

# Study on Stress Management among Co-operative Bank Employees in Malappuram district

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**Abstract** - Banks are among the highest ten most stressful workplaces in India. Despite of feeling relaxed with the arrival of recent technology and innovations within the banking sector, employees are feeling overloaded with work and stressed. With the in technology, banks advancement got to make rapid changes. It's become hard for workers to affect these changes. This may cause arising of stress among employees. The work nature of banking employees is extremely tedious because it involves the direct customer interaction altogether levels. Consistent with research, an enormous percentage of bankers are stressed as a result of their jobs, and therefore the causes of this stress include long working hours, an ineffective reward system, a scarcity of professional autonomy, corporate culture, role conflict, and so on. An effort has been made to review the causes and effects of stress amongst bank employees. There have also been suggestions about the way to affect stress. It's been discovered that the bulk of bank staff are stressed. Majority of the workers attempt to find solution to alleviate them from stress. Measures to beat stress that affects the physical and mental wellbeing of employees also are suggested within the paper.

**Index Terms** - Bank employee, stress management, Malappuram district, Co-operative bank.

## I.INTRODUCTION

Stress may be a Common element in any quite job. Stress is an increasing problem in organizations and sometimes causes adverse effects on performance. Organizational stress arises because of lack of person-environment fit. When organizational stress is mismanaged, it has an impact on the organization's human potential. It further leads to reduced quality, productivity, health as well as wellbeing and morale of an employee. Stress at work can lead to ill health and even harm. Our economy has shown growth in most sectors, but stress has also joined hands with this growth. Individuals under stress are experiencing

various psychosomatic and psychological disorders, the emotions of frustration, dissatisfaction with life generally. Workplace stress is that the harmful biological reaction that happens when there's poor match between job profiles and therefore the capabilities, resources, or needs of the worker. These conditions, ultimately affects the work performance and therefore the health of the individuals. But a touch amount of stress may convince be healthy for an organization. Stress is often positive also as negative. Acceptable levels of stress help to extend the individual's performance while excessive amounts of stress can cause a decreased performance.

With the rising problem of stress, stress management has become vital. Stress Management refers to the wide selection of techniques and psychotherapies which may prevent and control an individual's level of stress. There by improving everyday functioning of an individual. Stress management can have any of the three solutions "prevent or control, escape from it, or learn to adopt to it. As it is claimed that prevention is best than cure, steps should be taken at the initial stage to stop the stressors instead of curing its harmful effects or bearing heavy costs after being affected by it. Effective stress management can be accomplished in a variety of methods at both the individual and organizational levels. Stress management is often divided into two phases: the primary is dealing with stress and therefore the second is facing the strain with the assistance of relaxation techniques like meditation. Psychotherapies should be employed because each person is unique. Banks should treat employees differently at work, respecting and appreciating their contributions. Banks should introduce Employee Assistance Programs and stress control workshops consistent with the extent of employees as level of stress and employees are directly related. Employees' productivity will rise if their psychological well-being

and health are enhanced. Because "A Healthy Employee May Be a Productive Employee," as the saying goes.

## II.OBJECTIVE OF THE STUDY

1. To study the causes of stress among the employees of Malappuram District Co-operative Bank
2. To examine the effect of stress on productivity of the organization.
3. To identify different methods and techniques to reduce job-related stress.

## III.REVIEW OF LITERATURE

Richardson.K.M and Rothsetin.H,R(2005) , in their article titled "Effects of occupational stress management intervention programs", provided an empirical review of stress management intervention, employee meta-analysis procedures. The result also revealed that relaxation interventions were the most frequent type of interventions. More specific results are the cognitive behavioural interventions produced larger effect than other of interventions.

Stevenson, Anne and Harper, Sarah (2006), At the Scottish Higher Education Institute, researchers looked into the impact of academic workplace stress on student learning. He gathered primary data for his investigation by constructing a questionnaire. The questionnaire covered the background information, general attitudes, support from colleagues, perceived stress levels, perceived stressors, and perceived effects of stress and positive aspects of stress. For their analysis, he used the statistical package for social scientists where frequencies, cross-tabulations and tests for significance were calculated. Qualitative data were analyzed using content analysis. For their study, he conducted this survey in 1994 and for the follow up the same survey was repeated in 2003. They found significant changes in a decade. They concluded that stress had positive as well as negative impact on the student learning experience. Over half of the respondents considered themselves to be considerably or extremely stressed which ultimately had a negative impact on the student learning experience.

Sanyo moosa (2009), Stress at work is a moderately new phenomenon of present lifestyle. The nature of work has gone through strong changes over the last

century and it is still changing at rapidly speed they have touched almost all profession. Job stress poses threat to physical health. Working at job related stress in the life of organised workers. As a result affect the health of organisation.

Nadeem Malik(2011) conducted a study titled "A study on occupational stress experienced by private and public banks employees in Quetta City." In this research paper it was checked that what the impact occupational stress produced upon employees. The study describes the occupational stress in public and private banks. Occupational stress is higher among private bank employees than among public bank employees, according to a randomly selected sample of 200 employees from private and public banks. Role overload, role authority, role conflict, and a lack of senior level support are the factors that contribute the most to occupational stress. Bank employees can't afford to take time off.

Vijay Joshi and K.A. Goyal (2012) investigated stress management among bank personnel in relation to mergers and acquisitions. The study's goal was to identify several stresses that cause employees to become more stressed. Uncertainty, insecurity, fears of job loss, employment changes, compensation, and changes in lifestyle were highlighted as stressors in the study.

Ashfaq Ahmed and Dr. Muhammad Ramzan (2013) conducted a study on "Effects of Job Stress on Employees Job Performance a Study on Banking Sector of Pakistan." This study investigates the relationship between job stress and job performance among Pakistani bank employees. Employing a sample of 144 individuals, the study investigates the aim model in connection to job stress and its impact on job performance. In participant the info of senior, graduate employees including customer services officers and managers of well reputed rising bank in Pakistan. the knowledge was gathered via a closed-ended questionnaire. A regression, correlation, and reliabilities statistical test were also confirmed. The results are significant with negative correlation between job stress and job performances and shows that job stress significantly reduces the performance of a private. The results suggest to the organization that they need sustained a really health, cooperative and friendly environment within the team for better performance.

Garg, Rachita and Shukla, Harish (2013), attempted to review the explanations of stress among the bank employees and therefore the ways employed by employees to deal with the strain generated at workplace. They used primary also as secondary data for their study. They discovered that the majority of bank employees are stressed. The stressed employees also try to find a solution to relieve them from stress. They suggested various strategies such as encouraging and appreciating employees, job rotation, job enrichment, decentralization, cracking jokes, playing games, guidance and counseling, quality consciousness awareness programs, psychological support and many more to minimize stress. They also suggested five-day week working so that the employees can get more time for themselves and their family and discharge other social responsibilities.

Bharati P.Jagdale et al. (2016) conducted a study titled "Managing Stress at Work Place: A Study on Stress Management among the Employees of Bank in Pune." The purpose of this study is to determine the sources of stress and, as a result, the consequences of stress among bank employees in the Pune area. The study presents the results of a thorough evaluation of the literature in the field of stress management. Our study is descriptive in nature, and we employ questionnaires to collect data. A way for gathering data The information was gathered from 41 bank personnel. Employees are clear about their tasks and responsibilities at work, according to the study, and health is often a source of stress. As far as work goes Employee stress is reduced as a result of company culture. Banks must become more sociable and comprehended. Employees require rest from time to time.

G., Gopika (2014), attempted to study the experience level of employees and the relative effect of experience on stress level changes. The primary aim of the study was to analyze the level of stress among the bank employees. His study included 100 private and public sector banks in Ernakulam as a sample size. Pilot testing was conducted. Questionnaire was designed. Employees were interviewed so that information on their perception about their organization could be collected and the problems which they face both directly and indirectly in the discharge of their responsibilities could be identified. Various factors which cause stress were identified such as work overload, lack of rewards and lack of

autonomy. He suggested that the psychological wellbeing and health of the employees should be enhanced to increase the overall productivity of the organization.

Shavita Dhankar (2015) seeks in his study titled "Occupational stress in banking sector" to determine the impact of various constituents of occupational stress on the employees of banking sector. The current investigation is limited to Kurukshetra, Panipat, Sonapat, and Karnal. A sample of 200 employees was considered. Random convenient sampling was used. According to the findings, there is a high level of occupational stress among private and public sector bank personnel due to long working hours, role conflict, and political pressure.

Anas Khan (2015), in his study "Job Stress among Managers in Public & Private Sector Banks: A Case Study of SBI and ICICI Bank." he investigates the job stress among managers in banking sector in India. A sample of 100 managers from State Bank of India and ICICI has been selected for the study. Data are collected through questionnaires designed on a five-point Likert scale. Mean, variance and independent sample t-test are used to measure the difference in job stress on the variables role overload, role ambiguity, powerlessness, political pressures and status. The analysis of the info shows that there's a big difference in job stress on the variables role overload, role ambiguity and powerlessness among managers publicly and private Sector banks but there is no significant difference in job stress on the variables political pressures and low status.

Dr. P.Kannan and Suma.U(2015) conducted a study on "Managing Stress among Co-Operative Bank Employees in Palakkad district". The main aim of the study is to determine the cause-effect relationship between factors causing stress and their impact on banker's personal life and health. Objectives of the study were: i) to analysis the job stress among the banking sector employees in Palakkad district. ii) to examine the effect of stress on work factors (e.g., morale, job satisfaction, task effort, Organizational commitment, etc) iii) to identify different methods and techniques to reduce job-related stress. In order to manage stress within the organization, it's recommended that the organization encourage employee development and start training interventions for employees. Training specifically associated with policies and policy implementation may be a key

priority. The more informed the worker, the less stress and therefore the more productive the employee will become. Stress in banking sector is usually thanks to more than work pressure and work life imbalance the organization should support and encourage taking over roles that help them to balance work and family. Mohanapriya, K., & Mahadevan, A. (2016) conducted “A study on Stress Management among Bank Employees with special regard to Erode District.” This research studies the causes which decides the stress among bank employees. The aim of the research is the way to cope the stress among employees in banking system . Banking industry has become one among the highly competitive sectors in India. Since the beginning of this decade, the banking industry has faced growing challenges in terms of global banking and technological transformation. Employees will experience stress as methods, systems, and approaches become more difficult to implement due to the usage of new technology. Every employee cannot handle with such rapid modifier happening within the jobs. This directs to stress among employees. This research highlights to analysis the causes of stress among the bank employees and therefore the ways to follow employees to manage the stress aroused at workplace. Primary data was acquired from employees via a questionnaire in this study. 108 employees were selected in probability representative sampling. It has been discovered that the majority of bank staff are stressed. Majority of the employees make an attempt to seek out solution to scale back the stress. The report also suggests that the measures be taken to combat stress, which has a negative impact on their physical and mental health.

Fazlul Karim(2017) conducted a study titled ” Work Stress among Employees of State Bank of India: A Study of Karimganj District, Assam.” The main objectives of the study are, to analyse the factors causing work stress among employees working at State Bank of India in Karimganj district, Assam and to study the level of work stress among the employees of State Bank of India in Karimganj district, Assam. For achieving these objectives the researcher has been used a well-structured questionnaire developed by Srivastava, A.K., and Singh, A.P. (1981) which covers twelve (12) dimensions consisting of forty-six (46) statements for the purpose of collecting data from the sample employees of SBI in Karimganj district of Assam. The sample has been drawn from SBI

employees working in 9 branches in Karimganj district. The employees are classified into two categories viz officer (Manager, Assistant Manager) and clerk (senior assistant, junior assistant, clerk cum cashier). The number of sample respondents of the study is 84 employees. Secondary data has been collected from books, journals, periodicals, websites and unpublished sources.

Siddharth Nayan Sharma et al. (2020) in their article titled “Job stress and its impact on the performance of bank employees: A study on selected banks in Kamrup Metro district.” find out if there is a difference in gender in terms of job stress and performance. The study will provide a reference which can show the management of depository financial institution of India (SBI), Punjab commercial bank (PNB), United Bank of India (UBI), Oriental Bank of Commerce, Bank of India (BOI) the impact of gender differences on job stress and performance, and as a result, they will use various ways to reduce workplace stress among their personnel. Objectives of the study were: i) to find out the level of stress and their impact on the employees work performance. ii) to examine the impact of stress on their work performance and to provide suggestions. From the study it was found that employees of different designation faces job stress but the factors of stress are slightly different. Employees are mostly affected by two factors: a heavy workload and time pressure placed on them to achieve a goal. Long working hours, poor communication, inflexible work schedules, poor relationships with others, low pay, and so on are some of the factors that cause stress in some employees, whereas factors such as dual career problems, poor working environments, and office politics affect the opposite employees. The study also discovered that job stress and job performance have an adverse connection. This indicates that as job stress rises, so does performance, and vice versa.

Minhajul Islam Ukil and Muhammad Shariat Ullah (2016) have stated in the study on “Effect of occupational stress on personal and professional life of bank employees in Bangladesh: Do coping strategies matter.” The aim of the study was investigating the impact of occupational stress on life satisfaction and work-life balance alongside job performance and job satisfaction of bank employees working in private commercial banks (PCBs) in Bangladesh. This research also looks into the function of coping

mechanisms in mediating the relationship between occupational stress and life satisfaction, work-life balance, job performance, and job satisfaction. Data from a quantitative survey of 204 employees serving in 15 different PCBs in Bangladesh was collected and analysed using a variety of statistical approaches, including correlation matrix and hierarchical regressions, using SPSS software version 20.0. The results of testing hypotheses revealed that occupational stress has meaningful negative impact on life satisfaction and work-life balance also as on job performance and job satisfaction. Coping methods were also discovered to moderate the influence of occupational stress on life satisfaction or work-life balance in the current study. However, no evidence of coping techniques moderating the relationship between occupational stress and job performance, or satisfaction has been found.

IV.METHODOLOGY

A) POPULATION:

The population selected for this particular study is employees from District Co-operative bank in the Malappuram district.

B) RESEARCH DESIGN

The study was of explorative as well as descriptive in nature. The sample size is 50. It was collected from the employees of District Co-operative Bank situated in Malappuram. Data was collected through self-structured questionnaire. Research publications, books, internet web sites, standard journal and periodicals etc were used as a source of secondary data. Percentage Analysis method was used to analyze and interpret results and achieves research objectives.

C) SAMPLE DESIGN

The particulars of sample design,

1. TYPE OF UNIVERSE: Finite.
2. SAMPLING UNIT: Malappuram District in Kerala
3. SIZE OF SAMPLE: 50

D) TOOL OF DATA COLLECTION

The information was randomly collected from Malappuram District Co-operative Bank (MDCB) employees at all the levels. Online Interviews were conducted with the employees and Self-structured

questionnaire (Google form) was used for gathering information about their organization and the problems.

E) SOURCES OF DATA

Primary and secondary data will be used in the research. The primary data was collected by direct online interview and through Self-structured questionnaire. The secondary data was collected from research publications, books, internet web sites, standard journal and periodicals.

V.RESULTS AND DISCUSSIONS

TABLE NO: 1-PERCENTAGE OF RESPONDENTS WHO FELT THAT THEY WERE STRESSED

Category	% of Respondents
Stressed	40
Not Stressed	10

From the table 1, it is indicated that majority of the respondents were stressed, whereas only few respondents felt that they were not stressed.

TABLE NO: 2-CAUSES OF STRESS

Causes of Stress	% of Respondents
Work overload	16
Time Management	9
Lack of Support	5
Feeling of Inequality	5
Job Difficulty	8
Personal problems	7

From Table 2, it is inferred that major causes of stress among the bank employees are excess of workload [16%] and inefficiencies of time management [9%]. As a result, individuals reported feeling under a lot of stress at work because they were expected to undertake many duties and responsibilities. Time is another important factor which causes stress among employees.

TABLE NO: 3-INITIATIVES FOR HANDLING STRESS LEVELS OF THE BANK EMPLOYEES

Initiatives of Stress	% of Respondents
Continuous Training	7
Effective Communication	9
Recognition	8
Work in group	8
Meditation, Yoga & Relaxation therapy	12
Reducing Responsibility	6

From the above table, it is interpreted that Meditation, Yoga & Relaxation therapy has a direct, positive impact on the mind giving it the strength and power to resist stress. Moreover, around 12 percent of the respondents expected that they required recognition as acknowledging people's value is especially important in times of stress. Based on the analysis; the initiatives taken by the banks to reduce stress are by providing continuous training, proper communication and conducting effective stress management programmes.

#### VI.FINDINGS OF THE STUDY

1. About 80 % of the respondents believed that they face high level of stress, which may be due to both professional and personal reasons.
2. In their workplace, the respondent was overburdened with tasks.
3. The researcher identified few initiatives for effectively handling stress. Meditation has been discovered to be an important aspect of life for reducing stress.

#### VII.IMPLICATION OF STRESS

Physical problems and health problems like heart diseases, ulcers, arthritis, increased smoking, cardiovascular, and other stress related disorders 2. Psychological and behavioural issues include mood swings, inferiority complexes, pervasive resentment, low goals and self-esteem, and a lack of drive and job abilities, 3. Job unhappiness, behavioural issues, production turnover, increased absenteeism, higher accidents, and poorer productivity are all examples of organisational challenges.

#### VIII. RECOMMENDATIONS FOR BANK & BANK EMPLOYEES

Because the majority of employees report feeling stressed at work, banks should take proactive measures to ensure that their staff are stress-free so that they can perform with maximum efficiency and effectiveness. Employees of banks should be free of not just dread of poor performance, but also fear of various kinds of worry that arise in their minds. Guidance and counseling, quality consciousness awareness programs, stress management programs, psychological support can be provided to employees.

The concept of a five-day work week can be introduced in banks to allow employees to devote more time to themselves and their families while also fulfilling other social obligations. Banks should arrange physical exercise, YOGA camp, mindfulness meditation camp, relaxation techniques, entertaining programs etc. to relieve stress. Cleanliness and safety should be prioritised in the workplace. In all departments, proper work division is required. There should be a cordial atmosphere among coworkers and, especially, among the supervisor. Rather than being afraid of poor performance, employees should strive for it. There should provide timely training for all categories of employees to them updated and confident. Organize a Stress Management Program that focuses on different types of leave for employees at all levels of the organisation. To deal with work-related stress, encourage an open line of communication. Promotion practices like internal promotion provided to employees will lead to more accomplished employees. Bank should take adequate steps to redesign jobs, which are taxing to employees' abilities and Capacities and adequate role clarification to be made whenever necessary to eliminate role ambiguity.

#### IX.CONCLUSION

The problem of stress is inevitable and unavoidable in the banking sector. Giving more importance to work and less importance to health and family is the main cause behind this workplace stress. Stress, within the present scenario has become a deep rooted evil which must be uprooted. Stress itself may be a problem which successively gives birth to variety of problems. There is a dire need of stress management programmes to relief stress and to scale back its harmful effects. This article is an attempt to review the necessity of Stress Management Programmes thanks to increasing dangers of stress under which it becomes difficult for an employee to figure. Through various studies, it's been found that those firms which have adopted stress management strategies have gained a competitive edge over other firms as their employees work more efficiently. These days Stress Management Programmes have proven to be an integral part of any industry. This research article would definitely be beneficial for the organizations to know the share they have to spend on stress management programmes in order that they will maximize their Profit would also

aid in employee happiness and the creation of a stress-free environment.

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