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Rise of Job Nervous Tension, Sources Of Proficient Stress in the Fiscal Banking Sector: Emergent Concerns in Humanizing Bureau Yield In India

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Abstract- This paper presents a detailed study on the growth of job stress among the employees of various public and private sector banks in the state of Tamil Nadu in India. This study is based on the survey conducted among 119 bank employees spread across four banks located in the Madurai District. A detailed questionnaire was devised to test the mental stress of the employees with preferences given to conflict in occupational roles, support of the co-workers and Supervisors in alleviating the stress along with the effect of various personal factors inducing the stress. The hypotheses were tested using t-test, ANOVAs and correlation analysis were also conducted to identify the outcomes using the statistical tool SPSS V20.0. The results suggest that, the employees are stressed reasonably and stress reduction programs and strategies are the need of the day to improve the efficiency of the workplace. This research provides an insight into the prevalence of stress in the banking sector and the factors contributing to the stress. As the banking sector is becoming more and more competitive and is having a consistent growth through the last decades, the necessity for the reducing the stress at workplace gains significance.

Keywords: Job stress, Financial banking sector, Employees satisfaction and commitment.

I INTRODUCTION

The banking industry in India is growing in leaps and bounds. The growth of Indian economy has spiraled upwards the development of banking sector which is presently witnessing a steady growth rate. According to a recent statistics, the number of bank employees stood at 1,175,149 in a total of 109,811 branches in India and 171 branches abroad. The Indian banks clicked a net profit of US\$17 billion or €13 billion against a turnover of US\$17 billion or €13 billion during 2012-13. But these growths has put forth a challenging and demanding workplace which has every reason to bring in stress in the working environment. Tough deadlines and stringent targets push the employees to their limits to achieve their goals due to which, stress is eventually produced.

More than 80% of the world's technological inventions have occurred since 1900. There was more information produced in the 30 years from 1965-1995 than was produced in the entire 5,000-year period from 300BC to 1965. We have experienced more change in the past 20 years than the world encountered in the previous 2,000 years. Never before in our history has our life changed so rapidly and the stress increased so fast. Researchers from the American Institute of Stress estimated that stress costs businesses in the U.S. \$300 billion a year due to sick days and lost productivity [1]. Stress in fact is a silent monster that pounds on the prey and make enormous losses to the business establishments every year.

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II STRESS IN WORK ENVIRONMENT – OCCUPATIONAL STRESS

Occupational stress is related to the stress at the place of work or occupation. Everybody feels pressure either at home or at office. The concept of stress comes into picture if we can no longer handle the pressure at ease or we can no longer cope up with the pressure. Normally, stress at workplace springs up if the worker cannot balance the demands of the job with his available resources and individual capability. The terms occupational stress or work stress and job stress are invariably the same. Increased workloads, adaptability to swift work environment, ever ending change in technology contribute to the stress greatly [2]. Luthens (2002) have emphasized that stress is the response to an event and not the event itself. He has also elaborated that only special and unusual situations produce stress whereas we can glide over unusual situations at ease [3].

Objectives of the study

- a) To assess the job stress of employees in various public and private sector banks in the Madurai District.
- b) To examine the level of support received from the co-workers and the Supervisor
- c) To identify the stressors inducing stress

III NEED FOR THE PRESENT STUDY

Banking sector in India is presently witnessing a phenomenal growth. We presently have over 27 Public Sector Nationalized Banks, 31 Private Banks and 38 Foreign Banks. All these banks cater to over 114014 ATMs across the country. But the Average Population per Bank Branch (APBB) as on 31.3.2013 is only 12,100 [4]. This means, minimum numbers of banks are catering to a huge volume of people and the growing economy puts the stress right on the shoulders of the bank employees which makes the current study an inevitable one. Although several researches have been made in this area, this work tries to bring in a multidimensional study on the stress in the banking setup.

IV REVIEW OF LITERATURE

Bushara Bano and Rajiv Kumar Jha (2012) analyzed the impact of organizational stress among the public and private sector employees and found that both of them face reasonable levels of stress in work environment. Though there is no significant difference in terms of total stress levels, work experience and educational qualifications contribute certain differences [5]. In the study by Vishal Samartha et.al (2013), employees of both public sector and private sector banks face the same level of stress. Among the various stressors in the public sector banks lack of efficient manpower and performance pressure play a major role. The other factors like, family demands, unexpected contingencies followed by job rigidity have least effect on stress. The employees of the private banks also face the same stressors along with certain new aspects like, adaptability to change and performance pressure also have some effect on stress [6].

Vijay Joshi and K.A. Goyal (2013) studied the exposure of stress during the mergers of Bank of Rajasthan with the ICICI Bank. Because of this kind of mergers, both the banks create a positive effect on their market base and the customers of the bank were also satisfied. During the merger the employees of the Bank of Rajasthan were totally against the merger process. Their research found that, after the completion of merger the employee's satisfaction levels were very low and the stress is very high. They discussed about the Cultural Fit and the Human Resource Policy Framework during the merger and felt that, if mergers and acquisitions were not managed properly, the stress at workplace will increase rapidly [7]. According to a recent study by Dr. Vishal Samartha et.al (2014), the entry of private and multinational banks the public sector banks were forced to introduce new concepts, revise their existing setup and product line ups. This forced the employees of the public sector banks to work beyond their office hours and hence the stress levels are at par with the private bank employees [8].

Upon analyzing the employee turnover in banking sector, Santript Shukla & Dr. Ambalika Sinha (2013) found that the important factors for employee turnover are effective job satisfaction and an conducive work environment. The significance level for both these variables are very high and they imply that, irrespective of better salary compensation, the employees have a huge desire to push themselves into new avenues so as to seek a better work environment and job satisfaction. They suggested that, if the career oriented employees were given more freedom and opportunity in the work environment they may not switch companies in a short time. Callous management attitude and excessive workload will stress the career oriented employees and push them to seek better alternatives [9]. Muhammad Naeem Shahid et.al (2011) discussed about the six components of job stress: Lack of administrative support, excessive work demand, problematic customer relations, coworker's relationship, family & work life balance and riskiness of job. They studied the relationship between stress and performance and found that stress naturally affects employee performance [10].

Job stress leading to a counter-productive work behavior has been discussed by Hira Aftab and Anam Javeed (2012) by analyzing various factors like poor communication skills, forcing the employees to work beyond their capacity, an unfair performance evaluation system, inappropriate salaries and working conditions. Their findings have proved that job stress leads to counter productive work behavior thereby affecting the work environment. Sharma et.al (2012) discovered that, the commercial banks are also required to wake up to the fact that role stress has multifaceted relationship with performance-related benefits. Where performance benefits can

lower the perception of underutilization at workplace, it may also increase the workload of employees. Nevertheless, an organization aiming at reducing the role stress at work faces an uphill task in optimizing utilization of the capabilities of its workforce and at the same time not increasing the workload of employees beyond a functional level [12].

Syed Sheraz Ali Shah and Syed Amjad Fared Hasnu (2013), identified the key factors that have effect on employee's job performance. Job instability has emerged as an issue which is creating job stress among employees resultantly their involvement in the job and job performance is being affected. This study is conducted to understand the causal relationship of job instability and job performance. The study aims to identify the key moderators of job performance in the banking sector of Pakistan. Six hypotheses are tested using AMOS 17.00 by applying the technique of Structural Equation Modeling. The findings showed that all the hypotheses are accepted with significant level. The findings have shown that job performance is affected negatively by job stress and job instability. Increase in job instability and job stress would decrease job performance. Job involvement has shown a significant and positive impact on job performance. The direct and indirect relationship showed that all the three variables are the mediators of job performance. Removing job instability and job stress is impossible but organizations can make efforts to reduce them to the minimum level [13].

Iqra Abdullah (2013), found that the employees who are extroverts, i.e the people who are more talkative and social outperform the introverts who are confined to their own self. Similarly the employees who were cooperative with their coworkers, superiors perform better than the non-cooperative ones. Their study has suggested that proper personality analysis has to be performed before recruiting banking professionals [14].

Hayford Adjei (2014) assessed the job related stresses at the Barclays Bank and found that the majority of the employees felt the stress at work. Their results showed that the long working hours contributed to their stress and various stress relaxation techniques were suggested to overcome the negative aspects of stress [15].

Hypotheses

The following hypotheses were framed for the conduct of our research;

H1: There is no significant difference in stress based on gender

H2: There is no significant difference in stress among different age groups

H3: There is significant difference in stress based on work experience

H4: There is significant difference in stress based on marital status

H5: There is no significant difference in stress based on the location of home from office

H6: There is no significant difference in stress base on number of dependants

H7: There is a significant difference in stress based on appointment type

H8: The private sector bank employees face more stress than public sector bank employees

H9: There is a significant difference between the stress and the educational qualifications.

H10: There is a significant difference between the stress and the academic performance (by considering the highest degree achieved) of the employees

V RESEARCH METHODOLOGY AND DATA ANALYSIS

Statistical Package for Social Sciences V.20.0 (SPSS) was used in the analysis and interpretation of data. Two public sector banks and two private sector banks were considered for the purpose of this research. A well-structured questionnaire containing 39 questions leading to 131 variables were used to collect data. The internal consistency has been checked using the Cronbach's Alpha and the value obtained is 0.866 which is considered as outstanding.

Finding and Suggestions

Table 1. Demographic profile of the respondents

Category	Type	Frequency	%
Gender	Male	91	76.48
	Female	28	23.52
Age Group	21- 30 years	24	20.2
	31- 40 years	33	27.7
	41 – 50 years	26	21.8
	51 – 60 years	22	18.5
	60 + years	14	11.8
Work Experience	< 1 year	23	19.3
	1 - 2 years	30	25.2
	2 - 5 years	22	18.5
	5 - 10 years	30	21.8
	> 10 years	14	15.1

Marital Status	Single	8	6.7
	Married	69	58
	Divorced	10	8.4
	Separated	21	17.6
	Widower	11	9.2
Location of Home from Office	0 – 2 kms	34	28.6
	2.1 – 5 kms	46	38.7
	5.1 – 10 kms	20	16.8
	10.1 + kms	19	16.0
Number of dependents	One	55	46.2
	Two	45	37.8
	Three	18	15.1
	Four	1	0.9
Appointment type	Permanent	80	67.2
	Contract	39	32.8
Bank type	Public	52	43.7
	Private	67	56.3
Educational Qualifications	10 th Standard	2	1.7
	12 th Standard	1	0.8
	Diploma	9	7.6
	Under Graduate	57	47.9
	Post Graduate	50	42.0

Table 2. Impact of the socio-demographic factors on the Stress (t-test)

Hypothesis	Demographic Variable	Significance Value	Remarks
H1	Gender	1.40	Accepted
H7	Appointment Type	0.913	Not Accepted
H8	Bank type	0.37	Accepted

We used the t-test to identify the role of gender on the stress and found that there is no significant difference in stress based on the gender. Hence the hypothesis H1, which states that there is no significant difference in stress based on gender, is acceptable. Again t-test was performed to identify the role of appointment type on stress and we found that there is no significant difference in stress, thereby making the hypothesis H7 a not acceptable one. Similarly t-test was done related to the type of bank on stress and it was found that there is no significant difference in the type of bank being public or private on the stress which makes the H8 acceptable.

However the age group affects the stress levels of the employees. We ran an ANOVA test on the sample and found that there is a significant difference in stress between the employees with different levels of age. This implies that, H3 is a not-acceptable hypothesis. Similarly, an ANOVA on the work experience yields a significant difference making the hypothesis H3 as acceptable. Also there is a significant difference on effect of marital status on the stress making the H4 as an acceptable hypothesis. The distance of the office from the home definitely has an impact on the stress levels of the employees as the test results demonstrate a significant difference which puts the H5 as a not acceptable hypothesis. Also it is heartening to find that, there is no significant difference in the stress levels based on the number of dependents. This shows that, the size of the family have negligible effect on the stress levels thereby forcing the hypothesis H6 an acceptable one. Also the educational qualifications have no impact on the stress levels and the hypothesis H9 is not acceptable.

Table 3. Pearson Correlations

		Stress Score	Educational Achievement Score
Stress Score	Pearson Correlation	1	.797**
	Sig. (2-tailed)		.000
	N	119	119
Educational Achievement Score	Pearson Correlation	.797**	1
	Sig. (2-tailed)	.000	
	N	119	119

** . Correlation is significant at the 0.01 level (2-tailed).

Pearson's correlation coefficient (r) is a measure of the strength of the association between the two variables. The above table confirms that the educational achievements of the employees are positively associated with the overall job stress. However it cannot be taken for granted that, the educational achievement induces the stress in employees considerably. Suitable other statistical methods involving additional variables have to be utilized to narrow down on the factors contributing to stress.

Table 4. Coworker and Supervisor Support in the employees belonging to Public and Private Sector Banks

Group Statistics					
	Bank type	N	Mean	Std. Deviation	Std. Error Mean
Coworker support	Public	52	34.8269	6.24255	.86569
	Private	67	35.7164	6.51526	.79597
Supervisor support	Public	52	33.5385	6.31668	.87597
	Private	67	34.1194	6.93809	.84762

Table 5 . Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Diff.	Std. Error Diff.	95% Confidence Interval of the Difference	
									Lower	Upper
Co-worker support	Equal variance assumed	.193	.661	-.752	117	.453	-.88949	1.18241	-3.231	1.45220
	Equal variance not assumed			-.756	111.8	.451	-.88949	1.17600	-3.219	1.44062
Super-visor support	Equal variance assumed	.459	.499	-.471	117	.639	-.58094	1.23351	-3.023	1.86196
	Equal variance not assumed			-.477	113.9	.635	-.58094	1.21893	-2.995	1.83374

A total of 52 respondents belonging to Public Sector Banks and 67 respondents belonging to Private Sector Banks were analyzed and their mean and standard deviations are shown in Table 4. The scores of the coworker support and supervisor support in the public and private sector banks were subjected to an Independent Samples t-test. The output data shows that, t-test failed to reveal a statistically reliable difference between the public and private sector banks with reference to the co-worker support scale and supervisor support scales. ($t(117)=0.752, p=0.66, t(117)=0.471, p=0.49$).

Table 6. Frequency distribution of the responses given to the Co-Worker support

		Frequency	Percent
Listen to my problems	Strongly Disagree	10	8.4
	Somewhat disagree	30	25.2
	Neither agree nor disagree	48	40.3
	Somewhat agree	19	16.0
	Strongly agree	12	10.1
Comprehensive and Sympathetic	Strongly Disagree	23	19.3
	Somewhat disagree	19	16.0
	Neither agree nor disagree	45	37.8
	Somewhat agree	20	16.8
	Strongly agree	12	10.1
Respect me	Strongly Disagree	20	16.8
	Somewhat disagree	26	21.8
	Neither agree nor disagree	39	32.8

	Somewhat agree	20	16.8
	Strongly agree	14	11.8
Appreciate the work I do	Strongly Disagree	16	13.4
	Somewhat disagree	31	26.1
	Neither agree nor disagree	45	37.8
	Somewhat agree	19	16.0
	Strongly agree	8	6.7
Make time for me if i want to discuss about my work	Strongly Disagree	31	26.1
	Somewhat disagree	41	34.5
	Neither agree nor disagree	29	24.4
	Somewhat agree	14	11.8
	Strongly agree	4	3.4
Feel comfortable for helping me	Strongly Disagree	16	13.4
	Somewhat disagree	38	31.9
	Neither agree nor disagree	41	34.5
	Somewhat agree	16	13.4
	Strongly agree	8	6.7
During frustrations, they try to understand	Strongly Disagree	16	13.4
	Somewhat disagree	30	25.2
	Neither agree nor disagree	48	40.3
	Somewhat agree	13	10.9
	Strongly agree	12	10.1
Help me figure out my problem	Strongly Disagree	10	8.4
	Somewhat disagree	36	30.3
	Neither agree nor disagree	51	42.9
	Somewhat agree	13	10.9
	Strongly agree	9	7.6
Cooperate with me to get things done	Strongly Disagree	8	6.7
	Somewhat disagree	30	25.2
	Neither agree nor disagree	57	47.9
	Somewhat agree	17	14.3
	Strongly agree	7	5.9
Take extra care to share my work	Strongly Disagree	7	5.9
	Somewhat disagree	33	27.7
	Neither agree nor disagree	46	38.7
	Somewhat agree	13	10.9
	Strongly agree	20	16.8
Can be relied on to help when things get tough at work	Strongly Disagree	5	4.2
	Somewhat disagree	15	12.6
	Neither agree nor disagree	59	49.6
	Somewhat agree	34	28.6
	Strongly agree	6	5.0
Share useful ideas or advices with me	Somewhat disagree	19	16.0
	Neither agree nor disagree	41	34.5
	Somewhat agree	37	31.1
	Strongly agree	22	18.5

The coworker support in the banks under study in this research tilts towards a negative scale which itself shows that the coworker support is declining and this may definitely lead to stress in the workplace. For certain vital supports like mutual respect, only 28.6% of the respondents (Strongly agree 11.8, Somewhat agree 16.8%) have told that they are respected by their coworkers and 32.8% neither agreed or not agreed which leads to 38.6% of employees are not respected by their coworkers.

Table 7. Number training programmes attended

Nos.		Frequency	Percent	Valid Percent	Cumulative Percent
Program count	One	39	32.8	32.8	32.8
	Two	31	26.1	26.1	58.8
	Three	28	23.5	23.5	82.4
	Four & more	21	17.6	17.6	100.0
	Total	119	100.0	100.0	

Of the 119 samples surveyed a majority of 32.8% have responded to have attended only one training programmer, which shows that banks do a little to keep their employees abreast with the latest developments. With the current phenomenal increase in both market volume and technological aspects having more number of periodic training programmers is essential. However, only a minimal of 17.6% of respondents has replied of having completed four and more training sessions.

Table 8. Intention to work in the same bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Responses from the individuals	Certainly	24	20.2	20.2	20.2
	Probably	21	17.6	17.6	37.8
	No Idea	31	26.1	26.1	63.9
	Probably Not	25	21.0	21.0	84.9
	Certainly Not	18	15.1	15.1	100.0
	Total	119	100.0	100.0	

Table 8 shown above depicts the intention of the employees to work in the same bank in the near future. This table provides a mixed responses with 36.1% of the respondents swinging to the negative side (Probably Not 21%, Certainly Not 15.1%) aiming to quit the job, whereas 26.1% have no idea about switching jobs. Similarly 37.8% of respondents have chosen to stay on the job (Certainly 20.2% and Probably 17.6%). This table shows the diversified mindset of the employees with the number of employees having 'no idea' will decide the factor of employee retention.

Table 9. Descriptive Statistics of Employee Retention Analysis based on their intention to stay in the same bank along with the scores of Coworker support and Supervisor Support

		N	Mean	Std. Dev.	Std. Error	95% Confidence Interval for Mean		Min.	Max.
						Lower Bound	Upper Bound		
Coworker support	Certainly	24	38.0833	7.30049	1.49021	35.0006	41.1661	29.00	51.00
	Probably	21	36.7143	3.84893	.83991	34.9623	38.4663	32.00	45.00
	No Idea	31	37.5161	4.98579	.89547	35.6873	39.3449	27.00	44.00
	Probably not	25	32.8000	6.31137	1.26227	30.1948	35.4052	24.00	45.00
	Certainly not	18	29.7778	5.44011	1.28225	27.0725	32.4831	20.00	36.00
	Total	119	35.3277	6.38604	.58541	34.1685	36.4870	20.00	51.00
Supervisor support	Certainly	24	33.5833	2.94761	.60168	32.3387	34.8280	30.00	40.00
	Probably	21	36.9524	7.61233	1.66115	33.4873	40.4175	30.00	52.00
	No Idea	31	35.6774	5.33783	.95870	33.7195	37.6354	31.00	50.00
	Probably not	25	32.5600	8.62690	1.72538	28.9990	36.1210	19.00	54.00
	Certainly not	18	29.3333	5.45570	1.28592	26.6203	32.0464	22.00	41.00
	Total	119	33.8655	6.65229	.60981	32.6579	35.0731	19.00	54.00

The table 9 provides the detailed descriptive statistics for the coworker and supervisor support scores with the retention level of employees. The table.10 shows whether the overall F ratio for the ANOVA is significant or not. The observed F ratio (8.299) for coworker support is significant (p = .001) at the .05 alpha level. i.e F(4, 114) = 8.299, p < .01. The 4 and 114 are the two degrees of freedom values (df) for the between groups "effect" and the within-groups "error," respectively. The 8.299 is the obtained F ratio, and the p < .01 is the probability of obtaining that F ratio by chance alone.

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Table 10. Anova

		Sum of Squares	df	Mean Square	F	Sig.
Coworker support	Between Groups	1085.246	4	271.312	8.299	.000
	Within Groups	3726.972	114	32.693		
	Total	4812.218	118			
Supervisor support	Between Groups	716.129	4	179.032	4.530	.002
	Within Groups	4505.720	114	39.524		
	Total	5221.849	118			

Similarly, the observed F ratio (4.530) for supervisor support is significant ($p = .001$) at the .05 alpha level. i.e $F(4, 114) = 4.530$, $p < .01$. The 4 and 114 are the two degrees of freedom values (df) for the between groups “effect” and the within-groups “error,” respectively. The 4.530 is the obtained F ratio, and the $p < .01$ is the probability of obtaining that F ratio. The Anova table clearly shows that there exists a significant difference between the retention level of the employees with the Coworker and Supervisor support. However the exact factors contributing to the significant difference cannot be identified. For this, we have performed the post hoc test like Tukey HSD – Honest Significant Difference Test.

Table 11 . Tukey HSD Test

Dependent Variable	(I) Intention to work in the same bank	(J) Intention to work in the same bank	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
Coworker support	Certainly	Probably	1.36905	1.70851	.930	-3.3668	6.1049	
		No Idea	.56720	1.55461	.996	-3.7420	4.8765	
		Probably not	5.28333*	1.63398	.014	.7541	9.8126	
		Certainly not	8.30556*	1.78282	.000	3.3637	13.2474	
	Probably	Certainly	-1.36905	1.70851	.930	-6.1049	3.3668	
		No Idea	-.80184	1.61598	.988	-5.2812	3.6775	
		Probably not	3.91429	1.69249	.148	-.7772	8.6057	
		Certainly not	6.93651*	1.83659	.002	1.8456	12.0274	
	No Idea	Certainly	-.56720	1.55461	.996	-4.8765	3.7420	
		Probably	.80184	1.61598	.988	-3.6775	5.2812	
		Probably not	4.71613*	1.53698	.022	.4557	8.9765	
		Certainly not	7.73835*	1.69436	.000	3.0417	12.4350	
	probably not	Certainly	-5.28333*	1.63398	.014	-9.8126	-.7541	
		Probably	-3.91429	1.69249	.148	-8.6057	.7772	
		No Idea	-4.71613*	1.53698	.022	-8.9765	-.4557	
		Certainly not	3.02222	1.76748	.432	-1.8771	7.9215	
	certainly not	Certainly	-8.30556*	1.78282	.000	-13.2474	-3.3637	
		Probably	-6.93651*	1.83659	.002	-12.0274	-1.8456	
		No Idea	-7.73835*	1.69436	.000	-12.4350	-3.0417	
		Probably Not	-3.02222	1.76748	.432	-7.9215	1.8771	
	Supervisor support	Certainly	Probably	-3.36905	1.87854	.382	-8.5762	1.8381
			No Idea	-2.09409	1.70932	.737	-6.8322	2.6440
			Probably not	1.02333	1.79660	.979	-3.9567	6.0034
			Certainly not	4.25000	1.96025	.199	-1.1837	9.6837
Probably		Certainly	3.36905	1.87854	.382	-1.8381	8.5762	
		No Idea	1.27496	1.77681	.952	-3.6502	6.2001	
		Probably not	4.39238	1.86093	.134	-.7660	9.5507	
		Certainly not	7.61905*	2.01937	.002	2.0215	13.2166	
No Idea		Certainly	2.09409	1.70932	.737	-2.6440	6.8322	
		Probably	-1.27496	1.77681	.952	-6.2001	3.6502	
		Probably not	3.11742	1.68995	.353	-1.5670	7.8018	

		Certainly not	6.34409*	1.86299	.008	1.1800	11.5082
	probably not	Certainly	-1.02333	1.79660	.979	-6.0034	3.9567
		Probably	-4.39238	1.86093	.134	-9.5507	.7660
		No Idea	-3.11742	1.68995	.353	-7.8018	1.5670
		Certainly not	3.22667	1.94338	.463	-2.1602	8.6136
	certainly not	Certainly	-4.25000	1.96025	.199	-9.6837	1.1837
		Probably	-7.61905*	2.01937	.002	-13.2166	-2.0215
		No Idea	-6.34409*	1.86299	.008	-11.5082	-1.1800
		Probably not	-3.22667	1.94338	.463	-8.6136	2.1602
*. The mean difference is significant at the 0.05 level.							

From the above table it can be inferred that, in the coworker support scale, there is significant difference between the 'probably not' and 'certainly not' categories with the certainly and no idea responses. Also in the coworker support scale, there is significant difference between the 'certainly', 'probably' and 'no idea' categories with the 'probably not' response. In the supervisor support scale there exists a significant difference among the certainly not and probably responses.

VI SUMMARY OF FINDINGS AND RECOMMENDATIONS

This study assessed and provided an in-depth view of stress prevailing in the banks located in the Madurai District of Tamil Nadu, India. The results of various tests have proved that stress is invariably present everywhere in the banking system and the employees are subjected to increasing levels of stress. The work environment staggers under the influence of stress thereby leading to an unproductive environment. Moreover interpersonal work relationship is also under fire as the test results show a decline in co-worker support in the banks. Irrespective of the type, i.e. Government owned public sector banks or Private banks, employees of both them face considerable stress. Also it has been found that the work experience and marital status have an impact on stress in workplace. Interestingly, though the marital status adds its own weight on stress, the size of family does not have any effect on stress. The ever increasing menace of traffic congestion in today's roads also puts its own contribution into the stress in the work environment. The tests have proved that the distance from home played a significant role in inducing stress. The co-worker and supervisor support were poor in the banks under study. The results reveal that the employees face considerable pressure because of the declining support from their colleagues.

The art of coping with the stress using various strategies is the need of the day. It should be understood that, the failure to protect the human assets will bring forth a gradual decay of a working culture. Banks should regularly organize de-stressing camps to help the employees relieve of their stress. The employees have to be educated about the stress and its negative impact on the family and work environment. Stress buster techniques have to be taught to the employees. The organizational setup has to be effectively redesigned so as to extract more work with little effort. The role of every employee should be defined clearly, so that role conflicts are negated. Every major bank with more than 50 employees shall have a separate space allotted for meditation room and a mini power gym. The employees shall be encouraged to make use of these facilities and the banks can also think about introducing incentives to those people who use them frequently. Frequent get-togethers should be organized to bridge the gap between the supervisors and employees and to build the relationship among coworkers.

VII CONCLUSION

Stress has virtually invaded our life in the modern 21st century. We can never imagine of an ideal World that does not have the part of stress in its day to day life. The banking industry in particular, bores the brunt of stress badly than any other business environment. The role of employee commitment forms the backbone of any industry and is inevitably responsible for running successful businesses. So the issue of job stress has to be addressed with due care and attention and has to be resolved to improve the productivity at workplace. As the present study has addressed only a few demographic variables with reference to the stress and analyzed the impact of co-worker support and supervisor support on these variables more research can be taken up in the future so as to improve the scope of the analysis.

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