A STUDY ON OCCUPATIONAL STRESS AND ITS IMPACT ON EMPLOYEES' MOTIVATION WITH SPECIAL REFERENCE TO WOMEN EMPLOYEES IN PRIVATE BANKS AT CHENNAI

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Abstract

In this study "Occupational Stress and its impact on employees' motivation with special reference to women employees in private banks at Chennai", the descriptive research method was adopted to measure the occupational stress among the women employees working in private banks at Chennai city. Stress is an essential one for everyone's growth, but how they perceive it either as an excited (Acute) or depressed (Chronic) that is to be noted. It is clearly determined by this study that the women employees working in private banks are mostly facing the stress due to the cognitive, subjective and behavioral dimensions, also such stress can be reduced by the effective communication and training.

Key words: Cognitive, Subjective, Behavioural, Physiological, Ambiguity and Satisfaction.

Introduction

Indian banking system is a very old and a biggest service provider, comprises of public sector banks, cooperative banks and private sector banks. The modern digital era forcing the banks to shift towards online mode, every aspect of banking now available in online that facilitates more customers to avail the banking system. Online service delivery very useful for the people but for achieving the effectiveness there are wide varieties of job need to accomplish.

Stress is the psychological feeling that every human being face in their daily life, even several study proven that stress is essential and inevitable one to achieve the goals. Women need to play multiple roles in their daily life as role of mother, wife, and daughter in law etc. along with their job roles. Hans's selye (1936), first mentioned that stress as a nonspecific response of the body to noxious stimuli. In this study, the occupational stress among the women employees is measured in six dimensions as cognitive, subjectivity, physiological, behavioral, ambiguity andTherefore this study is an attempt to study the Occupational Stress and its impact on employees motivation with special reference to women employees in private banks at Chennai

Review of Literature

Umesh (2018): The findings of the study identified thecauses of heavy stress among women employees'. The various stressors like deadlines, Pregnancy and co-parenting were having noteworthy difference in work life balance of Women employees of select IT companies. Competition and work load were also having significant effect on work life balance. **Dr. Narang(2016)**, research on employees' banking sector of Punjab and Chandigarh and found that there was effect of occupational stress on work life balance. The employees with high levels of occupational stress levels were found to have high levels of work life balance. **Cheung (2016)** Stress is a condition of worry that crops up from a genuine or apparent demand that requires a change in behavior. **Katyal M. Jain and B. Dhanda (2011)**, few symptoms occur due to stress like emotional instability, depressive mood, nervous breakdown, hyper reactivity, over anxiousness, etc. **Bashi.usmanet.al (2010),** the major reason for degrading of employee's job performance is due to only the major reason as the presence of stress in their working place. **Jones et al., (2001)** work-related stress has variety of environmental stimuli, stress responses and other factors that influence the association between the two.

Stress in the banking industry

In today's ever changing and competitive work environment, stress level is increasing both in the employees as well as the managers. As a result of this work stress,more and more managers and employees, especially women, are showing signs of chronic fatigue and burn out. They are required to work overtime even to complete the routine work and so they are experiencing a high level of stress at work place and even at home. So stress management is greatly felt in the industry.

The solution to overcome several challenges in the industry requires careful orchestration to ensure discipline and to enhance motivation. The quality of work life in banks needs to be enhanced so as to attract new talent and vigour to the industry and enhance satisfaction level by controlling the stressfulness of work. The creativities required are orientation of new talent to maintain growth, Induction of sensitive performance management system by credible target setting, group based incentive schemes, appraiser training and HR process discipline. Systematic succession in planning career management. Employees should be moved to career tracks that suit their aptitude and the needs of organization. New HR practices should be introduced to reduce employee share of total Cost and others

Statement of the Problem

In today's scenario banking sector is one of the most lovable job among the younger generation, even engineering graduates and post graduates are competing one another to get a place in banking sector, major reason consider by them as a professional job with lesser tension. Hence, this research is needed to clearly predict the level of stress present in banking job, then identify the various internal and external factors causing the stress and finally to determine the techniques for managing the stress effectively.

Objectives of the study

1. To identify the level of stress among the women employees in private sector banks at Chennai.

2. To determine the various factors causing the stress among the women employees in private sector banks at Chennai.

3. To suggest the best practices for managing the stress effectively

Research Methodology

Research Design: Descriptive Research study used in this research to determine the actual happening (stress) among women employees in banking sector There are 15 Private banks has been selected and 10 sample taken from each bank based on quota sampling techniques, The primary method of data collection has been employed. Questionnaires consists of 2 parts. There are 6 dimensions has been chosen for the purpose of the study. Cognitive, Subjective, Behavioural, Physiological, Ambiguity and Satisfaction. Each dimensions has 5 positive questions in the fivepoints Likert scale starting from strongly agree to strongly disagree. The filled data has been analyzed properly with help of SPSS and the following statistical tools applied to explore the objectives of the study. Statistical measures, Correlation matrix, Regression and Kolmogorov Smirnov Test

Conceptual framework

Fig.1
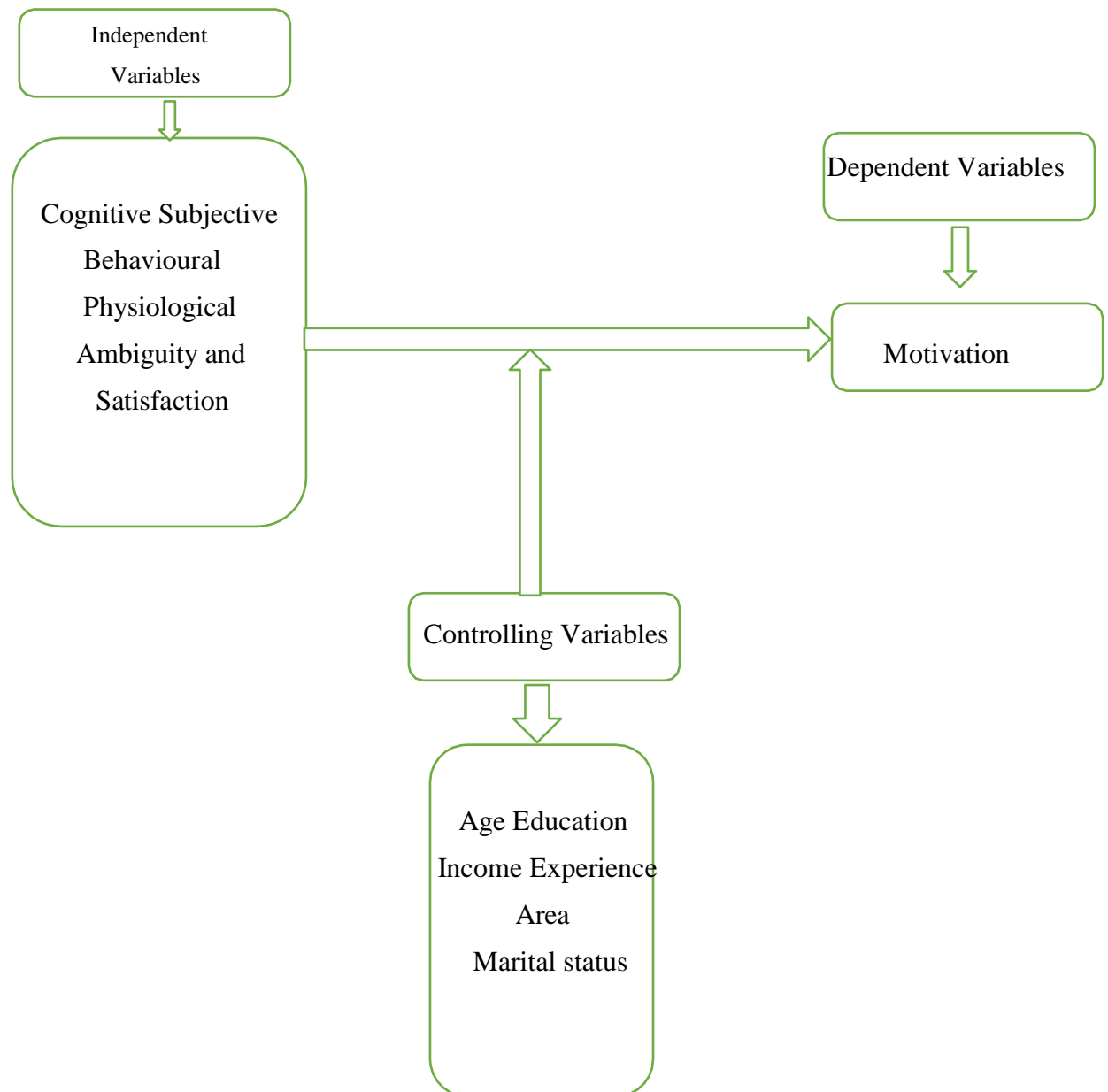
Table 1: **Demographical background of the Respondents**

Demographical	Responses	Frequency	Percent
Age	Up to 30 Years	28	18.7
	31 Years to 35 Years	35	23.3
	36 Years to 40 Years	40	26.7
	40 Years and above	47	31.3
Marital Status	Single	64	42.7
	Married	86	57.3
Experience	Up to 5 Years	24	16
	6 Years to 10 Years	27	18
	11 Years to 15 years	35	23.3
	16 years to 20 years	30	20
	20 Years and Above	34	22.7
Income	UP to Rs.25000	31	20.7
	Rs.25000 to Rs.30000	24	16
	Rs.30001 to 35000	25	16.7
	Rs.35001 to Rs.40000	32	21.3
	Rs.40000 and Above	38	25.3
Area	Urban	83	55.3
	Rural	67	44.7

Source: Secondary Data

The above table represents the demographical background of the respondents it shows that,31.3% of the respondents are in the age range between 40 Years and above.26.7% 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. All the 100% of the respondents are female.There are 57.3% of the respondents are married and 42.7% of the respondents are single and majority of the 57.3% of therespondents are married. 23.3% of the respondents are in the age range between 6 years to 10 years.22.7% of the respondents are in the experience range between 20 years and above experience. 20% of the respondents are in the age range 16 years to 20 years category. 25.3% of the respondents are in the income range Rs.40000 and above category.21.3% of the respondents are in the inoem range between 35001 to Rs.40000

Table 2: **Age wise mean distribution of various dimensions of Stress**

Age	N	Statistic s	Cognitive	Subjective	Behavioural	Physiological	Ambiguity	Satisfaction
Up to 30 Years	28	Mean	1.54	1.82	1.50	1.25	1.46	1.29
		SD	0.51	0.39	0.51	0.44	0.51	0.46
31 Years to 35 Years	35	Mean	1.37	1.71	1.49	1.14	1.40	1.37
		SD	0.49	0.46	0.51	0.36	0.50	0.49
36 Years to 40 Years	40	Mean	1.38	1.73	1.45	1.20	1.38	1.35
		SD	0.49	0.45	0.50	0.41	0.49	0.48
40 Years and above	47	Mean	1.36	1.66	1.51	1.26	1.38	1.30
		SD	0.49	0.48	0.51	0.44	0.49	0.46

Source: Primary data

The above table representing the mean distribution of the respondents on the various dimensions of the stress and it impact on motivation. It shows that the respondents are in the age range up to

30 years has opinion that subjective dimensions constitutes the stress based on mean score 1.82 and it is influences motivation level of the employee and the increases and decrease of the opinion is Standard deviation ±0.39. The respondents are in the age range 31 years to 35 years has least bather about physiological stress than the other dimension based on the mean score 1.14 and its standard deviation ±0.36. The respondents are in the age range between 36 years to 40 Yearssubjectivity and behavioural dimension of the stressor based on the mean score 1.73 and 1.45. Standard deviation ±0.45,±0.50. Based on the above we can infers that subjectivity, cognitive and behavioural dimension are the primary one to influence each other and rest of the 3 dimensions are least influencing factor for stress.

Table 3: **Mean Distribution of female respondents**

Statistics	Cognitive	Subjective	Behavioural	Physiological	Ambiguity	Satisfaction
Mean	1.4	1.7	1.5	1.2	1.4	1.3
Std. Deviation	0.5	0.5	0.5	0.4	0.5	0.5

Source: Primary data

The above table represents that female opinion on various dimension of stress, subjective dimensions shows high level of stress based on the man score that is 1.7 and its standard deviation is ±0.50. Bhavioural aspect shows that 1.5 means score and standard deviation is ±0.5 finally cognitive and ambiguity dimensions shows mean score of 1.4 and ±0.50 respectively. Physiological dimension shows less stress level among the all studied dimensions.

Table 4: **Correlation matrix on various dimension of stress and its impact on motivation**

Dimensions	Statistics	Cognitive	Subjective	Behavioural	Physiological	Ambiguity	Satisfaction
Cognitive	Pearson Correlation	1	.176*	0.158	0.106	0.028	-0.046
	Sig. (2-tailed)		0.031	0.054	0.195	0.736	0.573
Subjective	Pearson Correlation	.176*	1	0.102	0.035	-0.006	0.118
	Sig. (2-tailed)	0.031		0.213	0.673	0.941	0.151
Behavioural	Pearson Correlation	0.158	0.102	1	0.144	0.076	0.033
	Sig. (2-tailed)	0.054	0.213		0.078	0.354	0.69
Physiological	Pearson Correlation	0.106	0.035	0.144	1	0.14	-0.085
	Sig. (2-tailed)	0.195	0.673	0.078		0.089	0.3
Ambiguity	Pearson Correlation	0.028	-0.006	0.076	0.14	1	-0.104
	Sig. (2-tailed)	0.736	0.941	0.354	0.089		0.203
Satisfaction	Pearson Correlation	-0.046	0.118	0.033	-0.085	-0.104	1
	Sig. (2-tailed)	0.573	0.151	0.69	0.3	0.203	
* Correlation is significant at the 0.05 level (2-tailed).							

The above cross correlation matrix shows that there is a significant correlation between the studied variables. It shows that, Cognitive and subjective dimension are internally consistent ea h other. Therefore we can infers that, there will be a significant correlations between cognitive and subjective dimension.

Table 5: **Kolmogorov Smirnov Test across the all dimensions of stress**

One-Sample Kolmogorov-Smirnov Test							
Variables	**Statistics**	**Cognitive**	**Subjective**	**Behavioural**	**Physiological**	**Ambiguity**	**Satisfaction**
Normal Parametersa,b	Mean	1.4	1.7	1.5	1.2	1.4	1.3
	SD	0.5	0.5	0.5	0.4	0.5	0.5
	Absolute	0.4	0.5	0.3	0.5	0.4	0.4
Most Extreme Differences	Positive	0.4	0.3	0.3	0.5	0.4	0.4
	Negative	-0.3	-0.5	-0.3	-0.3	-0.3	-0.3
Kolmogorov-Smirnov Z		4.8	5.5	4.3	5.9	4.8	5.3
Asymp. Sig. (2-tailed)		0	0	0	0	0	0

a Test distribution is Normal.   b Calculated from data.

There's the one sample Kolmogorov-Smirnov test for testing if a variable follows a given distribution in a population. This "given distribution" is usually -not always- the normal distribution, hence "Kolmogorov-Smirnov normality test". It shows that P<0.5. Therefore null hypothesis rejected and research hypothesis is accepted.

Conclusion

The success of any organization depends upon the productivity of the employees; stress is the key factor in blocking the productivity. Especially in banking sector the behavior of employees is the most predominant factor to bring more customers. Hence, to reduce the stress among the women employees the organization need to focus on more interactive training session, and other healthy practices. The results indicates that increase or decreases in the motivation largely depends on increase the decrease level of stress. There are need for strategical attention in the following three dimensions as it has highest mean score. That is subjective has M= 1.82, Cognitive, M=1.54 and behavioural M=1.50. This will increase the stress level of the employees in the banks. Physiological, ambiguity and satisfaction

dimensions has a moderate level of stress. Therefore it shows that banks need to give a strategical attention on the above said dimension.

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