

Effects of Demographic Factors on Job Stress Level: Evidence from Women Bank Employees in Tamil Nadu

Krishnasamy Srinivasan^{1*}, John Wilson²

¹ Department of Management, Arba Minch University, Ethiopia; ² Department of Management Studies, Solamalai College of Engineering, Madurai, Tamil Nadu

*Email: mekvasan79@gmail.com

Received for publication: 05 June 2022.

Accepted for publication: 04 August 2022.

Abstract

The research study examined the job stress association with women employees working in the Indian banking sector – Tamil Nadu. The core objective of the study was to analyze the job stress of women bank employees and its level. The study was conducted in four zones consisting of 32 districts, and they were stratified. The samples were drawn under a stratified random sampling technique from each stratum. The aggregate population of the women bank employees in 32 districts was 17 865, in which 1008 respondents were selected as the sample population for the study. Descriptive and inferential statistics were employed in this study. The mean, standard deviation, Two-way analysis, ANOVA tables and Regression analysis were employed to examine the degree of stress on female workers at the bank and their associations. The diverse demographic variables were included in the study like age, education, designation, experience, salary, marital status, spouse occupation, number of dependents, and family system. The study's conclusion was that the regressions analysis co-efficient Beta value results were positively associated with stress level and all variables. The designation and number of dependents were negatively correlated.

Keywords: ANOVA, Bank employees, Job stress, level of stress.

Introduction

In recent years, the people lifestyle has tremendously changed. The diverse demands and comforts have influenced the mind and life of the people. The modern lifestyle increases the comforts and simultaneously makes stress. The cause of prevalent stress is not only by the routine lifestyle of people but also their workplace pressures. In general, the stress affects the general public and various working groups like high-level executives, employees, laborers, ghettos, working women, businessmen, professionals and even children. The enormous pressures, increasing complexities and competitiveness at workplace, and the living standards of the society seem to be the significant reasons for the stress.

Stress is typically experienced by people in all aspects of their lives like organization, business, studies, working place, family, social and economic activities. The stress may be general, or the jobs related, and it may grow to continue as part of the life. Nowadays, stress receives prominent attention in both the individuals and work life. Stress is confronted knowingly or unwittingly by everyone, and it is a prime cause for several health problems, especially in the Indian lifestyle. Stress is not only affected the bodily health and also the mental well being of humans. Stress refers to any incidental, organizational and individual' internal demands which require to readjustment of unusual behavioural patterns of the individuals. The range of stress varies depending on situations

that demonstrate the possible causes of change. The impetus or a condition which causes the stress experience is called stressors.

The banking sector is remaining intensifying, and it is a back bone of the general economic system. It helps to get all other sectors proper and comprehensive development, progress and prosperity in the country. The Indian banking sector compels to transform and compete intensively with the international banking sector. The significant cause for the change is Globalization and privatization, emerging new generation private and foreign banks, computerized and online business transactions and radical policy changes. Since the banking business transactions are linked with computer operations, it leads to a heavy workload for the employees in the banks by downsizing the human resource. The severe stress, reluctance, frustrated, and worried feelings caused bank employees, especially in their workplace. Some of the key reasons are substantial and tireless work, target fixation and pressures to attain them, unwarranted punishments, inhuman attitude, compulsory transfers, long working hours, work from home, painstaking and hard-working, and inaccessible goals respond to distressed customers.

Therefore, the employees working in banks frequently felt tedious, aggravation and mental distress at their work. If this trend continues, the bank employees will affect violently at the global level. For this reason, it is inevitable in the banking sector to establish appropriate measures to develop stress-free working environment to increase the efficient performance of employees. The key sources of arising stresses are context, personal and organisation. Individuals can get stressed due to the influence of excess manual work, and the organization act as a significant source of stress by assigning difficult, complex, repetitive tasks and uncomfortable working conditions to the individuals, causing monotonous feelings. The stress also arises when organisations expect from their workers beyond their capacity, fixing targets and deadlines, physical working conditions, tedious work, time pressure, job design, and technical advancements. The stress is escalating in the organization to individuals due to job role ambiguity, limited authority and responsibility, contradictory ideas and expectancy and the normative, interpersonal and self-comparison roles.

The notable groups of likely stressors that affect an organization's personality development include over and under promotions, inactive roles, job security, ambitions, success rates, and gender inequity. In addition to, that, the interpersonal stress level is determined based on the relationship with colleagues like boss, subordinates, ordinates, and experiences. Ultimately, the job environment is also one of critical key sources of stress. The levels of stress arising in the organizational climate could be minimized through freedom in planning work, importance of ideas and opinions, participation in decision making, a sense of belongingness, effective communication and a supportive approach to personal problems. With this back ground the present study was carried out to study the factors influencing the job stress among women employees working in the Indian banking sector in Tamil Nadu State, and to analyze the relationship between the demographic (independent) variable of the women employees and the level of job stress (dependent) variable.

Review of literature

The relevant literature were reviewed and presented as evidence for the study. This was supported to gain a specific idea about the field concerned for the study. Some of the appropriate literature were presented at the end. The qualitative workloads caused more stress than the quantitative workload, and it created significant depression, poor satisfaction with work, and antagonism (Shaw and Wekley, 2010). (Neelamegam, 2010) stated employees experienced more stress due to more challenging work, unrecognized skills, and efficient performances. Mass layoffs, mergers and acquisitions, digitization, outsourcing, business re-engineering with reduced hierarchical levels, job insta-

bility, increased competitiveness owing to the entry of more private banks (corporate), and multi-functional tasks are all indicators of this change the banking sector. According to recent research, these symptoms are associated with high-stress levels among bank personnel (Petarli et al., 2015; Giorgi et al., 2017; Lantara et al., 2019).

Bank employees may face occupational stress as a result of their efforts to deliver the finest service to every customer. Employees in the banking business work under pressure from their bosses and are expected to maintain a high degree of discipline, so they do not have time to relax at work. On the other side, there is a lot of work pressure when it comes to providing services to clients, as well as some of the demands made by staff, such as increased customer service and zero errors. Employees are expected to work extra hours in order to complete their duties, especially tellers, because each customer has different needs in order to receive the best possible service (Ekienabor, 2016).

Most of the employees arrived at the exhaustion stage without knowing it, and it caused poor resisting capacity and mechanisms for preventing the stress levels, (Daisy Chauhan, 2009). The severe stress level was caused to the employees at workplace especially more workload, unfeasible tasks and imbalance in work life and they created worries and ailments, (Budhraj, 2008; Thamrin and Pisaniello, 2018). More commitments and stress directly affected the job performance (Hunter et al., 2007). The divers' situation represented the primary cause of stress and pessimistic thoughts and feelings, and it dependent on individual personality traits and behaviors, (Flaa et al., 2007). The education level has affected by the stress at a considerable degree, but it was not analyzed as the means to cope with the bank employees, (Michailidis and Georgion, 2005).

The lack of career advancements, over workload, risk-taking, decision-making, employee morale, and organizational culture were the vital sources of stress creation at work place (Lim and Hain, 2005). The women employees were affected more by elevated levels of stress than men. Still, there was no ample evidence, and major sources for stresses at the workplace for both genders were diversified roles, no career progress, prejudice, and stereotyping, (Gyllensten, 2005). The burnout and job stress were accountable for frustrations, deciding to leave the job, and reduced number of working hours (Bennet et al., 2005).

The more stressed areas for Indian managers were imbalance in work and family, no time for part-time jobs, rigid attitude from management and government, and gender and role discrimination against women employees at the workplace (Miller and Rowney, 2001). A significant occupational stress was noticed regarding role conflict between the executive and nonexecutive employees, political pressure, job responsibilities, and poor relationship with peers, (Vijayalakshmi and Meti, 2000). According to (Luolu, 1999), the intrinsic and extrinsic motivations positively affected job satisfaction and depressions to employees, but depression, anxiety, and somatic symptoms were minimized more by adequate support from family and superiors.

The stress-reducing strategies greatly helped the employees, and it was not significantly associated with age, several dependents, income, drinking/smoking habits, and health, (Ahmed et al., 1998). The employee's experience had a positive and significant association with role stress, and age and education were a positive but insignificant association with the role stress, (Pandey, 1997). The management issues were the primary causes for rising stress for employees at the workplace, like shortcoming of communication, increased workloads, job insecurity, poor working conditions and training, shortage of staff and resources, and long working hours (ACTU, 1997). The job stress led to an increase in the trend to quit jobs significantly in the private sector than the public sector, Hos-sain Masharraf (1995). Working women are mostly affected by stress because of home and work conflict and lack of social and organizational support, (Ray et al., 1994).

The women employees have mostly displayed the behavioural stress than men staff at the work place. They were positively related to the desire to leave the organization permanently or temporarily discontinued the job, (Akinnusin, 1994). The work-related stresses were concerned with job satisfaction and involvement. The increment of job stress led to reducing job satisfaction significantly without any discrepancy in sex, marital status, education, and experience (Ahmed, 1992). The women employees were affected more possibly by stress than men at workplaces due to injustice, discrimination, tight work, and unnecessary interference in their work (McDonald and Korabic, 1991). The critical sources of job stress at workplaces were role conflict and vagueness, more workload, underutilization of skills, inadequate resources, and lack of participation in decision making, (Cummins, 1990).

Methodology

Profile of the study area

The study was conducted in banks across Tamil Nadu, divided into four zones with 32 districts viz. seven districts in East, nine districts in West, seven districts in North, and seven districts in South Zones. The total bank branches in these 32 districts was 8140 with the aggregate population of 53,957 included 36,092 male and 17,865 female employees as of June 2013.

Sample size of the population

The total women employees population working in all district bank branches was 17,865, in which 1008 women respondents were selected as the sample population according to Kothari C.R., Research Methodology – Methods and Technique formula.

$$\text{Sample Size (n)} = \frac{Z^2 \cdot p \cdot q \cdot N}{e^2(N-1) + Z^2 \cdot p \cdot q}$$

$$\frac{(1.96)^2 * (0.5) * (0.5) * 17865}{(0.03)^2 (17865-1) + (1.96)^2 * (0.5) * (0.5)} = 1008$$

Therefore, the sample population size was (n) = 1008.

Sampling methods and Technique

The 1008 respondents were evenly divided into 252 samples, and the samples were drawn uniformly from all four zone bank branches under a stratified random sampling technique.

Data Collection method

Primary Data

The study employed both primary and secondary data. Structured questionnaires used to collect the primary data. The survey was conducted with women bank employees based on understanding, experiences, opinions and perceptions of job stress. The respondents filled out the questionnaires voluntarily without any reservations.

Secondary Data

The secondary data were gathered from all related sources, including books on employees, employee behaviors, research journals, magazines and periodicals, internet web sources, and libraries of reputed universities and institutes in and around Tamil Nadu.

Data Analysis

The women bank employees' stress levels were analyzed based on their demographic variables. These variables were analyzed through descriptive statistics like tabulation, percentage, Mean, and S.D., and inferential statistics like Two-way analysis tables, ANOVA test, and Multiple Regression analysis.

Results and Discussions

The descriptive and inferential analyses were presented regarding the job stress among women employees working in the Indian banking sector, Tamil Nadu. In a total of 1008 sets of questions, the researcher distributed all survey forms, in which 945 (93.75%) survey forms were duly filled and returned by the respondents, and the rest were rejected. The details of distribution of the questionnaires were provided in the below table 1.

Table 1. Distribution of questionnaire

Description of Questionnaire Distribution	Frequency	Percentage
Questionnaires duly filled and returned	945	93.75
Questionnaires unfilled and rejected	63	6.25
Total	1008	100.00

Personal profile of the respondents

The various demographic profiles of respondents like Gender, Age, Education qualifications, designation, monthly salary, Marital Status, no of dependents, family system, work experience, spouse occupation, distance travel to bank, and working hours were presented and discussed through the combined table 2.

Table 2. Demographic variables of the sample respondents

Demographic profile of the respondents	Frequency	percent
1. Age		
21 - 30 years	629	66.6
31 - 40 years	185	19.6
21 - 30 years	629	66.6
51 - 58 years	56	5.9
Total	945	100.0
2. Educational Qualification		
Primary level	52	5.5
Secondary level	145	15.3
Higher secondary level	164	17.4
ITI & diploma	176	18.6
Graduate & Professional	408	43.2
Total	945	100.0
3. Designation		
Executive	361	38.2
Manager	239	25.3
Officer	192	20.3
Clerk	153	16.2
Total	945	100.0
4. Monthly Salary		
Below Rs.15000	154	16.3
Rs.15001to 25000	101	10.7
Rs.25001 to 35000	453	47.9

Demographic profile of the respondents	Frequency	percent
Above Rs.35000	237	25.1
Total	945	100.0
5. Marital Status		
Unmarried	273	28.9
Married	446	47.2
Divorced	85	9.0
Widow	86	9.1
Separated	55	5.8
Total	945	100.0
6. Number of Dependents		
1 to 3 members	490	51.9
4 to 5 members	308	32.6
Above 5 members	147	15.6
Total	945	100.0
7. Family System		
Nuclear	573	60.6
Joint family	372	39.4
Total	945	100.0
8. Work Experience		
1 to 5 years	603	63.8
6 to 10 years	172	18.2
11 to 15 years	118	12.5
Above 15 years	52	5.5
Total	945	100.0
9. Spouse Occupation		
Same occupation	345	36.5
Private / Govt. employee	280	29.6
Business	154	16.3
No work	166	17.6
Total	945	100.0
10. Distance travel between Bank and Residence		
Less than 2 km	450	47.6
2 to 4 km	227	24.0
5 to 6 km	165	17.5
Above 6 km	103	10.9
Total	945	100.0
11. Working Hours of the Respondents		
5-8 hours	460	48.7
9-10 hours	221	23.4
Above 10 hours	264	27.9
Total	945	100.0
12. Stressful Areas		

Demographic profile of the respondents	Frequency	percent
Work related issues	589	62.3
Family events	204	21.6
Relationships with superior, peers and subordinates	82	8.7
Health problems	70	7.4
Total	945	100.0

Source: Primary source

The preceding table represented the respondents' demographic factors, frequency, and percentage.

The majority of respondents (66.6%) were in 21-30 year age group. The qualified graduate and professionals were (43.2%). The (38.2%) were in executives' designation. In the salary income category Rs.25001 to 35000, was (47.9%). The (47.2%) of respondents were married. In family size category, (51.9%) had 1 to 3 dependents in family. Most of the respondents (60.6%) were from the nuclear family system. The (68%) had 1-5 years working experience in bank jobs. The (36.5%) respondents' spouses were in the same occupation. The everyday travel distance to bank less than 2 km were (47.6%). The daily working hours 5-8 were (48.7%). The work-related issues were the primary concern for stress reported by (62.3%).

Descriptive analysis

The level of stress, two-way analysis, ANOVA tables, and multiple regression analysis was employed to examine the relationship between demographic (independent) variables and the level of stress (dependent) variable. Table 3 shows the demographic variables and level of stress of the respondents.

Table 3. The demographic variables and level of stress of the respondents

Demographic profile and level of stress						
1. Age	Frequency	%	Level of stress		Average	S.D
			Range			
			Min	Max		
21 - 30 yrs.	629	66.60	78	175	130.1	13.2
31 - 40 yrs.	185	19.60	82	173	129.4	14.8
41 - 50 yrs.	75	7.90	101	161	139.7	12.3
51 - 58 yrs.	56	5.90	103	166	132.2	13.9
Total	945	100.00				
2. Education						
Primary level	52	5.5	110	156	127.9	9.6
Secondary level	145	15.3	98	173	131.1	14.0
Hr. secondary level	164	17.4	94	172	129.7	15.1
ITI & diploma	176	18.6	91	170	129.3	12.4
Graduate & Professional	408	43.2	78	175	135.4	13.5
Total	945	100.0				
3. Designation						
Executive	361	38.2	98	166	130.5	12.7
Manager	239	25.3	94	173	128.9	13.5

Officer	192	20.3	101	173	135.9	14.0
Clerk	153	16.2	78	175	129.6	13.2
Total	945	100.0				
4. Monthly Salary						
Up to Rs.15000	154	16.3	78	175	129.6	14.5
Rs.15001 to Rs.25000	101	10.7	102	173	131.5	13.4
Rs.25001 to Rs.35000	453	47.9	94	173	129.9	13.5
Above Rs.35000	237	25.1	98	173	135.0	12.8
Total	945	100.0				
5. Marital Status						
Unmarried	273	28.9	78	173	130.3	13.0
Married	446	47.2	82	173	135.0	13.4
Divorced	85	9.0	103	175	132.5	14.6
Widow	86	9.1	104	173	127.4	12.9
Separated	55	5.8	101	169	129.1	14.9
Total	945	100.0				
6. Number of Dependents						
1 to 3 members	490	51.9	82	175	130.7	13.6
4 to 5 members	308	32.6	78	173	129.8	13.3
Above 5 members	147	15.6	91	166	128.5	13.2
Total	945	100.0				
7. Family System						
Nuclear	573	60.6	78	175	130.5	13.7
Joint family	372	39.4	91	173	129.3	13.2
Total	945	100.0				
8. Experience						
1 to 5 years	603	63.8	78	173	129.4	13.2
6 to 10 years	172	18.2	91	173	130.4	13.8
11 to 15 years	118	12.5	103	173	131.7	13.5
Above 15 years	52	5.5	102	175	132.7	15.4
Total	945	100.0				
9. Spouse Occupation						
Same occupation	345	36.5	78	175	130.1	14.7
Private / Govt. employee	280	29.6	94	173	130.3	12.1
Business	154	16.3	95	173	134.1	13.3
No work	166	17.6	103	172	129.5	13.3
Total	945	100.0				
10. Distance to Bank						
Less than 2 km	450	47.6	82	175	129.3	13.4
2 to 4 km	227	24.0	78	173	129.3	13.4
5 to 6 km	165	17.5	101	173	132.6	13.4
Above 6 km	103	10.9	91	171	131.0	13.9
Total	945	100.0				
11. Working Hours						

5-8 hours	460	48.7	82	175	129.2	13.0
9-10 hours	221	23.4	78	173	130.9	14.1
Above 10 hours	264	27.9	94	172	133.7	13.7
Total	945	100.0				

The above table stated the minimum and maximum stress levels along with average and S.D.

Table 4. Two-Way analysis table between Demographic variables and level of stress

Demographic profile of the respondents and level of stress							
1. Age	Level of Stress						Total
	Low	%	Me- dium	%	Hig h	%	
21 - 30 yrs.	115	18.3	378	60.1	136	21.6	629
31 - 40 yrs.	37	20.0	108	58.4	40	21.6	185
41 - 50 yrs.	12	16.0	48	64.0	15	20.0	75
51 - 58 yrs.	5	8.9	34	60.7	17	30.4	56
Total	169	100.00	568	100.00	208	100.00	945
2. Education							
Primary level	8	15.4	38	73.1	6	11.5	52
Secondary level	25	17.2	81	55.9	39	26.9	145
Hr. secondary level	35	21.3	94	57.3	35	21.3	164
ITI & diploma	30	17	116	65.9	30	17	176
Graduate & Professional	71	17.4	239	58.6	98	24	408
Total	169	100.0	568	100.0	208	100.0	945
3. Designation							
Executive	57	15.8	214	59.3	90	24.9	361
Manager	46	19.2	150	62.8	43	18.0	239
Officer	38	19.8	106	55.2	48	25.0	192
Clerk	28	18.3	98	64.1	27	17.6	153
Total	169	100.0	568	100.0	208	100.0	945
4. Monthly Salary							
Up to Rs.15000	28	18.2	99	64.3	27	17.5	154
Rs.15001 to Rs.25000	15	14.9	59	58.4	27	26.7	101
Rs.25001 to Rs.35000	83	18.3	272	60.0	98	21.6	453
Above Rs.35000	43	18.1	138	58.2	56	23.6	237
Total	169	100.0	568	100.00	208	100.0	945
5. Marital Status							
Unmarried	44	16.1	166	60.8	63	23.1	273
Married	81	18.2	265	59.4	100	22.4	446
Divorced	12	14.1	51	60.0	22	25.9	85
Widow	18	20.9	56	65.1	12	14.0	86
Separated	14	25.5	30	54.5	11	20.0	55
Total	169	100.0	568	100.0	208	100.0	945

6. Number of Dependents							
1 to 3 members	78	15.9	297	60.6	115	23.5	490
4 to 5 members	59	19.2	182	59.1	67	21.8	308
Above 5 members	32	21.8	89	60.5	26	17.7	147
Total	169	100.0	568	100.0	208	100.0	945
7. Family System							
Nuclear	97	16.9	342	59.7	134	23.4	573
Joint family	72	19.4	226	60.8	74	19.9	372
Total	169	100.0	568	100.0	208	100.0	945
8. Experience							
1 to 5 years	114	18.9	367	60.9	122	20.2	603
6 to 10 years	29	16.9	105	61.0	38	22.1	172
11 to 15 years	16	13.6	73	61.9	29	24.6	118
Above 15 years	10	19.2	23	44.2	19	36.5	52
Total	169	100.0	568	100.0	208	100.0	945
9. Spouse Occupation							
Same occupation	71	20.6	195	56.5	79	22.9	345
Private / Govt. employee	43	15.4	176	62.9	61	21.8	280
Business	22	14.3	99	64.3	33	21.4	154
No work	33	19.9	98	59.0	35	21.1	166
Total	169	100.0	568	100.0	208	100.0	945
10. Distance to Bank							
Less than 2 km	95	21.1	269	59.8	86	19.1	450
2 to 4 km	36	15.9	141	62.1	50	22.0	227
5 to 6 km	21	12.7	98	59.4	46	27.9	165
Above 6 km	17	16.5	60	58.3	26	25.2	103
Total	169	100.0	568	100.0	208	100.0	945
11. Working Hours							
5-8 hours	82	17.8	293	63.7	85	18.5	460
9-10 hours	37	16.7	128	57.9	56	25.3	221
Above 10 hours	50	18.9	147	55.7	67	25.4	264
Total	169	100.0	568	100.0	208	100.0	945

The table 4 results show that the highest level of stress in each demographic variable, min, max, Mean, and SD, were presented below. As for ages 101, 161, 139.7, and 12.3 were in the 41-50 age group. In the education, 78, 175, 135.4, and 13.5 were graduate and professional. The designation revealed that 101, 173, 135.9, and 14.0 were in the officer category. The salary income stated 98, 173, 135.0, and 12.8 were above Rs.25,000. The marital status of respondents was 82, 173, 135.0, and 13.4 in the married group. The number of dependents in the family was 82, 175, 130.7, and 13.6 were 1-3 members. The family type of the respondents was 78, 175, 130.5, and 13.7 in the nuclear system. The work experience of respondents was 102, 175, 132.7, and 15.4 had above 15 years. The respondents' spouse occupation was 95, 173, 134.1 and 13.3 in the business category. The daily travel distance to bank was 101, 173, 132.6 and 13.4 in 5-6 km. the working hours of respondents was 94, 172, 133.7 and 13.7 in above 10 hours.

The table 4 revealed the demographic variables and stress level in each demographic category. The maximum and least percentage values were taken in highest, medium, and lowest stress levels from each category and presented below. The maximum and least values were 30.4% and 20.0% in the age category with the corresponding age group 51-58 and 41-50 years in the highest level stress category. The 64.0% and 58.4% were at 41-50 and 31-40 years in the medium level stress category, and in the lowest level stress category, 20.0% and 8.9% were at 31-40 and 51-58 years, respectively. The education category revealed the maximum and least values were 26.9% and 11.5%, with corresponding secondary and primary levels in the high-level stress category. The 73.1% and 55.9% were in the medium-level stress category at primary and secondary levels. 21.3% and 15.4% were at higher secondary and primary levels in the lowest level stress category.

The designation category stated the maximum and least values were 25% and 17.6%, with the corresponding officer and clerical levels in the high-level stress category. In the medium level stress, 64.1% and 55.2% were at clerical and officer levels. The 19.8% and 15.8% were at the officer and executive levels in the low-level stress category. The monthly salary category expressed the maximum and least values were 26.7% and 17.5% in Rs. 15001-25000 and up to Rs. 15000. In the medium level stress, 64.3% and 58.2% were in Rs. 15000 and above 35000. The low stress level stated 18.3% and 14.9%, respectively, in Rs.25001-35000 and Rs. 15001-25000 categories.

In the marital status category acknowledged that the maximum and least values were 25.9% and 14.0% with correspondingly divorced and widow categories. The medium stress levels were 65.1% and 54.5% in the widow and separated category. The low level of stress, were 25.5% and 14.1% in the separated and divorced categories. In the number of dependents category, the maximum and least values were 23.5% and 17.7% in the 1-3 and above 5 members' category. The medium stress level confirmed 60.6% and 59.1% were in 1-3 and 4-5 members. In the low level of stress stated 21.8% and 15.9% were in the above 5 and 1-3members' category.

The family system category revealed that the maximum and least values were 23.4% and 19.9% in the nuclear and joint family systems. The medium level of stress showed 60.8% and 59.7% were in joint and nuclear family systems. The low stress level stated at 19.4% and 16.9% were in the joint and nuclear family system. The experience category stated the maximum and least values were 36.5% and 20.2% in above 15 and 1-5 years. The medium stress level showed 61.9%, and 44.2% were in 11-15 and above 15 years. The low level of stress, 19.2% and 13.6% were above 15 and 11-15 years.

The spouse occupation category expressed the maximum and least values of 22.9% and 21.1% in the same occupation and no work. The medium stress level showed 64.3% and 56.5% were in the business and same occupation. The low level of stress stated that 20.6% and 14.3% were in the same occupation and doing business categories.

The distance traveled between the bank and residence category showed the maximum and least values were 27.9% and 19.1% in 5 to 6 and less than 2 km. The medium stress level showed 62.1%, and 58.3% were in 2 to 4 and above 6 km. The low level of stress stated that 21.1% and 12.7% were in less than 2 km and 5 to 6 km categories. The maximum and least values of the working hours were 25.4% and 18.5% in the above 10 hours and 5-8 hours. The medium stress level showed 63.7%, and 55.7% were in 5-8 hours and above 10 hours. The low level of stress stated 18.9% and 16.7% were in the above 10 hours and 9-10 hours category.

Table 5. ANOVA analyses between Demographic variables and level of stress of respondents

Demographic profile and level of stress of respondents (ANOVA table analysis)					
Source	SS	DF	MS	F value	Result
1. Age and level of stress					
Between Groups	1.685	2	0.842	1.103	Not Significant at 5%
Within Groups	719.581	942	0.764		
Total	721.266	944			
2. Education and level of stress					
Between Groups	0.814	2	0.407	0.243	Not Significant at 5%
Within Groups	1576.007	942	1.673		
Total	1576.821	944			
3. Designation and Level of Stress					
Between Groups	2.565	2	1.283	1.057	Not Significant at 5%
Within Groups	1142.573	942	1.213		
Total	1145.139	944			
4. Monthly Salary and Level of Stress					
Between Groups	1.269	2	0.635	0.649	Not Significant at 5%
Within Groups	921.425	942	0.978		
Total	922.694	944			
5. Marital Status and Level of Stress					
Between Groups	3.584	2	1.792	1.443	Not Significant at 5%
Within Groups	1169.923	942	1.242		
Total	1173.507	944			
6. No of Dependents and Level of stress					
Between Groups	2.275	2	1.138	2.100	Not Significant at 5%
Within Groups	510.229	942	0.542		
Total	512.504	944			
7. Family System and Level of Stress					
Between Groups	0.486	2	0.243	1.017	Not Significant at 5%
Within Groups	225.076	942	0.239		
Total	225.562	944			
8. Experience and Level of Stress					
Between Groups	5.215	2	2.608	3.189	Significant at 5%
Within Groups	770.175	942	0.818		
Total	775.390	944			
9. Spouse Occupation and Level of Stress					
Between Groups	1.047	2	0.523	0.432	Not significant at 5%
Within Groups	1140.915	942	1.211		
Total	1141.962	944			
10. Distance to Bank and Level of Stress					
Between Groups	8.135 2	2	4.067	3.785	Significant at 5%
Within Groups	1012.261	942	1.075		
Total	1020.396	944			

Demographic profile and level of stress of respondents (ANOVA table analysis)					
Source	SS	DF	MS	F value	Result
11. Working Hours and Level of Stress					
Between Groups	4.493	2	2.247	3.117	Significant at 5%
Within Groups	678.855	942	0.721		
Total					

Preceding ANOVA table presented the association between the demographic variables and stress level and their significance. The 'F' values revealed the significance based on the difference between the calculated and the table values. The table value of 'F' at 5% is (3.000). The calculated values of 'F' shown in the table were lesser than the table value at Age, Education, Designation, Monthly salary, Marital status, No of dependents, Family system and spouse occupation. Hence, there was no significant difference between the level of stress and those demographic variables. The Experience, Distance travel to bank, and working hours calculated values were greater than the table values. Therefore, they were significantly associated with the level of stress.

Multiple Regression Analysis and Level of Stress

The correlation between the stress level and demographic (independent) variables was examined through multiple regressions analysis. The interrelationship of independent variables and their stress level on the bank job had been presented in the table 6 below.

Table 6. Multiple Regression analysis between independent and dependent variables

S.No	Variables	Coef (β)	SE	T	Sig
	(Constant)	1.557	0.320		
.	Age	0.157	0.073	2.159	5%
	Educational Qualification	-0.103	0.085	-1.212	NS
	Designation	-0.209	0.097	-2.149	5%
	Monthly Salary	0.216	0.047	4.601	1%
	Marital Status	0.314	0.082	3.826	1%
	Number of dependents	-0.167	0.081	-2.055	5%
	Family system	0.117	0.059	1.990	5%
	Years of experience	0.610	0.040	15.114	1%
	Spouse occupation	0.594	0.039	15.114	1%
	Distance between bank & residence	0.286	0.071	4.051	1%
	Working hours	0.332	0.056	5.943	1%

Table 7. Multiple regression analysis table result

R-Value	R² -Value	DF – V1	DF – V2	F Value	Significance
0.906	0.822	11	933	142.407	1% Level

According to the multiple regression analysis results, it was found that the multiple linear regressions co-efficient was a statistically good fit. The adjusted R² value of 0.822 was depicted clearly that the independent variables contributed about 82.2 percent variations in the stress level among the selected sample of women bank employees (table 7). This showed that there was statistically significant at 1% and 5% level. The co-efficient values of Beta were positively associated between

all independent variables and the level of stress except the designation and number of dependents. They were negatively associated with the level of stress.

Similarly, the contribution of selected independent variables signified that they were statistically significant and influenced stronger on the level of job stress except for educational qualification, designation, and the number of dependents. Therefore, it was concluded that the stress level towards the job of women bank employees was positively associated with their age, monthly salary, marital status, family system, years of experience, spouse occupation, distance between the bank to residence, and working hours.

Conclusion

Based on the study results, the stress was generally experienced by most women employees working at banks than men. It is because of the age factor, married life, family commitments, higher positions, role ambiguity, lengthy working hours and job experience, and long travel distances to the bank. The stress could be reduced and effectively handled to increase the job performance through regular medical consultations, healthy and nutritious foods, and proper rest for the mind and body. The women workers have to forsake their worries at workplace and home, and adequate time has to spend with the family and get together functions. Women employees have to concentrate more on career advancement and personal growth activities and continual exercise, optimistic attitude and approach towards life and problems and meditations and yoga greatly help minimize their stress levels and enhance their work efficiency.

References

- ACTU. (1997). *The Indian Journal of Industrial Relations*, 40(3).
- Ahmed. (1992). Job Stress and Job satisfaction of middle level total employees, Special series II stress adjustment to depth anxiety studies; *Journal of personality and clinical*, 8, 51-56.
- Ahmed, B., and Ahmed. (1998). Stress, and coping strategies among executive technocrats, Unpublished paper referred in D.M PestonJee Stress and coping, New Delhi.
- Akinnusin, D.M. (1994). Relationship Between Personal Attributes, Stressors, Stress Reactions and coping Styles, *Management and Labour Studies*, 19(4), 211-218.
- Bhudraja, J. (2008). Causes of Stress among Insurance Employees: An Empirical Study, *The ICFAI Journal of Management Research*, VII(10), P.5.
- Cummins, R. (1990). Job Stress and the Buffering Effects OF Supervisory Support, Group and Organizational Studies, 15, pp.92-104.
- Ekienabor, E. E. (2016). Impact of job stress on employees' productivity and commitment. *International Journal for Research in Business, Management and Accounting*, 2(5), 124–133.
- Daga, N., and Hussain, A. (2001). A Study Of Social Family Role Stress and Social Support Among Working Women – In Hussain" s (Ed.), *Stress Research Management*, Aligarh Muslim University, Aligarh.
- Daisy Chauhan. (2009). Effect of job involvement on Burnout, *The Indian Journal of Industrial Relations*, 44(3).
- Eilen, R., Kalherene, I., and Miller. (1994). Social Support: Home / work Stress and burnout, who can help?. *Journal of Applied Behavioral Science*, 30(3), P.357.
- Giorgi, G., Arcangeli, G., Perminiene, M., Lorini, C., Ariza-Montes, A., Fiz-Perez, J., Di Fabio, A., Mucci, N. (2017) Work-Related Stress in the Banking Sector: A Review of Incidence, Correlated Factors, and Major Consequences. *Front. Psychol.* 8, 2166.

- Hossain and Mashaanaf. (1995). Job Satisfaction, Stress & Turnover of Industrial workers, Comparative Study of Private & Public Sectors. *Journal of Behavioral Sciences*, 6-7 (1-2), 15-24.
- Hunter, Larry W., Thatcher and Sherry M.B., (2007). *Academy of Management Journal*, Vol.50, Issue 4, pp.953-968.
- John Schoper. (1993). Emotional and Stress – Introduction to Psychology, Tata McGraw Hill Edition, pp.307-327.
- Kristina Gyllensten. (2005). The Role of Gender in Work Place Stress, *Health Education Journal*, 64(3), pp.271-288.
- Lim and Hian (2005). The Indian Journal of Industrial Relations, *International Journal of Innovation and Learning*, 40(37), P.341.
- Luolu. (1999). Work Motivation Job stress and employee's well-being, *Journal of Applied Management Studies*, 8(2).
- McDonald and Korabi K. (1991). Sources of stress and ways of coping among male, female Managers, special issue: Hand book on job stress, *Journal of Social Behavior and Personality*, 6(7), pp.185-198.
- Miller G.E. and Rowney, J.I.A. (2001). One Step Forward or Two Steps Back? Diversity Management and Gender and Organizational Analysis. Critical Management Conference Proceedings, Manchester, England.
- Neelamegam, R., and Asrafi, S. (2010). Work stress among employees of Dindigul district central cooperative bank, Tamil Nadu, *IJMR - IUP Journal of Management Research*, IX(5).
- Pandey. (1997). Role Stress and Role Efficacy, Studies in Organisational Role Stress and Coping, Ratwat Publications, New Delhi.
- Petarli, G.B., Zandonade, E., Salaroli, L.B., Bissoli, N.S. (2015). Assessment of occupational stress and associated factors among bank employees in Vitoria, State of Espírito Santo, Brazil. *Cienc. Saude Coletiva*, 20, 3925–3934.
- Shaw, J.B., and Wekley. (2010). The Effect of Objective Work Load Variations of Psychological Strain and Post Work Load Performance, *Journal of Management, Ganster and Schaubroeck*, pp.87-98.
- Thamrin Y, Pisaniello D. (2018). The emerging workforce of international university student workers: injury experience in an Australian University. *IJERPH*.15.7.
- Vijayalakshmi, A.A., and Meti, V. (2000). A Study of Occupational Stress Executives and Nonexecutives of Pvt. Industrial organization, *Organizational Management*, 15(4), 26-32.