



Special Issue - Innovative Commerce: Bridging Business and Computer Applications (ICBBCA-2026)  
PG Department of Commerce with Computer Applications, Mannar Thirumalai Naicker College, Madurai - March 2026

## **A STUDY OF WORK STRESS AMONG BANKING SECTOR EMPLOYEES IN MADURAI CITY**

**Ms.N.Sowmiya**

*Assistant Professor,*

*PG Department of Commerce with Computer  
Applications,*

*Mannar Thirumalai Naicker College,  
Madurai, Tamil Nadu, India.*

**A.Allwin joes**

*Student,*

*PG Department of Commerce with Computer  
Applications,*

*Mannar Thirumalai Naicker College,  
Madurai, Tamil Nadu, India.*

### **Abstract**

**W**ork stress has emerged as a significant concern in the modern banking industry due to rapid technological changes, increased competition, customer expectations, and stringent regulatory requirements. The banking sector plays a crucial role in the economic development of the country, and employees are considered the backbone of its operations. In this context, the present study examines the level, causes, and impact of work stress among banking sector employees in Madurai. The study aims to identify the major factors contributing to stress, such as workload, time pressure, role ambiguity, job insecurity, performance targets, and work-life imbalance. It also analyzes the effects of stress on employees' physical health, psychological well-being, job satisfaction, and overall productivity. Both public and private sector bank employees were considered to provide a comparative understanding of stress levels

across different organizational settings. Primary data were collected through structured questionnaires distributed among selected bank employees in Madurai city. Statistical tools such as percentage analysis, mean score analysis, and correlation techniques were used to interpret the data. The findings reveal that excessive workload, continuous performance pressure, and long working hours are the predominant stressors.

### **1. Introduction**

Work stress has become a significant issue in the modern professional environment, especially in the banking sector, which is characterized by high workloads, performance targets, technological changes, and customer expectations. Banks play a vital role in the economic development of the country, and employees are the backbone of banking operations. In recent years, rapid digitalization, policy reforms by the Reserve Bank of India, and increasing competition among public and



Special Issue - Innovative Commerce: Bridging Business and Computer Applications (ICBBCA-2026)

PG Department of Commerce with Computer Applications, Mannar Thirumalai Naicker College, Madurai – March 2026

private banks have added pressure on employees. In Madurai City, an important commercial hub in Tamil Nadu, banking employees face various stressors such as long working hours, target-based performance, customer grievances, job insecurity, and work-life imbalance. These stress factors may affect employees' physical health, mental well-being, and overall job performance. This study aims to examine the causes, level, and impact of work stress among banking sector employees in Madurai City. It also seeks to suggest suitable measures to reduce stress and improve employee satisfaction and organizational productivity.

## 2. Statement of the Problem

The banking sector has undergone significant changes in recent years due to globalization, digital transformation, policy reforms, and increasing competition. Guidelines and regulatory measures introduced by the Reserve Bank of India, along with technological advancements, have increased responsibilities and accountability among banking employees. As a result, employees are required to meet strict targets, manage heavy workloads, handle customer expectations, and adapt to continuous changes in procedures.

## 3. Objectives of the Study

- To identify the major factors causing work stress among banking sector employees in Madurai City.
- To measure the level of work stress experienced by employees in public and private sector banks operating under the guidelines of the Reserve Bank of India.
- To examine the impact of work stress on employees' job performance, job satisfaction, and overall well-being.
- To analyze the relationship between demographic factors (such as age, gender, experience, and designation) and the level of work stress.

## 4. Scope of the Study

The present study focuses on examining the level and causes of work stress among employees working in selected public and private sector banks in Madurai City, Tamil Nadu. The study covers various categories of banking staff, including managers, officers, clerks, and other supporting personnel.

The scope includes analyzing factors such as workload, target pressure, working hours, role conflict, customer handling, and technological changes introduced under the regulations of the Reserve Bank of India. It also assesses the impact of stress on employees' job satisfaction, health, and performance.



Special Issue - Innovative Commerce: Bridging Business and Computer Applications (ICBBCA-2026)

PG Department of Commerce with Computer Applications, Mannar Thirumalai Naicker College, Madurai - March 2026

However, the study is limited to banking sector employees within Madurai City and does not cover other sectors or regions. The findings and suggestions are therefore applicable mainly to the selected banks within the study area.

## 5. Research Methodology

### 5.1 Research Design

The study adopts a descriptive research design to analyze the level and causes of work stress among banking sector employees in Madurai City, Tamil Nadu. Both primary and secondary data are used for the study. Primary data are collected through a structured questionnaire administered to employees of selected banks functioning under the guidelines of the Reserve Bank of India. Secondary data are collected from books, journals, reports, and official banking publications.

### 5.2 Nature of the Study

The present study is analytical and descriptive in nature. It aims to systematically examine the level, causes, and effects of work stress among banking sector employees in Madurai City, Tamil Nadu.

### 5.3 Sources of Data

Primary data are collected directly from banking sector employees in Madurai City, Tamil Nadu, through a structured

questionnaire and personal interaction. The data include information regarding workload, target pressure, working hours, job satisfaction, and stress levels. Secondary data are collected from books, academic journals, research articles, newspapers, bank reports, and official publications.

### 5.4 Sample Size

The sample size of the study consists of selected banking sector employees working in public and private sector banks in Madurai City, Tamil Nadu. A total of (e.g., 100) respondents were chosen for the study using a suitable sampling method such as simple random sampling or convenience sampling.

### 5.5 Sampling Technique

In this study, Convenience Sampling Technique can be used. Under this method, banking sector employees who are easily accessible and willing to respond are selected from various public and private banks in Madurai city. This technique helps in collecting data quickly and economically due to time and resource limitations

### 5.6 Statistical Tools Used

The study uses percentage analysis, mean, standard deviation, chi-square test, and ranking method to analyze work stress among banking sector employees. Statistical tools are used to analyze and interpret the collected data in a systematic manner.

Special Issue - Innovative Commerce: Bridging Business and Computer Applications (ICBBCA-2026)  
 PG Department of Commerce with Computer Applications, Mannar Thirumalai Naicker College, Madurai – March 2026

**6. Data Analysis and Interpretation**

Data analysis and interpretation involve organizing, classifying, and examining the collected data to draw meaningful conclusions about work stress among banking employees. The data collected through questionnaires were first classified and tabulated systematically. Statistical tools such as percentage analysis, mean, standard deviation, and chi-square test were used to analyze the responses. Percentage analysis helped in understanding the demographic profile of respondents and identifying the proportion of employees experiencing different levels of stress. Mean and standard deviation were used to measure the average stress level and variation among employees. Chi-square test helped to identify whether there is a significant relationship between personal factors (Age, Experience, Designation).

Stress		
No major problem	18	18%
Total	100	100%

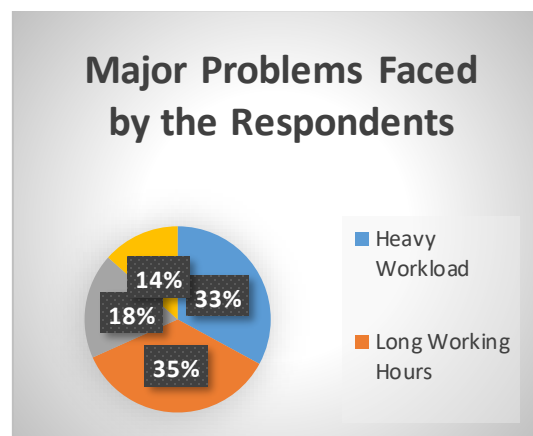
Source: Secondary Data

**Interpretation**

The data analysis, heavy workload (85%) is identified as the most significant problem faced by respondents. This indicates that employees experience high pressure due to increased responsibilities, customer demand, and insufficient staff strength. The next major issue is target pressure (82%) and long working hours (78%), which reveal that employees are required to achieve business targets along with routine banking operations, leading to physical and mental fatigue.

**Table 1: Major Problems Faced by the Respondents**

Particular	Responses	Percentage
Heavy Workload	27	27%
Long Working Hours	29	29%
Target Pressure	15	15%
Customer Handling	11	11%



**Fig 1: Major Problems Faced by the Respondents**



Special Issue - Innovative Commerce: Bridging Business and Computer Applications (ICBBCA-2026)

PG Department of Commerce with Computer Applications, Mannar Thirumalai Naicker College, Madurai - March 2026

## 7. Results and Discussion

### Result

The study reveals that work stress is a significant issue among banking sector employees in Madurai City. The major causes of stress include heavy workload, target pressure, long working hours, and work-life imbalance. Employees experience continuous pressure to achieve performance targets while managing routine banking operations and customer expectations.

Health-related problems such as fatigue, headaches, and sleep disturbances are also reported due to prolonged stress. Inadequate staff strength, role conflict, and frequent technological changes further contribute to workplace tension. The findings indicate that excessive job demands negatively affect employee productivity, job satisfaction, and overall well-being.

## 8. Findings and Suggestions

### Findings

- The majority of banking employees experience moderate to high levels of work stress.
- Heavy workload is the primary cause of stress due to increased responsibilities and limited staff strength.
- Employees face strong pressure to achieve sales and performance targets, which increases mental strain.

- Long working hours and overtime duties negatively affect employees' physical and mental health.
- Many respondents reported work-life imbalance, as they are unable to spend sufficient time with family.

## 9. Suggestions

### 1. Proper Workload Distribution

Banks should allocate duties evenly among employees to reduce excessive workload.

### 2. Recruitment of Adequate Staff

Increasing manpower can help reduce individual pressure and improve service efficiency.

### 3. Flexible Working Hours

Introducing flexible schedules or shift systems can help employees maintain work-life balance.

## Conclusion

The study concludes that work stress is a significant issue among banking sector employees in Madurai City due to increasing job demands and organizational pressure. The findings reveal that heavy workload, target-oriented performance, long working hours, and insufficient staff strength are the major factors contributing to employee stress.



Special Issue - Innovative Commerce: Bridging Business and Computer Applications (ICBBCA-2026)

PG Department of Commerce with Computer Applications, Mannar Thirumalai Naicker College, Madurai - March 2026

## References

1. Robbins, S. P., & Judge, T. A. (2017). Organizational Behavior (17th ed.). Pearson Education.
2. Kothari, C. R. (2004). Research Methodology: Methods and Techniques (2nd ed.). New Age International Publishers.
3. Cooper, C. L., & Marshall, J. (1976). Occupational sources of stress: A review of the literature relating to coronary heart disease and mental ill health. *Journal of Occupational Psychology*, 49(1), 11-28.