



A STUDY ON THE IMPACT OF WORK STRESS ON JOB PERFORMANCE IN NAGALAND: A CASE STUDY ON PRIVATE BANKING SECTOR IN DIMAPUR, NAGALAND

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ABSTRACT

Now-a-days stress is an integral part of jobs in every sector because of job tension, lack of mental support, troubles at work, lack of mental support from the mentor, job satisfaction, goal accomplishment, organizational commitment, self-esteem at work, quality of family life, life satisfaction, role ambiguity, role overload, resource inadequacy etc. Thus stress has become a common problem across occupations. The purpose of this study is to obtain the relationship between work stress and job performance among the employees on private banking sector of Dimapur. The different factors that questionnaire were based on are job ambiguity/job clarity, work overload/pressure at work, family and work life, support at work, long work hours, job rotation and changes in technology. The questionnaire was based on the Likert scale (each variable was measured using previously developed instrument as follows with a 5-point Likert scale for all the measurements used ranging from (1) Strongly Agree to (5) strongly Disagree). Data collected from the questionnaire were analyzed, summarized and interpreted accordingly with the aid of descriptive statistical techniques such as total score, classification, tabulation and simple percentage.

INTRODUCTION

Stress is believed to be a state of mind as well as body, created by certain biochemical reactions in the human body as well as psychological responses to situations, and it is reflected by a sense of anxiety, tension and depression and is caused by such demands by the environmental forces or internal forces that cannot be met by the resources available to the person. The greater the gap between the demands and the resources, the greater is the degree of stress. The stress caused by pleasant surprises and successful effects is known as eustress and the stress caused by undesirable outcomes is known as distress. It is distress that requires adjustment and measures of change. Any type of stress elicits responses that require physiological, psychological, and behavioral in nature. This process is known as the General Adaptation Syndrome. Physiological responses that are negative include increase in blood sugar, increases in heart beat and possible breakdown of body's immune system. A number of researchers have defined stress in different words such as, Kazmi, Amjad, & Khan (2008), have defined stress as "a change in one's physical or mental state, in other words disturbance or imbalance from normal state. Stress is caused by disturbed events in work environment, social environment, and in routine life (work, family and social life) and also caused by emotional, psychological, mental and physical illness". Moreover, "Stress comes from any situation or circumstance that require behavioral adjustment any change either good or bad is stressful or whether it's positive or negative change, the physiological response is same" (W. Colligan & M. Higgins, 2010)

The work related activities expected of an employee and how well those activities were executed. Many business personnel directors assess the job performance of each employee on an annual or quarterly basis in order to help them identify suggested areas for improvement. A job design technique in which employees are moved between two or more jobs in a planned manner. The objective is to expose the employees to different experiences and wider variety of skills to enhance job satisfaction and to cross-train them. We need to make sure that we have quality employees that can handle different tasks if we want them to do a job rotation.

The term private banking refers to a customized line of banking & financial services offered to private individual banking clients that earn high levels of income and/ or owning sizable investment assets, such as 'High Net Worth Individuals' (HNWIs). Such private services are distinctive from retail banking services offered or standard wealth management in that clients are assigned a relationship managers or private banker that specifically deal with them personally. In general, it is a valued added banking service in comparison to traditional banking that offers more sophisticated products and more personalized customer service. This service is available in most developed economies with private banking services available from local, regional global banking institutions. Private banking clients can include high-net-worth such as executives, business owners, entrepreneurs and sophisticated investors. Differing from standard wealth management available to retail customers, services can include product specialist investment advice, wealth protection advice, succession planning, philanthropy, family governance,



wealth structuring as well as access to alternative investment opportunities that are not normally available to retail investors. Technological changes in banking sector and the innovations in telecommunication and information technology have brought continual revolution in the operational patterns of banks. As a result, work in banks has become more challenging ensuing into high job stress among employees working in banks.

SIGNIFICANCE OF THE STUDY

Stress nowadays becomes a prevalent state in everyday human life especially among different employees at various levels of job. On the one hand stress is the motivational force and on the other side it is the cause of depression. In fact lack of stress is the end of life, as there is no enthusiasm towards the accomplishment of goals. When an employee is at work place there are different stressors that are having a direct impact upon the performance of employees. In every organization and at each level of management and workers an elevated average level of stress is to be found which mostly has an effect on the employee's job satisfaction (Rose,2003) and according to him employees have tendency towards high level of stress regarding time ,working for longer hours which reduces employees urge for performing better .Management support helps in reducing or increases stress in employees (Stamper and Johlke, 2003) apparent organizational assistance ,management support work as a cushion which acts positively in decreasing work related stress in employees

OBJECTIVES OF THE STUDY

- To study the impact of work stress on the job performance of the employees in private banking sector in Dimapur.
- To examine work stress in employees of private banking sector in Dimapur in different factors.
- To investigate the relationship between work stress and job performance among employees of private banking sector in Dimapur .
- To offer suggestive measures in order to improve the job performance among the employees in the study area.

REVIEW OF LITERATURE

Medical researcher Hans Selye first used the term 'stress' to describe the body's biological response mechanisms .He defined stress as "the nonspecific response of the body to any demand". Although stress has been variously viewed as an environmental stimulus to an individual (Kahn et al.,1964) .

Stress on job can be stated as the outcome of an individual due to the working environment from which he feels unsecured. 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 (Mc Cubbin &Figley, 1983) .

While there is a significant body of research which deals with work and family there is relatively little research (e.g., Jacobson, 1987) which deals specifically with perceived job insecurity (i.e. concerns or fears about job loss) and marriage and family life (Buss & Redburn, 1983). Stress condition which happens when one realizes the pressures on them, or the requirements of a situation, are wider than their recognition that they can handle, if these requirements are huge and continue for a longer period of time without any interval, mental, physical or behavior problems may occur, (Health & Safety Executive UK and Kerr et al., 2009 , MacKay et al. 2004) .

Stress exists in every organization either big or small the work places and organizations have become so much complex due to which it exists, work place stress has significant effects over the employees job performance, and the organizations in U.K are trying to cope with this scenario, (R. Anderson, 2003). Eleven forces are used as an antecedents of stress by researches (overload, role vagueness, role conflict, responsibility for people, participation, Lack of feedback, keeping up with quick technological change, being in an innovative role, career growth ,organizational structure and environment, and recent episodic events.,) overload :excessive work or work that is outside one's capability(Franch & Caplan ,1972; Margolis et al, 1974) , role ambiguity : role insufficient information concerning powers, authority and duties to perform one's role(French & Caplan1972; Kahn, et al, 1964) , role conflict: supervisors or subordinates place contradictory demands on the individual (Beehr et al, 2000; Caplan & Jones, 1975; Caplan, et al, 1975; Hall & Gordon, 1973; Kahn et al, 1964), responsibility for people: responsibility for people, well-being works, job security, and professional development (;Pincherle, 1972), participation: Extent to which one has influence over decisions relevant to one's job (Kasl, 1973; Margolis et al., 1974).



In view of Rose (2003) employees have tendency towards high level of stress regarding time, working for longer hours which reduces employees urge for performing better. Management support helps in reducing or increases stress in employees (Stamper & Johlke, 2003), apparent organizational assistance, management support work as a cushion which acts positively in decreasing work related stress in employees. There are a lot of reasons causing stress work family conflicts work over load one of reason identified by Stamper & Johlke (2003) that if the organization or management does not appreciates its employees for their hard work or contribution toward the organization creates stress and mostly creates intention to leave. Ivancevich & Donnelly (1975) and Yaghibi, (2009) studied the link between anxiety stress with satisfaction and performance of employees, that lower anxiety stress improves performance employee's which he studied in different managerial level of an organization. Beehr, Jex, Stacy & Murray(2000) found the relationship between occupational stressors and the performance of employees of an organization as well as it can affect the employees psychologically. Jamal (1984) studied a association between job stress and job performance between managers and blue-collar employees.. A random sample of 305 blue-collar and 325 managerial workers in Canadian firm are assessed through structured questionnaire. Variables used for this study were job stress, job performance, and organizational commitment. A negative linear relationship between job stress and job performance was found very limited evidence is seen for curvilinear. Stress is an unwanted reaction people have to severe pressures or other types of demands placed upon them. A huge and multi fields literature points a lot of key factors such as work environment, management support, workload etc in determining the stressful the work can be and its effect on employee physical and mental health,(Ganster & Loghan, 2005). According to (Anderson, 2002) work to family conflicts is also a predecessor which creates stress in employees of an organization. Job stress has been also viewed as dysfunctional for organizations and their members (Kahn, Wolfe, Quinn, Snoek, & Rosenthal, 1964) .

Although stress has been variously viewed as an environmental stimulus to an individual (Kahn et al., 1964) Selye, 1956 defined stress as an individual's reaction to an environmental force that effect an individual performance. Job related stress can be mostly immobilizing because of its possible threats to family functioning and individual performance. Job related stress can create an difference between demands on families and the ability of families to provide material security for them (McCubbin & Figley, 1983). While there is a significant body of research which deals with work and family there is relatively little research (e.g., Jacobson, 1987) which deals specifically with perceived job insecurity (i.e., concerns or fears about job loss) and marriage and family life (e.g., Buss & Redburn, 1983). Stress condition which happens when one realizes the pressures on them, or the requirements of a situation, are wider than their recognition that they can handle, if these requirements are huge and continue for a longer period of time without any interval, mental, physical or behavior problems may occur, (Health & Safety Executive UK).

RESEARCH GAP

From the review of literatures, it is clearly found that many researchers have done several studies on the impact of stress on employees job performance but till date no research has been conducted to examine stress in employees of private banking sector of Dimapur, Nagaland. So, the present study is conducted to know the impact of stress on employees job performance and establish the relationship between work stress and job performance among the employees of private banking sector in Dimapur.

RESEARCH DESIGN

Nature of the study : The study will be of descriptive in nature and attempts have been made throughout the survey to give description of the employees stress on their job performance .This kind of research will be appropriate to investigate the various factors that has an impact to perform their job under consideration .

Sources of data: The study is to be carried out by using both primary and secondary data. Primary data will be collected with detailed formulated questionnaire whereas secondary data will be collected from the existing literature such as research papers, website, books, journals, articles, and statistical report.

Technique of collection: The target respondents were employees of different private banking sectors of Dimapur area in Nagaland .In order to gather the information researcher has used only primary data as well secondary data. The data was collected by means of a structured with the help of managers and copies of the questionnaire were given to respondent by hand .The questionnaire was based on the Likert scale (each variable was measured using previously developed instrument as follows with a 5-point Likert scale for all the measurements used ranging from (1) Strongly Agree to (5) strongly Disagree).



Sample size and statistical tools: In carrying out this study the participants were 90 which are randomly chosen and finally 50 (i.e., 55.6%) questionnaires were analyzed. The data and information so collected from the questionnaire has been edited, summarized, analyzed, and interpreted accordingly with the aid of descriptive statistical techniques such as total score, classification, tabulation, and simple percentages.

RESULT AND DISCUSSION OF THE STUDY

Table: 1.1: Job Ambiguity/Clarity

Sl. No	Factors	No. of Respondents	Percentage
1	Strongly Agree	11	22
2	Agree	26	52
3	Undecided	9	18
4	Disagree	4	8
5	Strongly Disagree	0	0
Total		50	100

Source: Field Study.

It is observed from the table that 52% of the private bank employees are agreeing job ambiguity causes stress in their performance while 22% were strongly agree, 18% undecided, 8% disagree and 0% strongly disagree. Thus, it also simply reveals that employees are not clear about their jobs and responsibility.

Table: 1.2 Work overload

Sl. No	Factors	No. of Respondents	Percentage
1	Strongly Agree	12	24
2	Agree	17	34
3	Undecided	13	26
4	Disagree	8	16
5	Strongly Disagree	0	0
Total		50	100

Source: Field Study.

It is observed from the sample of 50 in private bank employees of Dimapur, 34% of bank employees agree that work load/pressure at work exceeds their capacity which causes stress in their performance but 24% strongly agree and 16% disagree while 26% undecided. It reveals that although they are stressed out due to certain factors, but their job performance is not at all affected.

Table: 1.3 Support at work place

Sl. No	Factors	No. of Respondents	Percentage
1	Strongly Agree	6	12
2	Agree	34	68
3	Undecided	4	8
4	Disagree	6	12
5	Strongly Disagree	0	0
Total		50	100

Source: Field Study.

It is clear from the table, 68% of bank employees agree and 12% strongly agree that adequate support from their supervisors/peers at work place has reduced job stress while 8% undecided and 12% disagree i.e., they need required support when they are in difficult situation.

Table: 1.4 Long work hours

Sl. No	Factors	No. of Respondents	Percentage
1	Strongly Agree	24	48
2	Agree	20	40
3	Undecided	5	10



4	Disagree	1	2
5	Strongly Disagree	0	0
Total		50	100

Source: Field Study.

48% of employees strongly agree while 24% agree that they have to work for long hours and at undesirable timings which is also a source of stress.

Table: 1.5 Family life

Sl. No	Factors	No. of Respondents	Percentage
1	Strongly Agree	3	6
2	Agree	14	28
3	Undecided	1	2
4	Disagree	21	42
5	Strongly Disagree	11	22
Total		50	100

Source: Field Study.

42% of employees disagree and 22% strongly disagree that they don't get much time to spend with their families due to long job hours and high work demands which create problems in their family lives .

Table: 1.6 Job rotation

Sl. No	Factors	No. of Respondents	Percentage
1	Strongly Agree	3	6
2	Agree	14	28
3	Undecided	3	6
4	Disagree	27	54
5	Strongly Disagree	3	6
Total		50	100

Source: Field Study.

From the table it is clear that 54% of the employees disagree and only 28% agree in their job rotations from one desk to another desk don't cause any sort of stress in their work performance.

MAJOR SUGGESATIONS

- Management should personally thank the workforce for doing their job.
- Management should find time to meet a listen to employees
- Management should identify the training needs of the staff so that each employee get the oppotunities to upgrade their knowledge and skill
- Involve employee in decision making.
- Strive to create a work environment which is open, trusting and new ideas and initiatives.
- Provide specific feedback about performance of the workforce

CONCLUSIONS

The purpose of this study was to find out the relationship between the job stress and the performance of private bank employees in Dimapur, Nagaland. The study reveals that it is very important to understand that the employees behavior because different employees came from varied background and from different cultures .Most of the results show that the stress levels among employees is little bit of high in certain areas like job ambiguity, family life, work overload ,long working hours,. But in spite of these kind of stress employees are able to perform well and stress is unable to hinder the performance of the employees. In fact, the lack of stress is the end of life, as there is no enthusiasm towards the accomplishment of goals. Thus, here we conclude that there is no exact relationship between the job stress and employees performance in private banking sector of Dimapur



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