

Employee Perception on Stressors With Reference To Private Banks

*K.Balakrishna

**S.Manoj

***S.Srinivasarao

*Associate professor, Aditya Pg College, Kakinada, east Godavari dist, Andhra Pradesh

**Associate professor, Aditya Pg College, Kakinada, east Godavari dist, Andhra Pradesh

***Associate professor, Aditya Pg College, Kakinada, east Godavari dist, Andhra Pradesh

Abstract

We have conducted survey regarding Employee perception on bank stressors we have noticed a radical results. Many of the bank employees in the private sector are facing stress because of long period of working. But they don't want to quit the job because they are paid well. The incentives for their performance are also very high. Some of them were opinion that high targets were issued this makes them stressful. Many were of opinion that there is a difference between the public sector banks in the areas of security and work load. Some are opinion that certain programs are conducted to reduce the stress now days they have also said that certain institutions are trying their level best to induce certain programs in order to remove the stress in the work environment. They are also trying to improve the working conditions. They are doing so in order to retain the employees.

Key words: perception, stressors, retention

Introduction

Stress is defined as “a state of psychological and physiological imbalance resulting from the disparity between situational demand and the individual's ability and motivation to meet those needs. **Dr. Hans Selye**, one of the leading authorities on the concept of stress, described stress as “the rate of all wear and tear caused by life.” Stress can be positive or negative. Stress is good when the situation offers an opportunity to a person to gain something. It acts as a motivator for peak performance. Stress is negative when a person faces social, physical, organizational and emotional problems.

Methodology of Study:

We have used two types of methods they are the primary data through survey and secondary data through secondary data through internet. We have conducted survey regarding Employee perception on bank stressors we have noticed a radical results. Many of the bank employees in the private sector are facing stress because of long period of working but they do not want to quit the job because they are paid well

Theoretical framework

Taking steps to manage stress

- **Track your stressors.** Keep a journal for a week or two to identify which situations create the most stress and how you respond to them. Record your thoughts, feelings and information about the environment, including the people and circumstances involved the physical setting and how you reacted. Did you raise your voice? Get a snack from the vending machine? Go for a walk? Taking notes can help you find patterns among your stressors and your reactions to them.
- **Develop healthy responses.** Instead of attempting to fight stress with fast food or alcohol, do your best to make healthy choices when you feel the tension rise. Exercise is a great stress-buster. Yoga can be an excellent choice, but any form of physical activity is beneficial. Also make time for hobbies and favorite activities. Whether it's reading a novel, going to concerts or playing games with your family, make sure to set aside time for the things that bring you pleasure. Getting enough good-quality sleep is also important for effective stress management. Build healthy sleep habits by limiting your caffeine intake late in the day and minimizing stimulating activities, such as computer and television use, at night.
- **Establish boundaries.** In today's digital world, it's easy to feel pressure to be available 24 hours a day. Establish some work-life boundaries for yourself. That might mean making a rule not to check email from home in the evening, or not answering the phone during dinner. Although people have different preferences when it comes to how much they blend their work and home life, creating some

clear boundaries between these realms can reduce the potential for work-life conflict and the stress that goes with it.

- **Take time to recharge.** To avoid the negative effects of chronic stress and burnout, we need time to replenish and return to our pre-stress level of functioning. This recovery process requires “switching off” from work by having periods of time when you are neither engaging in work-related activities, nor thinking about work. That's why it's critical that you disconnect from time to time, in a way that fits your needs and preferences. Don't let your vacation days go to waste. When possible, take time off to relax and unwind, so you come back to work feeling reinvigorated and ready to perform at your best. When you're not able to take time off, get a quick boost by turning off your smartphone and focusing your attention on non-work activities for a while.
- **Learn how to relax.** Techniques such as meditation, deep breathing exercises and mindfulness (a state in which you actively observe present experiences and thoughts without judging them) can help melt away stress. Start by taking a few minutes each day to focus on a simple activity like breathing, walking or enjoying a meal. The skill of being able to focus purposefully on a single activity without distraction will get stronger with practice and you'll find that you can apply it to many different aspects of your life.
- **Talk to your supervisor.** Healthy employees are typically more productive, so your boss has an incentive to create a work environment that promotes employee well-being. Start by having an open conversation with your supervisor. The purpose of this isn't to lay out a list of complaints, but rather to come up with an effective plan for managing the stressors you've identified, so you can perform at your best on the job. While some parts of the plan may be designed to help you improve your skills in areas such as time management, other elements might include identifying employer-sponsored wellness resources you can tap into, clarifying what's expected of you, getting necessary resources or support from colleagues, enriching your job to include more challenging or meaningful tasks, or making changes to your physical workspace to make it more comfortable and reduce strain.
- **Get some support.** Accepting help from trusted friends and family members can improve your ability to manage stress. Your employer may also have stress management resources available through an employee assistance program (EAP), including online information, available counseling and referral to mental health professionals, if needed. If you continue to feel overwhelmed by work stress, you may want to talk to a psychologist, who can help you better manage stress and change unhealthy behavior.

In the workplace, stress can be the result of any number of situations. Some examples include:

Categories of Job Stressors	Examples of Sources of Stress
Factors unique to the job	<ul style="list-style-type: none">• workload (overload and underload)• pace / variety / meaningfulness of work• autonomy (e.g., the ability to make your own decisions about our own job or about specific tasks)• shiftwork / hours of work• skills / abilities do not match job demands• lack of training and/or preparation (technical and social)• lack of appreciation• physical environment (noise, air quality, etc)• isolation at the workplace (emotional or working alone)
Role in the organization	<ul style="list-style-type: none">• role conflict (conflicting job demands, multiple supervisors/managers)• role ambiguity (lack of clarity about responsibilities, expectations, etc)• level of responsibility
Career development	<ul style="list-style-type: none">• under/over-promotion• job security (fear of redundancy either from economy, or a lack of tasks or work to do)• career development opportunities• overall job satisfaction
Relationships at work (Interpersonal)	<ul style="list-style-type: none">• supervisors (conflicts or lack of support)• coworkers (conflicts or lack of support)• subordinates• threat of violence, harassment, etc (threats to personal safety)• lack of trust• lack of systems in workplace available to report and deal with unacceptable behaviour
Organizational structure/climate	<ul style="list-style-type: none">• participation (or non-participation) in decision-making• management style• communication patterns (poor communication / information flow)• lack of systems in workplace available to respond to concerns• not engaging employees when undergoing organizational change• Lack of perceived fairness (who gets what when and the processes through which decisions are made). Feelings of unfairness magnify the effects of perceived stress on health.
Work-Life Balance	<ul style="list-style-type: none">• role/responsibility conflicts• family exposed to work-related hazards

Adapted from: Murphy, L. R., Occupational Stress Management: Current Status and Future Direction. in Trends in Organizational Behavior, 1995, Vol. 2, p. 1-14, and UK Health & Safety Executive (HSE) "Managing the causes of work-related stress: A step-by-step approach using the Management Standards", 2007.

Can stress cause health effects?

Yes, stress can have an impact on your overall health. Our bodies are designed, pre-programmed if you wish, with a set of automatic responses to deal with stress. This system is very effective for the short

term "fight or flight" responses we need when faced with an immediate danger. The problem is that our bodies deal with all types of stress in the same way. Experiencing stress for long periods of time (such as lower level but constant stressors at work) will activate this system, but it doesn't get the chance to "turn off". The body's "pre-programmed" response to stress has been called the "Generalized Stress Response" and includes:

- increased blood pressure
- increased metabolism (e.g., faster heartbeat, faster respiration)
- decrease in protein synthesis, intestinal movement (digestion), immune and allergic response systems
- increased cholesterol and fatty acids in blood for energy production systems
- localized inflammation (redness, swelling, heat and pain)
- faster blood clotting
- increased production of blood sugar for energy
- increased stomach acids

When people engage in these behaviours or are in these emotional states, they are more likely to:

- become momentarily (but dangerously) distracted
- make errors in judgment
- put their bodies under physical stress, increasing the potential for strains and sprains
- Fail in normal activities that require hand-eye or foot-eye coordination.

Stress can also lead to accidents or injuries directly by not giving the person the control necessary to stop the threat to their physical well-being.

Luckily, there are usually a number of warning signs that help indicate when you are having trouble coping with stress before any severe signs become apparent. These signs are listed below.

Analysis and Interpretation

Q1. Is work culture supportive in your organization?

SNO	Parameter	Percentage respondents	of
1.	Mostly	77	
2.	Rarely	11	
3.	Sometimes	7	
4.	Not at all	05	
	Total	100	

Many were of opinion that, there are cordial relations between the employees in the private sector banks. This reduces their boredom and stress in the working hours. There is also a mutual consultation and cooperation between the employees.

Q2. How often you face stress Situation in your organization?

SNO	Parameter	Percentage respondents	of
1.	Mostly	83	
2.	Rarely	07	
3.	Sometimes	10	
4.	Not at all	0	
	Total	100	

Employees face stress only when they are unable to reach the targets within the specified period, they are also stress full in explaining the reasons for non completion of the targets to the superiors. The pressure is exerted by the superiors because they have to give an explanation to the management. This is the main reason for the stress on the superior and subordinates

Q3. Most of your Stress is related to:

SNO	Parameter	Percentage of respondents
1.	Work Environment	33
2.	Supervision	26
3.	Workgroup	31
4.	Social Injustice	10
	Total	100

Most of the stress is regarding the work environment and supervision. There also sometimes stress faced because of financial struggle and family problems which are reflected in the work. Some positions which involving cash transactions are also facing stress because they have to be careful and are accountable for any mall transactions.

Q4. How do you feel while working in the organization?

SNO	Parameter	Percentage of respondents
1.	Great	07
2.	Satisfied	58
3.	Unable to concentrate	11
4.	Frustrated	21
5.	Depressed	3
	Total	100

Because of the evolution in technology, the stress is reduced to certain extent but at the same time they need to be careful during handling the enquires and clients. A small mistake may result in huge financial loss.

Q5. Have you taken leave in the past 12 months due to work related stress?

SNO	Parameter	Percentage of respondents
1.	Yes	72
2.	No	28
	Total	100

Because of stress, many of the bank employees are subjected to many health problems in day to day life. Some of the banks are providing medical facilities to the employees. They are also providing insurance facilities to the employees to some extent. Because of health problems and stress in working environment, employee absenteeism is more in private banking sector.

Q6. Please estimate the average number of hours per week that you work (both on and off site).

SNO	Parameter	Percentage of respondents
1.	40 – 50	04
2.	50 – 60	7
3.	60 – Above	89
4.		
	Total	100

Many of the employees are of the opinion that, they have to stay in the office as long as they complete. The work there is no fixed time span for them to remain in the office.

Q7. Please indicate total workload change during last three years?

SNO	Parameter	Percentage of respondents
1.	Workload decreased	8
2.	Remained the Same	4
3.	Workload increased	88
	Total	100

When compared to the previous time, the work load has increased tremendously. This is because of availability of cheap labour and work force which is the main reasons for decrease in the remuneration levels.

Q8 Stress is related to Demand?

SNO	Parameter	Percentage of respondents
1.	Dealing with Customers/ Colleagues	23
2.	Administration	10
3.	Need to hit targets/deadlines	11
4.	. Long working hours	56
	Total	100

Stress is because of dealing with the customers. Sometimes relationship between employees also create stress. The other reason for a stress is heavy work load and prolonged working hours.

Q9 Stress related to Support?

SNO	Parameter	Percentage of respondents
1.	Feeling work not valued	11
2.	Lack of management support	07
3.	Incentive Policy	79
4.	Over competitive/ confrontational institutional culture	3
	Total	100

Some employees feel stressful because of the incentive policy. They are of opinion that they may be under rated. Few people are of the opinion that, their work is not valued as expected.

Q12 How do you handle Stress situations?

SNO	Parameter	Percentage of respondents
1.	Optimistically	22
2.	With the help of others	11
3.	Depends upon level	67
	Total	100

Separate interactive sessions are conducted in order to improve the relations between the employees. The employees are made to undergo training in order to perform the work without any stress. Which in turn helps them to increases the familiarity with the work and its environment.

Q13. To what level the Management is effective in handling your Stress situation?

SNO	Paramer	Percentage respondents	of
1.	Completely	8	
2.	To a certain extent	69	
3.	To a satisfactory	11	
4.	Not at all	12	
	Total	100	

Most of the managements are able to remove the stress from the employees to certain extent only. They are trying their best efforts to remove the stress and create an environment which facilitates the employees to perform well.

Conclusion

Many were of opinion that there is cordial relations between the employees in the private sector banks this reduces their boredom and stress in the working hours there is also a mutual consultation and cooperation between the employees. Employees face stress only when they are unable to reach the targets with in the specified period they are also stress full in explaining the reasons for not completion of the targets to the superiors. The pressure is exerted by the superiors because they have to give an explanation to the management. This is the main reason for the stress on the superior and subordinates. The managements have to take certain measures to educate the employees regarding the measures to reduce stress.

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