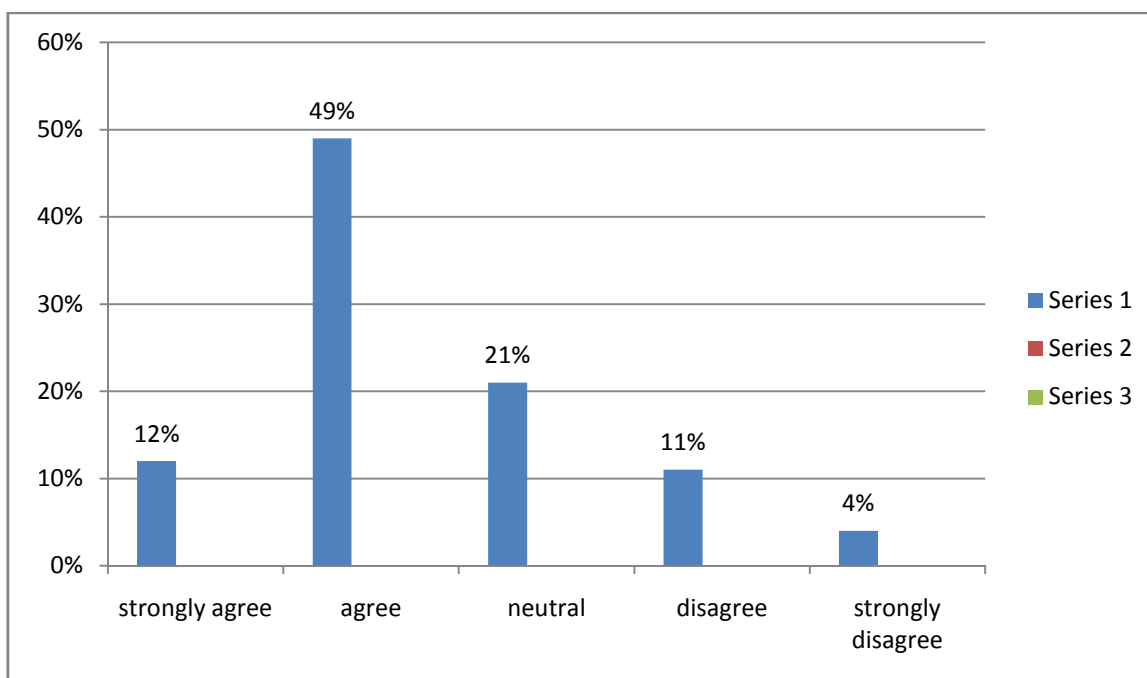
According to chart, 40% of employees do not feel any lack of social support from their colleagues. But 5% of respondents strongly agree that they face lack of support of their colleagues which is a major cause for them.

**Q.6 There is no motivation factor and encouragement of creativity.**



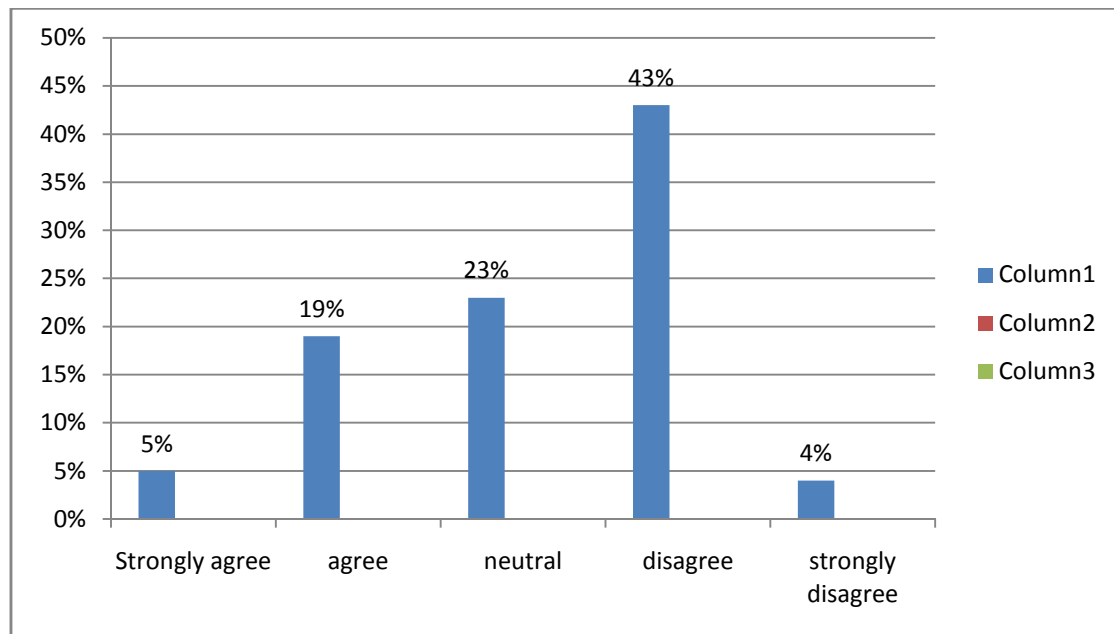
Here a huge percentage of respondents believe that there is encouragement of creativity and motivation factor in their bank .and only 10% of people who feel there is no motivation and encouragement of creativity.

**Q.7 My organization encourages shared goals between management and employees.**



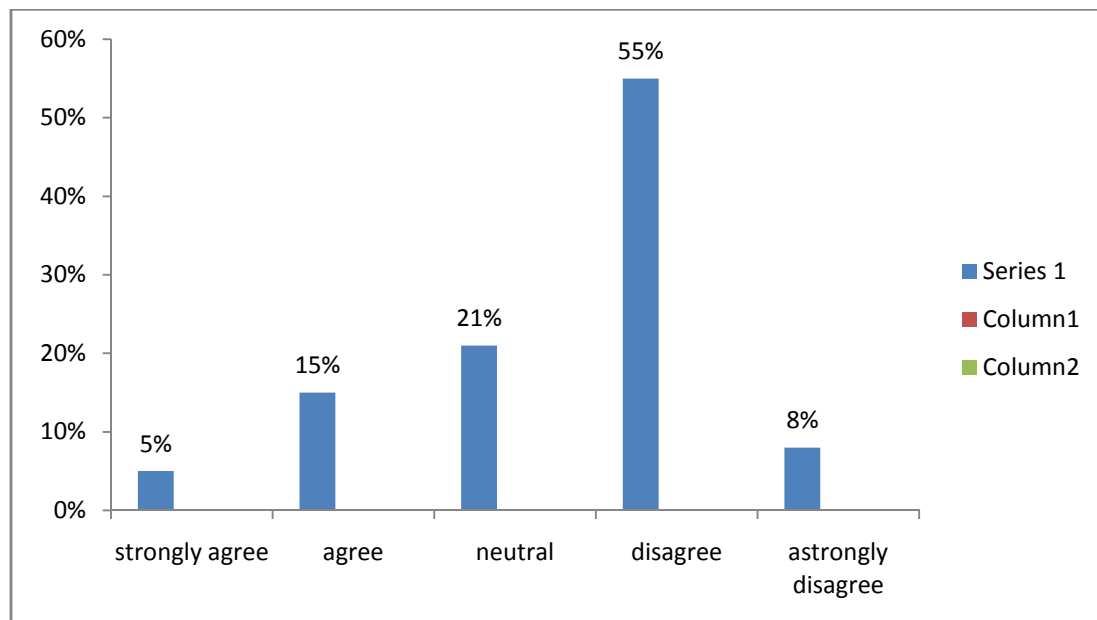
Maximum number of people agrees to the fact that their banks believes in shared goals between management and employees .yet 4% of people who strongly disagree for the same.

**Q.8 I am not able to use my training and expertise in my role.**



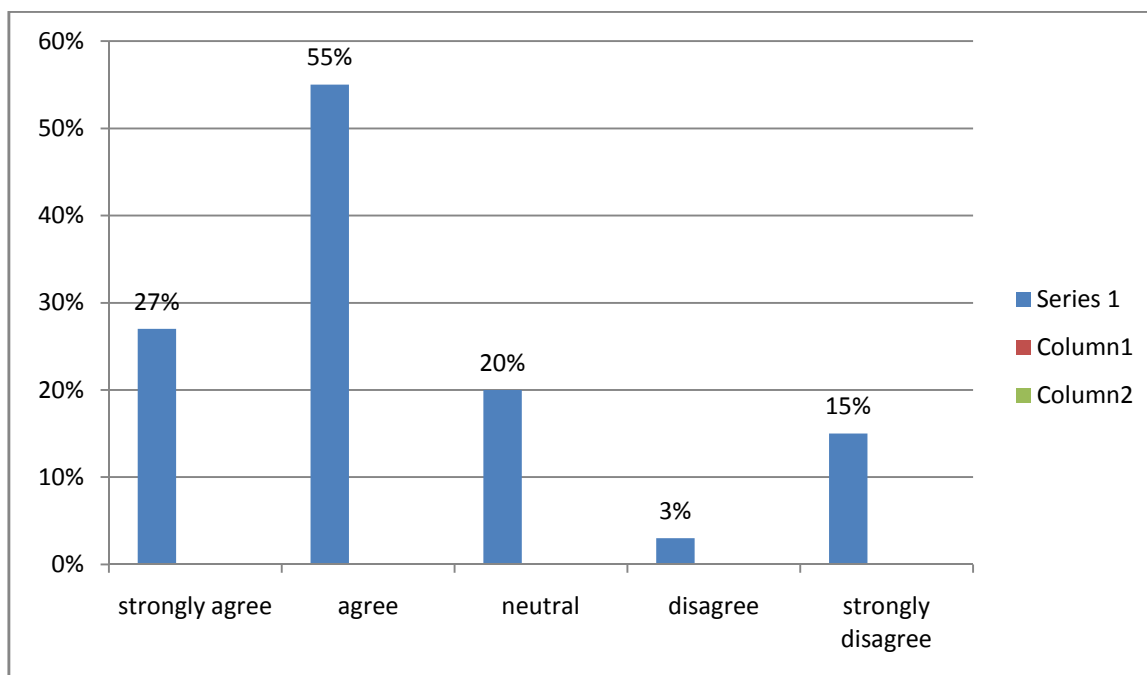
18% of respondents are not able to use their expertise and training knowledge effectively but more than 40% of people are able to use their training programs effectively.

**Q.9 I feel being undervalued at my workplace**



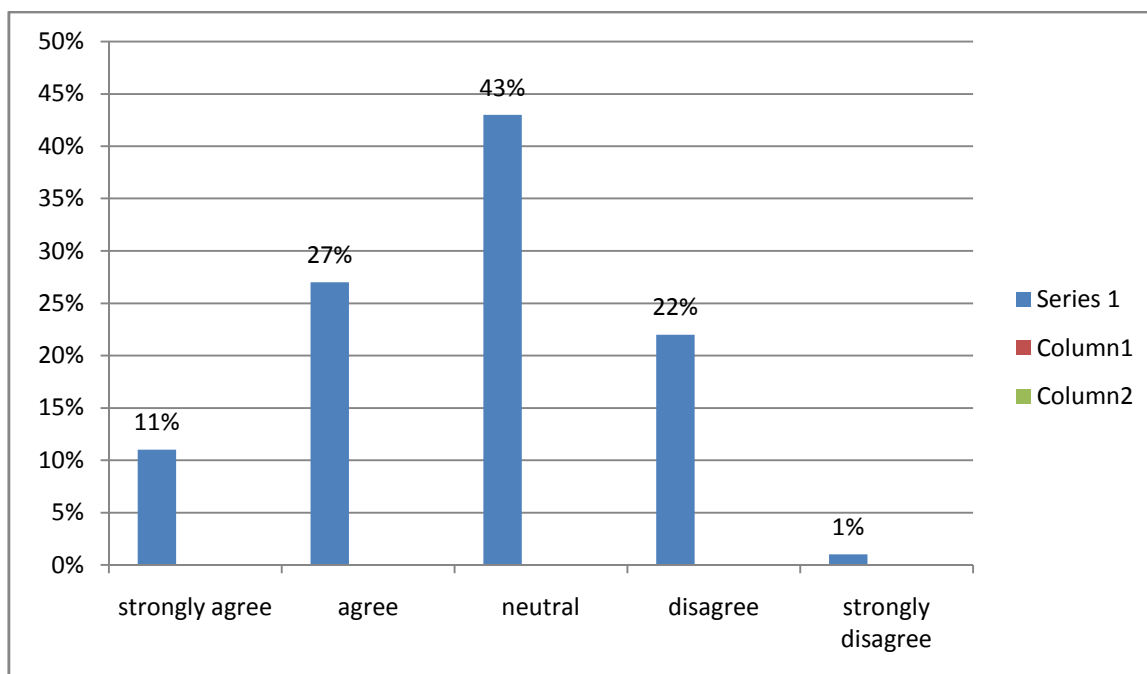
According to this chart major percent of respondents do not feel undervalued at their workplace. It means people are happy their workplace and perform their job well. But 15% of employees feel stress that feels undervalued at their workplace.

**Q.10 Due to working overtime, managing work –life balance becomes difficult.**



More than half of the respondents managing the work life balance due to overtime has become the major source of stress. Only few numbers of people are not able to strike a balance between their personal and professional life.

**Q.11 Overall my job is stressful.**



Here 44% of employees neither totally agree nor disagree that overall their job is stressful. Hence it can be stated that though there exists few job stressors but they are able to cope up with this and they want to continue with their career at the same bank.



### **Suggestions and Recommendations**

- 1 In this paper we have to find out the relation between the job stress and job performance.
- 2 we had find out the inversely proportional relation between the job performance and stress.
- 3 stresses are necessary no doubt for increasing the performance of employees but up to a certain level.
- 4 Using the redesigning jobs factor to reduce the feeling like work –home interface, unclear role and economic instability.
- 5 The concept of five day week working can be implemented in banks so that the bankers can give more time to their family as well as themselves.
- 6 There should be a very healthy and friendly environment from colleagues and boss.
- 7 The employees also can try to overcome their stress through some exercises, yoga and meditation.

### **Conclusion**

Stress is very common in day to day life. We can overcome the stress but we cannot avoid stress. The present study clearly found that there is a significant relationship between the demographic variables like job role, gender, age, education and impact of occupational should adopt new coping strategies will improve the better level of the bank.

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