

Job Stress among the Employees at HDFC Bank of Hyderabad

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ABSTRACT

The present world is fast changing and there are lots of pressures and demands at work. These pressures at work lead to physical disorders. Stress refers to individual's reaction to a disturbing factor in the environment. In Housing Development Finance Corporation (HDFC), the employees are having stress because of the heavy work load and other factors. Hence this study would help the organization to know the factors of stress and the impact of stress in employees. Since it is well known fact that healthy employee is a productive employee, so this empirical study was conducted to find out the ways of reducing stress of employees in HDFC using questionnaire method. Results revealed that around 60% of the employees believed sometimes the company imposes heavy work for a single person, about 40% did agree to assign additional workers for reducing stress and 45.2% of the respondents were satisfied with the motivational programs conducted by the organization. Around 73.2% of the respondents agreed sometimes the company arranges for informal trips for reducing stress and around 52.88% of the respondents believed that good working ambient along with proper planning reduce stress. Finally, majority (60%) of the respondents confessed that always there is a stress feeling among them. Therefore, Bank managers should employ some methods to remove stress problem in their workplaces.

Keywords: Job stress, Employee, HDFC

Modern life is full of stress. Dynamic technological evolutions have spawned mega-bureaucracies, micro task specialization and greater urbanization. These developments are intrinsically tied with work settings which have numerous systems such as finance, production; marketing, administration as well as macro organizational subsystems like inter organizational systems and organizational level goals. Strategies, climate, cultures, structures, management styles and performance very often the human element is reduced to a mere insignificant in the wheel of the total technological system. This tends to generate a feeling of powerless, meaningless, formless and consequent stress. Stress management is the need of

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the hour. However we try to go beyond a stress situation, life seems to find new ways of stressing us out and plaguing us with anxiety attacks. Moreover, be it our anxiety, mind-body exhaustion or our erring attitudes, we tend to overlook causes of stress and the conditions triggered by those. In such unsettling moments we often forget that stressors, if not escapable, are fairly manageable and treatable. Stress, either quick or constant, can induce risky body-mind disorders. Immediate disorders such as dizzy spells, anxiety attacks, tension, sleeplessness, nervousness and muscle cramps can all result in chronic health problems. They may also affect our immune, cardiovascular and nervous systems and lead individuals to habitual addictions, which are inter-linked with stress. The body muscles become tense and the hypothalamus activates the pituitary gland, which secretes hormones that then activate other hormone-producing centers like the adrenal glands. The release of adrenaline and other hormones sustains the alarm reaction and physiological changes occur in response to the stressstimulus. The body now needs glucose for the muscles to function properly. The liver responds by releasing some into the bloodstream. For the glucose to be transformed into energy, extra oxygen is required. The heart begins pumping blood faster to carry this extra supply, leading to a rise in blood pressure. The amount of blood available in the body is, however, limited. In order to deliver extra blood to select areas—the muscles, heart, lungs, kidneys and the brain—there is a temporary cutoff in blood supply to non-priority areas. Consequently, the digestive system slows or stops altogether, the salivary glands stop secreting, blood vessels in the kidneys and the abdomen constrict and the immune system slows down (Parveen and Khan 2014; Kumar and Varma 2017).

With the rapid advancement of technology, the stresses faced at work have also increased. Undoubtedly, occupational stress is one of the most commonly cited stressors faced by people all over the world. Stress refers to the pressure and reactions to our environment which results in psychological and physical reactions. Whilst some stress is good for motivation and increasing efficiency, too much stress can result in negative impacts such as reduced effectiveness and efficiency. More and more people are feeling isolated and disrespected at work, and this has led to greater occupational stress. Many companies have taken to consulting experts and professionals on ways to increase connectedness and motivation of their employees. Some companies organize parties and make their employees feel valued at work. These are measures to motivate employees and help them to feel secure at their jobs, translating into greater productivity. However, not all companies have such measures in place, and some have not gotten it quite right. Hence, it is up to you to make sure that you can cope with stress at your workplace, and use it to help you work better. Here are 3 simple steps to help you with coping with stress in the workplace (Singh et al 2012; Singh and Rapheileng2014).

Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker. Stress-related disorders encompass a broad array of conditions, including psychological disorders (e.g., depression, anxiety, post-traumatic stress disorder) and other types of emotional strain (e.g., dissatisfaction, fatigue, tension, etc.), maladaptive behaviors (e.g.,

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aggression, substance abuse), and cognitive impairment (e.g., concentration and memory problems). In turn, these conditions may lead to poor work performance or even injury. Job stress is also associated with various biological reactions that may cause ultimately to compromised health, such as cardiovascular disease. Stress is a prevalent and costly problem in today's workplace. About one-third of workers report high levels of stress. One-quarter of employees view their jobs as the number one stressor in their lives. Three-quarters of employees believe the worker has more on-the-job stress than a generation ago. Evidence also suggests that stress is the major cause of turnover in organizations. Job stress results from the interaction of the worker and the conditions of work. Views differ on the importance of worker characteristics versus working conditions as the primary cause of job stress. The differing viewpoints suggest different ways to prevent stress at work (Parveen and Khan 2014; Kumar and Varma 2017; Chothani 2015). Frederickson and Levinson (1994) investigated individuals who declared smiles during the negative arousal of a sad and troubling events. Kelter et al. (1997) studied Duchenne laughter correlated with reduced awareness of distress. Singh et al (2012), Parveen and Khan (2014), Kumar and Varma (2017), Chothani (2015) and Singh and Rapheileng (2014) have done researches on the stress and coping methods.

The HDFC bank was incorporated in August 1994 in the name of 'HDFC Bank Limited', with its registered office in Mumbai, India. HDFC Bank commenced operations as a Scheduled Commercial Bank in January 1995. HDFC is India's premier housing finance company and enjoys an impeccable track record in India as well as in international markets. Since its inception in 1977, the Corporation has maintained a consistent and healthy growth in its operations to remain the market leader in mortgages. The Bank's Board of Directors is composed of eminent individuals with a wealth of experience in public policy, administration, industry and commercial banking. Senior executives representing HDFC are also on the Board. Senior banking professionals with substantial experience in India and abroad head various businesses and functions and report to the Managing Director. Given the professional expertise of the management team and the overall focus on recruiting and retaining the best talent in the industry, the bank believes that its people are a significant competitive strength. HDFC Bank offers a wide range of commercial and transactional banking services and treasury products to wholesale and retail customers. So, this study has done to evaluate the job stress among the employees of HDFC.

RESEARCH METHODOLOGY

Research design stands for advance planning of the methods to be adopted for collecting the relevant data and the techniques to be used in analysis, keeping in view the objectives of the research and availability of time. The research design was used here is descriptive research as the study depicts the current state of affairs. The total number of 150 employees in HDFC constitutes the population for this study. It refers to the number of items to be selected from the population to constitute a sample. The 120 respondents were drawn out of 150 employees. In this empirical study was used simple random sampling method. It refers to as each member of the population has a known and equal chance of being selected.

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Primary data were those which were collected for the first time, and thus happen to be original in character. Here in this research primary data was collected through questionnaire method. Secondary data were those which have already been collected by someone else. In this study secondary data were collected through company records, books, journals etc. The data were analyzed through statistical method. There are various statistical tools used to analysis the data. Percentage analysis was the method to represent raw streams of data as a percentage (a part in 100 - percent) for better understanding of collected data according to equation 1 (Singh et al 2012; Kumar and Varma (2017).

$$\text{Percentage analysis} = \frac{\text{Number of respondent}}{\text{Total number of respondent.}} \times 100(1)$$

RESULTS AND DISCUSSION

The obtained results via questionnaire method have displayed by Tables 1, 2 and Figures 1 and 2. Figure 3 displays the built model between respondents and percentage.

Table 1. Results of questionnaire [This study]

Mention what is your gender?			
S.No	Particulars	No. of Respondents	Percentage (%)
1	Male	80	67
2	Female	40	33
	Total	120	100
What is your age?			
1	Below 20 years	20	17
2	20 – 30 years	38	31
3	31-40 years	42	35
4	Above 40 years	20	17
	Total	120	100
What is your Educational Qualification?			
1	School level	30	25
2	Graduate	20	17
3	Others	70	58
	Total	120	100
What is your working time?			
1	Part time	20	17
2	Full time	70	58
3	Shift basis	30	25
	Total	120	100

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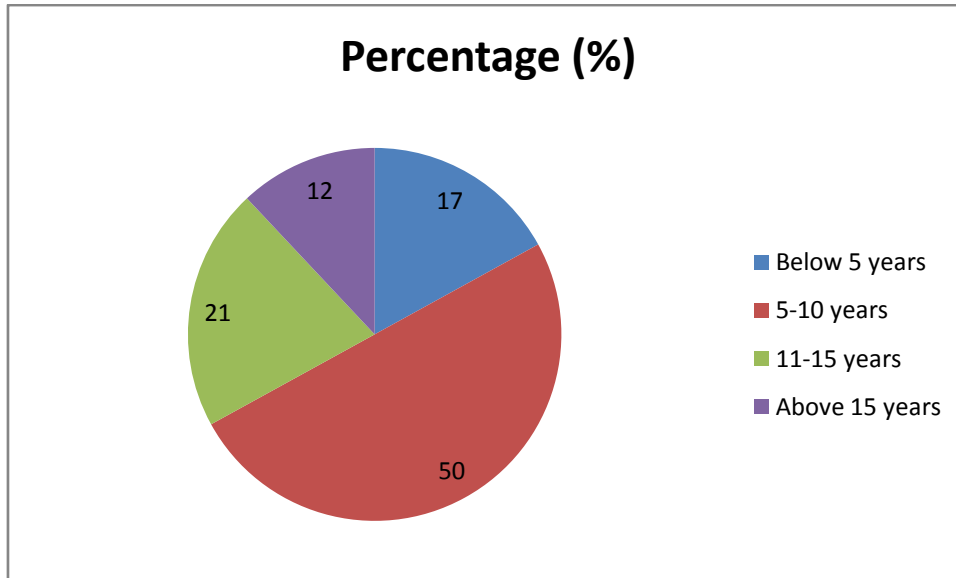


Figure 1. How much work experience do you have? [This study]

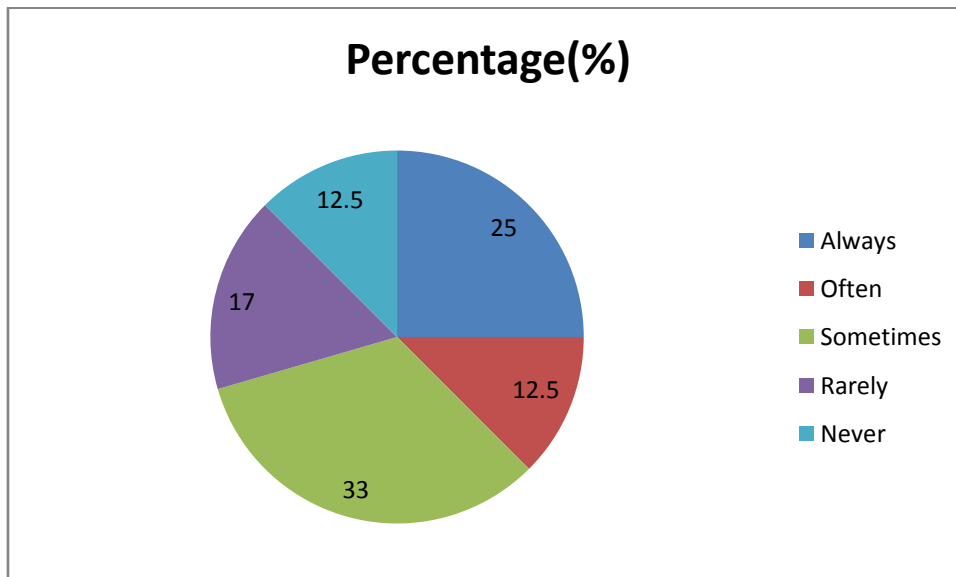


Figure 2. Do you have any Additional Workers for Reducing Stress? [This study]

Table 2. Results of questionnaire [This study]

S.No	Particulars	No. of Respondents	Percentage (%)
How often Heavy Work Load for Single Person?			
1	Always	20	17
2	Often	15	12
3	Sometimes	50	42
4	Rarely	20	17
5	Never	15	12
	Total	120	100
To what level are you satisfied with the motivational programs provide by the organization for reducing your stress?			
1	Highly satisfied	20	17
2	Satisfied	45	37

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3	Neutral	32	27
4	Dissatisfied	17	14
5	Highly Dissatisfied	6	5
	Total	120	100
Does organization provides you any assistance for stress related problems?			
1	Yes	85	71
2	No	35	29
	Total	120	100
Does your organization arrange for any informal trips for reducing stress?			
1	Always	15	12
2	Often	25	21
3	Sometimes	55	46
4	Rarely	20	17
5	Never	5	4
	Total	120	100
Do you think good working environment reduces stress?			
1	Yes	80	67
2	No	40	33
	Total	120	100
Do you agree that proper planning of work will reduce stress?			
1	Strongly agree	65	54
2	Agree	35	29
3	Neutral	16	14
4	Disagree	4	3
5	Strongly disagree	0	0
	Total	120	100
Is there any "we" feeling among the members of your group?			
1	Always	60	50
2	Often	38	32
3	Sometimes	12	10
4	Rarely	10	8
5	Never	0	0
	Total	120	100
Do you ever feel like losing your self-confidence because of work stress?			
1	Always	8	7
2	Often	14	12
3	Sometimes	45	37
4	Rarely	25	21
5	Never	28	23
	Total	120	100
Do you work more than 8 hours?			
1	Yes	80	67
2	No	40	33
	Total	120	100
Do you discuss your problem with your spouse or friend or any other else close to you?			
1	Yes	80	67
2	No	40	33
	Total	120	100
Are you worried about your colleague's opinion about you?			
1	Yes	70	58
2	No	50	42
	Total	120	100

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Are you satisfied with the performance you give at your work?				
1	Yes	80	67	
2	No	40	33	
		120	100	
Do you think that you are suffering from depression?				
1	Yes	80	67	
2	No	40	33	
		120	100	

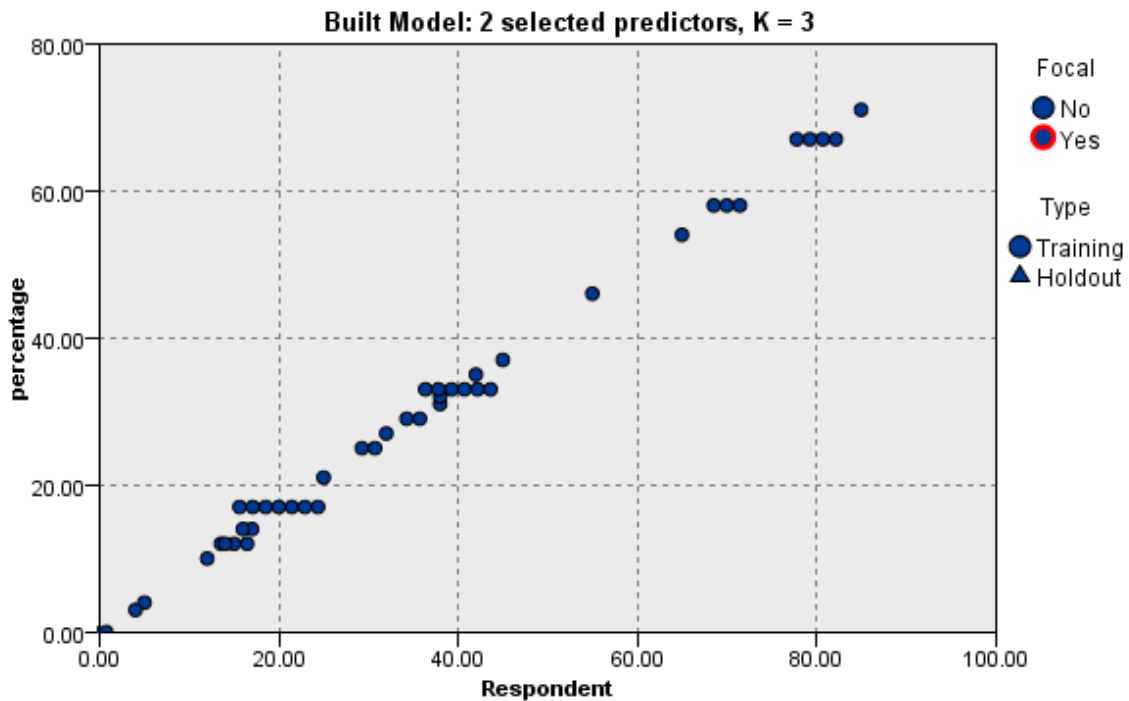


Figure 3 Built model between respondents and percentage

With regard to obtained results, we need to have a look at recent studies and researches in this field. Therefore, Table 3 displays the literature review covering current research.

Table 3 Literature review based on stress studies in recent researches [This study]

References	Methodology	Location	Items	Results
Singh et al (2012)	Questionnaire	Insurance Industry	Measurement of stresses level among females	Long work hours creates stress and completely in-balance the life of insurance employees
Parveen and Khan (2014)	Questionnaire	ICICI Bank	Working conditions and Career Development & Training	Taking responsibilities of organizations in fostering good quality practices to decline stress
Kumar and Varma (2017)	Questionnaire	147 bank managers HDFC Bank,	Job satisfaction in relation to work motivation and occupational stress among	Significant positive relationship

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References	Methodology	Location	Items	Results
		Kotak Mahindra Bank	bank managers	between job satisfaction and work motivation; The t value found to be 6.104 and 5.315 for work motivation and occupational stress respectively
Chothani (2015)	Statistical 't'-test along with questionnaire	Banks in the branches of SBI, Bank of Baroda, Punjab National Bank, Co-Operative Bank, ICICI, HDFC and Axis Bank within Ahmedabad city	Job satisfaction on occupational stress experienced among bank employees	Job satisfaction must be enhanced
Singh and Rapheileng (2014)	Questionnaire	private banks in the branches of SBI, Bank of Baroda, Punjab Bank, UBI, Vijaya Bank, Urban Co-Operative Bank, Manipur Rural Bank, ICICI, HDFC and Axis Bank within Greater Imphal.	Job satisfaction on occupational stress experienced among bank employees.	There is no difference in the experience of job employees
Parveen1 and Khan (2015)	Questionnaire	Bank employees in Western UP, India	Job satisfaction among 425 employees	<ol style="list-style-type: none"> 1. Offer better pay package. 2. Improve the working conditions. 3. Avoid Verbal abuse and 4. Foster a sense of belongingness among the employees by arranging get-

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References	Methodology	Location	Items	Results
				together, picnic etc.
-Nagaraju and Nandini(2013)	Questionnaire	in insurance sector, India	Degree of occupational stress as experienced by married and unmarried working women from 100 working women	Meditation, physical work out, morning walk, yogarecommended
Singh and Dhawan (2012)	Questionnaire	Public sector and private sector banks in Delhi	Different organizational climate stressors encountered by public and private sector bank employees and the coping styles	Sufficient evidence to establish a relation between the perceptions of the employees working in the public and private sector banks
Devi and Suneja (2013)	Questionnaire	Canara Bank and two from Private Sector, HDFC and Axis Bank	Job Satisfaction Among Bank Employees	Significant differences exists between employees of Public Sector and Private Sector Banks regarding various aspects of job satisfaction

CONCLUSION

The job creates a certain amount of pressure which motivates to do the job well. Stress can result when demands are too great or when our expectations are not met. A stressful employee is unable to be productive and he can't meet with the standards set upon him. Therefore it is vital for every organization to create and maintain a stress free environment so that their employees are able to give a high productivity and performance. It is analyzed from the study that most of the respondent's performance in HDFC are influenced by various factors like insufficiency of basic needs, inadequate training, insufficiency of subordinates, heavy work load etc. These are the factors which frustrate employees and in long-run leads to stress. The HDFC shall extend the necessary facilities and motivates the workers for better and stress free performance. This in turn will reduce stress and will automatically leads to employee satisfaction which will reflect in their performance.

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QUESTIONNAIRE

(Topic: Job Stress among the employees of HDFC)

Demographic information

Name:

- Gender

a) Male b) Female

- Age

a) Below 20 years b) 20-30 years c) 31-40 years d) Above 40 years

- Educational Qualification

a) School level b) Graduate c) Others

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Marital Status

- a) Married b) Unmarried

1. How much work Experience do you have?

- a) Below 5 years b) 5-10 years c) 11-15 years d) Above 15 years

2. What is your time work?

- a) Part time b) Full time c) Shift basis

3. Do the company impose heavy work for a single person?

- a) Always b) Often c) Sometimes d) Rarely e) Never

4. Do the company provide additional workers for reducing stress?

- a) Always b) Often c) Sometimes d) Rarely e) Never

5. Are you satisfied with the motivational programs provide by the organization for reducing your stress?

- a) Highly Satisfied b) Satisfied c) Neutral d) Dissatisfied
e) Highly dissatisfied

6. Do your organization arranges for an informal trips for reducing stress?

- a) Always b) Often c) Sometimes d) Rarely e) Never

7. Do you think good working environment reduces stress?

- a) Strongly agree b) Agree c) Neutral d) Disagree
e) Strongly disagree

8. Do you think that proper planning of work will reduce stress?

- a) Strongly agree b) Agree c) Neutral d) Disagree e) Strongly disagree

9. Is there any “we” feeling among the members of your group?

- a) Always b) Often c) Sometimes d) Rarely e) Never

10. Do you ever feel like losing your self confidence because of work stress?

- a) Always b) Often c) Sometimes d) Rarely e) Never

11. Are you worried about your colleague’s opinion about you?

- a. Yes b. No

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12. Are you satisfied with the performance you give at your work?

- a. Yes b. No

13. Do you think that you are suffering from depression?

- a. Yes b. No

14. Are you satisfied with the performance you give at your work?

- a. Yes b. No

20. Do you think that you are suffering from depression?

- a. Yes b. No

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Conflict of Interest

The authors colorfully declare this paper to bear not conflict of interests

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