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## Job stress in the modern workplace: A study on the banking sector in Patna

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### Abstract

Stress is not always dreadful, as some people are derived to work much better with certain amount of stress as it provides them motivation, creativity and mild feeling of euphoria but the concern lies where too much stress or repeated stress can have negative physical, mental and emotional consequences on a person's mind and body. Striving to achieve a mark or a goal set is often in the mind of many but by putting health at stake would mean deriving yourself backwards to accomplish that target as excessive stress can interfere with the productivity and impact the physical and emotional health.

The main goal of this study is to find the level of regularity of the job stresses for business people examined and trace out the upsetting factor that affects most individuals. The paper also puts light onto the areas studied where changes can be made by the workers, managers, and the Human Resources (HR) department so as to lower the stress factors by making a change. The focus was on the corporate sector in India to understand how certain workplace stress factors (Like long work hours, short breaks, heavy workloads, unfair work distribution, boredom, tight deadlines, underused skills, and workplace relationships) affect the mental and emotional health of Banking employees.

**Keywords:** Motivation, creativity, emotional health, productivity, workplace

### 1. Introduction

Stress at the workplace is the adverse reactions of physical and mental forms that could occur when there is a conflict between job needs and the degree of control that staff is given to meet these requirements (Canadian Mental Health Association, 2016). Workplace stress has been demonstrated to have a harmful influence on the health and wellbeing of workers, as well as negative effects on productivity and profits (Bickford, 2005) <sup>[9]</sup>. For this reason as well as workplace mobbing, bullying, the transnational competition to streamline operations, and the outbreak of Coronavirus all over the world, stress at the workplace is a cosmopolitan or multicultural issue which is becoming a big concern in the current state of the economy (Ibrahim, Imtiaz, Mujtaba, Vo, & Ahmed, 2020; Mujtaba, Cavico, and Senathip, 2020) <sup>[10, 11]</sup>. Although many higher education institutions, firms, cities, states, and nations are doing a great job of Testing, Tracing and Treating (TTT) those impacted by the Coronavirus (COVID-19), many students, faculty, staff, employees, and other professionals all around the globe are going to continue experiencing some level of anxiety and stress as they begin to return to work or continue performing their responsibilities. As such, the modern employees all across the globe are likely to experience some forms of stress in their day-to-day jobs, and Vietnamese workers are just as likely to be victims of stress as any other global citizen

### 2. Objective of the research

- a) To identify the root cause of work-related stress
- b) To identify the ways to overcome Job Stress in the current competitive environment

### 3. Causes of job stress

Job stress is a common phenomenon in banks, especially in cities like Patna, where the demand for banking services is high due to the region's growing economy. Some of the main causes of stress in bank jobs include:

**Heavy workload:** Bank employees are often required to manage a high volume of transactions, customer inquiries, and administrative tasks. The constant influx of work, especially during peak times such as month-end, can overwhelm employees.

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**Customer expectations:** In banking, employees must meet diverse customer needs. Dealing with different personalities and addressing complex financial issues creates pressure to maintain high levels of customer satisfaction.

**Target-based work:** Many banking roles, especially in sales and marketing departments, are target-driven. Employees have to meet stringent sales quotas for loans, insurance, and other financial products, often leading to job insecurity and anxiety.

**Technological adaptation:** As the banking industry evolves, employees are required to stay updated with new technologies such as online banking, mobile apps, and cybersecurity. Constant learning and adaptation can be overwhelming, especially for those less familiar with digital tools.

**Lack of work-life balance:** In Patna, where the population is rapidly increasing, banks often face a shortage of staff. This leads to extended working hours and insufficient time for personal activities, resulting in stress and burnout.

#### 4. Effects of job stress

The stress experienced by bank employees in Patna has several negative impacts, both on the individuals themselves and the organizations they work for:

**Health problems:** Prolonged stress can result in physical and mental health issues such as hypertension, depression, anxiety, and insomnia. Many bank employees report high levels of fatigue and burnout.

**Decreased productivity:** Employees who are stressed often struggle to stay focused, leading to errors, delays, and reduced productivity. This not only impacts individual performance but also affects the overall efficiency of the bank.

**High employee turnover:** Job dissatisfaction due to stress can lead to a higher rate of employee attrition. Banks in Patna often face challenges retaining staff, resulting in increased recruitment and training costs.

**Reduced customer satisfaction:** Stressed employees may be less patient and effective in handling customer inquiries. This can lead to customer dissatisfaction, which negatively impacts the bank's reputation.

#### 5. Measuring stress

According to Panigrahi (2017) <sup>[12]</sup>, there are three methods used to measure tension: psychological, physiological, and autonomic measures.

##### Psychological measurements

Everyone has a different psychological expression and various ways of thinking and responding to stressful factors, so psychological observations can help measure stress.

##### Physiological measurements

In any situation when someone is faced with difficulties that may cause stress, an important hormonal reacting system to stress, the Hypothalamic-Pituitary Adrenal (HPA) axis is activated. When the Hypothalamus, Pituitary, Adrenal glands are stimulated, they produce the hormones of

Cortisol and Catecholamines. People who experience stress will account for a high proportion of these hormones in the blood, urine and plasma.

##### Autonomic measures

Alterations in the body's different constants and enzyme concentration can show stress. Firstly, blood pressure increases above the average level when people encounter stressful situations. Secondly, salivary alpha-amylase is also one of the main indicators for determining stress. The last is salivary Cortisol. Based on this concentration one can determine a person's stress, because it may go through the barrier of blood-brain and change higher-level cognitive functions like memory and handling emotion.

#### 6. Coping with job stress in today's competitive environment

##### Reducing job stress by taking care of yourself

Stress at work interferes with the ability to perform the job due to various effects of it like distraction, headaches, feeling of depression, social withdrawal, loss of interest in the work etc. even if the individual is passionate about the work or feels committed to it, the first thing that should come to the mind is taking care of yourself. When the needs of the body are taken care of, the person is more active and resilient to stress. The better one feels, the better they are equipped to combat job stress.

##### Get support

The most effective and vital way to get through times of stress is to reach out to family and friends. It might not be a way out for every person but just sharing the feelings can most of the times bring down lot of stress that's caused mentally to an individual. For some, accepting support is a sign of weakness but at times most family and friends feel wanted that they are being trusted enough to be confided in and it will only strengthen the bond.

##### Proper rest

People often avoid this simple formula of dealing with stress either by getting entangled in social gatherings which are an obligation at times, family requirements or most of the times due to work itself. Some people feel that they can suffer but their work mustn't but they forget that their body is not a machine which can work according to their needs. In short what you give, you will get back and pay for it later. For example: Due to work overload, an employee is been called for 7 days at a stretch taking off the weekend and is not compensated with a day off in the next week. This repeated action can cause lot of stress to an individual and may make them feel like machinery.

##### Connection with your inner-self

It's often believed that one understands oneself better than anyone else but at times ability to think and process those feelings need connection with our inner self. Some people have strong intuitive power but seldom use it for decision making purposes especially on the job. One should always pay attention to their feelings and factor them into the decision making at work. If emotions are ignored, it becomes difficult to fully understand the motivations and needs, or to communicate effectively with others.

##### Reducing job stress by organizing and prioritizing

It's not always possible to do every piece of work at the same time or juggling between work and life outside work.

There comes the need of prioritizing the work within the office or outside the office because both set of things affect the work at job. People need to understand that they are human beings and not super humans; the need to define their own limits is necessary often to put the best foot forward at the place of work and outside it. It's imperative to comprehend that both the lives are equally central, the only fact is sometimes one is important over the other but what needs to be taken care of is that those things need to be organized and prioritized to lead a hassle free life most of the times.

### **Don't over-commit**

Individuals have the habit to keep their plate full, trying to fit too much into one day or trying to feel superior by undertaking jobs which will just overburden them. If those tasks cannot be eliminated they can be prioritized as it's not possible everything holds equal weight. Some tasks can be done later and the one which needs more attention can be done first. People need to be realistic in their approach before committing themselves to anything at work.

### **Delegation of responsibility**

The need to do it all by yourself approach is not worth all the time because appreciation might come your way but in that course what all is required to be given up needs to be foreseen. It might be worth it at that moment but might not be later. It's the capability of an individual to think what's beneficial in the long run. If other people can take care of the tasks, why not let them? A person's desire to control or oversee every little step can attract unnecessary stress in the process. Be careful of the desires because what is wanted is not always needed.

## **7. Stress management strategies**

### **For individual**

Employees should make a daily work schedule and organize their tasks in order of priority for first doing the important things to minimize stressors. Employees should also have effective time management by combining hard work and regular rest to help reduce work pressures and achieve their goals. Employees should have an appropriate diet, participate in physical exercises, and always have positive thoughts about their jobs. Moreover, they must also always have self-awareness, and self-control at work and build social support to assist overcome tensions. Research that was conducted by Panigrahi (2017) <sup>[12]</sup> showed some effective methods to combat stress. For example, employees should get more sleep, promote relaxation techniques such as yoga, arts, dance, music, and avoid habits such as smoking and excessive alcohol usage, and learn approaches and skills to cope with stress. Delegation of responsibility and not over-committing are two suggestions that Jain and Batra (2015) <sup>[13]</sup> mentioned in their research paper. Employees who disapprove of blame and unnecessary criticism, abandon the distractions and habits of the complaint, actively participate in social activities, and reduce the use of caffeine and sugar can raise their resistance to stress (Prasad, Vaidya & Kumar, 2016) <sup>[14]</sup>.

### **For organization**

Most managers interviewed in this study agree on the importance of "encouraging employees' participation in giving their opinions and making decisions", "setting

realistic goals and fairness in both incentive policy and salary system", as well as "valuing their achievements that exceed the job requirements", to reduce workplace stress. Additionally, managers should encourage more friendly and effective communication between employees to avoid conflicts within the company and role ambiguity (Shukla & Garg, 2013) <sup>[15]</sup>. Furthermore, as agreed upon by managers interviewed for this study, supporting employees to create positive relationships between peers, spending time relaxing with family each day, decreasing conflicts with others on the job, arranging a time to walk around the office while working to keep your body refreshed and uplift the spirit, providing more control at work for employees, allowing employees to participate in activities organized in the company, and adjusting flexible working time are some of the helpful recommendations for employees to reduce stress at work

## **8. Conclusion**

Job stress in the banking sector, particularly in Patna, Bihar, is a significant issue that needs to be addressed to ensure the well-being of employees and the efficient operation of banks. By recognizing the causes of stress and implementing effective solutions, banks can foster a healthier work environment, reduce employee turnover, and improve overall productivity and customer satisfaction. Reducing stress in the workplace is not just an employee's concern, but a shared responsibility that will ultimately benefit both the workforce and the institution.

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