



Research Paper

Impact of Stress on Job Performance of Employees

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ABSTRACT

Stress has a direct impact on employee performance. Stress leads to improve performance to an optimum point beyond the optimum point further stress and arousal have detrimental effect on performance. This is because employees who work in highly stressful situations may feel tired and depressed. They also create physical and mental problem such as high blood pressure, hearing problem and mental disorder. These mental and physical disorders not only affect the performance of the employees but also affect the productivity of the organisation. Stress in the workplace not only reduces productivity but also increases management pressures and makes people physically and mentally ill. Workplace stress affects the performance of employees.

Moreover, the negative performance of employees will bring inefficiency in banks. In this regard, the present study attempts to examine the impact of stress on the job performance of employees who are working in public sector banks and private sector banks in India. The findings conclude that various kinds of stress negatively impact the job performance of the employees of selected public and private sector banks.

Key Words: stress, employees, banking sector, regression analysis

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I. INTRODUCTION

The success of any organization depends on the productivity of its employees. The higher productivity depends on the motivation level of employees, working condition, job satisfaction and the friendly environment of organization. The human is the most important asset of the organization which determine the growth and survival of a business. In this dynamic environment, employees are highly affected by various kinds of stress due to pressure of job, promotion and other personal reasons.

Stress in banking jobs has also become concerned issue and stress is caused by number of reasons such as lack of motivation, promotion and work overload. The job dissatisfaction is another important element that causes high level of stress. The employee retention and high profitability is the result of effective stress management. Therefore, banks should manage employees at work differently and promote their contribution.

To manage the stress level, the enhancement of health and well-being of the employees is mandatory because it has been said that a healthy employee is a productive employee.

Stress is a comprehensive process and nowadays every type of job is more challenging which requires high quality of work and high standard. In this way, every employee is pressurized to face activities with more stress. If an employee is unable to meet the standards, he generally faces problems that lead to high stress. This stress impacts on human that increases tension, anger and depression.

Stress is imbalance between the demand and reaction and which makes a person feels incapable of competing with the demand.

Characteristics of stress

- State of mind which forms a psychological reaction.
- Induced by a position which create excessive demands is called stressor.
- Creates feel, tension, anxiety and depression.
- Has both positive and negative results.

- The positive type of stress is the desirable stress known as eustress which brings efficiency and creativity in human.
- The negative type of stress is related with the undesirable situation known as distress.

Effects of Stress

The stress affects the human body and mind in number of ways. There are various effects of stress:

- Physical effects such as headache, infections, back pain and other disorder
- Psychological effects such as tension, nervousness, frustration, anxiety and depression.
- Behavioral effects such as crying, carelessness, arguments, conflicts and exhaustion.

Stress basically affects the human in all sense but directly it affects the following:

- Performance of individual
- Change in attitude
- Satisfaction level of individual
- Increase absenteeism
- Internal environment of the organization

The study will answer the following questions:

1. Does organizational stress impact the performance of employees of public and private sector banks?
2. Does personal stress impact the performance of employees of public and private sector banks?
3. Does physical stress impact the performance of employees of public and private sector banks?
4. Does Behavioral stress impact the performance of employees of public and private sector banks?
5. Does environmental stress impact the performance of employees of public and private sector banks?

Variables of the study

The analysis of impact of various types of stress on the performance of employees of public and private sector banks has been assessed by using the six variables. The following variables have been taken to analyze the results:

- Organizational stress
- Personal stress,
- Physical stress
- Behavioral stress
- Environmental stress
- Employee performance

The present section attempts to examine the impact of various stresses on the job performance of employees of banks. The questionnaire consists different questions about the six aspects of the study.

II. LITERATURE REVIEW

This section summarizes the studies the researcher found relevant related with the research topic to find out the research gap.

Manjunatha & Renukamurthy (2017), described that stress can be sometimes positive and sometimes negative. Positive stress leads to productivity and negative stress leads to loss for the organization. There is already a certain level of stress in Banking employees work life and then encounter even more stress arising from the work pressure that Banking employees face on the job. Many employees cannot cope with such rapid changes. Mrs. Caral Lopes, Ms. Dhara Kachalia, (2016), they have conducted a study in private and public banks. They have shown that the technological growth has revolutionized the way banking sector works and the competition is globalised now way days because of the economic condition. The level of stress faced by the employees in banking sector is also growing rapidly. The study found that there is a significant relationship between type of the banks, age, gender and education, job, role, interpersonal relationship and Impact of occupational stress. So, the banking sector employee should adopt new coping strategies for maintaining good physical and mental condition to improve productivity. B. Kishori & B. Vinothini (2016), the authors have found that productivity of the work force is decisive factor for the success of an organization is concerned. In an age of highly dynamic and competitive world, an employee is exposed to all kinds of stressors that can affect them on all realms of life. The research intended to study the impact of occupational stress on Nationalized Bank employees. Priyanka Das and Srivastav (2015), identified that banks must manage people at work to improve physical work environment, if the organizations enhance the psychological well-being and health of the employees, the organizational revenue will increase and there will be employee retention as well. concluded that the level of stress among the select public sector banks are found to be limited and if the necessary action taken by the management that will help to relieve the stress of the employees and also help to impact more productive employees that will help the banks to achieve greater heights. Kannan and Suma (2015), explained

that to manage stress the organization has to encourage employee development and embark on training interventions for employees. Training specifically related to policies and policy implementation is a key priority. Stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family. Vishal Samartha & Mushtari (2014), described that the stress is unavoidable in any occupation and banking is no exception. This study found that factors such as performance pressure; inadequate planning at workplace, change to adaptability; family demands and lack of efficient manpower caused more stress among the bank employees. Tatheer Yawar Ali & Atif Hassan et al. (2013) the bankers are facing high stress in their job and the reasons for this is stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc. and the main reason is lack of management support to employees. They can notice a number of symptoms indicating high level stress. If these symptoms are not noticed in early stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc. A. Sharmila and J. Poornima (2012), in their study on “employee stress management in selected private banks in Salem” A majority of the employees face severe stress related ailments and a lot of psychological problems. The management must take initiatives in helping employees to overcome its disastrous effect. In an age of highly dynamic and competitive world, employees are exposed to all kinds of stressors that can affect them on all realms of life. The growing importance of interventional strategies is felt more at organizational level. Ayaz-ul-haq (2011), has done a study on occupational stress and burn out in Pakistan banking sector. In his study the objective was to examine the occupational stress and professional burn out in the banking sector of Pakistan. With the help of t-test, correlation and regression methodology, he identified that work load, long working hours, causes stress in bank employees. Bashi Usman et al. (2010), they have analyzed the relationship between job stress and job performance. The result has indicated that job stress has negatively correlated with job performance and the researchers find out that job stress significantly reduces the performance of employees. The stress in work environment reduces the intention of employees to perform better in jobs. It can be concluded that stress management is not gender sensitive or gender- centric.

III. OBJECTIVES OF THE STUDY

The main objective of this study is:

- To examine the impact of stress on job performance of employees in selected public and private sector banks in Haryana.

Research Hypotheses: on the basis of objectives of the study, following hypotheses have been formulated:

- **H₁:** There is no significant impact of organizational stress on the job performance of employees of selected public and private sector banks.
- **H₂:** There is no significant impact of personal stress on the job performance of employees of selected public and private sector banks.
- **H₃:** There is no significant impact of physical stress on the job performance of employees of selected public and private sector banks.
- **H₄:** There is no significant impact of behavioral stress on the job performance of employees of selected public and private sector banks.
- **H₅:** There is no significant impact of environmental stress on the job performance of employees of selected public and private sector banks.

IV. RESEARCH METHODOLOGY

The present study is an overall attempt to examine the impact of stress on job performance of employees in selected public and private sector banks in Haryana. The present research is an exploratory study.

A modified questionnaire was adopted to examine the impact of stress on the job performance of working employees on the basis of 36 statements and administered to 350 employees in selected districts namely Ambala, Panipat, Rohtak and Gurugram of Haryana region. The respondents were the working employees in selected public and private sector banks belonged to urban and rural areas.

Convenience and random sampling technique has been used to select the sample. A total of 300 questionnaires were included in the study after eliminating the incomplete responses.

In order to examine the validity of the scales' content, questionnaire has been discussed with six academicians and four practitioners to measure the scales, as proposed by Devellis (1991). Accordingly, minor changes have been done by adding, eliminating and modifying some questions.

From the 350 questionnaires distributed to women employees of private sector banks in Haryana, only 300 questionnaires have been received, out of which 50 have not been considered because of incomplete data. The remaining 300 usable questionnaires indicate response rate around 85.7% of the total sample.

The questionnaire has been classified into two sections. The first section is about the demographic profile of the respondents containing information regarding designation, no. of children, no. of dependents,

family size, income level, age, marital status, qualification level and bank experience of respondents. The second section includes 36 general questions about various types of stresses and job performance. There were nine questions about the organizational stress, seven questions correspond to personal stress, four questions correspond to physical stress, six questions correspond to behavioral stress and three questions were about environmental stress and seven questions were about job performance. The responses of these questions will determine the overall impact of stress on employees of public and private sector banks in Haryana.

Moreover, secondary sources including online publications, books, magazines, newspapers, working and discussion papers were also used. To analyze the findings, regression analysis and descriptive statistics were applied using SPSS.

V. DATA ANALYSIS

Profile of the respondents

About 30% of employee respondents were of age less than 30, 42% of belong to age 30-40, 18% of the respondents were of age 40-50 and 10% of respondents belong to age above 50. With respect to qualification, 20% were under graduate, 35% respondents were graduates, 40% held post graduate degree and 5% of respondents had other qualification.

Out of total respondents, 65% were married, 25% were single, 6% were divorced. 16% respondents were having monthly income below Rs. 40,000 whereas 24% fell within Rs. 40,000-60,000, and only 45% were having monthly income Rs. 60,000-80,000 and around 15% of respondents were drawing income above Rs. 80,000.

IMPACT OF STRESS ON JOB PERFORMANCE OF EMPLOYEES

This section discusses about the various types of stressed and their impact on the job performance of employees of public and private sector banks in Haryana. In this connection, there are six determinants have been selected. These are as: organizational stress, personal stress, physical stress, Behavioral stress, environmental stress and employee performance. The descriptive statistics of these six variables have been computed. These are as follows:

Table 1.1: Organizational Stress

Sr. No.	Statements	Public Sector Banks		Private Sector Banks	
		Mean	S. D.	Mean	S. D.
1	Deadline and time pressure	3.12	0.17	3.23	0.23
2	Excessive work	3.99	0.46	4.23	0.31
3	Strict rules and regulations/ peer pressure	3.88	1.02	3.99	1.05
4	Highly competitive work environment	3.10	0.64	3.25	0.56
5	More than one job responsibility/ uncertain job responsibilities	3.01	0.29	3.30	0.23
6	Customer complaints	2.91	1.80	2.99	1.30
7	Long working hours	3.01	1.11	3.16	1.27
8	Goal/ target achievement conflicts/ unfair upper level management	3.76	0.43	3.93	0.82
9	Lack of training and career development	1.98	0.13	2.99	0.92

Table 1.1 indicates the descriptive statistics for each statement of 'organizational stress'. The mean value and standard deviation of each statement were computed. It can be found out that most of the respondents agreed with the statement "Excessive work (3.99)", "Strict rules and regulations/ peer pressure (3.88)", "Goal/ target achievement conflicts/ unfair upper-level management (3.76)" and "Deadline and time pressure (3.12)", "Highly competitive work environment (3.10)" as mean value of these statements found higher.

In comparison of public sector banks, the employees of private sector banks agreed with the statements "Excessive work (4.23)", "Strict rules and regulations/ peer pressure (3.99)", "Goal/ target achievement conflicts/ unfair upper-level management (3.93)" and "Deadline and time pressure (3.23)", "Highly competitive work environment (3.25)" as mean value of these statements found higher.

The respondents opined those strict rules and regulations, lack of training and career development enhance the level of organizational stress. The results indicate that employees found that long working hours, customer complaints, excessive work and target achievement conflicts lead to low job performance. Moreover, employees are of view that office commitment, high targets and long working often enhance the pressure and lead to stress.

Table 1.2: Personal stress

Sr. No.	Statements	Public Sector Banks		Private Sector Banks	
		Mean	S.D.	Mean	S.D.
1	Poor relations with subordinates	3.12	0.17	3.15	0.27
2	Family life is affecting work	3.99	0.46	4.01	0.36
3	Personal financial problems	3.88	1.02	3.89	1.22
4	Personal or family health related problems	2.90	0.64	2.99	0.69
5	Repetitive nature of job	3.70	0.29	3.80	0.45
6	Personal behavior	3.61	1.80	3.65	1.52
7	Work and family	3.01	1.11	3.11	1.01

Table 1.2 shows the descriptive statistics for each statement of personal stress that support to imbalance the performance of employees in public and private sector banks. The mean value and standard deviation of each statement were calculated. The result shows that most of the public respondents agreed with the statement because these statements have highest mean, Family life is affecting work (3.99)”, “Personal financial problems (3.88)”, “Repetitive nature of job (3.70)” and “(3.61)”, “Poor relations with subordinates (3.12)” as mean value of these statements found higher. The result shows that most of the private sector respondents agreed with the statement because these statements have highest mean, Family life is affecting work (4.01)”, “Personal financial problems (3.89)”, “Repetitive nature of job (3.80)” and “(3.65)”, “Poor relations with subordinates (3.15)” as mean value of these statements found higher. The respondents opined that personal financial problems, family life pressure, work and family commitments cause the level of personal stress. The results indicate that employees found that poor relations with subordinates, stressed family life and work pressure lead to more stress which influence their work performance. Thus, the above results conclude that there is somehow lack of organizational support which shows imbalance in the work life of employees in public and private banks.

Table 1.3: Physical Stress

Sr. No.	Statements	Public Sector Banks		Private Sector Banks	
		Mean	S.D.	Mean	S.D.
1	Unhealthy and noisy home, social and work environment	3.21	0.80	3.29	0.80
2	Mental pain/ headache	3.71	0.12	3.99	0.12
3	Physical strain	3.98	0.13	4.01	0.23
4	Too focus for too long	3.04	0.91	3.12	0.99

Table 1.3 shows the descriptive statistics for each statement of physical stress that cause imbalance in the performance of employees in public and private sector banks. The mean value and standard deviation of each statement were calculated. The result shows that most of the public respondents agreed with the statement because these statements have highest mean, “physical strain (3.98)”, “Mental pain/ headache (3.71)” and “Unhealthy and noisy home, social and work environment (3.21)”, “Too focus for too long (3.04)” as mean value of these statements found higher. Most of the private bank’s respondents agreed that “physical strain (4.01)”, “Mental pain/ headache (3.99)” and “Unhealthy and noisy home, social and work environment (3.29)”, “Too focus for too long (3.12)” as mean value of these statements found higher. The respondents are of view that physical strain, headache, mental pain and unhealthy environment cause physical stress. The results found that physical strain and too focus for too long lead to more stress which influence their work performance.

Table 1.4: Behavioral Stress

Sr. No.	Statements	Public Sector Banks		Private Sector Banks	
		Mean	S.D.	Mean	S.D.
1	Exhaustion	3.12	0.80	3.24	0.89
2	Frequent mistakes	3.07	0.72	3.22	0.72
3	Decrease commitment towards work	3.53	0.53	3.58	0.67
4	Loss ability to concentrate	3.90	0.98	3.99	0.99
5	Apathy and boredom	3.84	1.23	3.71	1.25
6	Conflicting attitude	3.74	1.07	3.83	1.00

Table 1.4 indicates the descriptive statistics for each statement of ‘behavioral stress’. The mean value and standard deviation of each statement were computed. It can be found out that most of the public sector bank’ respondents agreed with the statement “loss ability to concentrate (3.90)”, “apathy and boredom (3.84)”, “conflicting attitude (3.74)” and “decrease commitment towards work (3.53)”, “exhaustion (3.12)” as mean value of these statements found higher. Most of the private sector bank’ respondents agreed with the statement “loss ability to concentrate (3.99)”, “apathy and boredom (3.71)”, “conflicting attitude (3.83)” and “decrease commitment towards work (3.58)”, “exhaustion (3.22)” as mean value of these statements found higher.

The respondents opined that frequent mistake, exhaustion, decrease commitment and apathy and boredom cause behavioral stress. The results indicate that behavioral stress leads to low performance and mental sickness of employees.

Table 1.5: Environmental Stress

Sr. No.	Statements	Public Sector Banks		Private Sector Banks	
		Mean	S.D.	Mean	S.D.
1	Technological change	3.76	0.73	3.91	0.91
2	Economic uncertainty	3.92	1.23	4.01	1.02
3	Socio-cultural change	3.81	0.73	3.89	0.91

Table 1.5 show the descriptive statistics for each statement of environmental stress which influence the performance of employees in public and private sector banks. The mean value and standard deviation of each statement were computed. It can be seen that most of the public sector bank’s respondents agreed with the statement because these statements have highest mean “economic uncertainty (3.92)”, “socio-cultural change (3.81)” and “technological change (3.76)”.

most of the public sector bank’s respondents agreed with the statement because these statements have highest mean “economic uncertainty (4.01)”, “socio-cultural change (3.89)” and “technological change (3.91)”. Thus, the above results found that technological change and socio-cultural change cause variations which enhance the level of stress among employees.

The results concluded that environmental expectations of employees are not fulfilled due to role conflict which shows imbalance in the work life of employees in public and private banks. This is supported by the fact that employees get stressed generally due to change in income level, technology and social aspects and find no time enough for their hobbies

Table 1.6: Job Performance

Sr. No.	Statements	Public Sector Banks		Private Sector Banks	
		Mean	S.D.	Mean	S.D.
1	Volume of work/output decrease	4.22	0.95	4.28	0.95
2	Quality of work decrease	3.29	0.87	3.31	0.87
3	Slow Timeliness	3.42	1.12	3.40	1.12
4	Delay in Meeting goals	3.81	0.94	3.89	0.94
5	Poor Work planning	3.01	0.79	3.12	0.79
6	Less Adaptability and flexibility	3.51	1.10	3.58	1.10
7	Delay in Accomplishments in the job	3.92	1.31	3.99	1.31

Table 1.6 indicates the descriptive statistics for each statement of ‘job performance’. The mean value and standard deviation of each statement were computed. It can be found out that most of the public bank’ respondents agreed with the statement volume of output decrease (4.22), “Delay in accomplishment in job (3.92)”, “delay in meeting goals (3.81)”, “less adaptability (3.51)” and “slow timeliness (3.42)”, “quality of work decrease (3.29)” as mean value of these statements found higher.

most of the private bank’ respondents agreed with the statement volume of output decrease (4.28), “delay in accomplishment in job (3.99)”, “delay in meeting goals (3.89)”, “less adaptability (3.58)” and “slow timeliness (3.40)”, “quality of work decrease (3.31)” as mean value of these statements found higher.

The respondents opined that higher level of stress impacts the job performance in number of ways such as volume and quality of work decrease. The results indicate that employees found that they were unable to achieve their targeted goals and poor in work planning.

RELIABILITY ANALYSIS

To check the reliability of statements of variables/factors, Cronbach’s alpha was used. It consists the measurements of how much variations in scores of variables are imputable to random errors. A value greater than or equal to 0.7 is regarded satisfactory and acceptable which indicates the strong construct of reliability. The overall Alpha value was observed at 0.889 for all six factors of the study. The Cronbach’s alpha for all individual factors has been computed. These factors are as follows: organizational stress, personal stress, physical stress, Behavioral stress, environmental stress and employee performance

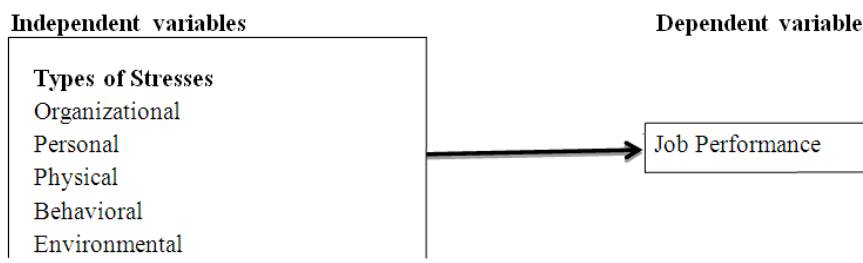
Table 1.7: Reliability analysis of determinants of work life balance

Determinants	No. of statements	Average	SD	Cronbach’s Alpha
Organizational stress	9	4.99	0.23	0.721
Personal stress	7	4.25	0.41	0.740
Physical stress	4	4.01	0.53	0.816
Behavioural stress	6	3.62	0.51	0.701

Environmental stress	3	4.10	0.49	0.810
Job performance	7	4.31	0.61	0.799

Theoretical research model

In order to investigate the relationship between types of stresses and job performance, following research model has been developed. The relationship between dependent and independent variables can be expressed as follows:



Research model of types of stresses and job performance

REGRESSION MODEL

Following regression model has been developed to test the hypotheses:

Employee performance = f (organizational stress, personal stress, physical stress, Behavioral stress, environmental stress)

These are the five independent variables of the study and overall impact of these variables on performance employee is examined by the variations in dependent variables due to change in independent variables. The impact of various kinds of stress on job performance of employees can be examined through the analysis of following stresses viz. organizational stress, personal stress, physical stress, Behavioral stress, and environmental stress.

Job performance is considered as the dependent variable which depends on various factors such as organizational stress, personal stress, physical stress, Behavioral stress, and environmental stress which means performance of employees depends on the level of stress and types of stresses they will be facing in their lives. The job performance of an employee must be better when he or she will be free from all the stress.

Using more than one variable in the regression equation may show the multicollinearity problems among the variables. It indicates the degree of correlation among the variables. The multicollinearity test is employed to examine the degree of correlation among the independent variables. Thus, Pearson’s correlation has been used to measure the correlations among the five independent variables viz. organizational stress, personal stress, physical stress, Behavioral stress, and environmental stress.

Table 1.7 indicates the correlation among the independent variables which is recorded less than 0.7 which shows the non-existence of multicollinearity. The correlation coefficient above 0.7 reveals the problem but correlation coefficients of all independent variables are found below 0.7. So, problem of multicollinearity has not been observed.

The correlation coefficient reflects the direction of the relationship (positive or negative) among variables. The value of correlation coefficient shows that larger the value, stronger the relationship between the variables is found. The correlation coefficient 1 highlights the perfect positive linear relationship.

Table: 1.8 Correlation Among the Independent Variables

	Organizational Stress	Personal Stress	Physical Stress	Behavioral Stress	Environment Stress
Organizational Stress	1				
Personal Stress	0.200*	1			
Physical Stress	0.165*	0.62	1		
Behavioral Stress	0.046	0.061	0.164*	1	
Environmental Stress	0.003	0.026	0.229**	0.570**	1

*Correlation is significant at the 0.05 level (2-tailed), **correlation is significant at the 0.01 level (2-tailed)

The p-value or significance level (less than 0.05) shows the significant correlation and linear relationship of two variables.

Regression analysis

The regression is applied to measure the impact of independent variables (organizational stress, personal stress, physical stress, Behavioral stress, and environmental stress) on the dependent variable (employee performance). In order to test the hypothesis, the regression equation has been formed.

The results of regression analysis are as follows:

Table 1.9: Output of Regression analysis

Independent Variables	Beta	T	P-Value
(Constant)		6.575	0.000
Organizational Stress	0.619	1.698	0.000
Personal Stress	0.585	1.870	0.004
Physical Stress	0.549	4.242	0.000
Behavioural Stress	0.538	1.70	0.001
Environmental Stress	0.427	4.337	0.000
R			0.60
R Square			0.81
Adjusted R Square			0.89
Std. Error of The Estimate			0.30563
F			9.07

Table 1.9 indicates the regression results, as depicted in the table the value of R square is 0.81 which indicates that the five independent variables explains 81% of the variations in the dependent variable *i.e.* job performance.

The calculated F value was found higher than table value and observed statistically significant at 1% level. This shows that the whole model anticipates the job performance of employee taken as dependent variable and five independent variables: organizational stress, personal stress, physical stress, Behavioral stress, and environmental stress.

On investigating the different dimensions of the model, it was observed that ‘organizational stress’ has stronger influence as a factor influencing the job performance of employees in banks (beta = 0.619) as the beta statistics is the highest in this case. Employees in public and private sector are of the view that problems like high targets, job commitments, longer working hours cause imbalance and leads to stress.

Further, table reveals ‘personal stress’ as the second most important factor which strongly influences the job performance of employees in banks (beta = 0.585). The employees opined that lack of financial resources, family support, and other issues in family and relationship leads to personal stress which has stronger influence on their job performance.

The results show ‘physical stress’ as the third significant factors which have strong influence on job performance of employees in banks (beta = 0.549). Employees are of view that health issues, physical strains, headache and severe disorders are the reasons which cause physical stress which influence their job performance. The fourth important factor that explains the higher influence on job performance of employee is ‘behavioral stress’ (beta = .538). The employees of banks are of view that factors that cause mental imbalance lead to behavioral stress which impacts their performance.

Moreover, the fifth factor, ‘environmental stress’ is also an important factor (beta = 0.427) which have strong influence on the performance of employees. The employees of banks opined that change in technology, and economic conditions leads to higher stress level.

Hypothesis testing

The estimated coefficient of the organizational stress is statistically significant which indicates the significant impact on job performance of employees of banks. The following hypothesis 1 is rejected: **H₁**: There is no significant impact of organizational stress on the job performance of employees of selected public and private sector banks.

The estimated coefficient of the personal stress has significant impact on job performance of employees of banks. Thus, hypothesis 2nd is rejected **H₂**: There is no significant impact of personal stress on the job performance of employees of selected public and private sector banks.

The estimated coefficient of physical stress has significant impact on job performance of employees of banks. Thus, hypothesis 3rd is rejected: **H₃**: There is no significant impact of physical stress on the job performance of employees of selected public and private sector banks.

The estimated coefficient of behavioral stress is statistically significant which means it has significant impact on job performance of employees of banks. The hypothesis 4 is rejected: **H₄**: There is no significant impact of behavioral stress on the job performance of employees of selected public and private sector banks.

The estimated coefficient of environmental stress is statistically significant which has significant impact on job performance of employees of banks. The hypothesis 5 is rejected: **H₅**: There is no significant impact of environmental stress on the job performance of employees of selected public and private sector banks.

VI. CONCLUSION

This section concludes that various types of stress level is found more in private sector employees as compared to public sector employees which indicates employees in private sector banks are under more pressure due to their work commitments, daily targets, long working hours, more accountability towards job and other economic reasons whereas employees in public sector banks are also facing stress due to other reasons such as personal, physical and environmental.

On the basis of above results, it can be concluded that effective job performance of employees of banks depends on the level of various stresses. From the above results, it is found that organizational stress, personal stress, physical stress, Behavioral stress, and environmental stress significantly influences the performance of employees of public and private sector banks. This is supported by the fact that p-value is less than 0.05. This shows a unit increase in organizational stress, personal stress, physical stress, Behavioral stress, and environmental stress will significantly influence the work performance of employees. The study concluded that there is inverse relationship between level of stress and job performance of employee which means one percent increase in the level of stress will result in the decreasing job performance of employees.

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