

## **A Study of Work Stress and its Impact on Employee Performance in Banking Sector (A Study with Special Reference to Public and Private Sector Banks in Haryana)**

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### **ABSTRACT**

*Work stress has been shown to have an adverse effect on the health and wellbeing of employees, as well as a negative impact on organisation's productivity and profits. A number of reasons of job stress could be the lack of ability to meet the demands of the job, job insecurity, mismatch with job profile, relationships with colleagues and other organizational factors. In today's fast changing situation employees go through high level of work stress, grater frustration, and keep higher job expectations. There are measures that individuals and organisations can take to relieve the bad impact of work stress. However, employees need to recognise ways to apprehend the signs that shows they're feeling stressed out, and employers need to be aware of the outcomes that stress has on their employee's health as well as on organisation profits. This paper evaluates empirically the impact of work stress on employee's performance in banking industry. For current study, the sample was collected from public and private banks of main cities of Haryana. Relevant primary data was collected through structured questionnaire. To analyse the hypothesis, Z-test has been used. The end result showed that work stress brings about subjective results such as fear, anger and anxiety among employees resulting in poor mental health. Based on these findings, it was suggested that Banks need to reduce mental stress, clear role ambiguity, and job insecurity through job redesign and also the counselling sessions and workshop on stress management can be organized to reduce work stress among employees.*

**Keywords:** Occupational/Work Stress, Employee Performance, Stress Management, Job Satisfaction.

### **INTRODUCTION:**

The Indian banking industry is going through more recent demanding situations in terms of narrowing spreads, new banking products and services, mergers and acquisitions. New information technology and adoption of risk management tools have become a business compulsion more than a choice. In the present environment where change is invisible and only constant factor in this dynamic world, banking is not an exception. They need to understand what the consumer wants and for that reason structure their products and services to match the consumer needs.

Now days, work stress is much in news but it is not a new problem. Work pressure is part of all job and helps to keep us motivated. But excessive work pressure leads to stress, which undermines overall performance, which can be costly to employers and can make people unwell. Now-a-days strain has become an important part of jobs in every sector. Competition is increasing day by day as a result increasing the level of stress amongst employees. An employee spend nearly one third of his life on work, and on occasion he has to face a lot of stress during his/her job. The nature of the job has gone thru extreme changes over the last decade and it is still changing unexpectedly.

Stress in a work place has touched nearly all professions, starting from executive levels to co-workers who're directly engaged in the production. The result of the job stress in the end affects the physical as well as mental health of employees. Stress has been defined in different ways through the years. There are number of surveys and studies have been conducted by the researchers for suggesting new strategies and techniques to manage stress at work place. Some of the reasons of work stress may be: Interpersonal causes, structure of the organisation, role demand, job demands, style of leadership, organizational work culture etc. Interpersonal causes are because of interpersonal relationship at work place. Organizational structure represented the hierarchical relationship of various levels, lack of cooperation among different levels leads to work stress. Role demand includes role conflict, role ambiguity, role erosion and over expectation from role. Job demand include factors related to employees' job/work i.e. job design, dependence of different tasks, lay out and working conditions. Leadership style is the style managers using to direct their subordinates at work. If autocratic or strict managerial style used to get the work done from employees, leads to work stress Organizational culture is the shared values and perception which governs employees of organisation to make contributions for organizational overall performance, unhealthy/poor work culture and climate reasons for work stress. There can be other reasons which leads to work stress such as to achieve targets with deadlines, change of job, to be creative, working for more hours and on holidays, not being promoted, work against will, harassment at work place, and many others.

**Work stress and Employee Performance:**

The most important apprehensions in this study of work stress are the adverse impact on employees' overall performance. More stress among employees at work place leads to excessive turnover and absenteeism from work. Sometimes, employees struggling with stress can't leave their job because of many reasons, so they may start creating problems for the management i.e. inefficient work, creating problems for subordinates, wastage of operational resources and so on. This can result in worst situation for the organisation. Enduring stressful situation at work create a negative impact not only on employee's performance however additionally hinders the overall performance at organizational level. Work stress and employee's performance having a very complex relationship and for that organization need to take strategic decisions. According to few researches the productivity is considered to be at the height with mild stage of work stress, but as it goes beyond that certain level, the productivity starts decreasing with increasing rate. In addition, it has also been found that the performance of employees stay poor at very low level of stress as well as at very high level of stress, because at low level of stress employees may not be sufficiently energized and won't be entire-heartedly dedicated to their job, resulting in low productivity. And at the peak of stress, employees want to get out of that stressful situation, result in no concentration on work. Work stress positively affects up to tolerable level and when it exceeds this level, it creates a negative impact on employee overall performance.

**REVIEW OF LITERATURE:**

According to Kerry Fairbrother, James Warn, (2003), occupational stress can be negatively related to job satisfaction among navy trainees onboard ship. They also revealed that the most important features of stress onboard ship are uncertainty and loss of control.

Work stress also known as work stress or Occupational stress has been defined as the experience of negative emotional states such as frustration, worry, anxiety and depression attributed to work related factors (Kyriacou, C. (2001). Occupational stress can result in psychological, physical and behavioral consequences for individuals. These outcomes, in their various forms, can prove quite costly to individuals and organizations to which they belong.

Job satisfaction is employee reactions towards their work experiences (Berry, 1997), emotional state or reactions toward the job (Gruneberg, 1979, Landy & Conte, 2004), how positive people feel about their jobs, aspects of their jobs (Spector, 1997) and work situations (Wood, Wood & Boyd, 2007). Satisfaction on the job reflects important employee attitude towards their job (Spector, 1997), indicating what makes a job enjoyable and a satisfying working environment (Smither, 1997). Thus, job satisfaction is often considered to be an indicator of employee emotional wellbeing or psychological health leading to indicate behavior that could effect organizational functioning. Job satisfaction is often considered to be the most interesting variable in industrial and organizational psychology research (Smither, 1997). Srivastava and Sinha (1983) stated that employees highly involved in their jobs are less stressed by overload and ambiguities in their job roles as compared with those moderately or low involved in their jobs. Another study by them reports non managerial staff of the major nationalized banks of 1980 and 1969 to have greater power over the managerial staff although the contrary was believed to be ideal.

Occupational stress is defined as the perception of a discrepancy between environmental demands (stressors) and individual capacities to fill these demands (Topper, 2007). Christo and Pienaar (2006) for example, argued that the causes of occupational stress include perceived loss of job, and security, sitting for long periods of time or heavy lifting, lack of safety, complexity of repetitiveness and lack of autonomy in the job. Ivancevich et al. (2008) defined job stress as the programmed response of the individual towards a group of threats called stressors; according to Brown and Harvey (2006) it is the interaction between the individual and the environment, which as a result may affect his mental and physical conditions. It can be defined as the physical and mental deficit, which was caused by a perceived danger (Rue and Byars, 2007). Bashir and Ramay (2010) added that it is the situation caused as a result of several factors like lack of work information and feedback, continuous technological change, or when the individual is unable to cope with his job requirements, or to satisfy his needs.

Jamshed et al., (2011) suggested "The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks." And that stress often decreases their performance. "Therefore occupation of human could be a major source of stress. When employees face stress due to various conditions of their occupation and fail to cope with stress, it results into burnout." Work stress is defined as the harmful physical and emotional responses that occur when job requirements do not match the worker's capabilities, resources, and needs (National Institute of Occupational Safety and Health 1999). It is recognized worldwide as a major challenge to individual mental and physical health, and organizational health (ILO 1986). Stressed workers are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. And their organizations are less likely to succeed in a competitive market. By some estimates work-related stress costs the national economy a staggering amount in sick pay, lost productivity, health care and litigation costs (Palmer et al. 2004). Work-place stress has received a great deal of attention in social psychological research (Cooper, Dewe, and O'Driscoll, 2001). Significant research findings have documented that prolonged stress has negative effects on individual health (Mohren et al., 2003; Ursin and Eriksen, 2004) as well as on employees' attitudes towards the organization (Cropanzano, Rupp, and Byrne, 2003). Gershon (2000) concur that working under continuously stressful conditions leads to the dissatisfaction and exhaustion of police officers. The stressful conditions that law enforcement officers are exposed can affect both their work-related and their physiological wellbeing. Martinussen et al. (2007) found burnout to be one of the most important outcomes of work-related stress because of its exponential impact on professional relationships. There is considerable evidence in the literature on police stress that burnout influences police officers' interactions with the public, and especially their violence towards citizens (Kop et al., 1999); and that burnout also influences work-family conflicts (Mikkelsen and Burke, 2004). Recognizing the factors contributing to stress is highly relevant. The outcomes of job stress exceeds productivity and quality of employees performance, its' psychological influence inverts into a bad lifestyle habits like smoking, over eating, drinking alcohol and lead to serious chronic diseases like hypertension and heart diseases (Owolabi et al., 2012). Employees' constant exposure to stress, if not handled effectively, can be destructive both for them in terms of the quality of their work and their physical and mental state and for the organization where they work (Maslach, 2003). Role conflict according to Mansoor (2011) that is caused by multiplicity of roles and the contradictory requirements and duties between these roles, Rao and Borkar (2012) believed that employees uncertainty of their abilities; if they had sufficient qualifications to fulfill job requirements, lack of knowledge and skills opposite to task demands will end in internal conflict and job stress. Physical environment and how much it is convenience and fit employees' expectations. 5TBuchanan and Huczynski (2004) and Jaramillo et al. (2011) provide insights on the interpersonal relations inside the organization, co-workers and conflict inside work groups that can range from hidden behaviours and disagreement up to the physical harm. According to Wilton (2011) the job stress is synchronized with bad quality of life at work low degree of autonomy and control over individual jobs, their decisions and the work processes.

## **NEED FOR THE STUDY:**

Even though numerous studies have been conducted on work stress and job satisfaction in different sectors, but hardly ever any study is conducted in the banks. Banking is a service industry and subsequently the employee's morale is very much important to deal with the customers positively and effectively. There was a time when the banks worked like kings ruling the kingdoms however the scenario has absolutely changed. These days the consumer is the king and the banks need to go a step ahead to deal with the customers with respect and render all the services to keep them satisfied and happy. Banks are doing what they could to differentiate themselves from other banks and one of the only ways of achieving distinction could be to serve customers with friendly, dedicated and self-motivated employees. Hence it is very much essential that the employees in the banking

sector to have high level of job satisfaction. In this juncture, the present study is undertaken to address specific problems of bank employees related to work stress and its impact on employee's performance.

## **RESEARCH METHODOLOGY:**

### **Problem Statement:**

Employees are the most important resources for any organisation now days. The success or failure of the organization largely depends on its employees' performance, satisfaction and dissatisfaction. One of the reasons for deteriorating conditions in an organization is generally high level of work stress which leads to poor performance and low job satisfaction due to which work slows down, employees remain absent and sometimes employees may leave the organization also. The management on the other hand, desires the moderate level of work stress, efficient performance and high job satisfaction because it tends to be connected with the positive outcomes that managers want. Therefore, the present study is undertaken to analyze the work stress and its impact on employee's performance among the employees of banking sector in Haryana (India).

### **Research Objective:**

1. To analyse the impact of work stress on employees' performance at work place
2. To determine the stress factors at work and its impact on employees

### **Hypothesis of the Research Study:**

**H<sub>1</sub> :** Work stress does not affect the performance of employees in terms of efficiency and productivity

### **Research Design:**

A research design is the set of procedures & methods used in collecting and analyzing measures of the variables specified in the research problem research. A research design is a framework that has been created to find answers to research problem. There are many ways to classify research designs such as Descriptive, Correlational, Semi-experimental, Experimental, Review, Meta-analytic. Descriptive research design was applied in this study. Descriptive research can be defined as describing something, a few phenomenon or any particular situation. This kind of research provides information about the current situation and focus on past or present for example stress, job satisfaction and workplace dimensions (Fairbrother and Warn, 2001).

**Data Collection:** Data collection is the process of gathering and measuring information on targeted variables in an established system, which then enables one to answer relevant questions and evaluate outcomes.

- **Primary Data:** A structured questionnaire was designed and employees of SBI, PNB, HDFC and ICICI bank from Haryana were surveyed to collect primary data. The questionnaire included two main sections. Section (A) related to demographic variables and section (B) was related to the attitude of respondents towards stressors and impact of work stress on their performance. Five point Likert scale was used for rating the responses of section B. i.e. Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D), and strongly Dis Agree (SD).
- **Secondary data:** Secondary data was collected from available books, publications, research studies, articles and websites

**Sample Design:** A sample design is the framework that serves as the basis for the selection of a survey sample and affects many other important aspects of a survey as well.

**Selection of Banks:** Two public sector banks i.e. State Bank of India and Punjab National Bank and two private sector banks i.e. HDFC Ltd. And ICICI Bank has been selected for the study on the basis of maximum number of employees.

**Selection of Branches:** Total 20 Branches have been covered to collect the primary data for the research from both public and private sector banks.

**Table 1: Selection of branches**

<b>Banks</b>	<b>Number of branches</b>
SBI	5
PNB	5
HDFC	5
ICICI	5
<b>Total branches</b>	<b>20</b>

**Sampling Area:** A method of sampling when no complete frame of reference is available. The total area under investigation is divided into small sub-areas, which are sampled at random or by some restricted random process. In this study major cities of Haryana i.e. Gurgaon, Panipat, Sonapat, Karnal, Kurukshetra and Ambala is the sampling area.

**Sample Population:** Population sampling is the process of taking a subset of subjects that is representative of the entire population. In this study, employees working with ICICI bank, HDFC bank, SBI and PNB in Haryana to obtain reliable, valid and accurate results.

**Sample Size:** Sample size determination is the act of choosing the number of observations to include in a statistical sample. The sample size is an important feature of any empirical study in which the goal is to make inferences about a population from a sample. In this study, the number of respondents was 100 from all banks included 50 employees from private sector banks and 50 employees from public sector banks.

**Sampling Technique:** Sampling techniques help us to gather sample depending upon the need and situation. There are lots of sampling techniques, which are grouped into two categories as

- **Probability Sampling:** This Sampling technique uses randomization to make sure that every element of the population gets an equal chance to be part of the selected sample. It's alternatively known as random sampling
- **Non- Probability Sampling:** It does not rely on randomization. This technique is more reliant on the researcher's ability to select elements for a sample. Outcome of sampling might be biased and makes difficult for all the elements of population to be part of the sample equally. This type of sampling is also known as non-random sampling. Random Sampling technique was used to select the sample in this study.

**Sample selection plan:** 25 employees will be considered from each bank from 5 branches covering 5 employees from each branch.

Total No. of employees from each Bank, Haryana

**Table 2: Selection plan of sample size**

Sample Area (Major cities of Haryana)	SBI	PNB	HDFC	ICICI
	Number of employees from each branch for data collection			
Branch 1	5	5	5	5
Branch 2	5	5	5	5
Branch 3	5	5	5	5
Branch 4	5	5	5	5
Branch 5	5	5	5	5
Employees (each bank)	25	25	25	25
<b>Total Employees</b>	<b>100 employees</b>			

Five branches have been selected from each selected bank and each branch has been visited to collect data regarding work stress.

#### **Statistical Analysis:**

Out of 100 questionnaires only 80 were used for research analysis because few questionnaires were incomplete and delayed in response. Various descriptive statistics tools for analysis the results of research were used like frequency count, and simple percentage used for the attitude towards stress. To build the interference Z- test was used.

#### **Demographic information of the Respondents:**

Personal and demographic information such as gender, marital status, age, education level, work experience, designation, income, and status and their frequencies and averages are presented in Table-3.

**Table 3: Demographic information of the Respondents**

Particulars	Frequency	Percentage
<b>Gender</b>		
Male	54	67.50
Female	26	32.50

Particulars	Frequency	Percentage
<b>Marital Status</b>		
Unmarried	35	43.75
Married	45	56.25
<b>Age group</b>		
Below 30 Years	23	28.75
30 Years- 40 Years	46	57.50
40 Years- above	11	13.75
<b>Educational Qualification</b>		
10+2	0	0
Graduate	42	52.50
Post Graduate	29	36.25
Diploma/Others	9	11.25
<b>Work Experience</b>		
Upto 2 Years	12	15.00
2 yrs-5 years	38	47.50
5 years to 10 years	23	28.75
10 years and above	7	8.25
<b>Designation</b>		
Manager	18	22.50
Operation	35	43.75
Clearing	27	33.75
<b>Monthly Income</b>		
Rs.5,000-Rs. 20,000	18	22.50
Rs. 20,000-Rs.35,000	35	43.75
Rs. 35,000-Rs.50,000	15	18.75
<Rs.50,000	12	15.00

The demographic information of the respondents was as shown in table-3, 67.50% of the respondents were male and only 32.50% were female respondents. 43.75% respondents were unmarried while majority of the respondents were married. Executives falling between the age group of up to 30 years were 28.75%, majority of the respondents i.e.57.50% were between the age group of 30-40 years and remaining 13.75% of the respondents were above 40 years. 52.50% respondents were graduate and 36.25% respondents did post-graduation and only 11.25% respondents were passed diploma or some other courses. . 15% of bank employees were having experience only up to 2 years, 47.50% of bank employees were having experience between 2-5 years while 28.75% were having experience of between 5-10 years and only 8.25% bank employees were having of experience of more than 10 years. On the basis of designation 22.50% of the respondents were Managers, 43.75% were in operation department and remaining 33.75% were into clearance department. Table-1 also shows that monthly income of 22.50% respondents were between Rs.5,000-Rs.20,000 while 43.75% of respondents earn between Rs. 20,000-Rs.35,000 and 18.75% of respondents earn between Rs. 35,000-Rs.50,000 and only 15% of respondents monthly income is more than Rs. 50,000.

**Table 4: Stress factors at work place**

Work related factors	SA	%	A	%	N	%	D	%	SD	%
Nature of work (Repetitive and boring work, unplanned work)	33	41.25	23	28.75	7	8.75	12	15	5	6.25
Poor working conditions (Overcrowding, unclean working areas, Poor facilities, Badly designed equipment etc.)	36	45	32	40	2	2.5	10	12.5	00	00
Lack of career prospects	23	28.75	38	47.50	6	7.50	9	11.25	4	5
Demands of the job (Long working hours, Insufficient time to do your job, Not enough rest breaks etc.)	28	35	37	46.25	6	7.5	7	8.75	2	2.5

Work related factors	SA	%	A	%	N	%	D	%	SD	%
Workplace politics	22	27.5	26	32.50	8	10	18	22.50	6	7.5
No work-life balance	30	37.5	33	41.25	5	6.25	7	8.75	5	6.25
Inadequate resources	25	31.25	28	35	4	5	17	21.25	6	7.5
Lack of control on work (Unrealistic targets, Deadline to complete the targets, Too much supervision, No training etc.)	32	40	33	41.25	7	8.75	6	7.5	2	2.5
Insufficient information	28	35	30	37.5	5	6.25	10	12.5	7	8.75
Lack of career development	20	25	31	38.75	9	11.25	12	15	8	10
Poor salary	27	33.75	36	45	4	5	9	11.25	4	5
Change (Introduction of new management policies, Restructuring, Lack of job security, Lack of consultation over changes etc.)	26	32.5	29	36.25	12	15	7	8.75	6	7.5
Lack of stress management facilities	28	35	28	35	16	20	4	5	4	5
Role related Factors										
Work overload	34	42.5	26	32.5	6	7.5	8	10	6	7.5
Role ambiguity	26	32.5	23	28.75	5	6.25	18	22.5	8	10
Role expectations	28	35	27	33.75	4	5	16	20	5	6.25
Personal factors										
Interpersonal and Intrapersonal conflicts	40	50	34	42.5	2	2.5	3	3.75	1	1.25
Unable to satisfy all stakeholders	42	52.5	32	40	3	3.75	3	3.75	00	00
Ineffective communication	46	57.5	30	37.5	1	1.25	3	3.75	00	00
Cooperation from colleagues	28	35	35	43.75	14	17.5	2	2.5	1	1.25
Relationships at work (Bullying, Discrimination, harassment, unprofessional behavior at work, Working alone etc.)	25	31.25	32	40	14	17.5	5	6.25	4	5

The above table-4 shows the response towards different stress related factors like work related factor, role related factors and personal factors at work place. Frequency and simple average of respondents towards work related factors shows that poor working conditions leads work stress among bank employees followed by inadequate resources, nature of work itself, insufficient information and lack of career prospects at work place. There are some other work related factors like demand of the job, poor salary, frequent changes in the policies, lack of control on the work, no work life balance, workplace politics leads to stress among employees that affects their job performance, It has been found that if employees are not happy at work place causing such factors, they can never get satisfied and motivated. Low satisfaction and motivation at work leads to poor performance and productivity.

While analyzing role related factors, it has been found that work overloaded leads to stress among employees followed by over expectations and role conflicts and role ambiguity. In personal factors it has been found that interpersonal and intrapersonal conflicts and ineffective communication are the major reason of stress amongst employees. Expectations of stakeholders, cooperation from colleagues and their relationships at work also leads to stress among employees. It can be stated that if employees are overloaded and facing over expectations, it becomes difficult for them to maintain healthy relationship with colleagues and that leads conflicts and stress at work place.

**Table 5: Impact of work stress factors**

Impact of stress on respondents	SA	%	A	%	N	%	D	%	SD	%
Low level of job satisfaction, low confidence	53	66.25	26	32.5	1	1.25	00	00	00	00
Cognitive effect (poor concentration, poor decision making, Waste of potentials and skills, Loss of goodwill, Low morale, Reduced job satisfaction)	50	62.5	26	32.5	2	2.5	1	1.25	1	1.25
Subjective effect (Tired, Frustrated, moody, fear, Short-temper, Confused, anxiety, nervousness)	60	75	17	21.25	2	2.5	1	1.25	0	0
Behavioural effect (depression, hopelessness, low productivity, absenteeism, turnover, Increased smoking, Excessive alcohol, Shouting at family members,	46	57.5	27	33.75	3	3.75	3	3.75	1	1.25

Impact of stress on respondents	SA	%	A	%	N	%	D	%	SD	%
Withdrawal from relationships, Under eating /Over eating)										
Physiological effect (poor health, headache, high blood pressure, heart disease, Gain/Loss of weight)	43	53.75	32	40	2	2.5	2	2.5	1	1.25

The above table-5 shows and analyses the impact of stress factors on the performance of bank employees. It has been found that stress largely increases the level of fear, anxiety, anger, and nervousness. And simultaneously reduces the level of satisfaction and confidence among employees which causes cognitive, behavioural and physiological consequences.

### Hypothesis testing:

**Table 6: Hypothesis testing**

Response	Code (x)	Frequency (f)	Fx	$x - \bar{x}$	$(x - \bar{x})^2$	$f(x - \bar{x})^2$
Strongly Agree	5	50.4	252	.46	.211	10.63
Agree	4	25.6	102.4	-.54	.291	7.44
Undecided	3	2	6	-1.54	2.37	4.74
Disagree	2	1.4	2.8	-2.54	6.45	9.03
Strongly Disagree	1	.6	.6	-3.54	12.53	7.51
		$\sum f=80$	$\sum fx=363.8$			39.35

$$\sum fx / \sum f = 363.8 / 80 = 4.54, \bar{x} = 4.54$$

$$\text{Standard deviation } s = \sqrt{\sum fx(x - \bar{x})^2 / \sum f} = \sqrt{39.35 / 80} = 0.491$$

$$\text{Standard error of } S = s / \sqrt{n} = 0.491 / 8.94 = 0.054$$

$$\mu = \bar{x} \pm 1.96 s / \sqrt{n}$$

$$4.54 + 1.96 (0.054) = 4.54 + .10 = 4.64$$

$$4.54 - 1.96 (0.054) = 4.54 - .10 = 4.44$$

At 95% confidence level, the population means fall between the first range 4.64 and another range 4.44. The first boundary 4.64 is chosen as population means.

$$Z = \bar{x} - \mu / S = 4.54 - 4.64 / .054 = 1.85$$

The calculated Z score of 1.85 falls outside range of  $\pm 1.96$  the first null hypothesis of the present research study is rejected which proves that work stress negatively affects the performance of employees in terms of efficiency and productivity.

### FINDINGS & RECOMMENDATIONS:

This section will highlight the findings based on the analysis done on the data collected from respondents. It has been found that all three factors i.e. work related factors, role related factors and personal factors are the major reasons of work stress among employees and it largely increases the level of fear, anger, anxiety and nervousness and simultaneously reduces the level of confidence and satisfaction among employees which causes cognitive, behavioural and physiological consequences.

It has been proved at 95% level of confidence on the basis of Z-test ( $Z=1.85$ ) that work stress affects the performance of employees in terms of efficiency and productivity. Also the data collection of this research is made only from those respondents that are related to the same geographical area. If data may collect from diverse areas then the results can be more significant. If more other causes of job stress are considered by identifying the best ones, then more beneficial outcomes can be obtained. So limitations of the research are consideration of confined stress causes and selection of specific area for data collection. This research suggests the direction for future recommendation on the relationship between job stress and organizational performance more concisely and briefly. Organizations can use few interventions for stress management like regular counseling sessions, time management and behavioural training, employee wellness program and sessions like art of living etc. Furthermore it should be beneficial to reduce employee's stress at work.

### CONCLUSION:

The commercial banking business has changed dramatically over the past 25 years, due in large part to technological change. Advances in telecommunications, information technology, the various innovations in banking and financial sector are ECS, RTGS, EFT, NEFT, ATM, Retail Banking, Debit & Credit cards, free



advisory services, implementation of standing instructions of customers, payments of utility bills, fund transfers, internet banking, telephone banking, mobile banking, selling insurance products, issue of free cheque books, travel cheques and many more value added services. This has targeted the bank employees to be effective and efficient at work place. There is job stress because of which, the performance of employees are affected. From the above study conducted we conclude that personal factors and psychological strain due to job stress has a major impact on job satisfaction of the employees and Job insecurity and work environment had a low effect on stress and its impact on job satisfaction of bank employees.

#### **ACKNOWLEDGEMENTS:**

First of all, I am extremely thankful to the management and employees of selected banks who filled my questionnaire and helped me to collect the primary data for my research. I expressed my sincere thanks to Dr. Parul Khanna, Associate Professor, Rayat Bahra Institute of Management, Hoshiarpur, Punjab, for her expert guidance and valuable suggestions. She is very kind in extending all possible help for successful completion of my research. Last but not the least; I place my thanks to all those people who guided and helped directly or indirectly which led me through the stair of success during the during the course of my research.

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