

Impact of Work-Related Stress on Job Performance of Women Employees in District Central Cooperative Bank

Dr. D. Parasakthi¹; C. Santhiya²

¹Professor and Head, Department of Commerce, Dr. N. G. P. Arts and Science College

²III B. Com, Department of Commerce, Dr. N. G. P. Arts and Science College

Publication Date: 2026/07/04

Abstract: This study looks at how work-related stress affects the job performance of women employees who work in District Central Cooperative Banks in Coimbatore and Erode districts of Tamil Nadu. Women employees in banks have to deal with a lot of things like much work handling customers following audit rules keeping up with technology and balancing work and family life. All these things can cause stress at work which can affect how well they do their job how much they get done and how good they are at their job. The study wants to find out what causes work-related stress how stressed women employees are, how problems at work and home affect their job and what can be done to manage stress. The study collected information from 200 women employees using a questionnaire. The information was analysed using tools like Percentage Analysis and Correlation Analysis. What the study found out is that working hours having audits often dealing with customer pressure taking care of kids and having technology problems are big reasons for work-related stress. The study also shows that getting support from the organization communicating well having leaders who care and having programs to help employees can reduce stress and make job performance better. The study says that managing stress well is very important, for making employees happy getting more work done and making the organization work better in District Cooperative Banks.

Keywords: *Work-Related Stress, Job Performance, Women Employees, District Cooperative Banks, Occupational Stress, Work-Family Conflict, Employee Well-Being, Banking Sector, Organizational Support, Stress Management, Productivity, Employee Performance.*

How to Cite: Dr. D. Parasakthi; C. Santhiya (2026) Impact of Work-Related Stress on Job Performance of Women Employees in District Central Cooperative Bank. *International Journal of Innovative Science and Research Technology*, 11(6), 2416-2420. <https://doi.org/10.38124/ijisrt/26jun1534>

I. INTRODUCTION

In banking today people who work there are really stressed out because they have much work to do. They have to meet targets and make customers happy. They have to deal with new technology and what their bosses want. Women who work at District Central Cooperative Banks have it harder because they have to take care of their families and homes too. This means they have two jobs and that can cause a lot of problems and stress. When people are stressed out because of their job it can hurt their body and mind. It can also make it hard for them to do their job well. They might not be happy with their work. That is why we need to figure out what is causing all this stress and how it is affecting the people who work at the bank. This study is about women who work at the Coimbatore and Erode District Central Cooperative Banks. We want to find out what is stressing them out the most, how it is affecting their work and what we can do to make things better for them and, for the bank. We

want women employees to be happy and healthy and we want the bank to work too.

II. REVIEW OF LITERATURE

Rajan and Rani did a study in 2024 about work and life balance and how it affects stress levels for women who work in public sector banks. They found out that when women have a balance between work and life, they are less stressed. Things like support from their organization, flexible work hours and help from their family make a difference in reducing stress. When people are really stressed, they do not work well and are not as happy with their jobs. The researchers also found out that having much work and not enough time is a major cause of stress. Women who have to take care of their families and work at the time get really exhausted. The study said that stress makes it hard for people to do their jobs well. It suggested that companies should have policies that support their employees to make them happier and work better.

Rayamajhi did a study in 2024 to see how stress at work affects how well employees do their jobs in banks. The study showed that when people are stressed at work, they do not do their jobs well. Not knowing what to do and having much work are big causes of stress. People who have friends at work and a healthy work environment are less stressed. Being able to balance work and life is really important for doing a job. The study also found out that women get more stressed because they have to take care of their families. When people are stressed, they cannot do work as well. The researcher said that companies need to help their employees manage stress to keep them working.

Vinod did a study in 2024 about stress and burnout for bank employees. The study found out that dealing with customers having much work and having to meet targets are big causes of stress in banking. When people are really exhausted, they do not work well. The study also found out that people get really tired and cannot focus. Women who work in banks have a time balancing their work and family life. The study showed that when people are burned out, they do not do their jobs well. It suggested that banks should have programs to help their employees manage stress. The study shows that stress is a problem in the banking industry today.

Chaudhary did a study in 2024 to see how stress affects job performance for bank employees. The study found out that stress at work makes people burned out. Having an attitude and being able to cope with stress helps people do their jobs better even when they are stressed. Things like having much work and pressure from their organization make people burned out. The study said that companies should support their employees and make their workplaces positive. It concluded that helping employees cope with stress can make them work better.

Nair and Prabhu did a study in 2024 about stress and job performance for bank employees, in South India. The study found out that having much work dealing with new technology and meeting customer expectations are big causes of stress. When people are really stressed, they do not work well and do not provide good service. People who are stressed for a time do not want to work as much. Women who work in banks have a time balancing their work and family life. The authors suggested that companies should provide training to help their employees cope with stress and be more supportive.

III. MATERIALS AND METHODS

➤ *Scope of Study*

The study is about women employees who work in District Cooperative Banks. It looks at what causes them stress at work and how stress they have. It also looks at how this stress affects their job performance. The study wants to find out what causes stress at work what happens because of it and how the banks can manage stress. This study will help the people, in charge of the banks understand the problems

that stress causes and find ways to make their employees do their jobs better and be happier.

➤ *Objectives*

- To identify the major sources of work-related stress among women employees in District Cooperative Banks in Tamil Nadu.
- To measure the level of work-related stress experienced by women employees.
- To examine the influence of work–family conflict on the performance of women employees.
- To study the coping mechanisms adopted by women employees to manage work-related stress.
- To suggest suitable recommendations to reduce work-related stress and enhance job performance.

IV. RESEARCH DESIGN AND SAMPLE

- The research plan is like a map that helps the study get to where it wants to go. It shows how to get the information how to measure it and how to look at it. For this study we used a plan called Descriptive Research Design. We chose this way because it helps us understand what is happening with work stress and how it affects job performance, for women working in District Cooperative Banks.
- We wanted to ask 230 women who work in Coimbatore and Erode District Central Cooperative Banks some questions. Only 200 of them sent back answers that we could use. The other questionnaires were not complete or were not filled out correctly. We did not use them. The women who did answer our questions were of ages had different amounts of experience and had different jobs.

V. DATA PROCESSING, SUGGESTIONS AND ANALYSIS AND INTERPRETATIONS

The term analysis means figuring out details and finding patterns or connections between groups of data. To do this we first collect data, then process and analyse it according to a plan made when we started the research.

Interpretation is about understanding what the facts mean after analysing and experimenting with research findings.

The analysis and interpretation of the study is based on the information collected from employees of Erode and Coimbatore District Central Cooperative Bank. The data for the study were gathered from a selected sample of respondents working in the organization. It deals with application of statistical tools such as;

- Chi-Square
- Correlation
- Ranking Analysis
- Likert Scale

Table 1 Age Group

FACTORS	NO OF RESPONDENTS	PERCENTAGE
Below 25	51	25.5%
25 - 35	62	31%
36 - 45	51	25.5%
46 - 55	32	16%
Above 55	4	2%
TOTAL	200	100

Source: Primary Data

➤ *Interpretation*

The above table 2 shows that 31% are 25 – 35 Years, 25.5% of respondents are in the group of Below 25 Years, 25.5% are 36 – 45 Years, 16% are 46 - 55 Years and 2% are Above 55 Years.

Table 2 Correlations

		Overall Work related stress	Job Performance
Overall Work related stress	Correlation Coefficient	1.000	.108
	Sig (2-tailed)	-	.128
	N	200	200
Job Performance	Correlation Coefficient	.108	1.000
	Sig (2-tailed)	.128	-
	N	200	200

Source: Primary Data

➤ *Interpretation*

In the above table, the Significance value (0.128) which is greater than the significance value (0.05), so we can conclude that there is no relationship between overall work-related stress and Job performance among the respondents.

Table 3. Crosstabulation

		Always	Often	Sometimes	Rarely	Never	Total
Age	Below 25	15	7	15	3	3	11
	25 – 35	7	14	32	7	7	2
	36-45	4	13	25	8	8	1
	46 -55	2	6	15	4	4	5
	Above 55	0	1	3	0	0	0
Total		28	41	90	22	22	19

Chi-Square Tests

98ikjm	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	36.462 ^a	16	.002
Likelihood Ratio	36.911	16	.002
Linear-by-linear Association	1.383	1	.240
N of valid Cases	200		

a. 10 cells (40.0%) have expected count less than 5. The minimum expected count is .38

Source: Primary Data

➤ *Interpretation*

In the above table, with the degrees of freedom 8, significance value (.002) which is lesser than significant value (0.05), so we conclude that there is association between Age and Frequency of Stress.

Table 4 Work Life Imbalance Affecting Mental Health

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	16	5.3	8.0	8.0
	2	12	4.0	6.0	14.0
	3	29	9.7	14.5	28.5
	4	14	4.7	7.0	35.5
	5	129	43.0	64.5	100.0

	Total	200	66.7	100.0	
Missing System		100	33.3		
Total		300	100		

Source: Primary Data

➤ *Interpretation*

The majority of respondents (64.5%) selected scale value 5, which is higher than the mid value (3). This indicates that most respondents strongly agree that work-life imbalance affects their mental health.

Table 5. Effects of Work Stress in Order

Rank the following effects of work in order	N	Minimum	Maximum	Mean	Std. Deviation
Reduced work efficiency	200	1	5	2.54	1.603
Emotional exhaustion	200	1	5	2.55	.986
Physical health issues	200	1	5	3.05	.890
Low motivation	200	1	5	3.18	1.338
Intention to seek transfer	200	1	5	3.67	1.740
	200				

Source: Primary Data

➤ *Interpretation*

The ranking analysis of occupational stress effects revealed that 'burnout and emotional exhaustion' (mean = 3.49) was perceived as the most severe effect, followed by 'physical health problems' (mean = 2.56), while 'mental health issues' (mean = 2.52) was considered the least severe effect among the respondents.

VI. FINDINGS

➤ *Simple Percentage Analysis*

- Majority of the respondents are 25 – 35 Years (31%)
- Majority of the respondents are Married (50%)
- Majority of the respondents are Postgraduate (36%)
- Majority of the respondents are Manager (37%)
- Majority of the respondents are chosen working experience 2 – 5 years (40%)
- Majority of the respondents are Rural (55%)
- Majority of the respondents are chosen Frequent Audits (39%)
- Majority of the respondents are chosen Customer relationship management (28.5%)
- Majority of the respondents are chosen Childcare responsibilities (33.5%)
- Majority of the respondents are chosen Technical Errors (37.5%)
- Majority of the respondents are chosen Slightly slower (32.5%)
- Majority of the respondents are chosen Mental fatigue (40.5%)
- Majority of the respondents are chosen Employee support programs (43%)
- Majority of the respondents are chosen Supportive management (37%)
- Majority of the respondents are chosen Regular Feedback (36.5%)
- Majority of the respondents are chosen long working hours (38.5%)
- Majority of the respondents are chosen Sometimes (45%)

- Majority of the respondents are chosen Additional staffing (36.5%)

➤ *Correlation*

- There is no relationship between overall work-related stress and Job performance among the respondents.
- There is no relationship between overall work-related stress and work family conflict among the respondents.
- There is no relationship between overall work-related stress and Staffing Issues among the respondents.
- There is no relationship between overall work-related stress and Mental Condition among the respondents.
- There is a relationship between Stress Frequency and Confidence Level among the respondents.

➤ *Chi-Square*

- There is association between Age and Frequency of Stress.
- There is no association between Marital Status and Work–Family Conflict.
- There is no association between Designation and Work Condition Causing Stress.
- There is association between years of experience and work speed under stress.
- There is no association between Technological Stress and Over-all Job Performance

➤ *Likert Scale Analysis*

- Respondents strongly agree that work-life imbalance affects their mental health.
- Respondents agree that customer handling creates stress in their job role.
- Respondents are neutral about frequent deadlines increasing work pressure.
- Respondents generally disagree that job insecurity causes anxiety.
- Respondents strongly disagree that inadequate staffing increases workload and stress.
- Respondents agree that limited leave facilities affect their mental peace.

- Respondents are neutral about stress affecting their communication with customers.

➤ *Ranking Analysis*

- Reduced work efficiency (Mean = 2.54) does not show higher severity compared to other stress effects among the respondents.
- Emotional exhaustion (Mean = 2.55) does not differ significantly in severity when compared with reduced work efficiency.
- Physical health issues (Mean = 3.05) are moderately ranked and show higher severity than reduced work efficiency and emotional exhaustion.

➤ *Suggestions*

- **Recruit Staff** We need to hire more people to help reduce long working hours and workload pressure. This will help prevent burnout and improve productivity for our staff.
- **Distribute Workload Fairly** We should give employees duties based on what they can handle and their position. When the workload is balanced stress is. Efficiency is improved.
- **Offer Flexible Working Hours** We can offer flexible timing options to help women balance work and family responsibilities. This reduces conflict between work and family and emotional strain on employees.
- **Supportive Leadership is Key** We need to encourage communication and regular interaction between management and employees. When supervision is supportive workplace stress is reduced for our staff.
- **Teach Stress Management** We should organize workshops on controlling stress, managing time and mental well-being. Counselling services should also be available to employees.
- **Improve Technical Training** We need to provide proper training for digital systems and ensure immediate IT help. This reduces anxiety caused by errors for our staff.
- **Clear Job Roles** We should clearly define duties and expectations to avoid confusion about roles. Clear roles enhance confidence and job performance for employees.
- **Promote Work-Life Balance** We should offer leave flexibility and supportive transfer policies for women employees. This helps maintain stability and motivation, for our staff.
- **Encourage Teamwork** We need to promote cooperation and mutual support among employees. A healthy work environment reduces stress between employees.
- **Get Feedback** We should conduct periodic reviews to identify stress-related issues early. Timely corrective action improves employee satisfaction and performance.

VII. CONCLUSION

The study found out that women who work at District Central Cooperative Banks are stressed because of their jobs. They have a lot of work to do and not enough time to do it. There are not staff members and they have to deal with a lot of changes in technology. They also have to handle pressure from customers and make sure they are doing a job. District Central Cooperative Banks women employees have to

balance their work and family life which's very hard. This makes them more stressed. The study shows that when women employees at District Central Cooperative Banks are stressed it affects their motivation and how well they do their job. It also affects their health and how well they can focus on their work. The study looked at women employees of ages and with different amounts of experience and jobs at District Central Cooperative Banks. It found out that they all experience stress. What really affects how well they do their job is how work they have to do and if they can balance their work and family life. So, it is very important for District Central Cooperative Banks to help their women employees manage stress. They need to have policies for their employees and be flexible, with their work schedules. They also need to make sure that the workload is fair and that they have programs to help their employees. This will help reduce stress and make District Central Cooperative Banks a better place to work. It will also help the women employees be healthier and happier and do a job.

REFERENCES

- [1]. Rajan, A., & Rani, S. (2024). Work-life balance and job stress among women employees in public sector banks. *International Journal of Banking and HR Studies*, 12(2), 45–58.
- [2]. Rayamajhi, P. (2024). Impact of job stress on employee performance in commercial banks. *Journal of Organizational Behaviour Research*, 9(1), 22–36.
- [3]. Vinod, G. (2024). Occupational stress and burnout among bank employees: An empirical study. *Indian Journal of Management Studies*, 18(3), 61–74.
- [4]. Chaudhary, R. (2024). Psychological capital as a mediator between stress and job performance. *Journal of Workplace Psychology*, 14(2), 33–49.
- [5]. Nair, L., & Prabhu, K. (2024). Occupational stress and job performance among bank employees in South India. *South Asian Journal of HRM*, 11(1), 78–92.