

FAMILY AS AN INFLUENCER OF STRESS – A STUDY WITH SPECIAL REFERENCE TO BANK EMPLOYEES

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Abstract. *Stress Management is getting increasingly more consideration now-a-days, especially in the financial sector. There is no work in this world without stress. Everybody in their work has experienced stress, nervousness as they traverse the obligations doled out to them. Banking industry which is the foundation of the country's economy is not an outstanding one. The activity idea of banking workers is dreary as it includes the immediate client communication in all levels. Bank employees have no time limit for their service. So engagement between family and work is a challenging task to the bank employee's life. So the researcher takes an attempt to study the family factors which creates stress among the bank employees during their work. This study focuses in Kanyakumari District. The lower and middle level bank employees are chosen for the study. This study was intended to test and investigate observationally the family related reason for stress among bank employees.*

Keyword: *Stress, Family factors, Bank employees, Impact.*

1. Introduction

Stress is a mental distress one can get because of the situation. Stress may cause to a bank employee because of family responsibilities, organizational politics, relationship between various levels, mismatch of opinion with co-worker or customer, transfer policies of bank, communication gap and so on. An employee working with stress gives negative impact to an organizations' goal. The impact of stress leads to health issues, behavioral change and low involvement in job. Stress influences the bank employees' activity in an indirect way, that workers decrease their work productivity and can't work best for their bank.

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The study deals with the stress due to family pressure of the bank employees. Family pressure includes family responsibilities like spending time with spouse and children, attending family functions, responsibilities in children's education, shopping, taking care of elder parents and so on. The family members of bank employees are expecting their presence in satisfying the above mentioned family needs. But in contradictory, the bank employees spends more time in bank and have less time to spend with family. This creates stress among the bank employees.

2. Review of literature

Mekonen, et al. (2022)¹. The study focus on work related stress and impact of stress. The study was conducted in Gondar city, Northwest Ethiopia. The study result reviles that the male bank employees use alcohol during high stress and having a history of chronic disease. More than one-fifth of the bank workers in Gondar city had work-related stress. Gender, having history of chronic diseases, and alcohol use were significantly associated with work related stress.

Zahoor, et al. (2021)². The study was conducted in south Punjab. The study identifies the role of high performance work practices of banks, work-family conflict, job stress, and personality of bank employees in affecting their work-life balance. The study results revealed that high performance work practices of banks, family to work conflict, and personality type B behavioural patterns of bank employees increase their work-life balance, and work to family conflict of bank employees decreased their work-life balance.

Goyal and Arpita (2015)³. In their investigation, they locate that better work-life balance practices will lessen stress. Work-life lopsidedness makes some wellbeing related issues too. So better administration of work and life will prompts stress less life.

Kannan and Suma (2015)⁴. In their investigation, increasingly number of respondents accepted that they face elevated level of stress, which might be because of both professional and individual reasons. The respondent was over troubled with remaining task at hand in their work place. Reflection was seen as the indispensable piece of life to diminish stress.

Adel Ismail Al-Alawi and Ebtisam Ismail Al-Alawi (2014)⁵. The outcomes exhibited that the bank staff in those commercial banks

demonstrated their business to be tolerably to exceptionally stressful. The greater part of respondents announced cutoff time and time pressure, work over-burden and long working hours as high stressor factor. They recommend that upgrading undertakings, lessening remaining tasks at hand, job explanation, setting up progressively sensible work programs, participative administration, giving criticism and social help to staff and increasingly evenhanded prize frameworks can diminish the degree of stress.

Ramezan Jahanian, et al. (2012)⁶. The authors reason that stress may make at times positive development towards the bank. Sometimes stress may leads to timely accomplishment of job. This will give positive effect to the organization. Stress beyond the limit leads to negative effect. By giving customary preparing to the employee will decrease the negative side of the stress.

A. Sharmila and J. Poornima (2012)⁷. In their investigation, representatives working in private banks are getting more stress than public bank workers. Work life irregularity is one of the significant credit which add to stress for a representative. This can be viewed as a factor developing stress in light of the fact that a great deal of workers griped that they couldn't adjust both the individual and professional fronts effectively. Contemplation structure a basic piece of the study of Yoga, has an immediate, positive effect on the brain invigorating itand capacity to oppose stress. Recognizing individuals' worth is particularly significant in the midst of stress.

3. Objectives of the study

- To identify the family related factors causing stress among bank employees.
- To analyze the extent to which the factors causing stress among bank employees.
- To offer valuable suggestion to the management for reducing the level of stress among the bank employees.

4. Statement of the problem

Stress is a one of a kind condition where an individual appearances with constraint and strains. Stress is the distress of an individual. Stress is a

weight condition causing difficulty. It is an inward wonder of mental air. Stress is generally acknowledged to have vindictive effect on wellbeing and execution. However, a base level of stress is significant for reasonable working and apex execution. It is the individuals' reaction to stress which has a critical impact. Stress can have certifiable outcomes on both prosperity and work execution. Henceforth the researcher made an attempt to contemplate Impact of family pressure on stress of bank employees in Kanyakumari District, Tamilnadu.

5. Methodology

The present study is an empirical study. The present research paper attempts to understand the family related factors which create stress among bank employees in Kanyakumari District. The study is mainly focus on primary data and secondary data also used for this study.

Primary data was collected through the structured questionnaires from different location of Kanyakumari District and secondary data was collected from books, journals, periodicals, articles and internet. The researcher used one-way ANOVA for analyzing the data. The sample size selected was 140.

6. Data Analysis

F- TEST (One Way ANOVA)

The Univariate analysis of variance (ANOVA) is carried out for calculating 'F' ratio to test the significance of the difference between means of difference groups of subjects. The objectives of the analysis of variance are to locate the important independent variables in a study and to determine how they interact and affect the response.

Comparison of Family related factors with Designation of the respondents

These are classified into six designation groups and ANOVA table is prepared to study the significance of difference that exists among the family related factors of different designation group respondents.

Hypothesis

H₀: There is no significant difference between Family related factors and Designation of the respondents.

Table 1.
Comparison of Family related factors with designation of the Respondents

	Designation	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
Fami-ly related factors	Sub Staff	16	27.00	3.817	Between Groups	5	175.25	7.13	.000
	Clerk	50	23.68	5.879					
	Assistant Manager	52	17.96	4.209					
	Manager	10	16.20	3.033	Within Groups	64	24.581		
	Senior Manager	8	22.00	7.348					
	Chief Manager	4	16.00	.000					
	Total	140	21.09	5.958					

Source: Primary Data.

Table 1 shows that the F-value is 7.13, $p < 0.05$ which shows that there is a significant difference between family related factors and designation of the respondents. Hence, the hypothesis is rejected at 1% level with respect to designation.

Based on mean score, Sub staff (27.00) have high stress due to family related factors followed by Clerk (23.68), senior manager (22.00), assistant manager (17.96), manager (16.20) and chief manager (16.00).

Comparison of Family related factors with Age of the respondents

These are classified into three age groups and ANOVA table is prepared to study the significance of difference that exists among the family related factors of different age group respondents.

Hypothesis

H_0 : There is no significant difference between Family related factors and Age of the respondents.

Table 2.
Comparison of Family related factors with Age of the Respondents

	Age	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
Family related factors	21 – 30	96	21.52	6.401	Between Groups	2	28.785	.806	.451
	31 – 40	32	19.44	4.082					
	51 – 60	12	22.00	6.573	Within Groups	67	35.700		
	Total	140	21.09	5.958					

Source: Primary Data

Table 2 shows that the F-value is .806, $p > 0.05$, which shows that there is no significant difference between family related factors and age of the respondents. Hence, the hypothesis is accepted at 5% level. Employees with different age groups have same stress due to family related factors.

Comparison of Family related factors with Education of the respondents

These are classified into four educational groups and ANOVA table is prepared to study the significance of difference that exists among the family related factors of different educational group respondents.

Hypothesis

H_0 : There is no significant difference between Family related factors and Education of the respondents.

Table 3.
Comparison of Family related factors with education of the Respondents.

	Education	N	Mean	S.D.	Source of Variance	Df	Mean Square	'F' value	Sig.
Family related factors	HSC	4	21.00	.000	Between Groups	3	227.72	8.51	.000
	Under Graduate	30	25.40	6.231					
	Post Graduate	64	21.88	5.807					
	Professional Course	42	16.81	2.977	Within Groups	66	26.76		
	Total	140	21.09	5.958					

Source: Primary Data

Table 3 shows that the F-value is 8.51, $p < 0.05$, which shows that there is a significant difference between family related factors and education of the respondents. Hence, the hypothesis is rejected at 1% level with respect to education.

Based on mean score, under graduate (25.40) have high stress due to family related factors followed by post graduate (21.88), HSC (21.00) and Professional course (16.81).

Comparison of Family related factors with Type of residence of the respondents

These are classified into three types of residence and ANOVA table is prepared to study the significance of difference that exists among the family related factors of different type of residence group respondents.

Hypothesis

H₀: There is no significant difference between Family related factors and type of residence of the respondents.

Table 4.

Comparison of Family related factors with Type of residence of the Respondents.

	Type of residence	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
Family related factors	Staff quarters	4	17.00	.000	Between Groups	2	68.55	1.99	.145
	Rented	48	19.54	6.318					
	Owned	88	22.11	5.695	Within Groups	67	34.51		
	Total	140	21.09	5.958					

Source: Primary Data

Table 4 shows that the F-value is 1.99, $p > 0.05$, which shows that there is no significant difference between family related factors and type of residence of the respondents. Hence, the hypothesis is accepted at 5% level.

Comparison of Family related factors with Salary of the respondents

These are classified into five salary groups and ANOVA table is prepared to study the significance of difference that exists among the family related factors of different salary group respondents.

Hypothesis

H₀: There is no significant difference between Family related factors and Salary of the respondents.

Table 5.

Comparison of Family related factors with salary of the Respondents.

	Salary	N	Mean	S.D.	Source of Variance	df	Mean Square	'F' value	Sig.
Family related factors	Less than 20,000	16	27.00	3.82	Between Groups	4	176.57	6.58	.000
	Rs. 20001 – 30,000	44	23.68	4.92					
	Rs. 30,001 – 40,000	42	18.81	6.36					
	Rs. 40,001 – 50,000	28	18.00	4.64					
	More than Rs.50, 000	10	18.40	3.29	Within Groups	65	26.82		
	Total	140	21.09	5.96					

Source: Primary Data

Table 5 shows that the F-value is 6.58, $p < 0.05$, which shows that there is a significant association between family related factors and salary of the respondents. Hence, the hypothesis is rejected at 1% level with respect to salary.

Based on mean score, the employee get the salary of Rs.20,000 and below Rs. 20,000 (27.00) have high stress due to family related factors followed by the employee get Rs. 20,001 to 30,000 (23.68), Rs.30,001 to Rs.40,000 (18.81), more than Rs.50,000 (18.40) and Rs.40,001 to 50,000 (18.00).

7. Findings

Employees working in bank are often facing stress. This study helps to find the association between family related factors with designation, age, education, type of residence and salary of bank employees. Employees belong to different designation, educational qualification and income level having stress due to family related factors. The type of residence and age of bank employees have no association with the family related factors.

Sub staff, clerk, employees earn an income level of 20,000 to 30,000, employees having post-graduation are having high level of stress due to family related reason. The middle age group employees are highly affected by stress due to family related reason.

8. Sugesstions

The term job stress is an increasing problem in the present organizations. It does not only affect the employees work life, but also affect their family life. So the management should take necessary steps to reduce stress. The management should know the workload of each employee, so that they can complete their duties within the working hours. It helps the employee to spend adequate time with their family members.

9. Conclusion

This research has shown the reasons for occupational stress among bank employees. Work stress has risen as one of the significant and central regions for investigation right now. The study has revealed that the management should support the employees by providing better working condition and ensure that they complete their duties within the working hours, which will lead to a better management of family and work.

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