

OCCUPATION STRESS AND ITS IMPACT ON EMPLOYEES MOTIVATION WITH SPECIAL REFERENCE TO PRIVATE BANKS IN CHENNAI, TAMIL NADU

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Abstract

The present study is mainly focussing on the impact of motivational aspects due to stress in the organisation. There are 20 banks selected and 300 sample were collected through quota sampling techniques. The Primary method of data collection were used to collect the data. There results indicates that the responding are in younger age feels that Job is stress creating factors which affects the motivation however the respondents in the age range between 36 years to 40 years and 40years and above are opinion that job constitutes the less amount of stress which influence the motivation some extent. The respondents are in the age range 31 years to 35 years are highly believed that interpersonal factors has contributes for the stress which intern increase or decreases the motivation levels based on the mean score that is $M=1.26$ and ± 0.44 standard deviation. The respondents are in the age range 36 years to 40 years are opinions that cultural factors influence more on stress which represents the motivation of the respondents based on the mean score $1.43, \pm 0.50$ standard deviation. There is a need of strategical attention to be given to the job related factors.

Key word: Occupational Stress, Job related, Organisational factor, Work related, Motivation

Introduction

The banking industry has facing series of changes post the finical crisis. Countries like India posed more challenges in the Top level itself. Recently Government came up with new merger and acquisitions other strategically reforms has landscape wise challenges to the bankers.

The credit industry is experiencing a particularly important moment due to major changes in organizations and the global economic crisis. In Italy, the main cause of reorganization of this sector lies in the large number of internal mergers and acquisitions (M&A), mainly due to strategic reasons rather than to financial failures (Pohl and Tortella, 2017¹). Therefore, these M&A processes not only helped to redraw the landscape of banks but also the scenario of the banking groups themselves: on the one hand the growing integration of the Italian banking system with the European one has pushed the creation of companies of such size to compete with the large groups in the rest of Europe, on the other, the reorganization has led to a remodelling through banking groups alliances, with the resulting acquisition of a dominant market position by only three large groups. The International Labor Organization reported a number of worrying issues for workers in financial services; these included greater pressure on

time, problems with ergonomics, conflicting roles, work demands that were considered excessive, difficult relationships with customers, and a rising number of cases of stress and violence (Giga and Hoel, 2003).”²

Such changes have had relevant effects on bank employees, not just in the workplace but also in their daily lives. In fact, banking work, in which for at least a century there have been no major changes, has been completely redesigned. This process is inserted in a context of increased competition between national and international banks, institutional changes, implementation of economic plans, and reduced inflationary rates (Silva and Navarro, 2012)“³

This study is attempt to study stress and its impact of employees’ motivation in private banks with special reference to banks in Chennai.

Occupational stress

Occupational stress is psychological stress related to one's job. Occupational stress often stems from pressures that do not align with a person's knowledge, skills, or expectations. Job stress can increase when workloads are excessive. Occupational stress can occur when workers do not feel supported by supervisors or coworkers, feel as if they have little control over work processes, or find that their efforts on the job are incommensurate with the job's rewards”⁴ Occupational stress is a concern for both employees and employers because stressful job conditions are related to employees' emotional well-being, physical health, and job performance”⁵

Job stress results from the interaction of the worker and the conditions of work. Causes include workload, reduced autonomy and low levels of support, pay and recognition incommensurate with effort, number of hours worked, occupational status, bullying, sexual harassment, workplace conflict, lack of work-life balance, and status.

Motivations

Motivate is a “Latin word” meaning “to move” human motives are internalised goals within individuals. We can define motive as a factor that makes a person act a particular way. It is an inner impulse causing man to action. Motive is defined as an inner state of our mind that energizes, activates or moves and directs or channelises our behavior towards goals. A motive is the mainspring of human action. A motive is the active form of a desire, craving or need, a motive works towards a cherished goal.

It is goal-directed, it in itself is invisible. Motivation is the process which influences people to act. The process involves need drives and goals. Motivation is always internal. It is externalised through behaviour. Motivation-behaviour-goal is called the cycle of Motivation. The cycle continues till the goal is achieved. It can be defined as the willingness to exert towards accomplishment of some goal. It focuses inner drives that activate or move an individual to action.

The force of motivation lies within the mind. It is a dynamic force setting a person into motion and action. A man is motivated or set into action either by extrinsic rewards and punishments or by intrinsic incentives. Motivation is, thus, an art of stimulating people to take desired course of action. Some people may be motivated by the rewards while others are self-motivated. Thus motivation is a process to get the needs of the people realised with a view to induce them to work.

Statement of the Problems

S. Ganesh Kumar and N. Deivanai Sundaram (2014) found that majority of the bank employees had high and very high stress levels which is a matter of concern. Various studies in different parts highlighted that the stress and its effects is an important health issue among bank professionals.”⁶ A recent study reported that 60% of bank employees had high and very high stress level, which is marginally lesser than our study.”⁷ The difference in findings in different studies may be result of difference in methodology adopted, instrument used for assessment, areas selected, and work place environment along with definitions used in the analysis.

The causes for stress among bank employees are many. Demographic factors, category of work, smoking and alcohol use were not found to be associated with stress in our study. But it was found that certain questions like “handling personal problems” and “things were going your way” were felt fairly often and very often by the subjects. Eighty percent of stress is invited by us. Twenty percent of stress could be genuine like suffering from incurable disease or pain, disasters, death in the family, accidents, rape, nongratification of libido and other such issues over which we have no direct control”⁸

Bank employees belong to special workgroup who undergo varying levels of mental stress in the workplace. There is evidence that long-term mental stress associated with chronic diseases among bank employees.”⁹ Bank employees cannot afford the time to relax and they are faced with work variety, discrimination, favoritism, delegation, and conflicting tasks. The association of substance use such as alcohol and smoking among employees were found to play a significant role in determining the levels of occupational stress”¹⁰

Very few studies have been conducted at the global level to assess the stress level among Bank employees”¹¹ and in India”¹². Virtually speaking none of the study concentrated in the Chennai area that too Private banks. Therefore this study is an attempt to know the stress level of the bank employees and its impact on motivation.

Review of literature

Nadeem Malik (2011) Stress is a universal element and persons from nearly every walk of life have to face stress. Stress can have negative impacts on both the employee and the organization. Actually, 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. A randomly selected sample of 200 employees from private and public banks shows that occupational stress is found higher among private bank employees compared to public bank employees. Among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Bank employees cannot afford the time to relax and "wind down" when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks.”¹³

“Work stress has emerged as one of the important and focal areas for research in present day Organizations. It is considered as an important phenomenon affecting the organizational health and health of its members. It affects the behaviour of employees of employees worship in the organizations. It has far reaching impact on motivation and satisfaction of employees. The productivity of employees and overall productivity of organization is affected by levels of stress and motivation. Researches provide solid evidence of problems caused by job stress. Stress causes various psychological problems like anger, depression, anxiety, irritability and tension and this influences the motivation of employees to a considerable extent. Enough research has not been done in the context of banking industry, because of certain peculiar features, like tight worship schedule, work load etc. the changing working scenario of banking industry, due to the sizeable increase in volume of banking business, competitive environment created due entry of new private sector and foreign banks, has increased the risk of stress among the employees worship this industry. It has also affected the motivation level of employees to a large extent. Therefore, in order to assess the job stress and its impact on motivation of employees in banking industry, the present study has been taken up. The study has been conducted on 400 employees, consisting of 200 officers and 200 clerks, randomly selected from different branches of the sample organization. The study revealed that clerical grade employees experience more stress than officers and there is strong relationship between job stress and employee motivation. On the basis of findings of the study the current payer puts forth some relevant suggestions and recommendations to improve overall job scenario in banking industry.”¹⁴

Research methodology

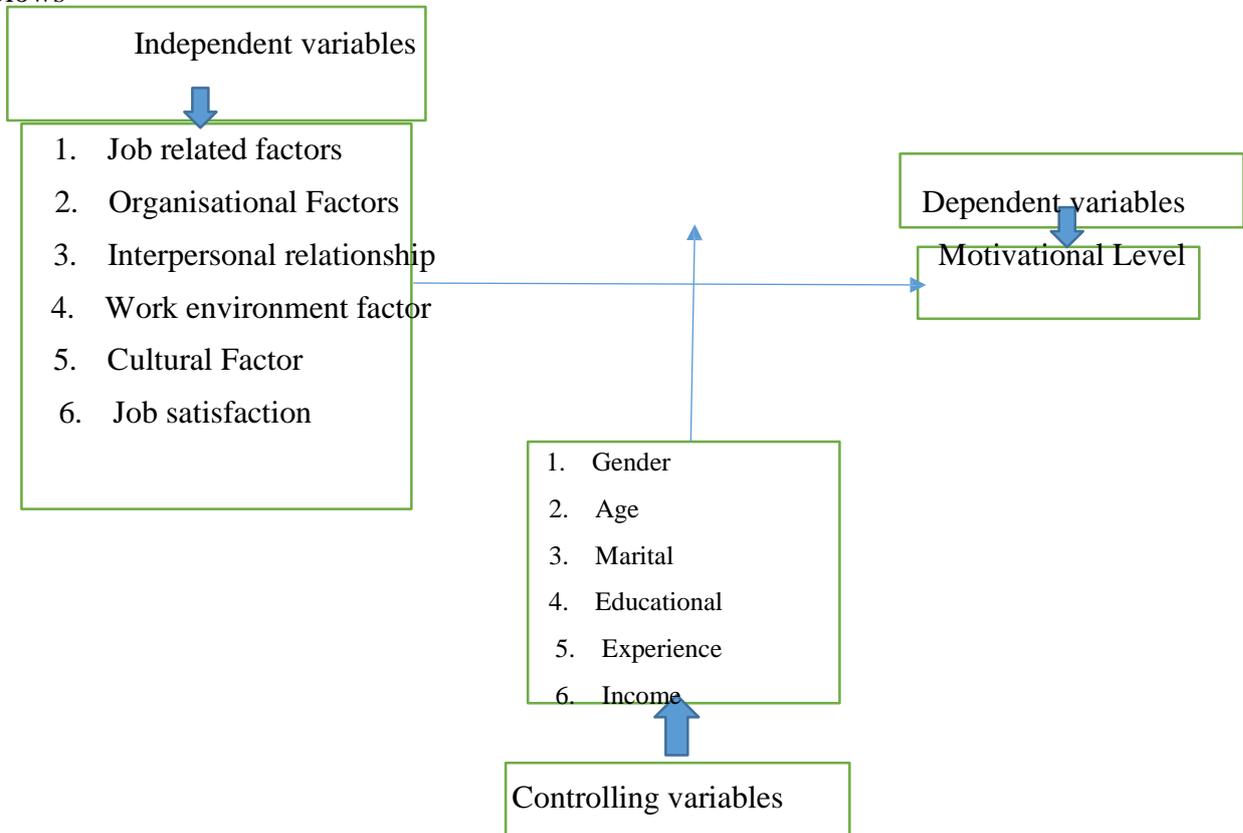
The research design make sure that the conversion of the research question and the stated assumption/hypothesis into operational variables which can be measured and specify the method/process that would be followed to complete the above task, as efficiently and economically as possible. The research design followed and structured for this present research study as “descriptive research design”. This research design only can give information without changing the environment. A descriptive study can also provide information about the naturally occurring economic status, behaviour, attitudes or other characteristics of a particular group.

With this regards the major purpose of this study is to discover the motivation levels due to increases or decreases of occupational stress in the Banks. The researchers has selected 20 private banks in Chennai. There are 300 sample selected based on quota sampling techniques as given belows

List of Banks and its Sample

S.No	Bank name	Sample
1	Axis Bank	15
2	Bandhan Bank	15
3	CSB Bank	15
4	City Union Bank	15
5	DCB Bank	15
6	Dhanlaxmi Bank	15
7	Federal Bank	15
8	HDFC Bank	15
9	ICICI Bank	15
10	IndusInd Bank	15
11	IDFC FIRST Bank	15
12	Jammu & Kashmir Bank	15
13	Karnataka Bank	15
14	Karur Vysya Bank	15
15	Kotak Mahindra Bank	15
16	Lakshmi Vilas Bank	15
17	RBL Bank	15
18	South Indian Bank	15
19	YES Bank	15
20	IDBI Bank	15
	Total	300

This research followed primary method of data collection data were collected through questionnaire. Questionnaires consists of two parts. The questionnaire six dimensions as given blows



Analysis and Discussion

Table 1: Demographical background of the respondents

Demographic	Responses	N	Percentage
Gender	Male	150	50
	Female	150	50
Age	Up to 30 Years	96	32
	31 Yrs to 35 Yrs	70	23.3
	36 Yrs to 40 Yrs	77	25.7
	40 Years & Above	57	19
Marital	Married	132	44
	Single	168	56
Education	Up to UG	91	30.3
	PG	167	55.7
	Others	42	14
Experience	Up to 5 Years	120	40
	6 yrs to 10 yrs	90	30
	11 yrs to 15 yrs	60	20
	16 yrs and above	30	10
Salary	Up to Rs.30000	130	43.3
	Rs.30001 to 35000	75	25
	Rs.35001 to Rs.40000	55	18.3
	Rs.40001 & Above	40	13.4

Sources: Primary Data

The above table representing that the demographical background of the respondents it shows that gender wise distribution of the respondents has equal in number that is 50% each. Of all, 32 % of the respondents are in the age range up to 30 years.25.7 % of the respondents are in the age range between 36 years to 40 years. 23.3% of the respondents are in the age range between 31 years to 35 years. Therefore it represents the right mix of the respondents to explore the objective of the study. There are 56% of the respondents are single and 44% of therespondents are married. There are 55.7% of the respondents are PG degree holders and

30.3% of the respondents are UG holder. 14 % of them are in the other category of education which includes professional degree MBA, PGDPM etc.

There are 40% of the respondents are having up to 5 years of experience and 30% for them having 6 years to 10 years of experience and 20% of them are having 11 years to 5 years of experience and 10% for them are having 16 years and above years of experience in the banking industry. 43.3 % of the respondents are in the income range Up to Rs.30000.25% of the respondents are having Rs.30001 to 35000 income category. 18.3% of the respondents are in the income range between 35001 to Rs.40000 income range and 13.4% of the respondents are in the income range Rs, 40001 & above.

Table 2: Gender wise mean distribution on various dimensions of stress

Gender	N	Statistics	Job	Org	Interpersonal	work	Cultural	Satisfaction
Male	150	Mean	1.20	1.31	1.19	1.62	1.39	1.23
		Std. Deviation	0.40	0.47	0.40	0.49	0.49	0.42
Female	150	Mean	1.19	1.34	1.22	1.57	1.37	1.28
		Std. Deviation	0.39	0.48	0.42	0.50	0.48	0.45
Total	300	Mean	1.19	1.33	1.21	1.60	1.38	1.25
		Std. Deviation	0.40	0.47	0.41	0.49	0.49	0.44

Source: Primary data

The above table shows that gender wise mean distribution of the various dimensions of the stress and its impact on motivation it shows that, male respondents are highly accepting that work stress highly influences the motivations level based on mean score 1.62 and $\pm .49$ standard deviation. Followed by cultural factors has mean score of 1.39 and $\pm .49$ standard deviation. With respects to female respondents also opinion that the work related stress will affect the motivation based on the mean score 1.57, $\pm .50$. Here job and work having different meaning that is job representing the kind of operations done by an employee whereas work representing that process flow in the job. Therefore it is clear that work has more stress it is related to time and report process whereas job has less stress and it motivates employees to work flawless

Table 3: Age wise mean distribution of the respondents and their opinion on stress and it impact on motivation

Gender	N	Statistics	Job	Org	Interpersonal	work	Cultural	Satisfaction
Up to 30 Years	96	Mean	1.24	1.32	1.18	1.66	1.41	1.22
		Std. Deviation	0.43	0.47	0.38	0.48	0.49	0.42
31 Yrs to 35 Yrs	70	Mean	1.13	1.33	1.26	1.60	1.33	1.23
		Std. Deviation	0.34	0.47	0.44	0.49	0.47	0.42
36 Yrs to 40 Yrs	77	Mean	1.19	1.34	1.21	1.58	1.43	1.36
		Std. Deviation	0.40	0.48	0.41	0.50	0.50	0.48
40 Years & Above	57	Mean	1.19	1.32	1.19	1.51	1.33	1.19
		Std. Deviation	0.40	0.47	0.40	0.50	0.48	0.40
Total	300	Mean	1.19	1.33	1.21	1.60	1.38	1.25
		Std. Deviation	0.40	0.47	0.41	0.49	0.49	0.44

The above table representing that the Age wise mean distribution of the respondents and their opinion on stress and it impact on motivation. It shows that, the respondents in the age up to 30 years category are highly stressed due to work environment where as the respondents are in the age range 40 Years and above are less stressed due to work environment. The responding are in younger age feels that Job is stress creating factors which affects the motivation however the respondents in the age range between 36 years to 40 years and 40years and above are opinion that job constitutes the less amount of stress which influence the motivation some extent. The respondents are in the age range 31 years to 35 years are highly believed that interpersonal factors has contributes for the stress which intern increase or decreases the motivation levels based on the mean score that is $M=1.26$ and ± 0.44 standard deviation. The respondents are in the age range 36 years to 40 years are opinions that cultural factors influence more on stress which represents the motivation of the respondents based on the mean score $1.43, \pm 0.50$ standard deviation.

Hypothesis:

Research hypothesis

H1: There is no significant relationship between education qualification of the respondents and their opinion towards the organisation related factors on stress

Null Hypothesis

H0: There is no significant relationship between education qualification of the respondents and their opinion towards the organisation related factors on stress

Tools: The above hypothesis is tested with the help of Onaway Anova

Table 4: Onaway Anova between education level of the respondents and various dimensions of the stress factors

	Educati			Std. Deviat	Sum of Squar	df	Mean Squa	Statistics	
	on			es	es		re		
Job related factors	Between Groups				0.36	2	0.18	F =1.15 , P >0.318, Not Significant	
	Up to UG	91	1.231	0.424					
	PG	16	1.192	0.395					
	Others	42	1.119	0.328					
	Within Groups				46.43	297.0	0.16		
Organisatio	Between Groups				0.165	2	0.083	F=0.373, P>0.68Not Significant	
	nal Factors	Up to UG	91	1.297	0.459				
	PG	16	1.347	0.478					
	Others	42	1.310	0.468					
	Within Groups				65.8	297.0	0.2		
Interperson	Between Groups				0.0	2.0	0.0	F=0.013,P>0.987 Not Significant	
	al relationship	Up to UG	91	1.209	0.409				
	PG	16	1.204	0.404					
	Others	42	1.214	0.415					
	Within Groups				49.18	297.0	0.17		
Between Groups				0.23	2.00	0.12			
Up to UG				91	1.64	0.48			

Work Environment Factor	PG	167	1.57	0.50	71.97	297.00	0.24
	Others	42	1.60	0.50			
	Within Groups						
Cultural Related Factors	Between Groups				0.00	2.00	0.00
	Up to UG	91	1.38	0.49	70.68	297.00	0.24
	PG	16	1.38	0.49			
		7					
	Others	42	1.38	0.49			
Within Groups							
Satisfaction	Between Groups				0.16	2.00	0.08
	Up to UG	91	1.24	0.43	56.59	297.00	0.19
	PG	16	1.25	0.43			
		7					
	Others	42	1.31	0.47			
Within Groups							

F=0.007, P

F=0.407, P

Source: Primary data

The above hypothesis tested with the help of Onaway Anova between significant relationship between education qualification of the respondents and their opinion towards the organisation related factors on stress. It shows that $F=0.373$, which is P value is greater than the table value therefore null hypothesis is accepted and research hypothesis is rejected. Perhaps it can be inferred that, there is no significant relationship between the organisational factors and its impact on motivations. Various dimensions of stress and its impact on Motivation

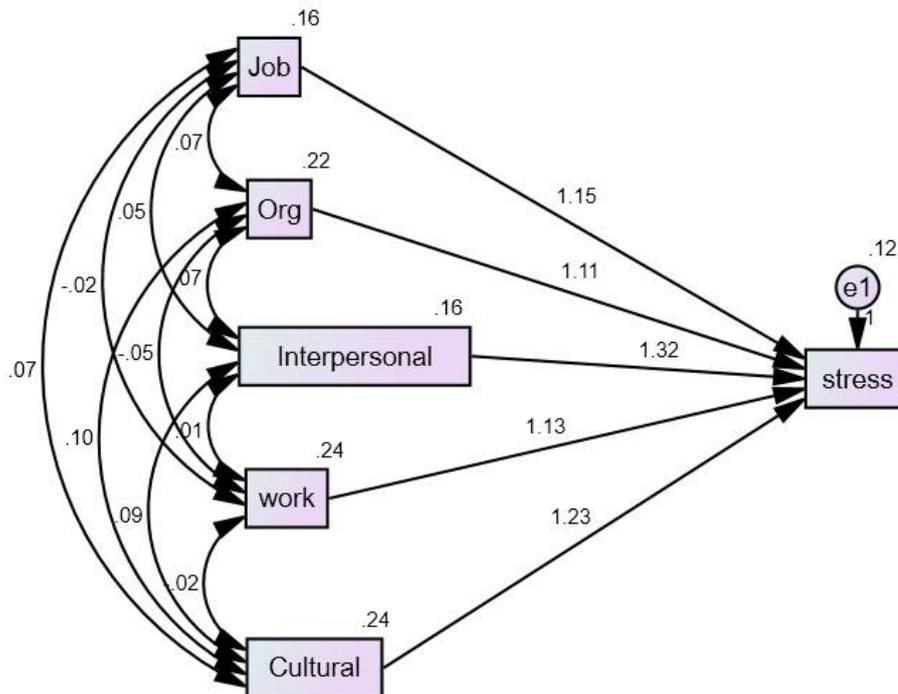


Fig: 2 SEM for stress and Motivation

Table 5: Regression Weights: (Group number 1 - Default model)

Dimension	Direction	Dimensions	Estimate	S.E.	C.R.	P	Label
stress	<---	Job	1.151	.056	20.464	***	Significant
stress	<---	Cultural	1.232	.050	24.618	***	Significant
stress	<---	work	1.133	.042	27.199	***	Significant
stress	<---	Interpersonal	1.319	.058	22.915	***	Significant
stress	<---	Org	1.111	.050	22.109	***	Significant

Source: Primary data

The probability of getting a critical ratio as large as 20.464 in absolute value is less than 0.001. In other words, the regression weight for **Job** in the prediction of **stress** is significantly different from zero at the 0.001 level (two-tailed). These statements are approximately correct for large samples under suitable assumptions. The same results are reflected in all the dimensions. Therefore it can be inferred that all the factors have significantly correlated with each other's.

Conclusion:

The credit industry is experiencing a particularly important moment due to major changes in organizations and the global economic crisis. In Italy, the main cause of reorganization of this sector lies in the large number of internal mergers and acquisitions (M&A), mainly due to strategic reasons rather than to financial failures (Pohl and Tortella, 2017¹⁵). Therefore, these M&A processes not only helped to redraw the landscape of banks but also the scenario of the banking groups themselves. The present study is mainly focussing on the impact of motivational aspects due to stress in the organisation. There are 20 banks selected and 300 sample were collected through quota sampling techniques. The Primary method of data collection were used to collect the data. There results indicates that the responding are in younger age feels that Job is stress creating factors which affects the motivation however the respondents in the age range between 36 years to 40 years and 40years and above are opinion that job constitutes the less amount of stress which influence the motivation some extent. The respondents are in the age range 31 years to 35 years are highly believed that interpersonal factors has contributes for the stress which intern increase or decreases the motivation levels based on the mean score that is $M=1.26$ and ± 0.44 standard deviation. The respondents are in the age range 36 years to 40 years are opinions that cultural factors influence more on stress which represents the motivation of the respondents based on the mean score $1.43, \pm 0.50$ standard deviation. There is a need of strategical attention to be given on job related factors. As SEM indicates that five dimension has evident that stress will influences the motivation level. Of course all the recent changes will create lot of panic across the employees however regular training and development practices will helps the organisation

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