

## A Study of Psychological Effects of Workplace Stress on Co-operative Bank Employees in Satara City

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### Abstract

*Stress has become a major concern of the modern life as it can cause harm to employee's health and performance. As constant demands by human produces pressure that is stress. Stress is therefore a natural and unavoidable in today's highly challenging world. Main objective of this research paper is to explore causes of workplace stress. Another purpose is to find out psychological effect of stress on co-operative bank employees and stress levels. For the study researcher has collected data from 113 employees working with six different co-operative banks in Satara city. Stress levels are evaluated by using Occupational Stress Index. It was found that there is significant positive relationship between employees stress level and psychological effects like anger, unease, nervousness.*

**Key words:** Workplace stress, Psychological effect, Co-operative banks

### Introduction

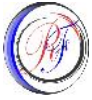
Stress at work is unavoidable because of continuous changes taking place all around the globe. Now a day's each persons life is full of anxieties and personal pressure. Stress can create physical as well as psychological problems for employees which can reflect through employee's low performance. Stress refers to an individual's response to a disturbing factor in the environment and the consequence of such reaction. Major psychological symptoms due to stress are anger, anxiety, depression, nervousness, irritability and tension. Main effect of these psychological effects are lowering self-esteem, inability to concentrate, wrong decision making and it is going to affect employees performance.

### Literature Review

Helena M. Addae and Xiaoyun Wang (2006) had studied 241 teachers from Trinidad and Tobago. Main aim of the research was job stress as two dimensional construct as time pressure and anxiety. Finding showed that curvilinear relationship supported for anxiety but not for the time pressure.

Eurostat found that 18 % health related problems are stress, anxiety and depression. Further they mentioned that stress, anxiety and depression as second highest cause of work related health problem.( John S.Ingram and Steven Di Pilla, 2007)

Research by Meena Kumari (July 2008) whose main objective of is an attempt to understand personality and occupational stress differentials of high school female teachers in Haryana. Sample size was 361 high school female teachers and they were tested with Maslach Burnout Inventory. The high burnout group scored significantly high on psychoticism, neuroticism, lie scale, type-A behaviour, emotional exhaustion,



depersonalization but low on extraversion, occupational stress and personal accomplishment. Findings of this research suggest that teachers should be frequently screened for their occupational stress and burnout, and if needed, be counseled to cope with the threat of burnout and occupational stress.

There is close correlation between employee's mental health and job stress after privatization. For the same researchers suggested that organization have to allow their employees to participate in decision making concerning functional changes which can reduce job stress of the employees. ( A Aghaei, R Hasanzadeh, A Mahdad, SH Atashpuor, 2010)

Michael S. Dahl (2010) studied relationship between organizational change and employee health. For the same he has studied stress related medical prescriptions of 92,860 employees working in 1,517 Danish organizations. Result showed that employees received more stress related medical prescriptions for anxiety, depression and insomnia if these employees are working with the organizations that undergoing change. Psychological impact is on productivity and absenteeism. Mental health problem can increase turnover also reduce employee's focus and commitment.

Research conducted on Public and Private banks in Gwalior city by Shilpa Sankpal, Dr.Pushpa Negi and Jeetendra Vashishtha (Jan-July 2010). Main objective of the study was to compare organizational role stress of managers of public and private banks. Sample size was 50 each from public and private banks. Finding of the study was there is significant difference between role stress of public and private sector bank employees. It was found that private bank employees experienced higher organizational role stress than public bank employees.

### **Research Problem**

It was found that urban co-operative banks have shown significant growth in size, number and volume of business handled. Also data from existing literature shows that more than 60% of the bank employees have problems due to continuous changes in their banks which will create stress in employees.

### **Objectives**

Present study purports following objectives

1. To search out common causes of workplace stress.
2. To measure the stress level of the co-operative bank employees.
3. To study psychological effect of stress on co-operative bank employees.

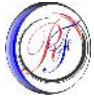
### **Hypotheses**

Present study put forward following hypotheses to test

1. Workplace stress doesn't have psychological effect on co-operative bank employee.

### **Research Methodology**

Research design of study deals with identification of causes of workplace stress and levels of stress of co-operative bank employees. For this, researcher has used descriptive research design for the study. The data and information have been collected using Primary Sources and Secondary Sources. The primary data regarding demographic profile, causes of



workplace stress, level of workplace stress and psychological effect of respondents have been collected through Structured Schedule. The secondary data have been collected from various books, journals, newspapers and websites.

### **Scope of Study**

Study has been conducted in Satara city in Maharashtra State, India. Study has focused on workplace stress of employees working with six different co-operative banks in Satara city. For the same data is collected through Structured Schedule, and processed by using tables, mean, standard deviation, and rank. Occupational Stress Index (O.S.I) by A.K.Srivastava & A.P.Singh is used to measure occupational stress among co-operative bank employees.

### **Instrument**

Structured Schedule was used to collect primary data. Schedule was divided into four structures. These structures were data about demographic profile, causes of workplace stress, workplace stress level identification and psychological effect. Population for the study is finite. Simple random sampling technique has used to select the sample of the population.

### **Results**

Data is classified and presented in tables and analysis is done by using mean, standard deviation and rank and percentages. Data is processed using MS-Excel software and analysed using S.P.S.S Statistics 17.0 software. Person's Correlation coefficient is used to test the hypothesis.

**Part-I:** Following table shows the Demographic Profile of sample respondents. Respondents have been classified according to demographic features as Gender, Marital Status, Educational Qualification, Age, Experience and Income of respondents.

**Table 1**  
**Demographic Profile of Sample Respondents**

| Sr. | Profile Particulars |               | Number of Respondents | Percentages |
|-----|---------------------|---------------|-----------------------|-------------|
| 1   | Gender              | Male          | 86                    | 76.1        |
|     |                     | Female        | 27                    | 23.9        |
| 2   | Marital Status      | Single        | 9                     | 8           |
|     |                     | Married       | 104                   | 92          |
| 3   | Education           | Graduate      | 94                    | 83.18       |
|     |                     | Post Graduate | 19                    | 16.82       |
| 4   | Age                 | 21-30         | 12                    | 10.6        |
|     |                     | 31-40         | 47                    | 41.6        |
|     |                     | 41-50         | 35                    | 31.0        |
|     |                     | 51 & above    | 19                    | 16.8        |
| 5   | Experience          | Below 5 years | 18                    | 16          |
|     |                     | 6-10 years    | 38                    | 33.6        |
|     |                     | 11-15 years   | 22                    | 19.5        |
|     |                     | 16-20 years   | 11                    | 9.7         |
|     |                     | 21 & above    | 24                    | 21.2        |
| 6   | Income              | 5000 – 10000  | 7                     | 6.19        |
|     |                     | 10001-15000   | 21                    | 18.58       |
|     |                     | 15001-20000   | 18                    | 15.92       |
|     |                     | 20001-25000   | 17                    | 15.04       |
|     |                     | 25001-30000   | 15                    | 13.3        |
|     |                     | 30001-35000   | 12                    | 10.62       |
|     |                     | 35001-40000   | 9                     | 7.96        |
|     |                     | 40001& above  | 14                    | 12.39       |

It has been interpreted from Table 1 that 76.1% are male and 23.9% are female samples respectively. Marital status reflects that 92% respondents are married and 8% respondents are single. As per Academic Qualification, 83.18% respondents are Graduate and 16.82 % respondents are Post Graduate.

### Part-II: Causes of Workplace Stress

Following table shows the causes of workplace stress due to task demand of Sample Respondents.

**Table 2**  
**Causes of Workplace Stress due to Task Demand (n=113)**

| Sr. | Task Demand                                     | Mean     | S.D      | Rank |
|-----|---|----------|----------|------|
| 1   | My job contain work overload                    | 3.292035 | 1.147057 | 4    |
| 2   | I have to work for long hours.                  | 3.39823  | 1.138136 | 3    |
| 3   | I am handling too many tasks at a time          | 3.539823 | 1.110304 | 2    |
| 4   | Work involve extensive traveling                | 2.309735 | 1.102591 | 9    |
| 5   | I don't get adequate time to perform all tasks. | 3.123894 | 1.078464 | 5    |
| 6   | Need to achieve targets / deadlines.            | 3.716814 | 0.901081 | 1    |

|    |   |          |          |    |
|----|---|----------|----------|----|
| 7  | Lack of regular tea and lunch breaks.     | 2.920354 | 1.296572 | 6  |
| 8  | My skills are not properly used.          | 2.79646  | 1.282849 | 7  |
| 9  | Long auditing / inspection process.       | 2.769912 | 1.000079 | 8  |
| 10 | Custody of money, fear of theft.          | 2.168142 | 0.934485 | 10 |
| 11 | I feel that I am not able to do this job. | 1.530973 | 0.598671 | 11 |

Table 2 shows causes of workplace stress due to task demand of sample respondents. Need to achieve targets, Handling too many tasks at a time and work for long hours have ranked 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> having mean 3.716814, 3.539823 and 3.39823 respectively. Respondents have to achieve targets and they handle too many tasks at a time are major reasons of workplace stress due to task demand. Respondents have given very less importance to they are not able to do their job. Following table shows the causes of workplace stress due to Role demand of Sample Respondents.

**Table 3**  
**Causes of Workplace Stress due to Role Demand (n=113)**

| Sr. | Role Demand  | Mean     | S.D      | Rank |
|-----|--|----------|----------|------|
| 1   | My role is unclear to me                             | 1.849558 | 0.770218 | 9    |
| 2   | I face conflicting demands from others.              | 2.451327 | 1.093742 | 3    |
| 3   | I get contradictory messages from boss / colleagues. | 1.982301 | 0.876094 | 7    |
| 4   | My job contents are not clear to me.                 | 4.424779 | 0.594698 | 1    |
| 5   | I feel lack of career development opportunities.     | 2.035398 | 1.051608 | 6    |
| 6   | I am not enjoying my work.                           | 1.858407 | 0.864656 | 8    |
| 7   | I am not ready to accept additional responsibility.  | 1.637168 | 0.583431 | 10   |
| 8   | I am completing tasks with fewer resources.          | 4.212389 | 0.674157 | 2    |
| 9   | Facing lack of support from others.                  | 2.115044 | 0.961325 | 5    |
| 10  | My work is not appreciated by my boss.               | 2.230088 | 1.118105 | 4    |

Table 3 interprets causes of workplace stress due to role demand of sample respondents. My job contents are not clear to me, I am completing tasks with fewer resources and I face conflicting demands from others have ranked 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> having mean 4.424779, 4.212389 and 2.451327 respectively.

Respondent's job contents are not clear to them which creates stress and they have to complete tasks with fewer resources are main reasons of workplace stress. Very less importance is given by the respondents that they are not ready to accept additional responsibility.

Following table shows the causes of workplace stress due to Physical demand of Sample Respondents.

**Table 4**  
**Causes of Workplace Stress due to Physical Demand**

| Sr. | Physical Demand         | Mean     | S.D      | Rank |
|-----|-------------------------|----------|----------|------|
| 1   | Poorly designed office  | 2.911504 | 1.199386 | 2    |
| 2   | Less social interaction | 2.584071 | 1.075089 | 4    |
| 3   | Noise                   | 2.99115  | 1.073176 | 1    |
| 4   | Poor lightening         | 1.99115  | 0.725746 | 5    |
| 5   | Polluted drinking water | 1.823009 | 0.657784 | 6    |
| 6   | Inadequate work surface | 2.752212 | 1.221321 | 3    |

Table 4 shows causes of workplace stress due to physical demand of sample respondents. Noise, Poorly designed office and Inadequate work surface have ranked 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> having mean 2.99115, 2.911504 and 2.752212 respectively.

Noise at workplace and poorly designed office are main reasons of workplace stress.

Respondents have given less preference to factors like polluted drinking water and poor lightening.

Following table shows the causes of workplace stress due to Relationships of Sample Respondents.

**Table 5**  
**Causes of Workplace Stress due to Relationships**

| Sr. | Relationships                          | Mean     | S.D      | Rank |
|-----|--|----------|----------|------|
| 1   | Lack of communication with staff       | 2.070796 | 0.775942 | 1    |
| 2   | Improper behavior of boss / colleagues | 1.964602 | 0.731061 | 4    |
| 3   | I face group pressure                  | 1.893805 | 0.771858 | 5    |
| 4   | Face harassment at workplace           | 1.557522 | 0.533487 | 6    |
| 5   | Improper leadership style of my boss   | 1.99115  | 0.901344 | 3    |
| 6   | Conflicting personality of my boss     | 2.017699 | 0.906153 | 2    |

Table 5 shows causes of workplace stress due to relationships of sample respondents. Lack of communication with staff, Conflicting personality of my boss and Improper leadership style of my boss have ranked 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> having mean 2.070796, 2.017699 and 1.99115 respectively.

Respondents have given main reason for workplace stress is lack of communication with staff and conflicting personality of their boss. Very less importance is given to harassment at workplace and respondents face group pressure.

### **Part III: Level of Stress of Co-operative Bank Employees.**

To understand the stress level respondents were asked to give their opinion on a five point scale for fifteen statements.

Following table shows Level of Stress of Sample Respondents

**Table 6**  
**Level of Stress of Sample Respondents**

| Sr. | Level of Stress | No. of Respondents | Percentage |
|-----|-----------------|--------------------|------------|
| 1   | Low (15-30)     | 3                  | 2.65       |
| 2   | Medium (31-50)  | 87                 | 77         |
| 3   | High (51- 75)   | 23                 | 20.35      |
|     | <b>Total</b>    | 113                | 100        |

It has been interpreted from Table 6 that majority of the respondents that is 77% are under medium stress level. 20.35% of the respondents are under high stress level. And only 2.65% respondents are under low stress level.

It can be concluded that most of the Co-operative bank employees are under medium stress level and few Co-operative bank employees are under high stress level.

#### **Testing of Hypotheses**

The hypothesis is,

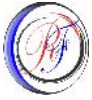
H<sub>0</sub>- Workplace stress doesn't have psychological effect on employee.

H<sub>1</sub>- Workplace stress has psychological effect on employee.

Following table shows the summary of Pearson Correlation between Stress Level and Psychological Effects.

| Sr. | Psychological Effect              | Pearson Correlation with Stress Level | Sig. (2-tailed) | N   | Result                     |
|-----|-----------------------------------|---------------------------------------|-----------------|-----|----------------------------|
| 1   | Anger                             | 0.204*                                | 0.03            | 113 | H <sub>0</sub> is rejected |
| 2   | Unease                            | 0.243**                               | 0.01            | 113 | H <sub>0</sub> is rejected |
| 3   | Depression                        | 0.105                                 | 0.269           | 113 | H <sub>0</sub> is accepted |
| 4   | Nervousness                       | 0.282**                               | 0.003           | 113 | H <sub>0</sub> is rejected |
| 5   | Tension                           | 0.176                                 | 0.063           | 113 | H <sub>0</sub> is accepted |
| 6   | Low confidence                    | 0.287**                               | 0.002           | 113 | H <sub>0</sub> is rejected |
| 7   | Fear                              | 0.172                                 | 0.069           | 113 | H <sub>0</sub> is accepted |
| 8   | Boredom                           | 0.124                                 | 0.19            | 113 | H <sub>0</sub> is accepted |
| 9   | Wrong decision making             | 0.229*                                | 0.015           | 113 | H <sub>0</sub> is rejected |
| 10  | Inability to concentrate on work. | 0.290**                               | 0.002           | 113 | H <sub>0</sub> is rejected |

\*\* . Correlation is significant at the 0.01 level (2-tailed).  
\* . Correlation is significant at the 0.05 level (2-tailed).



Above table shows Pearson Correlation between Stress Level and all Psychological Effects. It has been seen that significant positive relationship between employees stress level and psychological effects like anger, unease, nervousness, low confidence, wrong decision making and inability to concentrate.

### Discussion

Researcher found out that co-operative bank employees have to achieve targets, handle many tasks at a time are the main causes of stress due to task demand. Whether their job contents are not clear to them and employees have to work with fewer resources are the reasons of workplace stress due to role demand. Also noise at workplace and poorly designed office are main reasons of workplace stress. Another reason for workplace stress is lack of communication with staff and conflicting personality of their boss. Co-operative banks should adequate time to complete tasks also required resources should be provided which can reduce stress. Co-operative banks should provide training on leadership to their senior officers which will help senior officers in leading their department. As it was found in the present study few employees are under high level of stress. Co-operative banks can provide frequent training programmes and workshops on how to reduce stress should be given to the employees as training reduces the stress and creates confidence in employees.

### Conclusion

Present study was an attempt to find psychological effect of workplace stress on employees and also to find out causes of workplace stress due to task demand, role demand, physical demand and relationship. It was observed that majority of the co-operative bank employees are under medium stress level. Present study shows positive relationship between stress and psychological effects like anger, unease, nervousness, low confidence, wrong decision making and inability to concentrate. Present study will help co-operative banks to reduce stress related problems of their employees.

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