

## COVID-19 PANDEMIC AND STRESS TOWARDS BANK STAFFS IN COIMBATORE

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### *Abstract*

*The investigation is essentially directed to understand the feeling of anxiety among the strong representatives working in banks and the impacts of pressure and its effect on their own life too. The investigation result shows that because of worry during this pandemic circumstance at working environment there is a significant effect in the family life of the respondents the couple is fundamentally influenced because of stress and there is likewise significant issue thinking about the physical and emotional wellness of the respondents. It has been discovered that these bank laborers are likewise progressively worried as the clinical staff due to less staff, expanding remaining task at hand, dangers of work environment, dread of having influenced from COVID-19.*

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**Keywords:** *Work Stress, COVID – 19, Pandemic, Banks at Coimbatore*

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### **Introduction**

Bank workers deliver personal care and services to account holders directly as Branch Manager, Bank Teller, Bank Marketing Representative, Internal Auditor, Loan Officer, Data Processing Officer and indirectly as administrative staff, security staff, housekeeping staffs. Most of the Bank workers lose their health and satisfaction while they resist the stress of increasing workload, increasing government regulations and how to balance their personal and professional life. Due to this pandemic spreads rapidly, is highly transmissible and there are no particular medicine and constitutes a huge threat to life and health of supportive bank workers and has a large impact on their emotional response. Marketing and Loan department

has probability to increase burdens and stress on supportive bank workers. Few activities have been started by the bank supportive employees during pandemic to ensure safe staffs at all levels, communicating administrative information to account holders to use online mode for any account operations. To reduce the burden and to support the bank operation activities, banks provide training to all individual account holders to use internet banking and advice not to visit the branch frequently. Bank providing various support activities during this pandemic they deliver active and non-compliant in online operations, support assistance to all internet banking users, clear instructions to loan payment and online account opening and transaction instruction to people by different language document supports. Only the supportive employees are much more responsible to restrict the account holder's visit to minimize the potential risk of no social infection.

Work environment stress is the strongest physical and enthusiastic reaction that happens when there is a helpless match between work desire and the abilities. There are number of components add to work environment stress, for example, expanding remaining task at hand, harmful workplace, seclusion from other colleagues, absence of command over work life balance, absence of help, indicating awful enthusiastic and conduct changes. Stress can affect on representative's physical, mental and passionate wellbeing just as on their conduct.

### **Need of the Study**

Individuals comprise the significant HR required for the improvement of any nation. It is obviously that the advancement of the national economy lays on wellbeing, capacity and mental Well-being of the individuals. The advancement and assurance of psychological wellness of the individuals is basic for continued financial and social turn of events. Truth be told, stress is a significant factor influencing the procedure of individual development. This

draws consideration towards stress factors influencing strong workers in clinic industry. The motivation behind this investigation to evaluate the psychological wellness and psychosocial prosperity during this troublesome time is as significant as dealing with the physical health since some social insurance labourers may encounter shirking by their family or network because of dread.

### **Objectives of the Study**

- To study the stress and its effects on bank employees in banking industry during a pandemic.
- To identify the various factors that causes stress on bank employees during a pandemic.
- To identify how stress effects in their personal life and professional life.
- To know the behavioural changes of the bank employees under stress.

### **Hypothesis of the Study**

- **H<sub>0</sub>**: There is critical connection between the mean score of work place pressure and dread of contamination.
- **H<sub>0</sub>**: There is huge contrast between the age gatherings of respondents and impacts of pressure.
- **H<sub>0</sub>**: There is noteworthy distinction between the sexual orientation of the respondents and impacts of pressure.

### **Review of Literature**

COVID-19, the workplace and employees' mental health We examine in this paper two mental health outcomes: psychological distress and major depression that can result from a pandemic or an epidemic outbreak (Chiu et al., 2020;Lai et al., 2020; Perlis, 2020; Wu et al., 2005; Xiang et al., 2020). Psychological distress is largely used as an indicator of mental

health (Drapeau et al., 2011). It refers to a state of individual's emotional suffering, accompanied by symptoms of depression (e.g. sadness and loss of interest) and anxiety (e.g. restlessness) (Drapeau et al., 2011; Mirowsky & Ross, 2003; Payton, 2009) and somatic symptoms like insomnia (Drapeau et al., 2011; Marchand, 2004).

Psychological distress is related to a set of psycho physiological and behavioural symptoms that are distributed over a continuum of time (Marchand, 2004). While depression is psychiatric mood disorder, characterized by persistent reduced mood and interest (Bonde, 2008), persistent feelings of sadness, negative emotions and difficulty to cope with everyday responsibilities (Cummins et al., 2015). If not identified psychological distress may lead to major depression (Marchand, 2004). While depression may lead to severe consequences like suicide (Beck & Alford, 2009; Cummins et al., 2015).

The COVID-19 pandemic can be related to many stressors that may drain employees' mental health, during and after this pandemic. In this section, we have made the distinction between the stressors during the corona virus pandemic and those that can evolve after this pandemic. The distress that an individual feels is not the problem. It is rather the consequence of the problem (Mirowsky & Ross, 2003). Therefore, it is important to understand the problem in order to be able to identify solutions which will help employees and organizations to reduce the risk of mental health issues. This is the main objective of this article.

The main stressors during a pandemic are the, perception of safety, threat and risk of contagion (Brooks et al., 2020; Xiang et al., 2020) ; In obesity and the Unknown (Gao et al., 2020; Garfin et al., 2020), quarantine and confinement (Brooks et al., 2020; Qiu et al., 2020; Wang et al., 2020), stigma and social exclusion (Brooks et al., 2020; Xiang et al., 2020) and financial loss and job insecurity (Brooks et al., 2020; Zhou et al., 2020).

Pandemics lead to business disruption. The outbreak of a pandemic causes the closure of schools and workplaces (Ferguson et al., 2006), as well as the shortening of working hours (Tyko, 2020) as measures to mitigate the severity and spread of the disease. As businesses cannot operate at their previous capacity, most of them close, which will lead to a wide spread of staff lay-offs and redundancies that will substantially decrease the level of employment (Page et al., 2006). This situation will have a negative impact on the individuals' financial capacity due to the loss of income (Zhou et al., 2020). Financial loss can also be an issue for individuals who are quarantined, since they are not able to work or to maintain their professional activities, often without the prior ability to plan for this eventuality long-term, with potential long-lasting effects (Brooks et al., 2020). The study of Zhang et al. (2020b) showed that individuals who stopped working due to Covid-19 outbreak reported worse health and distress. Likewise, the study of Mihashi et al. (2009) showed, in the case of SARS infection, that income reduction highly predicts psychological disorder with odds of 25.0. In addition, some authors identify inadequate insurance and compensation as one of the risk factors for poor mental health (Tam et al., 2004).

### **Sample Size**

The sample size for this study is 50 respondents both male and female staff, working as bank employees. The respondents will be taken at equal ratio both male and female.

### **Sampling Method**

Stratified random sampling will be used in this study to equally divide the number of male and female employees.

## Limitation

Bank labourers at all levels get increment in the danger of contamination, as they have picked this calling, they frequently uncover worry about their family transmission particularly who are senior ones or have incessant clinical issues. These workers may have restricted time and solidarity to access towards these administrations due to COVID-19 pandemic. There is no completely sorted out causal connection between workplace and mental prosperity. It likewise give a standpoint perspective on work worry just as pressure identified with being tainted from this episode , freshness with workplace and methodology, physical trouble, and so forth among these strong representatives of banking segments.

## RESEARCH TOOLS

Primary Data is collected from respondents through telephonic interview, observations. The secondary data is collected through research journals, online journals, and e-journals. The scale used is Carl Pearson's five point scale for the questionnaire and the basic scale for factor measurement stress scale is used. The research tools used in this study are ANOVA and T-Test to prove the hypothesis.

**TABLE: 1. One Sample T – test to Analyse the Relationship between the Mean Score of Work Place Stress and Fear of Infection**

*H<sub>0</sub>: There is critical connection between the mean score of work place pressure and dread of contamination.*

Variables	t	Sig.	MD
Behavioural Changes	24.181	.000*	1.898
Physical Changes	25.223	.000*	2.204
Relationship with Family Members	25.223	.000*	2.204
Fear of Infection	48.063	.000*	2.796
Emotional and Mental Problems	26.291	.000*	1.7143
Personal Habits	25.223	.000*	2.204
Psychological Changes	28.920	.000*	2.694
Habitual Changes	27.238	.000*	2.612
<i>* Significant at 5% Level (2-tailed)</i>			
<i>MD - Mean Difference</i>			

From the above table all variables are selected for one sample t-test, the variables with T value more than 22\* are considered to be valid. The variables that exceeds the T value 22\* are stress dependent and effects of stress on the individuals, further we use ANOVA on particular factors to determine the exact amount of stress on an individual that determines their work activities and family activities. From the above table due to stress at workplace the individuals are having fear of infection is most affected. Thus the hypothesis is proved.

The stress factors shown here are work stress, individual stress and stress of having infection due to COVID-19 outbreak. Relatively the work stress and fear of infection on an individual affects most of the hospital supportive employees as per T-table. Due to the stress problems faced by the individual/employees are changes in Behavioural changes 24.181\*, Physical changes 25.223\*, Relationship with family members 25.223\*, fear of infection 48.063\*, Emotional and mental health 26.291\*, Personal habits 25.223, Psychological changes 28.920\*, Habitual changes 27.238\*.

**TABLE: 2. Analysis of Variance (ANOVA) with Age as Grouping Variable**

*H<sub>0</sub>: There is huge contrast between the age gatherings of respondents and impacts of pressure.*

<b>Variables</b>	<b>F</b>	<b>Sig.</b>
Behavioural Changes	25.601	0.01*
Physical Changes	34.256	0.00*
Relationship with Family Members	34.256	0.00*
Fear of Infection	41.071	0.02*
Emotional and mental Problems	34.36.	0.00*
Personal Habits	34.256	0.00*
Psychological Changes	29.571	0.00*
Habitual Changes	31.507	0.00*
<i>Significant at 5% Level (2-tailed)</i>		

From the above table the variables that were selected for one sample t-test , the age is taken as the independent variable and the factors from t-test are taken as dependent variable as per the ANOVA table there is significant difference between the age groups of respondents

selected for this study. These particular factors are to determine the exact amount of stress on an individual that determine their work activities and fear of infection due to this Coronavirus disease outbreak. From the above table due to stress at workplace the individual's relationship within age group of 20-30 is most affected. Thus the hypothesis is proved.

**TABLE: 3. Analysis of Variance (ANOVA) with Gender as Grouping Variable**

*H<sub>0</sub>: There is noteworthy distinction between the sexual orientation of the respondents and impacts of pressure.*

<b>Variables</b>	<b>F</b>	<b>Sig.</b>
Behavioural changes	21.51	0.04*
Physical changes	14.5	0.01*
Relationship with family members	11.261	0.00*
Fear of infection	20.128	0.04*
Emotional and mental problems	33.571	0.00*
Personal Habits	13.74	0.02*
Psychological changes	14.388	0.01*
Habitual changes	21.125	0.17*
<i>Significant at 5% Level (2-tailed)</i>		

From the above table the variables that were selected for one sample t- test, the age is taken as the independent variable and the factors from the t-test are taken as dependent variable as per the ANOVA table there is significant difference between the gender of respondents selected for this study. These specific factors are taken to determine the exact amount of stress on an individual that arbitrate their work activities and fear from this outbreak. From the above table due to stress at work place the individual's fear from infection of male are most affected. Thus the hypothesis is proved.

### **Findings**

- Behavioral changes 24.181 is the T esteem this shows increment out of resentment and a sleeping disorder because of worry according to the scale created by Indian Psychological investigations.

- Physical changes 25.233, all the workers are genuinely upset like misery, torment and change in their pulse and so forth which causes worry in their home just as in their environmental factors.
- Relationship with relatives 25.223, according to the T-test the worth shows that their relatives are additionally influenced because of this pandemic.
- Fear of disease 48.063, according to the T-test the worth shows an a lot of dread among the workers of having contaminated from the associated or affirmed cases with COVID-19.
- Emotional and mental issues 26.291, according to the T-test the worth shows a high increment in change of Emotional and mental issues of the person.
- Personal Habits 25.223, according to the T-test the worth shows an insignificant increment in change of Personal Habits of the person.
- Psychological Changes 28.920, according to the T-test the worth shows a high increment in the Psychology of an individual like Depression, Irritability and so on due to COVID-19.
- Habitual Changes 27.238, according to the T-test the worth shows slight increment in Habitual changes of the person.

## **Conclusion**

Bank professionals at all level have long been known to be immensely stressful and linked with higher rates of Psychological distress than any other occupations. Bank workers are barred to a number stressors, heavy workload, lack of role clarity to dealing with

infectious diseases i.e. COVID-19. This type of stress can give a physical and psychological symptoms and medical problems to an individual.

Preparation for Pandemic consisting all the supportive employees such as Branch Manager, Bank Teller, Bank Marketing Representative, Internal Auditor, Loan Officer, Data Processing Officer and indirectly as administrative staff, security staff, housekeeping staffs etc. to control the outbreak of this virus. Bank workers who all are responding to the spread of COVID –19 reported high rates of symptoms of depression, anxiety and insomnia.

Protecting bank workers is an important element of public health measures for addressing the COVID-19 pandemic. Some special interventions are required to promote the mental well-being in healthcare workers exposed to this pandemic which is needed to immediate execution with all levels of employees working in the bank in the era of Corona virus.

There should be an individual employee assistance service or another psychological treatment services are needed to secure early detection and treatment of psychiatric disorder. This stress can be controlled under this type of situation of fear by accepting and acknowledging whatever they are feeling stressed, through nurturing yourself, relaxing for some time, ask for support from family and friends which acts as a heal therapy to overcome this stressful situation.

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