

Job Related Stress on Employees Performance: A Comparative Study of Public Bank and Private Bank

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Abstract

Background: In the competitive world every employees having stress towards their respective jobs, in the banking industries employees facing job related stress to aching their task. This paper analysed that impact of job related stress on employees job performance in selected public bank and private bank in Hyderabad city.

Objectives: The purpose of the present study was to evaluate the causes and consequences of job stress, impact of coping strategies, job satisfaction and job performance of employees in selected public bank and private bank.

Method: The study reported responses of 148 employees from public bank and private bank of Hyderabad. The Census method was adopted in the collection of data from individual employees responses and tested by chi-square, correlation and independent t - sample test used with help of SPSS 20.0 Version.

Findings: The results indicated that there was a strong association of job related stress on employees performance, and there is a significance differences of these factors in selected public bank and private bank.

Conclusion: According through employees opinions, coping strategies like individual and organisational strategies are the best suitable solution to overcome the job stress in employees performance.

Keywords: Banking industry, Employees, Stress coping strategies, Job stress, Job satisfaction, Job performances

INTRODUCTION

Stress is a Common phenomenon in any kind of job and employees have to face it in almost every business task. Stress has been defined in different ways from the past years. According to Robbins and Sanghi (2006)[12] "A dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important." stress is an increasing problem in organizations and often cause adverse effects on performance. According to Kahn and Quinn (1970)[7] "stress is the outcome of facet of the assigned work role that caused harmful effect for individual. Occupational stress is considered as harmful factor of the work environment." It also has unpleasant effects on health of an individual as David (1998)[3] contributed "it can also be labelled as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the workers. Job stress can lead to poor health and even injury." According to ILO (1986)[4]"It is recognized world-wide as a major challenge to individual mental and physical health, and organizational health." Although stress includes both good and bad aspects but it is not necessarily bad. Rubina et at., (2008) [13] contributed the same "Stress is not always negative or harmful and indeed, the absence of stress is death." But it still has destructive impact on employee performance.

REVIEW OF LITERATURE

An individual in his or her job in bank face stress as Jamshed et al.,(2011)[5] suggested that “The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks.” And that stress often decrease their performance. “Therefore occupation of individuals could be a major source of stress in the given circumstances. When individuals face stress due to various conditions of their occupation and fail to cope with stress, it results into burnout,” (IBDM). Basically in banking sector lack of administrative support from boss(manager), work overload & time pressure, riskiness of job, poor relationship with customers & coworkers, and work family balance cause stress which in turns decrease employee performance. The same was contributed by Materson (1980)[9] “Causes of stress are many like work load, cuts in staff, change at work, long work hours, shift work, lack of supervision, inadequate training, inappropriate working conditions, too heavy responsibilities and poor relations with colleagues.”

In banking sector particularly higher management doesn't realize the impact of stress on employee performance which ultimately results in critical managerial dilemmas as Subha and shakeel (2009)[14] described “Higher level of stress existed with no managerial concern for solution consequently lowering the employee performance, staking organizational reputation and loss of skilled employees, these situations call for immediate concern from organization management for employing effective stress management practices to increase employee satisfaction and overall employee performance.” Work overload & time pressure to complete too much work in short span of time is big source of stress which decrease the performance of employees as Babak et al.,(2010) [2] studied “With excessive pressures, the job demands cannot be met, relaxation turns to exhaustion and a sense of satisfaction replaces with the feelings of stress, motivation sheds away and the workers start losing interest in the work and hence performance chart shows a negative trend.”

The performance of individuals also decreased when stress is caused by inability of individual to maintain a reasonable balance between family life and work life as he/she has to spend a lot of time in his/her working. McCubbin & Figley (1983)[10] suggested that “Job related stress can be mostly immobilizing because of its possible threats to family functioning and individual performance. Job related stress can create a difference between demands on families and the ability of families to provide material security for them.” And that inability to maintain a reasonable balance between family life and work life results in work to family conflict which in turn cause stress and ultimately decreases the employee performance. According to Anderson (2002)[1] “work to family conflicts is also a predecessor which creates stress in employees of an organization.” In banks the poor relationship among employees often cause stress and have adverse effects on the performance of employees. Lack of social support from colleagues and poor interpersonal relationships can cause stress especially among employees with a high social need. Margot Shields(2006)[8] suggested. “different sources of work stress do not occur in isolation but indeed interact with one another.” Stress caused by degree of involvement in decision making is a big source of decrease in performance of individual as Meneze (2005)[11] described “Misfit with organization, no part in decision making, were reported main causes of stress as well no control over work environment, personality traits, lack of relaxation along with ambiguous rules affect employees performance.” The nature of job in banking sector is too much risky. There is operational risk involved in transactions which always put pressure on employees to avoid wrong entries. The employees in return feel job insecurity which cause great stress on them. jungwee park (2007)[6] contributed “Physical exertion and job insecurity can also cause stress.” so job insecurity is also a major cause of stress on the job that negatively affect the performance of employees in the banking sector.

OBJECTIVE OF THE STUDY

The specific objectives of this study have been framed as follows

- To evaluate the causes and consequences of job related stress in public and private banks.
- To examine the job stress and job satisfaction among the employees of public and private banks.

Job Related Stress on Employees Performance: A Comparative Study of Public Bank and Private Bank

- To study the influence of stress coping strategies (individual and organizational) on the employees of public and private banks.

HYPOTHESIS OF THE STUDY

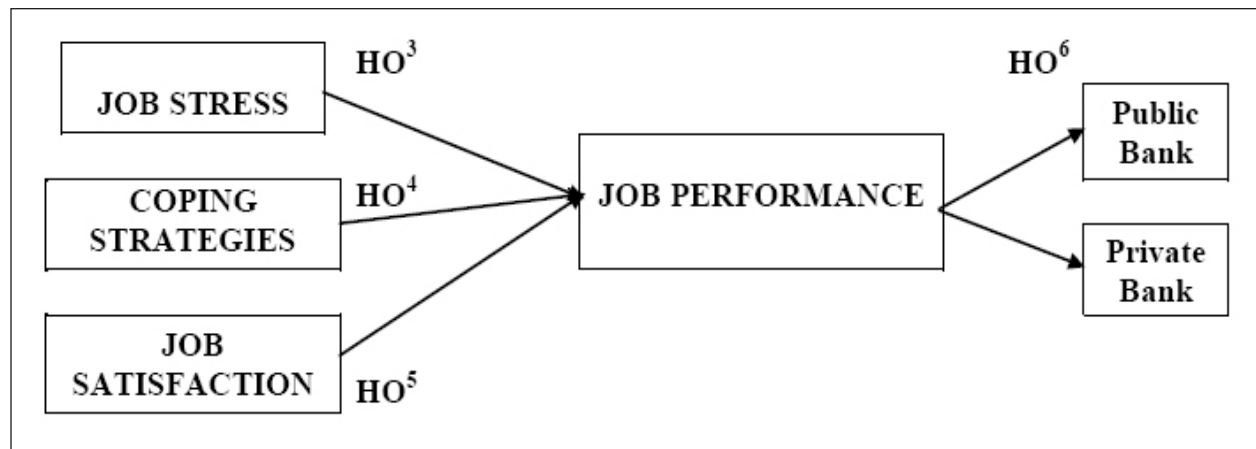
Following hypothesis have been framed as follows

- **HO¹:** There is no a significant association between job stress and personal demographic factors.
- **HO²:** There is no a significant association between job stress coping strategies and personal demographic factors.
- **HO³:** There is no a significant association between job stress and job performance.
- **HO⁴:** There is no a significant association between job stress coping strategies and job performance.
- **HO⁵:** There is no a significant association between job Satisfaction and job performance
- **HO⁶:** There is no significant difference of the job stress, job stress strategies, job performance and job satisfaction in the public and private banks.

SCOPE OF THE STUDY

The main purpose the study is to examine the association between the job stress, coping strategies, job satisfaction and job performance among the respected bank employees of public and private bank in the Hyderabad city. Therefore, the current study confines itself to the job stress, coping strategies, job satisfaction and job performance of the selected employees of public bank and private bank.

CONCEPTUAL FRAMEWORK MODEL



RESEARCH METHODOLOGY

The research method is a strategy of investigation, which means moving from the underlying assumption to research design and data collection (Myers,1999). In the present research study also used these ways to prove the association of respected variables like Job Stress, coping strategies, job satisfaction and job performance of bank employees in selected public and private bank in the Hyderabad city, Telangana state. The current research paper adopts an analytical research design. It is based on study of Canara bank from public bank and Axix bank from private bank in the Hyderabad city.

The research targeted employees of public and private bank of selected banks in Hyderabad city using Purposive sampling. Total 148 questionnaire were distribute to the selected respondents from public bank (74 respondents) and private bank (74 respondents) under the Census method. Each question measured different

Job Related Stress on Employees Performance: A Comparative Study of Public Bank and Private Bank

perceptions regarding variables of job stress dimensions. The respondents were asked to rate their responses towards four dimensions and respected items on a 5-point scale ranging from *Strongly Disagree (1)*, *Disagree (2)*, *Neutral (3)*, *Agree (4)*, and *Strongly Agree (5)*. The data were examined using statistical package for social science (SPSS 20.0 version) in the analysis process.

STATISTICAL TOOLS

The hypothesis of the study have been examined using suitable tools, like

Chi-Square: Chi-square test is a statistical tool used to examine differences between nominal or categorical variables. It used in two similar but distinct circumstances:

- to estimate how closely an observed distribution matches an expected distribution (Goodness -of- fit test)
- To determine whether two random variables are independent

Correlation: It is a statistically measure that indicates the extent to which two or more variables fluctuate together.

Independent t-Sample: The independent sample t-test (or independent t-test) assesses the means between two unrelated groups on the same continuous, dependent variables.

ANALYSIS AND RESULTS

Reliability and Validity of Measurement

Measures of construct reliability used are Cronbach's alpha. Cronbach's alpha tests internal consistency for all dimensions extracted from exploratory analysis, and the minimum acceptable score is above 0.70 (Gerbing & Anderson, 1988).

Table 1. Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.737	.345	65

From the Table 1, it shown that the questionnaire is tested for its reliability and presented the results here under. The questionnaire developed is pretested and validated through face validity as it was sent to a carefully selected sample of experts and it also has a sufficiently good reliability score. The result given the value of the as **0.737**. It indicates that, the data has a high reliability and validity.

Summary Item Statistics

It is evident that the summary of the means, variances, covariance and inter-item correlations are presented in the following table.

Table 2. Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum/ Minimum	Variance	N of Items
Item Means	3.112	1.878	4.818	2.939	2.565	.536	65
Item Variances	1.626	.150	2.791	2.596	18.290	.257	65
Inter-Item Covariances	.043	-1.077	2.746	3.823	-2.550	.200	65
Inter-Item Correlations	.027	-.649	1.000	1.649	-1.540	.070	65

It is obvious the minimum and maximum mean, Range, and variance values for item means, item variances are positive. Maximum mean is witnessed for Item means is 4.818. Maximum variance is 2.791, maximum inter item covariance is witnessed is 2.746 and maximum inter-item covariance is found to be 1.000.

Job Related Stress on Employees Performance: A Comparative Study of Public Bank and Private Bank

The personal profile of the respected respondents in terms of demographic particulars like such as age, gender, marital status, family type, Education, Designation, Monthly income (in rupees), Working hours, Working Experience, No. of Transfers from the joining and Type of Bank

Demographic Profile of the Respondents

Table3. General Profile of Respondents

Particulars	Classification	No of Responses	Percentage
Age	21-30	46	31.1
	31-40	87	58.8
	41-50	9	6.1
	51-60	6	4.1
Gender	Male	117	79.1
	Female	31	20.9
Marital status	Married	87	58.8
	unmarried	61	41.2
Family type	Joint family	80	53.7
	Nuclear family	68	45.6
Education	Below Graduate	29	19.6
	Graduate	78	52.7
	Post Graduate	41	27.7
Designation	Top level	16	10.9
	Middle level	90	60.8
	Lower level	42	28.3
Monthly income (in rupees)	below 20000	20	13.5
	20001-25000	27	18.2
	25001-30000	96	64.9
	30001 above	5	3.4
Working hours	Up to 8 hours	103	69.6
	8-10 hours	39	26.4
	10-12 hours	6	4.0
Working Experience	1-3 years	93	62.9
	4-6 years	42	28.2
	7-9	10	6.7
	Above 10 years	3	2.2
No. of Transfers from the joining	0-2	76	51.0
	3-5	61	40.9
	6-8	10	6.7
	More than 8	2	1.3
Type of Bank	Public	74	50.0
	Private	74	50.0
Total		n = 148	100%

Job Related Stress on Employees Performance: A Comparative Study of Public Bank and Private Bank

Age: With regards to the age distribution of the respondents, it was found that majority of them belonged to the age group of 31-40 years 58.8%, those belonging 21-30 years of the age accounted for 31.1%, while those in the age group of 41-50 years accounted for 6.1%, and 51-60 years accounted for 4.1% of the total respondents.

Gender: A close look at the table 3 reveals that the male respondents accounted for a higher percentage 79.1%, when compare female respondents 20.9.

Marital Status: With respect to marital status, while 58.8% of the employees from the selected banks were married, followed with 41.2% of employees were unmarried.

Family Type: From the table 3, majority i.e. 53.7% of the employees from the joint family and 45.6% employees from the nuclear family.

Education: With respect to the educational status, 52.8% of the respondents had secure Graduation, 27.7% of the respondents were post graduation, and 19.6% of them were below graduation.

Designation: It is evident from table 3, the majority of the respondents working as a Middle level 60.8%, 28.3% of the respondents were Lower level, 10.9% of the respondents were Top level Employee.

Income for Month: As it can be seen from table 3, the income of the respondents in the case of 64.9% of the respondents ranged from Rs. 25,001-30,000; while 18.2% reported to have a monthly income Rs.20,001-25,000; 13.5% of the respondents reported monthly income below Rs. 20,000; 3.4% of the respondents reported monthly income Below Rs. 30,001

Working Hours: With regards to working hours, in general, have adopted 8 hours duty as per the banking regulation Act and rules. It is evident that from the table 3, 69.6% of employees working Up to 8 hours, followed with 26.4% of employees working 8-10 hours, 4% of employees working 10-12 hours in respected banks.

Working Experience: It was observed that majority of the employees 62.9% had more than 1-3 years experience, followed with 28.2% employees had 4-6 years experience, 6.7% employees reported had 7-9 years and 2.2% employees had above 10 years experience.

No. of Transfers from the Joining: It is evident that from table 3, the majority 51% of the employees had 0-2 times transfers from the joining, followed with 40.9% employees had 3-5 times transfer, 6.7% of employees had 6-8 times transfer and 1.3% of employees had more than 8 time transfer from respected banks.

Type of Bank: As it can be seen from the table 3, 50.0% of employees from the public bank & 50.0% of the employees from the private bank.

Reliability Test of Job Stress Dimensions:

Table 4. Reliability test for respected dimensions

Dimensions	Number of items	Cronbach's Alpha
Job stress	20	.769
Job stress coping strategies	20	.879
Job satisfaction	15	.732
Job performance	10	.724

It is evident that from the table 4, overall Cronbach's alpha of dimension like job stress, coping strategies, job satisfaction and job performance had .769, .879, .732 and .724. This results showed that all the 65 items were reliable and valid to measure the opinion of employees towards respected dimension.

Job Related Stress on Employees Performance: A Comparative Study of Public Bank and Private Bank

Pearson Chi-Square: A Pearson's correlation is used when there are two quantitative variables. The possible research hypotheses are that there is a positive linear relationship between the variables, a negative linear relationship between the variables, or no linear relationship between the variables

- ***H₀¹: There is no a significant association between job stress and personal demographic factors.***

Table5. *View of job stress and demographical factors*

<i>Independent variables</i>	<i>Calculated value</i>		<i>p-value</i>	<i>HO results</i>
	<i>Pearson chi-square</i>	<i>df</i>		
Age	185.665	117	.000	Rejected
Gender	61.960	39	.011	Rejected
Marital status	69.924	39	.002	Rejected
Family type	51.924	39	.081	Accepted
Education	124.978	78	.001	Rejected
Designation	74.279	78	.048	Rejected
Monthly income	132.451	117	.016	Rejected
Experience	91.470	78	.041	Rejected
Working hours	97.194	78	.030	Rejected
No. of Transfers from the joining	103.923	117	.009	Rejected

Job stress and personal demographic factors: The response of the employees on the job stress obtained and obtainable in the table 5.

Interpretation: The chi-square statistics (Table 5) indicate that age, gender, marital status, education, designation, working hours, monthly income, experience and transfers are found to be statistically insignificant relationship with the employee opinion on the job stress in the selected public bank and private bank in the Hyderabad city; Whereas, remaining variables as listed in table 5 were found to be associated with the opinion employees on the job stress.

- ***H₀²: There is no a significant association between job stress coping strategies and personal demographic factors.***

Table6. *Views of the Coping strategies on the demographical factors*

<i>Independent variables</i>	<i>Calculated value</i>		<i>p-value</i>	<i>HO results</i>
	<i>Pearson chi-square</i>	<i>df</i>		
Age	313.910	198	.000	Rejected
Gender	96.053	66	.009	Rejected
Marital status	93.509	66	.015	Rejected
Family type	57.409	66	.016	Rejected
Education	182.007	132	.003	Rejected
Designation	125.295	132	.048	Rejected
Monthly income	214.526	198	.000	Rejected
Experience	154.824	198	.990	Rejected
Working hours	113.869	132	.438	Rejected
No. of Transfers from the joining	218.507	198	.151	Rejected

Job Related Stress on Employees Performance: A Comparative Study of Public Bank and Private Bank

Interpretation: it is evident from the table 6, showed that opinion of the on the coping strategies and adopted by the employees in order to overcome the stressful situation are presented in the above table. Te chi-square test indicates that the p-value is less than 0.05 in the case of all demographical factors. Therefore, it can be stated that there is a significant association between the coping strategies and respected demographical factors. The results showed that, the coping strategies are being influenced by all the independent variables and the differences in the personal and employeemenet profile.

- **HO³: There is no a significant association between job stress and job performance.**

Table7. Views of the job stress and job performance

Independent variables	Calculated value		p-value	HO results
	Pearson chi-square	df		
Role Stagnation	553.634	225	.000	Rejected
Work overload	589.647	325	.000	Rejected
Personal inadequacy	421.511	250	.000	Rejected
Role Ambiguity	783.904	400	.000	Rejected

Interpretation: The chi-square results (table-7) shows that variable like Role stagnation, work overload, personal inadequacy and role ambiguity were statistically association with job performance, because there p-values were less than 0.05 ($p < 0.05$). So it indicates that job stress change the employees performance towards respected selected banks.

- **HO⁴: There is no a significant association between job Satisfaction and job performance**

Table8. View of job Satisfaction and job performance

Independent variables	Calculated value		p-value	HO results
	Pearson chi-square	df		
General work condition	566.098	225	.000	Rejected
Compensation	468.104	300	.000	Rejected
Work Relationships	490.659	300	.000	Rejected
Work Activities	82.234	75	.005	Rejected

Interpretation: The chi-square statistics indicates that variables like General work condition, Compensation, Work Relationships and Work Activities are found to be significantly association with job performance. Hence, the respected hypothesis that employees had job satisfaction its helpful and improve the performance of the employees in selected banks.

- **HO⁵: There is no a significant association between job stress coping strategies and job performance.**

Table9. View of Coping strategies and job performance

Independent variables	Calculated value		p-value	HO results
	Pearson chi-square	df		
Individual coping strategy	1455.059	900	.000	Rejected
Organizational coping strategy	853.958	500	.000	Rejected

Job Related Stress on Employees Performance: A Comparative Study of Public Bank and Private Bank

Interpretation: The analysis of chi-square indicates that p-value are less than ($p < 0.05$) in the case of the Individual coping strategy 0.000 and Organizational coping strategy value 0.00. Therefore, it can be stated that there is a significant association between the Individual coping strategy, Organizational coping strategy and the job performance. In other words, job performance is being influenced by Individual coping strategy, Organizational coping strategy.

Correlation: Correlation tends to be used measures the strength and direction of the linear relationship between respected dimensions.

Table 10. Descriptive statistics

		Mean	Std. Deviation	N
Job Stress	Role Stagnation	2.4851	.67696	148
	Work overload	2.7068	.77492	148
	Personal inadequacy	2.2878	1.23646	148
	Role Ambiguity	3.1068	.87797	148
Job Stress coping strategies	Individual coping strategy	3.4690	.84645	148
	Organisational coping strategy	3.7069	.66059	148
Job Satisfaction	General work condition	2.9747	1.03376	148
	Compensation	3.6986	.59316	148
	Work relation	3.5113	1.11298	148
	Work activities	4.7613	.31114	148
Job performance	Job performance	2.2831	.82770	148

Interpretation: The mean values for job stress variables like Role Stagnation, Work overload, Personal inadequacy, Role Ambiguity are found to be 2.4851, 2.7068, 2.2878 and 3.1068, followed with means values for individual Coping strategies and organizational Coping strategies means value found to be 3.4690 and 3.7069, means values for job satisfaction variables like General work condition, Compensation, Work relation and Work activities are found to be 2.9747, 3.6986, 3.5113 and 4.7613, means values for job performance found to be 2.2831, with standard deviations of .67696, .77492, 1.23646, .87797, .84645, .66059, 1.03376, .59316, 1.11298, .31114 and .82770.

Table 11. Correlation

	Role Stagnation	Work overload	Personal inadequacy	Role Ambiguity	Individual coping strategy	Organizational coping strategy	General work condition	Compensation	Work relation	Work activities	Job performance
Role Stagnation	1										
Work overload	.412**	1									
Personal inadequacy	.220**	.241**	1								
Role Ambiguity	.109	-.150	.308**	1							
Individual coping strategy	.297**	.121	.306	.152	1						

Job Related Stress on Employees Performance: A Comparative Study of Public Bank and Private Bank

Organisa-tional coping strategy	.221**	.087	.282**	.340**	.076	1					
General work condition	.180	.201	.346**	.220**	.086	.430**	1				
Compensation	.159	.416**	.165*	.027	.165*	.195*	.243	1			
Work relation	.225	.290**	.193	.115	.146	.143	.119	.321**	1		
Work activities	.302	.117	.217	.216	.145	.174	.256	.197	.118	1	
Job performance	.682**	.596**	.587**	.585**	.698	.784*	.342**	.469*	.459	.426	1

Interpretation: It is inferred from the correlation analysis (table 11) that among the selected eleven variables from job stress, coping strategies, job satisfaction and job performance are positively associated with each other. Job stress coping strategies having highest positively associated with job performance, those are organizational coping strategies having ($r = .784^*$), individual coping strategies ($r = .698$), and followed with job stress variables like role stagnation ($r = .682^{**}$), work overload ($r = .596^{**}$), Personal inadequacy ($r = .587^{**}$) and Role Ambiguity ($r = .585^{**}$) demonstrates the second highly positive correlation with job performance, and job satisfaction variables like compensation ($r = .469^*$), Work relation ($r = .459$) and Work activities ($r = .426$) reveals the least but positive correlation with job performance.

Independent t-Test: The independent sample t-test (or independent t-test) assesses the means between two unrelated groups on the same continuous, dependent variables.

- ***H0⁶: There is no significant difference of the job stress, job stress strategies, job satisfaction and job performance in the public and private banks.***

The mean values, Standard Deviation and Standard Error Means are calculated for the different dimensions of Job stress, job coping strategies, job satisfaction and job performance of the two study banks are furnished in the following table.

Table12. Group Statistics

Factors	Working Banks	N	Mean	Std. Deviation	Std. Error Mean
Job Stress	Canara Bank	74	2.5932	.56157	.06528
	Axis Bank	74	2.7000	.60777	.07065
Job Stress Coping strategies	Canara Bank	74	3.6135	.47133	.05479
	Axis Bank	74	3.5625	.56058	.06517
Job Satisfaction	Canara Bank	74	3.7637	.45238	.05259
	Axis Bank	74	3.7092	.42447	.04934
Job Performance	Canara Bank	74	2.2405	.86815	.10092
	Axis Bank	74	2.3257	.78880	.09170

Interpretation: The Mean, Standard Deviation and Standard Error Means of the Canara bank against the dimension of job stress, are found to be 2.5932, .56157, and .06528, and for Axis bank with 2.7000, .60777, and .07065 respectively.

Job Related Stress on Employees Performance: A Comparative Study of Public Bank and Private Bank

Similarly, the Mean, Standard Deviation and Standard Error Means of the Canara bank against the dimension of Job Stress Coping strategies, are found to be 3.6135, .47133, and .05479, and for Axis bank with 3.5625, .56058, and .06517 respectively.

With respect to Job Satisfaction, the Mean, Standard Deviation and Standard Error Means of the Canara bank are found to be 3.7637, .45238 and .05259, and for Axis bank with 3.7092, .42447 and .04934 respectively.

With regard to Job Performance, the Mean, Standard Deviation and Standard Error Means of the Canara bank are found to be 2.2405, .86815, and .10092 and for Axis bank with 2.3257, .78880 and .09170 respectively.

Table 13. *Independent t-test*

Factors	<i>t-value</i>	<i>Sig.(2-tailed)</i>
Job Stress	-1.110	.049
Job Stress Coping strategies	.599	.012
Job Satisfaction	.441	.027
Job Performance	.838	.033

Interpretation: It is evident that table 13 demonstrate the results of independent sample t-test, the findings revealed that there is a significant difference found between public bank and private bank respect to job stress ($p = .049$), Coping strategies ($r = .012$), job satisfaction ($p = .027$) and job performance ($r = .033$), so there is significance difference of respected factors while comparing public bank and private bank.

CONCLUSIONS

In present competitive scenario stress is a common phenomenon. It is present in every one of human beings. Stress in soft form is whispered to be good for proficient performance of the individuals. The contemporary organized society with its inflexible rules and regulations makes the work life more complex for individual. The banking institutions were facing a stiff competitive business environment. The employees who are working in the banking institution have to work hard to achieve the targets; and they spend more time on the job to complete the assigned work. The study extracted four relevant factors with 65 items in formative job related stress towards job performance, among all the four respected factors Job stress, Coping strategies, job satisfaction and job performance emerged as the most major factor in determining Job related stress on selected public bank and private bank. As for the results of profile of the respondents showed that 58.8% of respondents belonged to the group of 31-40 years and those belonging 21-30 years of the age accounted for 31.1%, while those in the age group of 41-50 years accounted for 6.1%, and 51-60 years accounted for 4.1% of the total respondents, and followed with gender profile, male respondents accounted for a higher percentage 79.1%, when compare female respondents 20.9, With respect to marital status, while 58.8% of the employees from the selected banks were married, followed with 41.2% of employees were unmarried, 53.7% of the employees from the joint family and 45.6% employees from the nuclear family. With respect to the educational status, 52.8% of the respondents had secure Graduation, 27.7% of the respondents were post graduation, and 19.6% of them were below graduation. The majority of the respondents working as a Middle level 60.8%, 28.3% of the respondents were Lower level, 10.9% of the respondents were Top level Employee. The income of the respondents in the case of 64.9% of the respondents ranged from Rs.25,001-30,000; while 18.2% reported to have a monthly income Rs.20,001-25,000; 13.5% of the respondents reported monthly income below Rs.20,000; 3.4% of the respondents reported monthly income Below Rs.30,001, With regards to working hours, in general, have adopted 8 hours duty as per the banking regulation Act and rules. It is evident that from the

Job Related Stress on Employees Performance: A Comparative Study of Public Bank and Private Bank

table 3, 69.6% of employees working Up to 8 hours, followed with 26.4% of employees working 8-10 hours, 4% of employees working 10-12 hours in respected banks. With respect of working hours 62.9% had more than 1-3 years experience, followed with 28.2% employees had 4-6 years experience, 6.7% employees reported had 7-9 years and 2.2% employees had above 10 years experience. The majority 51% of the employees had 0-2 times transfers from the joining, followed with 40.9% employees had 3-5 times transfer, 6.7% of employees had 6-8 times transfer and 1.3% of employees had more than 8 time transfer from respected banks and 50.0% of the employees from the public bank and 50.0% of the employees from the respected private bank. According through respected hypothesis reveals that *H01* reveals there is a significance association between job stress and demographical factors, but family type variable not association with job stress, followed with *H02*, there is a significance association with coping strategies and demographical factors, *H03* results showed that there is significance association between job stress and job performance, both factors are inversely proportion each other, if job stress increases then employees performance will decreases, *H04* results showed that there is a significance association between job satisfaction and job performance, if employees having job satisfaction in their respected banks, it always leads to better performance, *H05* results showed that individual and organisational coping strategies significance association with job performance, because it helps to reducing the stress and improve better performance towards their task. *H06* reveals that there is a significance difference of job stress, coping strategies, job satisfaction and job performance in the public bank and private bank.

LIMITATIONS

- The study was limited to the full time employees from the respected selected public and private banks.
- The study focused on job related stress on job performance of selected public and private bank.

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