

## Job Satisfaction And Stress Management Among Women Bank Employees In The Private Sector

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### ABSTRACT

The banking industry is regarded as the foundation for the financial growth of any nation, and employed females, who make up a sizeable portion of humanity, are essential to the efficient operation of the banking sector. Employed females in the private funding segment face many difficulties. Employed women could improve the nation's socioeconomic circumstances. Women frequently set goals for their careers and personal lives. Workloads that are too heavy for an individual, unclear job descriptions, a lack of family support, a lack of cooperation from superiors, coworkers, and customers, an imbalance between work and personal life, a dual role, etc. are all common sources of stress for female employees in organizations, which has an impact on their psychological and bodily wellbeing. Stress is a very important aspect of human behavior that has an impact on an individual's performance and health. Stress affects us physically and emotionally and can elicit either positive or negative emotions. It is crucial to find measures to keep this under control because it degrades productivity and affects one's physical and mental health. Organizations are becoming increasingly concerned with employee stress. A dynamic situation, an opportunity missed, or the loss of something desired can all cause stress because the outcome is both critical and uncertain. Workers frequently favour positions that offer a range of duties, flexibility, and input regarding how well they're doing, as well as opportunities to put their skills and abilities to use. Too little challenge in a job leads to monotony, whereas excessively task results in discontent and a sense of disappointment. For most workers, the moderate challenge will result in enjoyment and fulfillment.

**Keywords:** Job Satisfaction, Stress, Stress Management, Causes, Private Sector Bank, Women Employees

### INTRODUCTION:

A bank is a kind of banking organization that borrows from and loans to the general public for purposes of commerce. According to the Indian Regulations of Banking Act of 1949, banking is described as "having to accept for the purpose of lending all kinds of deposits, of public funds, which are recoverable, upon demand and otherwise, or withdrawal by cheque or otherwise.". In current years, as the service segment has grown in significance relative to the manufacturing sector, banking has emerged as a key industry that satisfies the economy's expanding financial needs. The banking industry has recently added new goods to its operations, which are quite helpful for progress. The financial institutions have begun to offer fee-based services including treasury actions, selling derivatives, options, and futures, acting as the business's banker during the public offering, providing consulting services, mediating between two company entities, etc. Thus, the financial industry should gadget strain management tactics.

An employee's level of job satisfaction indicates how joyful they are with their job. It is the culmination of all the joy or satisfaction that comes with work. A component of life happiness is job gratification. It is an emotive response to a work (Singh & Jain, 2013). One of the greatest important and extensively studied subjects in the field of organisation psychology is employee satisfaction (Spector, 1997). Work gratification has been examined as an antecedent to several outcomes as well as a result of numerous individual and work environment factors (Ruchi & Surinder, 2014). According to Reilly (1991), a worker's view of their job affects their level of job satisfaction, which is defined as their overall attitude towards work or a job. According to Unugbro (2006), job

satisfaction is a useful reaction to numerous features of a worker's employment. According to Wanous and Lawler (1972), job gratification is a quantity of how closely one's outlooks of their work and the benefits they receive line up. Since job satisfaction fluctuates constantly, it needs to be assessed constantly. According to Ejioogu (1978), job satisfaction provides upper management with a sense of overall organisational contentment. It results in an enhanced mindset that is helpful in identifying specific training requirements. Additional advantages include higher output, lower absenteeism, lower utilisation of sick leave, improved hiring and retention rates with related cost savings, lower worker stress and employee loyalty, etc.

Work satisfaction is a purely subjective statistic that reflects how happy someone is with their job. It is arbitrary in the respect that no one measurement can adequately describe it. It is the degree of fulfillment or joy brought on by a job. You will have more job gratification if you really enjoy your work. You will feel job dissatisfaction if you despise your job a great deal. An individual's emotional response to their employment is referred to as job satisfaction. His approach towards his work is the cause. In his 1953 book on job-satisfaction, Hoppack coined the phrase "job contentment."

According to Hoppack, "any combination of psychological, physiological, and environmental conditions that lead a person to claim I am content with the job" constitutes job satisfaction. The definition is ambiguous because Hoppack uses a lot of different parameters. Weiss & Cropanzano (1996) claim that job gratification is an individual's valuation of their job and work environment. Debate rages over this term even now. It captures the widely held concept that work engagement is an assessment and embodies both belief and sentiment. It is an evaluation of the emotions felt at work and the perceived job features. Based on their views and emotional experiences, satisfied workers have a positive opinion of their work. According to Saleh (1981), work engagement is a sensation that depends on how one interprets the relationship between what they want out of their job/life and what they believe it to offer or involve. The focus is on what one desires, regardless of whether it is crucial for identity or not. According to Luthans (1989), job satisfaction is a pleasurable or decent emotive state carried on by an assessment of one's work, or work knowledge, and it is the consequence of the employees' insight of the way the job delivers those items that are seen as vital.

Stress is a common occurrence at work for most people. Some jobs have a higher stress level than others. The people who work in these positions experience stress and its effects. Stress is a part of everyone's daily existence. Stress might occur at home, with friends, or in other contexts besides the workplace. Some people have a high resistance to stress and can survive in a stressful environment with many different stresses. Even with their best efforts, some people will not perform well. But some persons have a very low acceptance for pressure, and they get immobilized when they have to deal with mundane, habitual elements that they find objectionable.

Stress is one of the greatest working obstacles that employees must deal with. Work-related strain, occupation strain, and job place stress are other terms for work place stress (PVS, 2018). When workers consistently fail to meet job standards, it may easily lead to occupational stress. These days, the primary causes of workplace stress are bad organisational management, subpar job designs, insufficient leadership and management, deplorable working conditions, and a competitive work environment (Mead, 2000). Stressful working conditions lead to tense feelings, short- and long-term physical health problems, and an unpredictable and irrational attitude towards work among employees. Overwork and rigid rules have an unwavering relationship with coping mechanisms and problem-solving techniques. Moreover, these tactics are associated with stress and work-related pressures (Kang and Singh, 2004). According to Arshadi and Damiri (2013), job stress has an affirming effect on intent to resign and a negative impact on workplace performance. According to Jung (2013), employment stressors such as role overburden, role incapacity, and role restriction, as well as the interceding outcome of temper regulation on the relationship between them, might affect some precursors of job burnout, such as tiredness and disbelief. Emotional tiredness, role limitation, and role incapacity are all closely related to mood management. However, partly linked to incapacity, role limitation, and skepticism.

Nowadays, occupational stress is more crucial in the service, monetary, and finance sectors. There isn't such a entity as a job that is stress-free. When they complete the tasks allocated to them, everyone at work is subject to strain and worry. The contribution of the finance section to the progress of the national economy is not unique. Banking professionals have incredibly arduous jobs since they constantly contact directly with customers. This study focuses on a big quantity of financiers who experience extreme levels of pressure as a consequence of their work. The causes of this strain include extensive hours at work, a substantial workload, and inappropriate payment scheme, a lack of job independence, administrative ethos, role struggle, and an absence of management

backing for workers.

#### **REVIEW OF LITRATURE:**

There are lot of studies about the role of employees (Todi, 2021), factors influencing employees satisfaction, stress and ultimately their commitment towards the job. In order to learn about the factors influencing employee appointments in the Nigerian financial industry, Choudhary (2022) polled 800 employees. Empirical study has shown that employee appointment and a number of work attitude components are strongly correlated. The results show that motivated employees give their jobs meaning and go beyond what is required of them when doing their obligations. The study found that a crucial element of employee engagement is commitment. Being actively dedicated to an organization entails being actively engaged, and being actively involved involves being proactively dedicated to it. Also, research has found that individuals who are happier and more engaged in their jobs are more active at work.

In contrast to a disgruntled employee, Todi (2021) a dedicated and fulfilled employee has a positive perspective about their work. A study of 145 practitioners in Pakistan was conducted using employee appointment as a work satisfaction indicator, organisational commitment and predictor variables as a response variable, and professional strain as a moderator variable. The research demonstrates that there is no correlation between organizational commitment, work satisfaction, and work engagement that benefits from mediation. Because job engagement is an exogenous variable and work stress is a moderator, their interaction cannot be accurately predicted.

According to the moderating effect relationship between job satisfaction and organizational commitment between job satisfaction (independent variable) and intention to quit (output variable), both variables appeared to be highly significant at the 5% & 1% levels of significance, respectively. This relationship predicted both voluntary turnover and work engagement. The mediation analysis supported the finding that there is an inverse relationship between job satisfaction and quitting intentions, with quitting intentions falling with each unit of work satisfaction.

When Jakhar (2020) conducted research among Kenyan journalists, he found that the latter were more content with their positions than the former. In Kenya, job happiness among journalists is positively correlated with income, job security, and professional autonomy. According to research, Kenyan journalists appear to be largely happy with their jobs. The fact that more than the majority of respondents (61.8%) are dissatisfied with their monthly compensation contradicts the finding that "money" is an indicator of job pleasure. According to this paradox, Kenyan journalists enjoy their work but are unsatisfied with the rewards of their careers. Garg & Shukla (2013) The majority of employees worry that producing subpar work will stress them out, as the author has highlighted. The majority of staff in banks are still under stress, according to research. 50% of employees believe they are overworked. Due to their failure to meet their professional goals, 44% of employees feel stressed. 38% of workers agreed to follow their boss's instructions even if it meant forgoing a crucial household task. It shows staff anxiety and tension. 24% of workers experience stress as a result of issues with their families. This indicates that these workers experience higher levels of stress than other workers do. Employee conflict was acknowledged by half of the workforce. Managers at the top are concerned about it. Only 48% of employees believe that the methods banks use to reduce employee stress are successful. The majority of workers look for ways to reduce their stress. 50% of workers utilise yoga or other stress-reduction techniques. Despite their stress, most employees have a healthy social life. Employees must strive to work with vigor, ability, or desire regardless of whether they are given support; they must carry out their duties honestly. This was discussed by the author. As they are less stressed, they are more focused, and this helps them perform better at work (Masood, 2013). If avoided, staff turnover is extremely high, and if this is the case, firms run the risk of collapsing in today's competitive corporate environment. In the end, this improves workplace relationships and working conditions for employees in firms. If workers are experiencing excessive stress at work. They would rather take a few days off and relax at home.

There are so many studies that focuses on job stress. According to Shah (2003), recalcitrance, role disintegration, and despair are some of the factors that contribute to high role stress. According to Keegel et al. (2009), job requisition, a lack of command over one's job, interpersonal assistance, unfavourable friendly relationships, and technology challenges are some of the components of job-related cognitive antecedents that are substantially correlated with job stress. When workers have less control over their work and less social support, they are more likely to experience workplace stress. Liu and Onwuegbuzie (2012) emphasised the plausible justifications for intending to quit a job, including dissatisfaction, low pay, an overwhelming workload, insufficient vacation time, and leaves. Umamageswari (2014) has made an effort to pinpoint the sources of stress

(stressors) and to look at coping mechanisms used by bank employees from various industries. The research team synthesises the key discoveries from the earlier chapters into main findings and conclusions that will allow one to make sound recommendations for improving pressure management techniques in the finance industry. A definite level of strain can be both beneficial and enjoyable. The result is increased productivity among humans. Thus, reducing or eliminating stress is not necessarily part of good stress management. The goal is to maintain the ideal level of stress. Although the amount of total stress is now mild, it might be increased by paying attention to the stress, managerial decision-making processes, and job requirements. Management practices that are currently under a lot of stress may be altered in light of employee expectations. At private banks, focusing on role elements in addition to management and job factors might help achieve the desired degree of stress. The degree of anxiety that exists among a particular group of employees may be influenced by taking the necessary measures. The management needs to pay attention to the more seasoned personnel. Similarly, management should make an effort to appease high-level employees who are under stress.

According to Bhui et al. (2016), organizational policies and poor work circumstances are the primary causes of job strain. According to Bhui et al. (2016), stress management approaches include unrealistic expectations, a lack of encouragement, unfavourable treatment, a lack of power, a lack of gratitude or excitement, an imbalance between effort and compensation, mismatched positions, a lack of clarity, and a lack of engagement. Family interference outside of work might be used to avoid and manage stress. (Bousinakis and Halkos, 2017). Employees experience stress for a variety of causes, including declining pay and benefits, excessive work hours, a lucrative strategy, behavioural changes in staff and organization, reconfiguration, and declining job prospects or growth. Vijayan (2018) demonstrated a strong relationship between the three selected antecedents—excessive work, workplace safety, and work scheduling. These selected antecedents are more significant in influencing an employee's performance and are significantly related. Nisar and Rasheed (2019) discovered a negative correlation between work stress, job satisfaction, and job performance (internal or intra). Moreover, job satisfaction functions as a mediating factor between them. This investigation's primary goal is to highlight the importance of workplace stress and its associated challenges. According to Sahni (2020), in order to maintain staff members' physical and mental wellbeing, there is an urgent need for moral support, community-oriented help, and an effective executive support technique. Queirós et al. (2020) identified some characteristics associated with stress, anxiety, and exhaustion that were classified as societal and occupational concerns.

Gallespie et al. (2001) revealed that the introduction of new technology has led to an increase in effort and occupational stress. This includes software packages, web-based online education, and Internet communication. Mohanapriya and Mahadevan (2016) investigated the factors that influence bank workers' stress levels. According to the study's conclusion, India's banking sector is now one of the most competitive. Since the start of this decade, the financial sectors have faced more difficulties related to technical advancements and global banking. Employee stress is inevitable since using new technology is making procedures, systems, and approaches more challenging. Every worker is unable to keep up with the fast changes in their jobs. According to the study's findings, most workers try to discover ways to cope with their stress. The report also suggests these actions to combat stress that negatively impacts their physical and mental wellbeing. Additionally, employees who suffer from depression, cancer, or cardiovascular disorders are at a higher risk of health problems as a result of work-related stress (Yang et al., 2019). Workplace stress has a detrimental effect on businesses, which eventually suffer losses as a result of employee unhappiness, negativity, high employee turnover, and absenteeism (Webster et al., 2010). A research by Ahsan et al. (2009) looked at the association among work strain and job gratification. The management position in the organisation, relationships with various individuals in the organisation, the pressure of prolonged work, the homework interface, performance pressure, and role ambiguity are some of the factors of job stress that were investigated in this study. Four of the evaluated constructs had a significant association, according to the data. Additionally, the data demonstrates a strong inverse correlation between job stress and job happiness.

There are studies about the job stress faced by bank employees. In a study done in the banks of Bhopal, Tilottama (2014) identified a number of factors that contribute to stress in the banking industry, including excessive work hours, an ineffective compensation structure, a lack of job autonomy, organisational culture, role conflict, and a lack of managerial support. He examined the relative effects of several variables in his research. His research's objective was to examine the causal relationships among all of these variables and how they affect a person's life and health. In order to reduce stress in the banks, he came to the conclusion that management should

take the initiative and implement stress management programmes. Dhankar (2015) looked on the degree of occupational stress experienced by banking industry workers. The level of stress experienced by banking staff is not determined by a single cause. Stress is brought on by things like conflict, pressure, uncertainty, and an excessive workload. Stress at work has emerged as a major aspect of contemporary living. It affects workers' behaviour and adaptations in a variety of ways, both on and off the workplace. A significant amount of research in organisations focuses on employee stress. Occupational stress is linked to a range of issues with employee health, decreasing levels of competence, and productivity. In the future, reducing workplace stress will be expected as part of business policy and will be viewed as a crucial tactic to improve employee happiness. Khan (2015) looked on job stress among managers at ICICI Bank and SBI. Employees in the banking industry are under a lot of stress at work because of recent changes in the workplace. A total of one hundred managers from ICICI and State Bank of India were chosen for the study, and their answers were gathered using Likert-type questionnaires with five points. The mean, standard deviation, and independent sample t-test were used to assess the differences in work stress among several characteristics, including role overload, role ambiguity, low status, low power, and political pressures. The results of this study demonstrate that while there is no significant difference in occupational stress on either low status or political pressures, there is a significant difference in variables related to job stress, such as role overload, role ambiguity, and powerlessness among managers in private and public sector banks.

Sharma and Devi (2011) try to pinpoint the causes of role stress that Jammu and Kashmir's commercial bank workers deal with. It is examined that the main causes of stress for bank personnel in the public and private sectors are role indistinctness, role excess, role invasiveness, role divergence, role augmentation, self-diminution, role fortification, and resource scarcity. In their study on stress management for bank employees in South Africa, Paruk & Singh (2012) discovered that one of the country's four major banks has Retail Credit Evaluation and Assessment (RCEA) departments. This study set out to ascertain the general stress levels of workers in this setting by looking at factors such as qualification levels, length of service, and demographics. 40 of the 77 respondents who were intended to answer to the questionnaire were able to do so. Three provinces produced the respondents: KwaZulu-Natal (with 30%), Gauteng (with 47%) and the Western Cape (with 23%). According to the results, 47.3% of participants said they were now under extremely high to high levels of stress. 7.9% of respondents said they were under or very low stress, while 44.7% reported they were under moderate stress. If offered by the company, over two thirds (65.5%) of the respondents said they would take part in a healthy living plan, and 67.6% said they would go to monthly physical examinations by medical professionals. By pinpointing the causes of stress, the study helps the financial sector. Employee stress levels can then be managed through the development and use of strategies. Ementa (2015) investigated the sources of stress that bank secretaries believed to be present, how stress affected their performance, and practical coping mechanisms. According to the study, bank secretaries view the majority of their job duties as sources of workplace stress, which has a negative impact on their productivity. They have also identified a variety of elements as useful coping mechanisms for dealing with occupational stress. According to the study's findings, bank secretaries deal with a lot of stress at work while doing their clerical and administrative duties. The study also showed that respondents' mean ratings of stresses' effects on performance, their ability to cope, and their gender, job experience, and marital status did not substantially change.

**OBJECTIVES:**

1. To analyze the causes of stress among women employees of private sector banks
2. To analyze the Policies implemented by the private sector banks to decrease the strain level of women employees
3. To analyze the influence of strain and job gratification of women employees of private sector banks.

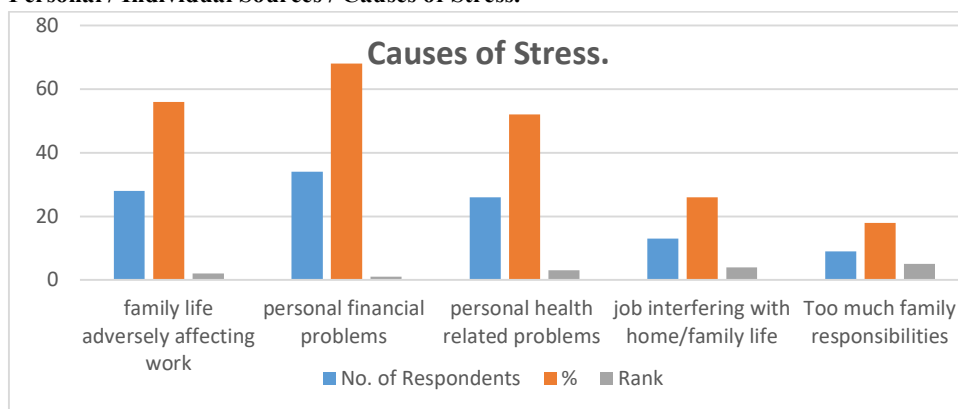
**RESEARCH METHODOLOGY:**

The current research is grounded on both first-hand and secondary data. However, it is mostly grounded on first hand data gathered from several private division banks in Ernakulam District. The sample size is set at fifty. The purposive sampling method was employed to pick the sample. The first-hand data for the study was gathered utilizing an organized questionnaire from women workers randomly selected from private sector banks in Ernakulam District. Secondary data were acquired from journals, books, and websites. The data was evaluated using the Ranking Method, Mean, Standard Deviation, and Correlation.

**DATA ANALYSIS AND INTERPRETATION:****Table 1. Individual Causes of Stress.**

| Sr. | Causes of Individual Strain.           | No. of Respondents | %  | Rank |
|-----|----------------------------------------|--------------------|----|------|
| 1   | Family life adversely affects work.    | 28                 | 56 | 2    |
| 2   | Personal financial problems.           | 34                 | 68 | 1    |
| 3   | Personal health-related problems.      | 26                 | 52 | 3    |
| 4   | Job interfering with home/family life. | 13                 | 26 | 4    |
| 5   | Too many family responsibilities.      | 9                  | 18 | 5    |

Source: Primary Data

**Graph 1****Personal / Individual Sources / Causes of Stress.****Interpretation**

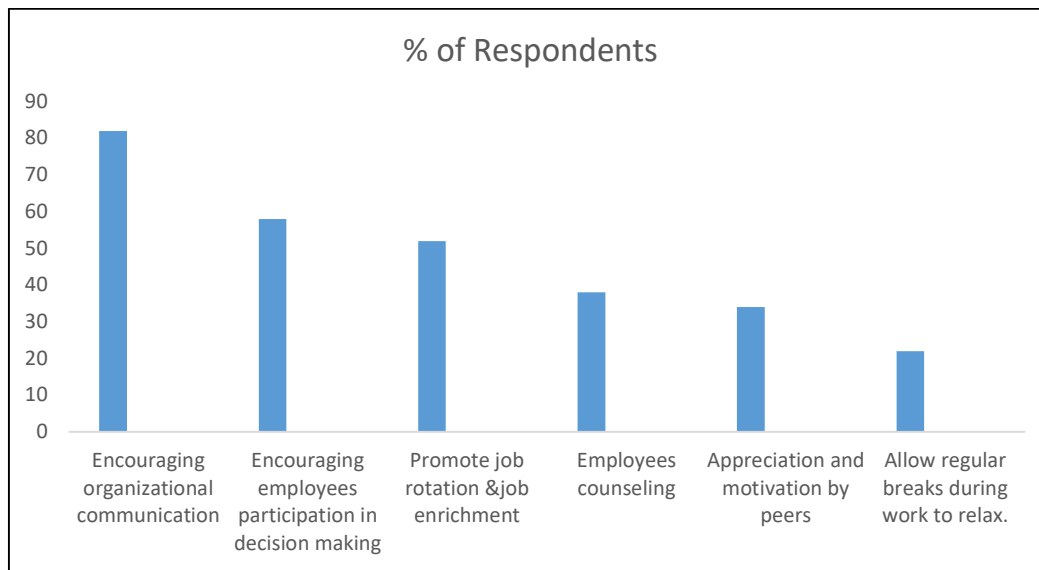
Employees have given 1<sup>st</sup> rank to personal financial problems for individual causes of stress. The 2<sup>nd</sup> rank is given to family life adversely affecting work. 3<sup>rd</sup> rank is given to personal health-related problems. The last rank is given to too many family responsibilities.

**Table 2****Policies implemented by the bank to decrease the strain level of employees**

| Sr. | Strategies                                        | No. of Respondents | %  | Rank |
|-----|---------------------------------------------------|--------------------|----|------|
| A   | Inspiring organizational communication.           | 41                 | 82 | 1    |
| B   | Motivating workers' participation in policymaking | 29                 | 58 | 2    |
| C   | Encourage job interchange & job upgrading         | 26                 | 52 | 3    |
| D   | Counseling the staffs                             | 19                 | 38 | 4    |
| E   | Recognition and inspiration by peers              | 17                 | 34 | 5    |
| F   | Permit steady breaks during job to relax.         | 11                 | 22 | 6    |

Source: Primary Data

**Graph 2 Policies implemented by the bank to decrease the strain level of employees**



The table 2 illustrates that the first rating is provided for decreasing employee stress by boosting corporate communication. The second-ranking is awarded to fostering employee engagement in decision-making. Job rotation and enrichment are ranked third. The final ranking is provided to lower employee stress levels by allowing regular pauses while work to relax.

**Table 3 Factors of stress**

| No | Tension Factors                                     | Mean | Std. Deviation |
|----|-----------------------------------------------------|------|----------------|
| 1  | Association with other divisions                    | 1.94 | 1.07           |
| 2  | Appraisal of Performance by Organization            | 2.18 | 1.01           |
| 3  | Anxiety from comparison with coworkers' performance | 2.38 | 1.19           |
| 4  | Work Obligations                                    | 3.09 | 1.20           |
| 5  | Unsatisfactory remuneration and perquisites         | 2.11 | 1.29           |

Table 3 shows that the work obligations have a higher average, 3.09. This suggests that job obligations may be the primary cause of female employees' stress. The second biggest source of stress for female bank employees is the comparison to their coworkers' performance. When stress is indicated by an average of 1.94, there is a positive association between departments or divisions. There are fewer relationships since each department has its program that is not linked to the others. Furthermore, women employees are less bothered about financial concerns, which suggests they are content with their salary and perks.

**Table 4 Factors of Job Gratification**

| No | Job gratification                                    | Mean | Std. Deviation |
|----|------------------------------------------------------|------|----------------|
| 1  | Gratification with the organization's Administration | 3.23 | 1.14           |
| 2  | Professionalism                                      | 3.36 | 1.11           |
| 3  | Gratification with amenities                         | 3.24 | 1.35           |
| 4  | Gratification with remuneration                      | 3.30 | 1.35           |
| 5  | Reputable Nature of Profession                       | 3.38 | 1.24           |
| 6  | Job mentally Burdens excessively                     | 3.11 | 1.11           |

This research originates that the Reputable Nature of Profession is highest at an average, of 3.38. Moreover,

followed by professionalism with a mean of 3.36, Job Mental Burdens excessively show less average of 3.11. Satisfaction with other elements like Gratification with the organization's Administration, amenities, and remuneration, with an average of 3.23, 3.24, and 3.30. Job satisfaction in respect of these factors is above average.

**Table 5 Overall means for stress and job gratification**

| No | Factors           | Mean | Std. Deviation |
|----|-------------------|------|----------------|
| 1  | Strain            | 3.25 | 1.14           |
| 2  | Job gratification | 3.36 | 1.11           |

Table 5 displays the overall mean for stress and work satisfaction. According to this survey, the average stress level is 3.25, while work satisfaction is 3.36. According to this research, female employees experience moderate stress. It is critical for female employees to feel pressure to work hard and finish the duty at hand. Furthermore, the data indicate that female employees had higher job satisfaction. When stress among female employees motivates and makes them feel good about their work, an organization's performance improves.

**Table 6 Association between stress and job gratification**

|                   | Stress | Job gratification |
|-------------------|--------|-------------------|
| Stress            | -      | -0.297            |
| Job gratification | 0.297  | -                 |

The relationship is noteworthy at the 0.01 level (2-tailed)

Table 6 depicts the connection between stress and work gratification. This research originate a negative and significant association between stress and work satisfaction ( $t = -0.297$ ,  $p = 0.008$ ). The findings reveal that when female employees are fewer stressed, they have higher job gratification. However, stress may be controlled if it does not interfere with work performance. Thus, work satisfaction might rise. Furthermore, reduced stress encourages female employees to work hard and fulfill their tasks. This may boost work satisfaction.

#### **FINDINGS:**

Job Obligations and demands are the primary sources of stress for female workers at private banks. Private banks are using the best technique for reducing employee stress by boosting corporate communication. Women bank employees are happier with their earnings because they are less anxious about money-related concerns. According to this study, the average score for the respectable nature of employment is 3.37. This indicates that they are receiving a high level of social prestige from their work. • According to this study, women bank employees experience a moderate amount of stress. Female employees must experience pressure to inspire them to put in extra effort and finish the assigned assignment. Also, the outcomes establish that female bank employees are more satisfied with their jobs. The correlation table's conclusion indicates that female employees' job satisfaction rises when they experience less stress. Here occurs a adverse association between job gratification and strain. They can probably increase job satisfaction by lowering their stress levels. Stress, but not too much of it, serves as an incentive to do the assignment in the allotted time.

#### **CONCLUSION:**

Stress is a condition or sensation that happens when a person believes that demand surpasses their individual and social resources. Strain management allows workforces to reduce pain and improve their overall health. The superior should take the appropriate steps to relieve the tension of subordinates. Stress will differ among workers; therefore, management must identify their concerns to manage stress. Stress management is seen as one of the cornerstones to employee happiness and success. Good corporate communication and relationships among employees will undoubtedly assist in alleviating stress. One of the main things that lowers employees' productivity is job stress. It has been established that stress is a sickness that harms workers' health and reduces their productivity. In summary, a stress-free work environment and high job satisfaction would arise from appropriate human resources practices. The private sector banks should develop a good organizational culture. A good working environment and supporting superiors will reduce the stress level of employees, especially women. A stress-free work environment will boost job satisfaction, organizational dedication, and employee performance. Excessive workloads, extended working times, an absence of backing from management, an absence of authority, a scarcity of staff, a shortage of resources, a hostile management style, a deficiency of inspiration, organizational culture, and organizational policy are some of the major causes of stress among bank employees. The management of private sector banks should identify the root causes of employee stress and take proactive steps to alleviate it.

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