Journal of Advances and Scholarly Researches in Allied Education
Vol. 18, Issue No. 7, December-2021, ISSN 2230-7540

A Study on Occupational Stress Among Bank Employees During the Covid 19

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Abstract - Throughout the last several years, banks have undergone a major overhaul in their structure and architecture. The working circumstances and regular routines of representatives have been modified as a result of new innovation and improved methods to structuring the operation. By constantly changing business and working circumstances, the deregulation of markets, the rise of new technology, and the development of new types of employment have dramatically reshaped working life. Organizational affiliation and the well-being of the working population are directly impacted by this kind of circumstance. In light of the recent rise in psychosocial concerns among workers, the financial sector is particularly deserving of a thorough analysis.It relies on primary data taken from a sample of 182 residents of Muvattupuzha and Thodupuzha municipalities. A pre-drafted and pre-tested Questionnaire is used to gather the data. The findings of this research shed light on the main sources of occupational stress and the variables that influence it among bank personnel. Overwork, technology, a lack of training, job autonomy, customer relationships, grievance redress, and the work-home interface are the most immediate sources of stress. Individuals are affected by these elements to varied degrees and in different ways.

Keywords - Stress in the Workplace, Banking, Workload Burden, and Covid 19.

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INTRODUCTION

A brief history of stress

Many investigations have been prompted to be concerned about the last century. One or two of the suppositions underlying it have been resolved and recognised, while others are still being examined and debated. Sees have been fiercely kept and aggressively protected throughout this period of seeming open conflict between opposing guesses and definitions. This is complicated by the fact that we all immediately sense that stress is something we have all experienced. Certain professionals had to be called upon when the overwhelming majority of people were digging in their houses to get rid of Corona infectious ailments. Experts in banking were part of the foundational administrations. Many of the Government's assistance measures are obtained over the counter, which leaves them vulnerable to disease transmission. Previously, an investigation found that Indian customers prefer to use branches over online banking. As a whole, stress isn't tied to any one individual, movement, or sector. No sector is free from this, and the banking business is no exception. An important portion of a country's operations is carried out by banks and their network of branches and other affiliates. The advancements in the financial strategy include not just the country's economy, but also its customers and employees. A functional level of workers is required to transmit, convince, and entertain customers. Workers will be under a lot of stress throughout this period.

As a result of this stress, families are disintegrating and people are suffering from more and more injuries. Stress may cause anxiety, panic attacks, phobias, and even depression. When you're stressed, your body reacts by going into overdrive. When the alarm goes out, we immediately stop what we're doing and our attention is drawn to the alarm bell that the body is sounding because to accidental strain. Strain no longer just alerts us to the possibility; it also shuts down a variety of basic processes in our body. Our thoughts will halt any speculation in favour of a more heightened sense of attentiveness to the possibility.

Definition

According to Richard S. Lazarus, "Stress is a state or sensation experienced when a person feels that demands exceed the personal and social resources that an individual is able to mobilise," the most frequently recognised definition of stress. We experience it when we believe we have no control over what is going on around us. Most of us in this sector of mind tools use this term to refer to an automatic stress reaction when faced with a

surprise. The stress reaction in us is consequently a combination of our instincts and our thoughts.

Workplace Stress Factors

The interaction between employees and their working environment is a major contributor to workplace stress. There are two schools of thought when it comes to work stress. Personality and copying style, according to one theory, are the biggest indicators of what would stress one person and not another. The focus then changes to devising preventative measures to make it easier for employees to cope with the challenges of their jobs. According to a different perspective, a variety of workplace problems, such as job loss worries, severe task demands, a lack of clear direction and inadequate or dangerous physical working conditions, inflexible work hours, and contradictory job expectations are inherently stressful.

When it comes to minimising workplace stress, the emphasis shifts to removing or reducing problematic elements. Stressors that contribute to work-related stress often come from four sources. In fact,

A. Increased pressures within the organisation

B. The pressures of the workplace

C. Personal stresses.

D. Stressors inside a group

A. Stressors in the workplace

An employee's mental health might be impacted by external factors such as current political, economic, and technical conditions. Political instability or insurgency may induce fear and terror among the workers since it impacts their job stability and work environment harmony. There was also a mention of economic changes as a cause of stress at work. Uncertainty in the economic cycle might lead workers to worry about their jobs and pay. Lack of familiarity with new technology and its deployment in the workplace is a significant source of occupational stress.It is a combination of political, economic, and technical factors.

1. Factors in the economy

Changes in the business cycle lead to economic uncertainty and apprehension. People become concerned about their personal safety as the economy declines.

2. Technological Factors

In today's world of rapid technology advancement, a worker's abilities and expertise become outdated in a matter of months or years. Other technical developments, such as computers and automation, pose a danger to many individuals and induce stress.

B. Organizational Stressors

Conditions in the workplace that put workers under stress are known as organisational stressors. Work-life balance issues like lack of control over work, excessive time pressure, rigid work schedules, ambiguity about responsibilities and duties, a lack of enthusiasm for one's job, and a lack of support and consistency from coworkers are all too common. Other issues include organisational confusion, job changes, and a lack of certainty about one's future employment prospects, to name a few.

C. Individual Stressors

Employees' personal issues might conflict with their workplace duties, resulting in stress. Personal stresses include, but are not limited to:

1. Feeling of inadequacy.

A significant cause of anxiety is the fear of losing one's employment.

Changes in the causes

Employees' lives are thrown off kilter when they are often relocated as a consequence of promotions and transfers.

2. Problems with money

.Stress is caused by a lack of money and resources to live a normal life.

3. Changes in Life

Individual stresses include major life events including marriage, childbirth, illness, divorce, the loss of a spouse or other close family member, a move, and so on.

4. The Tempo of Existence

The more duties a person has, the more capable he should be of carrying them out. When a person is continually working or doing something else, a frenetic pace of life might cause more stress than a more calm pace of living.

D. Stressors for the group

Another cause of stress in the workplace is a lack of trust or dispute amongst coworkers. Conflicts might arise among the group's members or between the group's managers and its employees. Employee behaviour, performance, and work happiness are all

influenced significantly by groups. The group, on the other hand, might be a source of tension. There are a number of elements that contribute to the stress felt by a group.

1] Cohesiveness in the Group

When it comes to lower-level workers, the Hawthorne experiments have shown that group cohesion is critical. Those who are unable to flourish in solitude might suffer greatly from a lack of togetherness.

2] Lack of support from other people

When it comes to happiness, on the other hand, external cues have an important role. There are a number of things that contribute to a positive work environment, such as the ability to get along with others, the respect of the group, and the ability to feel safe and secure in one's work. If a person does not have this kind of social support, it may be quite stressful for them.

3] Disputes

In the workplace, there is a lot of interpersonal and intergroup conflict. Stress is felt by everyone concerned when a dispute culminates in an unsatisfactory outcome.

4] Environment of the Workplace

A lot of group or individual relationships are affected by the organisational environment. It's possible to have a calming or tense environment in the workplace.

E. Stress-Inducing Factors Within

One's own actions might also be a source of stress. Internal causes of stress include uncertainty or anxiety, a gloomy mood, self-criticism, unrealistic goals or beliefs, perfectionism, poor self-esteem, and aggression.

Burnout and Exhaustion

An extreme case of stress is known as burnout. Stress may lead to a condition of exhaustion on both a mental and physical level. Only work-related exhaustion and pessimism qualify as burnout. For a long time, one feels drained and bored, especially in one's work. Overwhelmed and unable to keep up with ever-increasing expectations might lead to this. This diminishes a person's motivation or drive to carry out a certain role in official life. Burnout has a negative impact on productivity and energy levels. It depresses and corrodes one's spirit. In the workplace, relationships, and health, burnout may have a detrimental influence. The signs and symptoms of burnout are more mental than physical.

A description of the issue

Bankers' worry is growing as the financial landscape changes and becomes more competitive. An ever-increasing number of representatives are showing signs of weariness and burnout as a result of this job stress. Stress may lead to a loss in one's ability to perform at a high level, which in turn reduces one's usefulness. The financial sector, more than any other, is plagued by high levels of anxiety. The analyst was forced to do an experimental evaluation of the topic "A Study on Occupational Stress among Bank Employees" because of this. Scientists are conducting an assessment of stress in the banking industry, focusing on the causes and consequences of stress among bank personnel.

IMPORTANCE OF THE RESEARCH

Societal pressures are making the banking industry more competitive than ever before. Stress at work is one of the most damaging causes and dangers to your ability to perform well in the workplace, and it has a bad impact on your loyalty to your employer. Modern society, which is rife with man-made hazards, is complicating human existence. Stress, anxiety, conflict, tension, and dissatisfaction are common in our day. At work and at home, there is a lot of pressure. These situations have a detrimental impact on people's behaviour, which eventually leads to both individual and organisational inefficiency and illness.. The negative effects of stress on productivity, job quality, absenteeism, and self-control are well-documented in the scientific community study by Dr Naveen Prasadula on a PHD Thesis of “IMPACT OF RESPONSIVE PROJECT MANAGEMENT OF INDIAN ELECTRICITY UTILITIES” from JIWAJI State University GWALIOR.

People who work in stressful environments are less likely to be loyal to their employers. As a result, the researcher has attempted to study the purpose and expression of strain by determining the relevance of strain control among bank personnel. This investigates the purpose of establishing awareness among bank personnel, which creates a frightening scenario and incites a constant desire among them to persevere in such a situation.

THE STUDY'S GOALS AND OBJECTIVES

Based on the following precise goals, this research is being conducted.

- To investigate the numerous factors that contribute to the stress that bank workers feel on a daily basis.
- There are several factors that contribute to an employee's stress, such as their job role,

their age, and their demographic profile.

HYPOTHESIS

The study's goal is to investigate the following hypothesis: No matter what your age, ethnicity, or socioeconomic status, stress is caused by the same things.

THE STUDY'S METHODOLOGY

Data from both primary and secondary sources have been used into the research. In spite of this, original data is often cited. The main data is collected using a random sampling method. Using secondary sources such as books, journals, and websites dedicated to the topic of bank employee stress, primary data was gathered.

DATA GATHERING

It relies on primary data taken from a sample of 182 residents of Muvattupuzha and Thodupuzha municipalities. A pre-drafted and pre-tested Questionnaire is used to gather the data. It was tested with 10 people and the appropriate changes were made to the pre-drafted questionnaire. 182 completed questionnaires were received from 200 bank workers in Muvattupuzha and Thodupuzha municipalities. Seven public sector banks, three old private sector banks, and two new generation banks were used in this study by Dr Naveen Prasadula on a PHD Thesis of "IMPACT OF RESPONSIVE PROJECT MANAGEMENT OF INDIAN ELECTRICITY UTILITIES" from JIWAJI State University GWALIOR.

ANALYTICAL METHODS

Statistics and mathematics have been used to analyse the data obtained. Percentage analysis and weighted average are examples of descriptive statistics. The hypothesis has been tested using Chi-square, ANOVA, and Regression Analysis.

Calculating percentages

It is common practise for the use of percentages in data presentation because they simplify numbers by making them all fall into a 0 to 100 range, which makes it easier to compare them to one another.

The Weighted Mean

To find out whether the hypothesis is correct, respondents are asked to rate their level of satisfaction with each element on a 5-point scale: strongly agree, agree, neither agree nor disagree, disagree, strongly disagree. They are then polled again to see if they still feel the same way. Weighted mean scores for each element are calculated using these tests and the results are based on my responses.

Chi-square Test

Non-parametric chi-square tests are among the simplest and most extensively used. There are a variety of ways to apply the chi-square test to get information about the variance and dispersion of the population. It may be used to assess the validity of numerous hypotheses about the causes of stress in different types of workers with different ages and ethnicities.

ANOVA

Analyzing Variance (ANOVA) is a statistical method for detecting the significance of variations in mean values between more than two similar series by comparing their variances.

COMPLETE DATA ANALYSIS AND INTERPRETATION

Characteristics of the Population

Respondents' age, education, occupation, marital status, and duration of service are all taken into account while analysing their demographic profile.

- **Involved individuals' ages**

Employees are categorised according to their age in the following table.

Table 1: Cross-tabulation of age and bank type

Age group			"Bank type			Total
			Public Sector Bank	Old Private Sector Bank	New Generation Bank	
Age	< 35	Count	52	52	16	120
		%within Bank type	63.4%	65.0%	80.0%	65.9%
	35-45	Count	12	12	2	26
		%within Bank type	14.6%	15.0%	10.0%	14.3%
	> 45	Count	18	16	2	36
		%within Bank type	22.0%	20.0%	10.0%	19.8%
Total		**Count**	**82**	**80**	**20**	**182**
%within Bank type			**100.0%**	**100.0%**	**100.0%**	**100.0%"**

A primary source of data

A comparison of public, private and new generation bank age groups shows that there is no difference. The majority of workers in three industries are under the age of 35. In contrast to the other two categories, NGB is dominated by teenagers.

To see whether there is a correlation between respondents' ages and the sorts of banks they work for, we ran a Chi-square test and the findings are shown in the table below.

Table 2: Age and Bank type- Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.147[a]	4	.709
Likelihood Ratio	2.349	4	.672
Linear-by-Linear Association	1.417	1	.234
No of Valid Cases	182		

Source: Primary data

It was found that there was no statistically significant variation in the age of bank employees across various sectors (.709 >.05) at the 5% level of significance. Consequently, each sector is distinct from the other. As a result, the age of PSB, Old Private Sector Bank, and New Generation Bank may be regarded as the same.

- **Education**

Employees' stress levels are strongly influenced by their degree of education. It's possible that highly educated individuals may be able to handle stress more effectively. Classification of workers based on their educational background is shown in the table below.

Table 3: Education and Bank type Cross tabulation

"Educational classification		Bank type			Total
		Public Sector Bank	Old Private Sector Bank	New Generation Bank	
Education	Graduate Count	44	42	12	98
	%within Bank type	53.7%	52.5%	60.0%	53.8%
	Post Graduate Count	38	38	8	84
	%within Bank type	46.3%	47.5%	40.0%	46.2%
Total Count		**82**	**80**	**20**	**182**
% within Bank type		**100.0%**	**100.0%**	**100.0%**	**100.0%"**

The prime statistics cause

Based on the data shown above, we can conclude that 98% of the 182 employees have completed some kind of higher education.That is to say, the vast majority of responses are college alumnae. Compared to PSB and OPSB, NGB is dominated by graduates. While OPS bank is dominated by postgraduates.

The Chi-square test is used to compare the educational attainment of personnel in PSBs, old private sector banks, and new generation banks.In the following table, you can see the results of this experiment:

Table 4: Chi-Square Tests

	Value	Df	Asymp. Sig.(2-sided)
Pearson Chi-Square	.364[a]	2	.833
Likelihood Ratio	.367	2	.832
Linear-by-Linear Association	.095	1	.758
No of Valid Cases	182		

At the 5% level of significance, the Chi-Square test reveals that the result is not significant (.833>.05).Consequently, there is no correlation between banker training and the sort of bank they work for. PSB, Old Pvt. Sector, and New Generation banks all have personnel with the same level of educational attainment.

- **Employment Status**

Workers are classified by their job status in the table below.

Table 5: Emplo. Status and Bank type Cross tabulation

Employment status			Bank type			Total
			Public Sector Bank	Old Private Sector Bank	New Generation Bank	
Emplo. Status	Manager	Count	16	34	0	50
		% within Bank type	19.5%	42.5%	.0%	27.5%
	Asst manager	Count	23	20	4	47
		%within Bank type	28.0%	25.0%	20.0%	25.8%
	Officer	Count	16	8	10	34
		% within Bank type	19.5%	10.0%	50.0%	18.7%
	Clerk	Count	27	18	6	51
		% within Bank type	32.9%	22.5%	30.0%	28.0%
Total		**Count**	**82**	**80**	**20**	**182**
		% within Bank type	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Source: primary data

It can be seen from the above table that the majority of responders are clerks (28 percent) and supervisors (28 percent). Clerks make up the vast bulk of those who take the survey at public sector banks (32.9 percent). Officers make up the bulk of NGB respondents, whilst managers make up the majority of OPSB respondents. PSB's managers make up 19.5% of the workforce, while assistant managers make up 28.5%, officers make up 19.5%, and clerks make up 32.9%. In the Old Pvt. Sectors, 42.5 percent of managers, 25 percent of deputy managers, 10 percent of officers, and 22.5 percent of clerks are in charge. New Generation Banks have 20% assistant managers, 50% officers and 30% clerks in their workforce. "The Chi-square test is used to investigate the link between bank type and

job status. The results of which may be seen in the table below.

Table 6: Chi-Square Tests

	Value	Df	Asymp. Sig.(2-sided)
Pearson Chi-Square	29.764[a]	6	.000
Likelihood Ratio	31.891	6	.000
Linear-by-Linear Association	.066	1	.797
No of Valid Cases	182		

Source: primary data

The value is significant at a 5% level of significance (.00 .05), according to the Chi-square test findings". Because of this, work and banking are intertwined. There are major differences in respondents' work situations depending on the sorts of banks they work for. Management in OPSB, officers in NGB, and clerks in PSB are all dominated by their respective positions.

- **Status of Matrimony**

Employees are categorised based on their marital status in the following table.

Table 7: Marital status and Bank type Cross tabulation

Status		"Bank type			Total
		Public Sector Bank	Old Private Sector Bank	New Generation Bank	
Marital	Married Count	59	52	8	119
	%within Bank type	72.0%	65.0%	40.0%	65.4%
	Unmarried Count	23	26	12	61
	% within Bank type	28.0%	32.5%	60.0%	33.5%
	Divorced Count	0	2	0	2
	% within Bank type	.0%	2.5%	.0%	1.1%
Total Count		82	80	20	182
% within Bank type		100.0%	100.0%	100.0%	100.0%"

Source: primary data

There are 119 married workers out of the total of 182. In other words, the overwhelming majority of those who answered the survey are married. Most workers in the public and private sectors are married. Almost all new generation bank employees are unmarried men and women.

Bank type and employee marital status are examined using the Chi-square test. In the table below, you can see the final result

Table 8:Chi-Square Tests

	Value	Df	Asymp. Sig.(2-sided)
Pearson Chi-Square	10.005[a]	4	.040
Likelihood Ratio	10.286	4	.036
Linear-by-Linear Association	6.069	1	.014
No of Valid Cases	182		"

Source: Primary data

There is a direct correlation between the marital statuses of bank workers and the sorts of banks they work for. That is to say, the kind of bank and marital status of the employees varied significantly. The PSB and OPB are dominated by married workers, whereas the NGB is dominated by unmarried employees.

- **Continuity of supply**

The following table displays how long each employee has been with the company and how they are classified.

Table 9:Len.of serv. and Bank type Cross tabulation

Length of service		Bank type			Total
		Public Sector Bank	Old Private Sector Bank	New Generation Bank	
Len. of serv.	< 5years Count	47	40	14	101
	%within Bank type	57.3%	50.0%	70.0%	55.5%
	5-10 Years Count	8	18	6	32
	% within Bank type	9.8%	22.5%	30.0%	17.6%
	11-15years Count	4	8	0	12
	% within Bank type	4.9%	10.0%	.0%	6.6%
	>15 years Count	23	14	0	37
	%within Bank type	28.0%	17.5%	.0%	20.3%
Total Count		82	80	20	182
% within Bank type		100.0%	100.0%	100.0%	100.0%

A primary source of data

101 of the 182 workers have worked at the company for less than five years. In other words, most responders have served for less than five years. The bulk of new generation bank workers have shorter tenures than those in other industries. The next generation bank does not have any workers who have worked there for more than 11 years.

The Chi-square test is used to examine the link between bank sectors in terms of service time. The findings are summarised in the table below.-

Table 10: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.831[a]	6	.010
Likelihood Ratio	21.927	6	.001
Linear-by-Linear Association	4.211	1	.040
No of Valid Cases	182		

Source: primary data

If the value is significant at the 5% threshold of significance (p=.010, then the test is significant). Because of this, the duration of service and the banking industry are intertwined". As a result, the average duration of employment for workers in various industries varies significantly. Compared to PSB and OPSB bank workers, NGB personnel have a shorter average tenure with the organisation.

Stress is caused by a variety of factors.

Everyday life is full with stress. When one is under a lot of pressure at work, it will naturally spill over into one's personal life. His family life will be more strained as a result of this. There are several non-work stressors that may carry over to the workplace and amplify the stress that is already present in the workplace itself. There are a number of factors that contribute to employee burnout and burnout-related health problems, including the following: work-life balance, work-life balance issues, work-life balance issues, and work-life balance issues. Many of these factors contribute to an employee's stress at work and at home.

There are three types of banking in this study: public sector, private sector, and new generation banking. Employee demographics and the sources of stress are examined in the following sections:

Table 11: Causes of Stress- Descriptive Statistics

Dimensions	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Work Overload	180	10.00	24.00	16.60	2.86298	8.197
Technology	182	7.00	18.00	12.54	2.26082	5.111
Lack of Training	182	5.00	12.00	8.142	1.81809	3.305
Job Autonomy	182	6.00	19.00	11.66	2.21067	4.887
Customer Relationship	180	7.00	20.00	12.60	2.35055	5.525
Grievance Redressal	182	5.00	13.00	7.950	1.75983	3.097
Work Home interface	115	8.00	23.00	15.49	3.40117	11.568"

Different sources of stress are shown in the table above. For example, factors with a large impact on stress tend to be more common than other causes. There are several factors that contribute to stress, including work-life integration and work overload, as well as a lack of training and grievance redressal.

- **Stress in Older People: A Review**

An analysis of the association between different stressors and workers' ages is provided in the table below..

Table 12: Descriptive statistics

"Causes of stress	Age		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
							Lower Bound	Upper Bound
Work		<35	118	16.4407	3.10649	.28598	15.8743	17.0070
overload		35-45	26	16.6154	2.35078	.46103	15.6659	17.5649
		>45	36	17.1111	2.31489	.38582	16.3279	17.8944
		Total	180	16.6000	2.86298	.21339	16.1789	17.0211
Technology		<35	120	12.5083	2.22664	.20326	12.1059	12.9108
		35-45	26	11.9231	2.78457	.54610	10.7984	13.0478
		>45	36	13.1111	1.84821	.30803	12.4858	13.7365
		Total	182	12.5440	2.26082	.16758	12.2133	12.8746
Lack of training		<35	120	8.3167	1.84702	.16861	7.9828	8.6505
		35-45	26	7.2308	1.70429	.33424	6.5424	7.9191
		>45	36	8.2222	1.64075	.27346	7.6671	8.7774
		Total	182	8.1429	1.81809	.13477	7.8769	8.4088
Job autonomy	< 35		120	11.8417	2.39746	.21886	11.4083	12.2750
	35-45		26	10.5385	1.42073	.27863	9.9646	11.1123
	> 45		36	11.8889	1.78530	.29755	11.2848	12.4929
	Total		182	11.6648	2.21067	.16387	11.3415	11.9882
Customer relationship	< 35		120	12.6917	2.48625	.22696	12.2423	13.1411
	35-45		26	12.5385	1.77157	.34743	211.8229	13.2540
	> 45		34	12.3529	2.28144	.39126	11.5569	13.1490
	Total		180	12.6056	2.35055	.17520	12.2598	12.9513
Grievance redressal	< 35		120	7.9750	1.62678	.14850	7.6809	8.2691
	35-45		26	7.0769	1.29377	.25373	6.5544	7.5995
	> 45		36	8.5000	2.22325	.37054	7.7478	9.2522
	Total		182	7.9505	1.75983	.13045	7.6932	8.2079
Work-home	< 35		57	15.7544	3.30735	.43807	14.8768	16.6319
	35-45		24	15.7500	3.89258	.79457	14.1063	17.3937
	> 45		34	14.8824	3.20761	.55010	13.7632	16.0015
	Total		115	15.4957	3.40117	.31716	14.8674	16.1239"

Foundation: chief data

The average impact on stressor causes is shown in the table above. With respect to these quantifiable details, the causes of stress such as lack of training, job autonomy and grievance redressal have high mean value difference on a 5-point scale, are highly influenced by all age group. To test the variation in mean square of various causes of stress, analysis Of variance has been used.

Significant at 5 per cent level of significance Source: primary data Because the p value is smaller than.05, the ANOVA findings are significant at the 5% level of significance.In above table, p value is less than .05 in the case of major stressors such as lack of training, job autonomy and grievance redressal (.020, .019, .006 < .05). It means there is significant correlation between dependent variables (causes of stress) and independent variable (age). From the above table

indicates that stress arises due to causes of stress such as lack of training, job autonomy and grievance redressal is high in above 45 years age group as compared to other age groups. Consequently, H_0 is forbidden. The differences are negligible in the causes of stress such as work overload, technology, customer relationship, work-home on the basis of age (.472, .119, .752, .460 > .05). Therefore, H_0 is accepted.

Table 13: ANOVA

"Causes of stress		Sum of Squares	Df	Mean Square	F	P value
Work overload	Between Groups	12.406	2	6.203	.755	.472
	Within Groups	1454.794	177	8.219		
	Total	1467.200	179			
Technology	Between Groups	21.755	2	10.877	2.155	.119
	Within Groups	903.393	179	5.047		
	Total	925.148	181			
Lack of training	Between Groups	25.481	2	12.741	3.981	.020*
	Within Groups	572.804	179	3.200		
	Total	598.286	181			
Job autonomy	Between Groups	38.546	2	19.273	4.078	.019*
	Within Groups	846.009	179	4.726		
	Total	884.555	181			
Customer	Between Groups	3.177	2	1.588	.285	.752
Relationship	Within Groups	985.818	177	5.570		
	Total	988.994	179			
Grievance	Between Groups	30.784	2	15.392	5.201	.006*
Redressal	Within Groups	529.771	179	2.960		
	Total	560.555	181			
Work-home	Between Groups	18.157	2	9.079	.782	.460
	Within Groups	1300.591	112	11.612		"
	Total	1318.748	114			

- **Education and causes of stress**

Following table shows relationship in various causes of stress across education of employees.

Table 14: Descriptive statistics

Causes	Education	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Work overload	Graduate	96	16.7083	2.93766	.29982	16.1131	17.3036
	Post Graduate	84	16.4762	2.78756	.30415	15.8713	17.0811
	Total	180	16.6000	2.86298	.21339	16.1789	17.0211
Technology	Graduate	98	12.4082	2.28774	.23110	11.9495	12.8668
	Post Graduate	84	12.7024	2.23218	.24355	12.2180	13.1868
	Total	182	12.5440	2.26082	.16758	12.2133	12.8746
Lack of training	Graduate	98	8.1633	1.82024	.18387	7.7983	8.5282
	Post Graduate	84	8.1190	1.82621	.19926	7.7227	8.5154
	Total	182	8.1429	1.81809	.13477	7.8769	8.4088
Job autonomy	Graduate	98	11.5510	1.87288	.18919	11.1755	11.9265
	Post Graduate	84	11.7976	2.55437	.27870	11.2433	12.3520
	Total	182	11.6648	2.21067	.16387	11.3415	11.9882
Customer relationship	Graduate	96	12.8125	2.58462	.26379	12.2888	13.3362
	Post Graduate	84	12.3690	2.04043	.22263	11.9262	12.8118
	Total	180	12.6056	2.35055	.17520	12.2598	12.9513
Grievance redressal	Graduate	98	7.9388	1.94150	.19612	7.5495	8.3280
	Post Graduate	84	7.9643	1.53235	.16719	7.6317	8.2968
	Total	182	7.9505	1.75983	.13045	7.6932	8.2079
Work-home	Graduate	64	16.4375	3.23608	.40451	15.6292	17.2458
	Post Graduate	51	14.3137	3.25877	.45632	13.3972	15.2303
	Total	115	15.4957	3.40117	.31716	14.8674	16.1239

Source: primary data

The above table shows the mean value depicting the influence on the causes of stress. As far as these descriptive statistics is concerned causes of stress such as work-home have high mean value difference in education of employees.

To test the variation in mean square of various causes of stress, analysis of variance has been used.

Table 15: ANOVA

		"Sum of Squares	Df	Mean Square	F	Sig.
Work overload	Between Groups	2.414	1	2.414	.293	.589
	Within Groups	1464.786	178	8.229		
	Total	1467.200	179			
Technology	Between Groups	3.915	1	3.915	.765	.383
	Within Groups	921.233	180	5.118		
	Total	925.148	181			
Lack of training	Between Groups	.088	1	.088	.027	.871
	Within Groups	598.197	180	3.323		
	Total	598.286	181			
Job autonomy	Between Groups	2.751	1	2.751	.561	.455
	Within Groups	881.804	180	4.899		
	Total	884.555	181			
Customer relationship	Between Groups	8.810	1	8.810	1.600	.208
	Within Groups	980.185	178	5.507		
	Total	988.994	179			
Grievance redressal	Between Groups	.029	1	.029	.009	.923
	Within Groups	560.526	180	3.114		
	Total	560.555	181			
Work-home	Between Groups	128.017	1	128.017	12.149	.001*"
	Within Groups	1190.730	113	10.537		
	Total	1318.748	114			

Significant at 5 percent level of significance Source: primary data

e ANOVA results indicate that it is significant at 5% level of significance since the p value is less than .05. In the above table, p value is less than .05 in the case of causes of stress such as work- home (.001<.05). It means that there is significant correlation between dependent variable (causes of stress) and independent variable (education). Stress arises due to causes of stress such as work home interface is high in graduates as compared to post graduate. Therefore, H0 is rejected. While in all other cases there is no significant correlation in the causes of stress on the basis of education. That is p value is greater than .05 (.589, .383, .871, .455, .208, .923 > .05). Therefore, H0 is accepted.

- **Causes of stress and Employment status**

Following table shows the relationship in various causes of stress across employment status of employees.

Table 16: Descriptive statistics

Causes	Emplo. Status	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Work overload	Manager	48	16.9583	2.96761	.42834	16.0966	17.8200
	Asst manager	47	17.4043	2.47298	.36072	16.6782	18.1303
	Officer	34	16.0588	3.34792	.57416	14.8907	17.2270
	Clerk	51	15.8824	2.56630	.35935	15.1606	16.6041
	Total	180	16.6000	2.86298	.21339	16.1789	17.0211
Technology	Manager	50	12.0400	2.64158	.37358	11.2893	12.7907
	Asst manager	47	12.4894	2.16566	.31589	11.8535	13.1252
	Officer	34	12.7059	2.52898	.43372	11.8235	13.5883
	Clerk	51	12.9804	1.63083	.22836	12.5217	13.4391
	Total	182	12.5440	2.26082	.16758	12.2133	12.8746
Lack of training	Manager	50	8.0400	1.84014	.26024	7.5170	8.5630
	Asst manager	47	8.0851	1.57190	.22928	7.6236	8.5466
	Officer	34	8.2941	1.96221	.33652	7.6095	8.9788
	Clerk	51	8.1961	1.94956	.27299	7.6478	8.7444
	Total	182	8.1429	1.81809	.13477	7.8769	8.4088
Job autonomy	Manager	50	10.7200	1.52583	.21579	10.2864	11.1536
	Asst manager	47	11.4894	1.55860	.22735	11.0317	11.9470
	Officer	34	13.2941	2.55283	.43781	12.4034	14.1848
	Clerk	51	11.6667	2.47925	.34716	10.9694	12.3640
	Total	182	11.6648	2.21067	.16387	11.3415	11.9882
Customer relationship	Manager	50	12.6400	2.17368	.30741	12.0222	13.2578
	Asst manager	45	12.6444	1.93244	.28807	12.0639	13.2250
	Officer	34	13.0000	2.67423	.45863	12.0669	13.9331
	clerk	51	12.2745	2.63119	.36844	11.5345	13.0145
	Total	180	12.6056	2.35055	.17520	12.2598	12.9513
Grievance redressal	Manager	50	8.0400	1.65320	.23380	7.5702	8.5098
	Asst manager	47	7.5957	1.31314	.19154	7.2102	7.9813
	Officer	34	8.1765	2.20839	.37874	7.4059	8.9470
	Clerk	51	8.0392	1.88638	.26415	7.5087	8.5698
	Total	182	7.9505	1.75983	.13045	7.6932	8.2079
Work-home	Manager	44	15.2727	3.58526	.54050	14.1827	16.3627
	Asst manager	27	15.1111	3.14194	.60467	13.8682	16.3540
	Officer	12	19.0000	3.07482	.88763	17.0463	20.9537
	Clerk	32	14.8125	2.76426	.48866	13.8159	15.8091
	Total	115	15.4957	3.40117	.31716	14.8674	16.1239

Source: primary data

The above table shows the mean value depicting the influence on the causes of stress. As far as these descriptive statistics is concerned, the causes of stress such as work overload, job autonomy and work-home have high mean value difference on the basis of employment status.

To test the variation in mean square of various causes of stress, analysis of variance has been used.

Table 17:ANOVA

		"Sum of Squares	Df	Mean Square	F	Sig.
Work overload	Between Groups	72.788	3	24.263	3.062	.030*
	Within Groups	1394.412	176	7.923		
	Total	1467.200	179			
Technology	Between Groups	23.444	3	7.815	1.543	.205
	Within Groups	901.704	178	5.066		
	Total	925.148	181			
Lack of training	Between Groups	1.608	3	.536	.160	.923
	Within Groups	596.678	178	3.352		
	Total	598.286	181			
Job autonomy	Between Groups	136.338	3	45.446	10.812	.000*
	Within Groups	748.217	178	4.203		
	Total	884.555	181			
Customer Relationship	Between Groups	11.006	3	3.669	.660	.578
	Within Groups	977.988	176	5.557		
	Total	988.994	179			
Grievance redressal	Between Groups	8.453	3	2.818	.908	.438
	Within Groups	552.102	178	3.102		
	Total	560.555	181			
Work-home	Between Groups	168.479	3	56.160	5.419	.002"'
	Within Groups	1150.269	111	10.363		
	Total	1318.748	114			

Source: primary data

*Significant at 5 percent level of significance

The ANOVA results indicate that it is significant at 5% level of significance since value is less than .05. In above table, p value is less than .05 in the case of major stressors such as work overload, job autonomy, work-home (.030, .000, .002 < .05). It meansthat there is significant correlation between dependent variable (causes of stress) and independent variable (employment status). Stress arises due to causes of stress such as work overload is high in assistant managers. Stress arises due to causes of stress such as jobautonomy and work-home interface is high in officers as compared to others. Therefore, H0 is rejected. In all other cases there is no significant correlation in causes of stress on the basis of employment status. That is p value is greater than .05(.205, .923, .578, .438 > .05). Therefore, H0 is accepted.

- **Causes of stress and Marital status Following table shows the relationship in various causes of stress across marital status of employees.**

Table 18: Descriptive statistics

Causes	marital status	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Work overload	Married	119	16.6050	2.77464	.25435	16.1014	17.1087
	Unmarried	59	16.7458	2.98036	.38801	15.9691	17.5224
	Divorsed	2	12.0000	.00000	.00000	12.0000	12.0000
	Total	180	16.6000	2.86298	.21339	16.1789	17.0211
Technology	Married	119	12.7815	2.27052	.20814	12.3693	13.1937
	Unmarried	61	12.1967	2.15112	.27542	11.6458	12.7476
	Divorsed	2	9.0000	.00000	.00000	9.0000	9.0000
	Total	182	12.5440	2.26082	.16758	12.2133	12.8746
Lack of training	Married	119	8.3025	1.79243	.16431	7.9771	8.6279
	Unmarried	61	7.8361	1.87243	.23974	7.3565	8.3156
	Divorsed	2	8.0000	.00000	.00000	8.0000	8.0000
	Total	182	8.1429	1.81809	.13477	7.8769	8.4088
Job autonomy	Married	119	11.2437	1.89989	.17416	10.8988	11.5886
	Unmarried	61	12.5082	2.56010	.32779	11.8525	13.1639
	Divorsed	2	11.0000	.00000	.00000	11.0000	11.0000
	Total	182	11.6648	2.21067	.16387	11.3415	11.9882
Customer relationship	Married	117	12.3333	2.38530	.22052	11.8966	12.7701
	Unmarried	61	13.1148	2.25165	.28829	12.5381	13.6914
	Divorsed	2	13.0000	.00000	.00000	13.0000	13.0000
	Total	180	12.6056	2.35055	.17520	12.2598	12.9513
Grievance redressal	Married	119	7.9412	1.75294	.16069	7.6230	8.2594
	Unmarried	61	8.0000	1.80739	.23141	7.5371	8.4629
	Divorced	2	7.0000	.00000	.00000	7.0000	7.0000
	Total	182	7.9505	1.75983	.13045	7.6932	8.2079

Source: primary data

The above table shows the mean value depicting the influence on the causes of stress. As far as these descriptive statistics is concerned, the causes of stress such as technology and job autonomy have high mean value difference on the basis of marital status.

To test the variation in mean square of various causes of stress, analysis of variance has been used.

Table 19: ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
Work overload	Between Groups	43.577	2	21.788	2.709	.069
	Within Groups	1423.623	177	8.043		
	Total	1467.200	179			
Technology	Between Groups	39.190	2	19.595	3.959	.021*
	Within Groups	885.959	179	4.949		
	Total	925.148	181			
Lack of training	Between Groups	8.816	2	4.408	1.339	.265
	Within Groups	589.470	179	3.293		
	Total	598.286	181			
Job autonomy	Between Groups	65.376	2	32.688	7.143	.001*
	Within Groups	819.179	179	4.576		
	Total	884.555	181			
Job autonomy	Between Groups	65.376	2	32.688	7.143	.001*
	Within Groups	819.179	179	4.576		
	Total	884.555	181			
Customer relationship	Between Groups	24.798	2	12.399	2.276	.106
	Within Groups	964.197	177	5.447		
	Total	988.994	179			
Grievance redressal	Between Groups	1.967	2	.983	.315	.730
	Within Groups	558.588	179	3.121		
	Total	560.555	181			

*Significant at 5% percent level of significance Source: primary data

The ANOVA results indicate that it is significant at 5% level of significance since the p value is less than the .05 in the case of major stressors such as technology and job autonomy (.021, .001 < .05). It means there is significant correlation between dependent variable (causes of stress) and independent variable (marital status). Stress arises due to causes of stress such as technology is high in married employees while stress arises due to causes of stress such as job autonomy is high in unmarried employees. Therefore, H0 is rejected. In all other cases there is no significant correlation in causes of stress on the basis of marital status. That is p value is greater than .05 (.069, .265, .106, .730 > .05). Therefore, H0 is accepted.

- **Causes of stress and type of bank**

Following table shows the relationship in various causes of stress across bank types.

The above table shows the mean value depicting the influence on the causes of stress. As far as these descriptive statistics is concerned, the causes of stress such as work overload, lack of training, job autonomy, grievance redressal and work-home have high mean value difference on the basis of type of bank.

To test the variation in mean square of various causes of stress, analysis of variance has been used.

Table 20: ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
Work overload	Between Groups	75.258	2	37.629	4.785	.009*
	Within Groups	1391.942	177	7.864		
	Total	1467.200	179			
Technology	Between Groups	2.848	2	1.424	.276	.759
	Within Groups	922.300	179	5.153		
	Total	925.148	181			
Lack of training	Between Groups	35.091	2	17.545	5.576	.004*
	Within Groups	563.195	179	3.146		
	Total	598.286	181			
Job autonomy	Between Groups	182.694	2	91.347	23.297	.000*
	Within Groups	701.861	179	3.921		
	Total	884.555	181			
Customer relationship	Between Groups	14.943	2	7.472	1.358	.260
	Within Groups	974.051	177	5.503		
	Total	988.994	179			
Grievance redressal	Between Groups	28.495	2	14.248	4.793	.009*
	Within Groups	532.060	179	2.972		
	Total	560.555	181			
Work-home	Between Groups	144.258	2	72.129	6.878	.002*
	Within Groups	1174.490	112	10.487		
	Total	1318.748	114			

*significant at 5 percent level of significance Source: primary data

The ANOVA results indicate that it is significant at 5% level of significance since the p value is less than .05. In above table, p value is less than .05 in the case of major stressors such as work overload, lack of training, job autonomy, grievance redressal, work-home (.009, .004,.000, .009,.002 < .05)". It means there is significant correlation between dependent variable (causes of stress) and independent variable (type of bank). Stress arises due to causes of stress such as work-home interface, grievance redressal, job autonomy and work overload are high in NGB employees. While stress arises due to causes of stress such as lack of training is high in PSB employees. Therefore, H0 is rejected. In all other cases there is no significant correlation in causes of stress on the basis of type of bank. That is p value is greater than .05 (.759, .260 > .05). Therefore, H0 is accepted.

- **Causes of stress and Length of service**

Following table shows the relationship in various causes of stress across length of service.

Table 21: Descriptive statistics

"Causes	leng. Of service	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Work overload	< 5 years	99	16.3636	2.96735	.29823	15.7718	16.9555
	5-10 Years	32	17.3125	3.36431	.59473	16.0995	18.5255
	11-15years	12	16.0000	2.17423	.62765	14.6186	17.3814
	>15 years	37	16.8108	2.19643	.36109	16.0785	17.5431
	Total	180	16.6000	2.86298	.21339	16.1789	17.0211
Technology	< 5 years	101	12.5248	2.25652	.22453	12.0793	12.9702
	5-10 Years	32	12.4375	2.96145	.52351	11.3698	13.5052
	11-15years	12	12.6667	2.22928	.64354	11.2502	14.0831
	>15 years	37	12.6486	1.56731	.25766	12.1261	13.1712
	Total	182	12.5440	2.26082	.16758	12.2133	12.8746
Lack of training	< 5 years	101	8.0990	1.75217	.17435	7.7531	8.4449
	5-10 Years	32	8.2500	2.07908	.36753	7.5004	8.9996
	11-15years	12	8.0000	2.00000	.57735	6.7293	9.2707
	>15 years	37	8.2162	1.76596	.29032	7.6274	8.8050
	Total	182	8.1429	1.81809	.13477	7.8769	8.4088
Job autonomy	< 5 years	101	11.8416	2.30969	.22982	11.3856	12.2975
	5-10 Years	32	11.6875	2.58329	.45667	10.7561	12.6189
	11-15years	12	10.8333	1.11464	.32177	10.1251	11.5415
	>15 years	37	11.4324	1.80340	.29648	10.8311	12.0337
	Total	182	11.6648	2.21067	.16387	11.3415	11.9882
Customer relationship	< 5 years	101	12.8614	2.52598	.25134	12.3627	13.3600
	5-10 Years	30	12.0667	2.04995	.37427	11.3012	12.8321
	11-15years	12	12.6667	1.55700	.44947	11.6774	13.6559
	>15 years	37	12.3243	2.26144	.37178	11.5703	13.0783
	Total	180	12.6056	2.35055	.17520	12.2598	12.9513
Grievance redressal	< 5 years	101	7.7129	1.60210	.15942	7.3966	8.0291
	5-10 Years	32	8.4375	1.64488	.29078	7.8445	9.0305
	11-15years	12	8.1667	1.52753	.44096	7.1961	9.1372
	>15 years	37	8.1081	2.23338	.36717	7.3635	8.8528
	Total	182	7.9505	1.75983	.13045	7.6932	8.2079
Work-home	< 5 years	45	15.2889	2.71044	.40405	14.4746	16.1032
	5-10 Years	26	17.0000	4.56070	.89443	15.1579	18.8421
	11-15years	12	16.0000	3.35749	.96922	13.8668	18.1332
	>15 years	32	14.3750	2.82557	.49950	13.3563	15.3937"

"Causes	leng. of service	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	
						Lower Bound	Upper Bound
Work overload	< 5 years	99	16.3636	2.96735	.29823	15.7718	16.9555
	5-10 Years	32	17.3125	3.36431	.59473	16.0995	18.5255
	11-15years	12	16.0000	2.17423	.62765	14.6186	17.3814
	>15 years	37	16.8108	2.19643	.36109	16.0785	17.5431
	Total	180	16.6000	2.86298	.21339	16.1789	17.0211
Technology	< 5 years	101	12.5248	2.25652	.22453	12.0793	12.9702
	5-10 Years	32	12.4375	2.96145	.52351	11.3698	13.5052
	11-15years	12	12.6667	2.22928	.64354	11.2502	14.0831
	>15 years	37	12.6486	1.56731	.25766	12.1261	13.1712
	Total	182	12.5440	2.26082	.16758	12.2133	12.8746
Lack of training	< 5 years	101	8.0990	1.75217	.17435	7.7531	8.4449
	5-10 Years	32	8.2500	2.07908	.36753	7.5004	8.9996
	11-15years	12	8.0000	2.00000	.57735	6.7293	9.2707
	>15 years	37	8.2162	1.76596	.29032	7.6274	8.8050
	Total	182	8.1429	1.81809	.13477	7.8769	8.4088
Job autonomy	< 5 years	101	11.8416	2.30969	.22982	11.3856	12.2975
	5-10 Years	32	11.6875	2.58329	.45667	10.7561	12.6189
	11-15years	12	10.8333	1.11464	.32177	10.1251	11.5415
	>15 years	37	11.4324	1.80340	.29648	10.8311	12.0337
	Total	182	11.6648	2.21067	.16387	11.3415	11.9882
Customer relationship	< 5 years	101	12.8614	2.52598	.25134	12.3627	13.3600
	5-10 Years	30	12.0667	2.04995	.37427	11.3012	12.8321
	11-15years	12	12.6667	1.55700	.44947	11.6774	13.6559
	>15 years	37	12.3243	2.26144	.37178	11.5703	13.0783
	Total	180	12.6056	2.35055	.17520	12.2598	12.9513
Grievance redressal	< 5 years	101	7.7129	1.60210	.15942	7.3966	8.0291
	5-10 Years	32	8.4375	1.64488	.29078	7.8445	9.0305
	11-15years	12	8.1667	1.52753	.44096	7.1961	9.1372
	>15 years	37	8.1081	2.23338	.36717	7.3635	8.8528
	Total	182	7.9505	1.75983	.13045	7.6932	8.2079

Source: primary data

The above table shows the mean value depicting the influence on the causes of stress. As far as these descriptive statistics isconcerned, the causes of stress such as work home have high mean value difference on the basis of length of service.

To test the variation in mean square of various causes of stress, analysis of variance has been used.

Table 22:ANOVA

		Sum of Squares	Df	Mean Square	F	Sig.
Work overload	Between Groups	27.740	3	9.247	1.131	.338
	Within Groups	1439.460	176	8.179		
	Total	1467.200	179			
Technology	Between Groups	.986	3	.329	.063	.979
	Within Groups	924.162	178	5.192		
	Total	925.148	181			
Lack of training	Between Groups	1.006	3	.335	.100	.960
	Within Groups	597.280	178	3.356		
	Total	598.286	181			
Job autonomy	Between Groups	13.467	3	4.489	.917	.434
	Within Groups	871.088	178	4.894		
	Total	884.555	181			
Customer relationship	Between Groups	18.294	3	6.098	1.106	.348
	Within Groups	970.701	176	5.515		
	Total	988.994	179			
Grievance redressal	Between Groups	14.772	3	4.924	1.606	.190
	Within Groups	545.783	178	3.066		
	Total	560.555	181			
Work-home	Between Groups	104.003	3	34.668	3.168	.027*
	Within Groups	1214.744	111	10.944		
	Total	1318.748	114			"

*Significant at 5 percent level of significance Source: primary data

The ANOVA results indicate that it is significant at 5% level of significance if the p value is less than

.05. In above table, p value is less than .05 in the case of causes of stress like work-home (.027 < .05). It means that there is significant correlation between dependent variable (causes of stress) and independent variable (length of service). Stress arises due to causes of stress such as work home interface is high in employees have length of service between 5 to 10 years as compared to other groups. Therefore, H0 is rejected. In all other cases there is no significant correlation in causes of stress on the basis of length of service. That is p value is greater than .05 (.338, .979, .960, .434, .348, .190 > .05). Therefore, H0 is accepted.

Table 23: ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	598.548	2	299.274	14.769	.000
Within Groups	2431.598	120	20.263		
Total	3030.146	122			

ConTotal

Source: primary data

The ANOVA results indicate that it is significant at 5% level of significance if the sig. value is less than .05 in the case of consequences of stress (.000 < .05). It means that there is significant correlation in consequences of stress in respect of type of bank. Here NGB employees have high level of stress as compared to PSB and OPSB.

CONCLUSION

Therefore, to reduce the extent of stress, management of stress give cardinal attention to the prominent causes of stress such as work-home, technology, work overload, grievance redressal and customer relationship.The present study unfolds major causes of occupational stress among bank employees along with influencing factors. The proximate stressors during this pandemic are work overload, technology, lack of training, job autonomy, customer relationship, grievance redressal and work home interface. These factors exert influence on individuals in varying degrees and dimensions. The regression analysis reveals that work home interface, technology, work overload, grievance redressal and customer relationship are the major predicators of effect of stress during this pandemic. The bank manager should frame appropriate strategies and tactics to compact the level of stress of employees since it has baneful effect on performance.

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