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Factors Causing Stress among the Women Employees of the Banking Sector

Manoj Kumar¹

Assistant Professor,
Department of Commerce,
MDU Rohtak, India.

Meenu Chhabra²

Research Scholar,
Department of Commerce,
MDU Rohtak, India.

Abstract: Stress is a worldwide concern now a day. No dimension of life is left untouched by its ill effects. Banking sector female employees are overloaded with lot complexities at workplace and family as well. It is the need of the hour to study about the stress causing factors among the care givers (women). The present study is a survey of the female employees of SBI, BOB, HDFC & Kotak Mahindra bank from the revenue headquarters cities of Haryana. Data was collected from 560 female employees of the sampled banks. Exploratory factor analysis approach has been used to derive the factors causing stress. Total 28 statements were used in the survey out of which 6 factors are derived namely organizational plans and policies, work and role, personal attitude and behavior, interpersonal relationship, family and reporting and accounting. Focusing on these factors may help to reduce the level of stress amongst the female employees.

Keywords: Stress management, organizational plans, work and role, attitude and behavior, interpersonal relationship, reporting and accounting.

I. INTRODUCTION

Stress is often termed as 21st century syndrome that is born out of man's race focused towards modern progress and its related complexities. The term Stress has been coined in 1936 by Hans Selye. Any non-specific response of body to any demand for change is called stress. It is a feeling of emotional and physical tension. It comes from the event and thought that makes you feel frustrated, angry or nervous. Stress has been considered as the most discussed and analyzed theme in contemporary times. (D. M. Pestonjee,1999). Complete freedom from stress is death (Hans seyle,1956). Stress refers to the conflict between the internal and external environment through which one human undergoes. Basically, the stress is our adverse reaction either physically or psychological as a result of inability to achieve our work. Stress has become integral part of the human life. It not only has its impact on the employee/individual but on the organization as well in which individual works. Stress has its impact on the employee's performance. Stress brings tiredness, High B.P, depression and many more problems in any person who suffers from stress for a longer time.

Stress refers to the strain arising out of the conflict between our external environment and us, leading to mental and physical pressure. (Shukla & Garg, 2013) Stress is a situation, in which a person is under pressure and does not have enough ability to cope with it. In today's fast-growing world, it is nearly impossible to lead a stress-free life, whether you are a school/college student or a working adult. Stress as a biological term refers to the end results of the failure of a human being to respond appropriately to emotional or physical threats to the organism, either real or artificial. Stress has become a widespread phenomenon, which occurs in various forms in every workplace or society. In today's work life employees are generally working for longer hours as the raising level of responsibilities forces them to exert themselves even more strenuously to meet rising expectations about work performance. Stress is often termed as 21st century syndrome that is born out of man's race

focused towards modern progress and its related complexities. At one extreme corner, stress provides the means to express talents and energies, and pursue happiness; while on the other extreme corner it can also cause exhaustion, illness, either in physical or psychological terms. To cope with this stress, it is must for contemporary society to deal with comparatively new concept of workplace stress more and more often. For answering the question of why and what to do, the obstacle of stress should be carefully observed at deep root level at individual workplaces. There has been a steady growth of interest in the area of stress in the past few years. Every week, yet another journal or newspaper article warns us of the dangers of a pressurized life style. Stress management in today's era became the most important and valuable technique to boost the morale of employees and the productivity of organization in all areas of life. All the organizations well realized the fact that the employees play a dominant role and they should be out of stress for better performance. A large variety of techniques to manage stress in organizations are adopted. Obviously, there is no technique that can completely remove stress but only they can minimize it to negligible level and these days the organizations are trying to minimize and cope up with the stress factors by adopting and implementing various trends and techniques. The productivity and performance of the work force are the critical crucial factors as far as the question of the success of an organization is concerned while the productivity and the performance are in turn rely on the extent of wellbeing of the employees. Stress can be both positive and negative, depending on one's unique perception of the tension.

Stress management refers to the wide range of techniques aimed at controlling the stress (causing mainly negative consequences). Many stress management practices are available in real life out of which some are of use for health professionals only while others focus on self-help by providing positive feelings to cope with problems in one's life. "Set of techniques and programs intended to help more effectively with stress in their lives by analyzing the specific stressors and taking positive actions to minimize their efforts". (Gale encyclopedia of medicine, 2008). Stress management practices operate at organization as well as the individual level. At organization level it includes compensation, job rotation, employee recognition, regular health checkup, breaks etc while at individual level it includes reading, writing, yoga, meditation, outing with friends, time management etc. The objective of the present study is to identify the factor causing stress amongst the female employees of the sampled banks.

II. REVIEW OF LITERATURE

Dhankar Shavita (2015) in the study "Occupational stress in Banking Sector" aimed at determining the impact of various factors of occupational stress on employees working in banking sector. The study was confined to four districts of Haryana state namely Kurukshetra, Panipat, Sonipat and Karnal. 200 employees were selected on the basis of convenient random sampling, 100 each from private and public sector banks. Occupational stress management scale was used as an instrument of measuring test. Scale consists of 12 stressors namely role overload, role ambiguity, role conflict, powerlessness, low status etc. As a result of the study, role overload stressor was found more in private sector bank employees as compared to public sector bank employees. Public sector bank employees suffer more from unreasonable group and political pressure in comparison to private sector bank employees. Occupational stress in long run observed as the creator of the problems like poor health, declining level of productivity and competence etc. study provides scope for further research as it suffered from constraints of time and area.

Mokshagundam S.S. & Janardhanam (2016) in the study entitled, "occupational stress as experienced by private and public sector bank employees" aimed at quantifying the occupational stress among the employees of public and private sector banks and to compare the perception of public and private sector employees on the basis of role overload, role ambiguity, role conflict etc. Occupational stress index questionnaire technique developed by A K Srivastava and A P Singh has been used to collect the data. Total 46 statements which were grouped under sub-heads were used to conduct the study. It has been concluded that private sector bank employees face more stress due to role overload, role conflict and role ambiguity. Also, the lack of power and stringent working conditions was found as major causes of stress in the private sector banks as compared to public

sector banks. It has been suggested that the top-level management of banks should focus on formulating suitable strategies from time to time so as to reduce the occupational stress.

Kokila V. & Dr. Ushadevi R. (2017) in the research paper entitled “A study on occupational stress among nationalized and non-nationalized bank employees in Karaikal district, UT of Puducherry” attempted to analyze the level of occupational stress among the nationalized and non-nationalized banks and also offered suitable stress coping suggestions. The sample size was 200 respondents and it was chosen into equal proportion from public and private sector banks. For collecting the primary data for the study Questionnaire method was used. Percentage analysis, mean, standard deviation, and T-test were the statistical tools used in the research. Hypothesis framed for the study was “there is no significant difference between the level of occupational stress among nationalized and non-nationalized bank employees. Occupational stress variables considered under study were workload, time management, lack of support, personal problems, feeling of inequality etc. the findings of the study revealed that the stress variable of work overload, feeling of inequality was higher in non-nationalized bank employees than the nationalized bank. Nationalized bank employees have more personal problems than non-nationalized bank employees. The non-nationalized bank employees had poor support from Top management as compare to non-nationalized bank employees. Hence, it is inferred that there is a significant difference between the level of occupational stress among the non-nationalized bank and nationalized bank employees. Recommendations and suggestions of the study are, taking positive steps to make employees feel stress free, organizing effective stress management program, redesigning jobs.

Shahid M.N.et.al. (2011) in their research paper titled “Work stress and employee performance in banking sector: evidence from district Faisalabad, Pakistan” aimed at identifying sectors responsible for job stress and the relationship between the job stress and employee performance. Total 150 respondents were selected which included branch level managers, operations manager, supervisors and officers. Age of respondents lie between 20-60 years, questionnaire was split into two parts, first containing information about demographics, while other part includes all about job stress and its impact on performance of an employee. The data collected through questionnaire were analyzed through SPSS v.19. 75.6% of the respondents were below 35 years of age. About 60.4% of respondents have done masters. And the bifurcation of the respondents on the basis of designation was 12.5%, 13.9%, 8.3%, 65.3% Branch level managers, Operation managers, Supervisors and Officers respectively. Major contributors to stress were found as work overload, risky job, poor co-worker relation, time pressure, more working hours. Stress felt by employees has direct impact on performance hence higher the stress lowers the employee performance and vice-versa.

Olanipekun & Okikiola (2022) in the research paper aimed at studying the perception of bank personals on the job stress and finding out the causes and basic nature of stress amongst them. Also, it has been objected to study the perception of personals about the effect of stress on their performance. The research was performed on two specific models i.e., job demand control model and transactional model. In depth interview sessions were conducted on total 10 employees of the bank under study. The conventional study that a little bit of stress is good for an employee to perform better and active is broken as it is believed that even a small amount of stress distracts an employee and he can't perform his cent percent. The causes of stress identified under the research are role related i.e., Incompatible role, ambiguous role and over & underutilization of role. The impact of stress at work place has negative impacts on the personal attitude and behavior. Employees under stress find the work life balance applied in the organization.

Shukla & Garg (2013) in the research paper aimed at studying the causes, level and effects of stress and also analyzed the importance of interventional strategies to manage stress. The study was conducted on 50 employees of various nationalized banks of Indore. It has been found that about 50% of employees feel that they are overloaded with work, 44% of the employees usually get tensed due to non-fulfilment of targets before time. About 24% of employees are tensed at workplace due to family issues. It has been recommended that counselling and support programs should be conducted time to time to provide psychological fitness to employees.

Badar, Mohammad Rashid,(2011) in the study aimed that highlighting the stress causing factors and effect on performance on bankers. The research was exploratory in nature. 88% of the respondents were Male and 12% of the respondents were Female. Major stress causing factors highlighted under the research work overload, technical issues, higher target, compensation and salaries, public dealing, management and peer support and behavior, market competition etc. it has been recommended that the salaries of the employees should be increased, organization culture should be made supportive, career development plans for employees, healthy senior subordinate relationships, stress counselling and reward and recognition programs should be held from time to time.

III. RESEARCH METHODOLOGY

To achieve the objective, total 600 employees of the banks at revenue headquarters of Haryana were surveyed for their views about the causal factors of stress. Further it has been aimed to collect data from 100 respondents from each city i.e., Rohtak, Karnal, Ambala, Hisar, Gurugram and Faridabad. Banks were chosen on the basis of market capitalization i.e., top two public sector banks namely SBI & BOB and top two private sector banks HDFC & Kotak Mahindra. Further it has been decided to collect data equally from these four banks from each city. By screening the data, it has been found that 40 responses were not fulfilling the requirement and hence, not included in analysis. So, the analysis is made on total 560 respondents. A self-structured questionnaire was used on 5-point Likert Scale representing 1 as Strongly Disagree 2 as Disagree 3 as Neutral 4 as Agree and 5 as Strongly Agree. Initially a pilot survey was done on the 100 respondents to check out the reliability of the scale where Cronbach alpha value came out as .840 which is sufficiently good to ensure that we can further move for the data collection.

Factor Analysis: Factor Analysis is a methodology of data condensing; which is used in compiling many variables in one factor that are highly correlated within them and least correlated with any another factor. It is helpful in converting a large set of inconvenient variables into a few factors which aids in decision making. There are few assumptions of Exploratory Factor Analysis that are all fulfilled in our study. The very first assumption of EFA is that data should be on interval or ratio scale. In our study Five points Likert scale (1= strongly disagree, 2=disagree, 3=neutral, 4= agree and 5= strongly agree) is used to get the response of the female bank employees. The next assumption is related to the size of the respondents that is, it should be minimum 5 times of the number of statements. In this study there are 560 respondents and 28 statements, so this assumption is also matched in our study. One assumption is related to the value of KMO statistics that should be more than 0.5 (Chawla Deepak 2011) and this condition is also fulfilled.

KMO: KMO is a measure which tell us that how well suited our data is for factor analysis. In the present study the value of KMO is 0.771 as shown in Table 1. This value is sufficiently good as minimum suggested value is 0.6(pallant,2005) which make sures the data is suitable for performing EFA.

Bartlett's Test of Sphericity: This value shows the suitability and validity of the data collected. Suitable value suggested for this test is less than .05 (Kaiser,1977). In our analysis chi square value is 9261.371 as shown in Table 1, degree of freedom is 378 and significant value is .000 which is less than .05 which implies that we can move for the further analysis.

Table 1 KMO and Barlett's Test

Assumptions	Values
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.771
Barlett's Test of Sphericity Approx. chi-square	9261.371
df	378
Sig.	.000

Source: Researcher calculation through SPSS 28

Communalities: Communalities in factor analysis are termed as the sum of square of factor loading of a variable in all the factors (Verma J.P. 2013). Variables with low communality is not accepted as that variable is not defining the sufficient features of factor. Variables with low communality (less than .5) are not taken into further analysis. Also, the very high

communality (equal to 1 or more than 1) indicates that there is some problem with the results due to inadequate sample or factor. From the above table, it is evident that all the value are between .513 to .880 except the one statement S26, that is dropped from the further analysis.

Table 2. Communalities Values

Communalities		
	Initial	Extraction
Family problems like pending legal cases, unhealthy relationships do not exist	1.000	0.606
Health of all the family members is good	1.000	0.606
Able to balance work life	1.000	0.759
I am not overloaded with work due to shortage of staff	1.000	0.880
Deadlines given to me are quite realistic	1.000	0.859
Nature of my work is not monotonous	1.000	0.538
My role is not ambiguous	1.000	0.575
Authority is adequate as per my role	1.000	0.556
Harassment and bullying do not exist at the work place	1.000	0.684
My suggestions are always heard	1.000	0.578
Organization politics do not exist at work place	1.000	0.513
No conflicts between superior and subordinates	1.000	0.745
I am not strictly accountable for NPAs	1.000	0.529
I have to report not too much regarding third party sales	1.000	0.555
I have to report not too much regarding core banking activities	1.000	0.721
I get trainings from time to time	1.000	0.739
Breakup of working hours is proper	1.000	0.846
Transfer policy of the organization is employee oriented	1.000	0.775
My job is secured	1.000	0.758
Holidays are sufficient	1.000	0.654
Good feedback system	1.000	0.536
Mergers and acquisitions do not cause redundancy in the organization	1.000	0.878
My posture at work is good	1.000	0.619
I have no difficulty in talking in regional language	1.000	0.856
Full of confidence	1.000	0.591
No negative self-talk exists	1.000	0.118
I am interested in learning new things	1.000	0.593
I feel motivated	1.000	0.563
Extraction Method: Principal Component Analysis.		

Further, for achieving this objective, principal component analysis (PCA) with varimax rotation is applied. Under this study factors having eigen value more than 1 are extracted that resulted in total 6 factors as clear from the above table. For the first, second, third, fourth, fifth and sixth factor eigen values are 5.223, 3.435, 3.233, 2.581, 1.957, 1.717 respectively. These six factors cumulative explained 67.203% of total variance. First factor explained 19.19% of the variance, second factor explained 12.57% of the variance, third factor explained 12.04% of the variance, fourth factor explained 9.30% of the variance, fifth factor 7.35% of the variance and sixth factor 6.72% of the variance.

Table 3. Total variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.223	19.343	19.343	5.223	19.343	19.343	5.183	19.197	19.197
2	3.435	12.723	32.065	3.435	12.723	32.065	3.395	12.573	31.770
3	3.233	11.974	44.040	3.233	11.974	44.040	3.252	12.044	43.814
4	2.581	9.557	53.597	2.581	9.557	53.597	2.513	9.309	53.122
5	1.957	7.248	60.845	1.957	7.248	60.845	1.987	7.359	60.481
6	1.717	6.358	67.203	1.717	6.358	67.203	1.815	6.722	67.203
7	0.838	3.102	70.306						

8	0.774	2.867	73.173						
9	0.691	2.558	75.731						
10	0.664	2.458	78.189						
11	0.625	2.315	80.504						
12	0.584	2.161	82.665						
13	0.557	2.061	84.726						
14	0.520	1.926	86.652						
15	0.487	1.805	88.457						
16	0.444	1.644	90.101						
17	0.427	1.583	91.684						
18	0.394	1.460	93.144						
19	0.391	1.449	94.593						
20	0.316	1.172	95.765						
21	0.304	1.126	96.891						
22	0.271	1.005	97.896						
23	0.185	0.687	98.583						
24	0.148	0.547	99.129						
25	0.137	0.506	99.635						
26	0.056	0.208	99.843						
27	0.042	0.157	100.000						

The scree plot showing the 6 extracted factors which are above the point where elbow is bending is shown in Fig. 1. In this scree plot component number (Factors) are shown on x axis and the eigenvalues are shown on y axis. The line on the scree plot aids in find out the total number of factors extracted out of total variables included under the study.

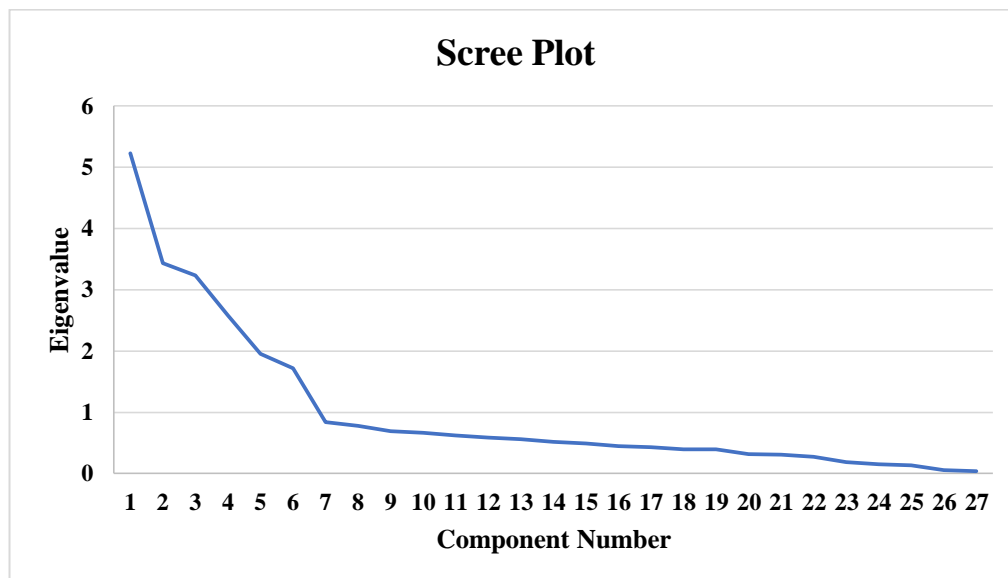


Fig. 1 Scree plot for extraction of factors

Extracted Factors: Rotation has converged in 6 iterations that resulted into extraction of 6 factors out of the total 27 statements as shown in Table 4. The details of 27 statements summarized in Table 4. The details related to naming, factor loading and reliability (Cronbach α) of the factors extracted are shown in Table 5. Description of the 6 extracted factors is provided as follows.

Factor 1: Organizational Plans and Policies: This is the first factor extracted from the analysis and it constitutes 7 variables namely S22 (Mergers and acquisitions do not cause redundancy in the organization) with factor loading .936, S17 (Breakup of working hours is proper) with factor loading .920, S18 (Transfer policy of the organization is employee oriented) with factor loading .879, S19 (My job is secured) with factor loading .868, S16 (I get trainings from time to time) with factor

loading .857, S20 (Holidays are sufficient) with factor loading .804 and S21(Good feedback system) with factor loading .729. This factor has 7 statements from the total of 27 statements, that is the maximum count under different factor. The factor loading of every variable is more than 0.7. and it is quite good. This organization factor is considered as most important factor as it has explained the highest percentage (18.365) of the total variance explained. The Cronbach's alpha for this factor is .940 which is considered excellent. According to the variables it is made up of researcher has given the name "organization plans and policies" to this factor. It can be concluded that organization is the most dominant factor in causing stress amongst the employees. In the today's stressful environment employee feels the most stressed because of the environment related factors.

Factor 2: Work and Role: This is the second factor extracted from the analysis and it constitutes 5 variables namely S4 (I am not overloaded with work due to shortage of staff) with factor loading .937, S5 (Deadlines given to me are quite realistic) with factor loading .926, S7 (My role is not ambiguous) with factor loading .748, S8 (Authority is adequate as per my role) with factor loading .742, S6(Nature of my work is not monotonous) with factor loading .731. This has been found as the second most stress causing factor amongst the female employees of the banks under study. 12.573% of the total variance is explained by this factor. Cronbach's alpha of this construct is .877. It implies that work and role of an employee at the workplace plays a prominent role in causing stress amongst the employees.

Factor: 3 Personal Attitude and Behavior: This is the third factor extracted from the analysis and it constitutes 5 variables namely S24 (I have no difficulty in talking in regional language) with factor loading .932, S23 (My posture at work is good) with factor loading .789, S25 (Full of confidence) with factor loading .766, S27 (I am interested in learning new things) with factor loading .764, S28(I feel motivated) with factor loading .752. About 12.044% of the total variance is explained by this factor. Cronbach's alpha of this construct is .861. This factor is named by the researcher as personal attitude and behavior after take into consideration the ingredients of the factor.

Table. 4 Rotated component matrix

	Component					
	1	2	3	4	5	6
Mergers and acquisitions do not cause redundancy in the organization	0.936					
Breakup of working hours is proper	0.920					
Transfer policy of the organization is employee oriented	0.879					
My job is secured	0.868					
I get trainings from time to time	0.857					
Holidays are sufficient	0.804					
Good feedback system	0.729					
I am not overloaded with work due to shortage of staff		0.937				
Deadlines given to me are quite realistic		0.926				
My role is not ambiguous		0.748				
Authority is adequate as per my role		0.742				
Nature of my work is not monotonous		0.731				
I have no difficulty in talking in regional language			0.932			
My posture at work is good			0.789			
Full of confidence			0.766			
I am interested in learning new things			0.764			
I feel motivated			0.752			
No conflicts between superior and subordinates				0.855		
Harassment and bullying do not exist at the work place				0.821		

My suggestions are always heard				0.760		
Organization politics do not exist at work place				0.712		
Able to balance work life					0.867	
Family problems like pending legal cases, unhealthy relationships do not exist					0.776	
Health of all the family members is good					0.772	
I have to report not too much regarding core banking activities						0.847
I have to report not too much regarding third party sales						0.743
I am not strictly accountable for NPAs						0.721
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 5 iterations.						

Table 5. Factor Analysis

Statement	Factor loading	Factor order	Name of the factor	Total variance explained	Reliability
S22*	.936	1	Organization plans and policies	19.197	.940
S17*	.920				
S18*	.879				
S19*	.868				
S16*	.857				
S20*	.804				
S21*	.729				
S4*	.937	2	Work and role	12.573	.877
S5*	.926				
S7*	.748				
S8*	.742				
S6*	.731				
S24*	.932	3	Personal attitude and behavior	12.044	.861
S23*	.789				
S25*	.766				
S27*	.764				
S28*	.752	4	Interpersonal Relationship	9.309	.798
S12*	.855				
S9*	.821				
S10*	.760				
S11*	.712	5	Family	7.359	.737
S3*	.867				
S1*	.776				
S2*	.772	6	Responsibility and Accountability	6.722	.682
S15*	.847				
S14*	.743				
S13*	.721				

Statement description: S1: Family problems like pending legal cases, unhealthy relationships do not exist; S2: Health of all the family members is good; S3: Able to balance work life; S4: I am not overloaded with work due to shortage of staff; S5: Deadlines given to me are quite realistic; S6: Nature of my work is not monotonous; S7: My role is not ambiguous; S8: Authority is adequate as per my role; S9: Harassment and bullying do not exist at the work place; S10: My suggestions are always heard; S11: Organization politics do not exist at work place; S12: No conflicts between superior and subordinates; S13: I am not strictly accountable for NPAs; S14: I have to report not too much regarding third party sales; S15: I have to report not too much regarding core banking activities; S16: I get trainings from time to time; S17: Breakup of working hours is proper; S18: Transfer policy of the organization is employee oriented; S19: My job is secured; S20: Holidays are sufficient; S21: Good

feedback system; S22: Mergers and acquisitions do not cause redundancy in the organization; S23: My posture at work is good; S24: I have no difficulty in talking in regional language; S25: Full of confidence; S26: No negative self-talk exists; S27: I am interested in learning new things; S28: I feel motivated.

Factor: 4 Interpersonal Relationships: This is the fourth factor extracted from the analysis and it constitutes 4 variables namely S12 (No conflicts between superior and subordinates) with factor loading .855, S9 (Harassment and bullying do not exist at the work place) with factor loading .821, S10 (My suggestions are always heard) with factor loading .760, S11 (Organization politics do not exist at work place) with factor loading .712. About 9.309% of the total variance is explained by this factor. Cronbach's alpha of this construct is .798. This factor is named by the researcher as interpersonal relationships after take into consideration the ingredients of the factor.

Factor: 5 Family This is the fifth factor extracted from the analysis and it constitutes 3 variables namely S3 (Able to balance work life) with factor loading .867, S1 (Family problems like pending legal cases, unhealthy relationships do not exist) with factor loading .776, S2 (Health of all the family members is good) with factor loading .772. About 7.359% of the total variance is explained by this factor. Cronbach's alpha of this construct is .737. This factor is named by the researcher as family after take into consideration the ingredients of the factor.

Factor: 6 Reporting and Accounting: This is the sixth factor extracted from the analysis and it constitutes 3 variables namely S15 (I have to report not too much regarding core banking activities) with factor loading .847, S14 (I have to report not too much regarding third party sales) with factor loading .743, S13 (I am not strictly accountable for NPAs) with factor loading .721. About 6.722% of the total variance is explained by this factor. Cronbach's alpha of this construct is .682. This factor is named by the researcher as Reporting and Accounting after take into consideration the ingredients of the factor.

IV. CONCLUSION

In a nutshell it can be concluded that there are many factors leading to stress amongst the female bank employees. As the responsibility as care givers has been vested in females. It is getting truly very difficult to manage work and life smoothly as there are so many complexities at work related to organization plan and policies, work and role, interpersonal relationship, personal attitude and behavior, family and responsibility and accounting. It is been recommended to take charge of factors causing stress amongst the banking women employees. As stress in employees have direct negative relation with employee's performance. For the progress of both individual as well as the organization it is suggested to manage the stress otherwise it will become a very big problem in the times to come.

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