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# AN ANALYTICAL STUDY OF TECHNOSTRESS IN PRIVATE SECTOR BANK: A STUDY OF EMPLOYEES OF HDFC BANK

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## ABSTRACT

Banking sector is rapidly adopting technology in every service provided by it to cope up with the increasing competition among the foreign, domestic and private players. Employees of banks are supposed to be proactive, proficient enough to bear responsibility and to perform under very stiff competitive environment, but due to critical application of technology needed services sometimes it results into techno stress among employees. The purpose of this study is to determine factors responsible for work stress arise due to technology among the employees of selected bank. This study is motivated by the devastating consequences of the technology enabled services creating stress and problem to organizational workers as a whole in many parts of the world. The research is based on primary and secondary data both. It covers the employees working in the branches of HDFC Bank in Agra. Ultimately, this study leads to understand the technological antecedents which induce stress among employees of HDFC Bank. Fifty respondents will be interviewed through questionnaire from various branches of HDFC Bank in Agra. The method of factor analysis will be used for grouping and summarization of factors creating techno stress. The finding of the study shows that techno-stress has not significantly affected the performance of bank employees in the HDFC Bank. If there are chances of techno stress then it is recommended that organizations should arrange occupational Experts for their staff on techno-stress, send them on frequent computer-trainings, reduce their work-loads and allow them more leisure and holidays.

## KEYWORDS

techno stress, work stress, causes of stress, weighted average mean.

## JEL CODES

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## INTRODUCTION

In today's organizations, virtual teams (connected through technology) are bringing about constant changes in the organizations. Traditional organizations relied on brick and mortar structure but today's banks are facing immense challenges to use modern work environments which are entirely based on technology. There is an enormous pressure on organizations to work in non-traditional environments. Due to globalization, uncertainty in work conditions has increased in the organizations, which leads to constant pressure on employees. These changes are also giving rise to fast and ever changing styles of management which are continuously adding to the stress levels of employees. Technology advancement is another cause of stress as not only knowledge and skills are required to properly implement it but it also requires extra effort to use it at the same time.

The era of technology and its mass usage has shrunk the globe and easy access to any part of world has further contributed to increased levels of stress among employees. Technology has its own advantages and disadvantages. No doubt, technology has increased the speed of the work related activities, but it has also increased the rate of mistakes which are irreparable in nature as compared to the manual work. This constant pressure of committing a mistake is taking a toll on the mental health of the employees.

In the present study, we will discuss the modern technology trends in banking sector and its impact on the stress created by its usage.

## REVIEW OF LITERATURE

1. **Joseph.S. Lee (2010)** in his study explored the Taiwanese banks, in which the fast changing technologies are putting pressure on the employees to learn new skills, creativity and the behavioural factors would lead to increased levels of stress and fear of uncertainty
2. **Malhotra (2000)** explains that lack of employee participation in IT adoption leads to lack of job satisfaction and failure in change programs.
3. **Paramashivaiah & Kumar (2007)** came out with the findings that 60% of bank employees were not trained properly before implementation of information technology. Due to lack of knowledge, employees resisted technology change and 20% of employees faced difficulties because of this resistance whereas other 20% employees faced no difficulties.
4. **Okebaram; Moses, Sunday (2013)** conclude that the organization that incorporate technologies in their activities experience challenges which contribute to technostress in effect, has far reaching negative consequences that manifest mainly in the form low morale/confidence and burnout and difficulty concentrating in their operation.
5. **Jena and Mahanti (2014)** concluded that technostress has significant effect on gender, age, technology awareness and tenure of academicians.

## STATEMENT OF THE PROBLEM

People are spending increasingly more and more time related to their computers. As computers and technology become ubiquitous throughout modern society, the physical and psychological effects of technology become more apparent in its users. The combination of intensive technology use and work demands has resulted in an increase in computer-related illnesses. The negative effects of computer and technology use have been studied in many fields, and have resulted in the identification of technostress as a documented human reaction to continued interaction with technology.

**OBJECTIVES OF THE STUDY**

The main objective of the study is to identify different factors which induce stress among employees and its impact on the employee’s performance and to determine the factors responsible for work stress arises due to technology among the employees of selected bank.

**SCOPE OF THE STUDY**

Scope of the study is confined in terms of technostress of the perceptions of employees of HDFC bank operating in Agra city.

**RESEARCH METHODOLOGY**

This study is a Descriptive research which will be based on employee-centered approach. The researcher will follow Non-probability sampling method in the selection of sample. Convenience sampling method will be used for collecting the sample from various branches of HDFC Bank situated in Agra. Opinion survey technique was employed in gathering data for this study. The questionnaire consists of details regarding personal information and the statements regarding technology created factors and stress based on past studies. Five point Likert scales were used for ascertaining the relationship between technology created factors and stress. Area of study is Agra. The study was limited in scope to officers from supervisory levels upwards in the selected private Sector bank. The population of study therefore came to 50 staff.

**DATA ANALYSIS**

**CAUSES OF STRESS**

- Stress is associated to ‘job strain, anxiety and burnout’. Emotional stress could be a general expression which will vary from low to high levels. It’s argued that a particular purpose of stress will increase output and intrapersonal improvement. Different psychologists argue that bound level of stress facilitate to encourage inventive thoughts, motivation, personal awareness and effectiveness. Extreme level of emotional stress is harmful for human health in many ways. There area unit several facts to hold that people’s individual and environmental factors will cause mental fatigue.
- Professional stress happens once the interaction among people and their environmental factors are a unit sophisticated to allow or rather confusing. Factors like insecure structure, confusing social positions and roles, lack of understanding from colleagues and leader’s area division typically common causes of stress.

**i) Respondents’ Demographic Data**

Table 1 below gives us a picture of synopsis the demographic profile of respondent:

**TABLE 1**

OPTIONS	FREQUENCY	PERCENTAGE
<b>SEX:</b>		
Male:	35	70
Female	15	30
<b>Age:</b>		
21 – 30 years	5	10
31-40 years	20	40
41 – 50 years	5	10
50 years Or Above	20	40
<b>Education:</b>		
O Levels/Equivalent	10	20
HND/BA/B.Sc	25	50
MBA/M.Sc/PhD	15	30
<b>Marital Status:</b>		
Married	35	70
Single	15	30
<b>TOTAL</b>	50	100%

From table 1 above, the respondent’s demographic data show that: 35 (70%) were males while 15 (30%) were females; 5 (10%) were in the age bracket of 21 to 30 years, another 20 (40%) in the age range of 31 to 40 years, 5 (10%) were aged between 41 to 50 years, while the remaining 20 (40%) were either 50 years or above. 10 respondents or 20% had only O’ Levels, another 25 respondents or 50% had First Degrees, while the remaining 15 respondents or 30% had either Masters Degrees or PhDs. 35 respondents or 70% were married, while the remaining 15 or 30% were still single as at the time of this survey.

**ANALYSIS OF OBJECTIVE**

To determine the factors responsible for work stress arise due to technology among the employees of selected bank.

**TABLE 2: EFFECT OF TECHNOSTRESS ARISE DUE TO WORK STRESS IN HDFC BANK EMPLOYEES**

Questions	Strongly Agree (5)	Agree (4)	Undecided (3)	Disagree (2)	Strongly Disagree (1)	Mean
Are you uncertain whether you have to deal with technology related problems or with your work activities?	6 (30)	6 (18)	3 (9)	10 (20)	25 (25)	2.04
Are you able to allocate your time properly for your work activities because your time spent on technology related activities varies?	5 (25)	10 (40)	5 (15)	20 (40)	10 (20)	2.8
The changing in technology brought more stress than relief to your job	10 (50)	5 (20)	5 (15)	18 (36)	12 (12)	2.7
Time Spent resolving technology related problems takes time away from fulfilling your work responsibilities.	15 (75)	5 (20)	5 (15)	10 (24)	15 (15)	2.9
Use of technology makes it easier to do my job.	5 (25)	10 (40)	5 (15)	20 (40)	10 (10)	2.6
Use of technology enables you to accomplish tasks more quickly.	4 (20)	10 (40)	8 (24)	15 (30)	13 (13)	2.54
The Use of technology enhances your effectiveness on the job.	5 (25)	16 (64)	5 (15)	11 (22)	13 (13)	2.8
<b>Grand Mean = 2.62</b>						

**INTERPRETATION**

The result shows that employees in the bank are strongly disagree that they are not uncertain whether they have to deal with technology related problems or with their work activities mean shows (2.04) showing disagreement with the proposition (2.04 < 3.50). On the other hand, people are disagreeing that they are

able to allocate their time properly for their work activities because time spent on technology related activities varies the mean result is 2.8 indicating another disagreement with the proposition ( $2.8 < 3.50$ ).

Spent resolving technology related problems takes time away from fulfilling their work responsibilities the employees are not agreed on this statement means their responsibilities are not create conflict the mean is 2.9 which shows disagreement, technology enables people to do task quickly employees are strongly disagreed on this statement the mean shows 2.54, and the use of technology enhance effectiveness on the job employees are agree on this the mean result shows 2.8 which is disagreement with the proposition ( $2.8 < 3.50$ ).

## FINDINGS OF THE STUDY

The factors known that are seemed to be the most important technostress factors are role ambiguity, technology characteristics (usefulness, quality & reliability) and work-home conflict in Private sector bank. This finding has been established that the uncertainty of technology in banking sector has created imbalance in work time of staff. This additionally modified the behaviors of people and teams in organizations. This study additionally supports the fact by several previous studies that private sector staff suffers from low level of stress as compared to public sector banks. Further, lack of technology characteristics like quality, complexity and reliableness additionally tried to be major reason for technostress as per the study (Ayyagari, 2007). If there are possibilities of techno stress then it's suggested that organizations ought to prepare activity specialists for his or her employees on techno-stress, send them on frequent computer-trainings, cut back their work-loads and permit them additional leisure and holidays.

## RECOMMENDATIONS

Based on the findings of the study, the following recommendations have been made to reduce techno-stress among the staff of Private bank.

- **Provision of facultative atmosphere** The symptoms related to technology like concern of losing autonomy, short coaching forum, losing management over one's work atmosphere as a result of upgrade of software package, intimidation of latest hardware technology and inability to stay up with new technologies. This induces stress on the workers. It's suggested that the management business of banks ought to offer Associate in nursing facultative atmosphere for employees by providing enough open communication to relish the utilization of ICT facilities in commercial banks. This could cut back stress and frustration encountered by the workers.
- **Providing different power supply Management of commercial banks** should give different sources of power, e.g., alternative energy, generator, or electrical converter and batteries, which can stop frequent server breakdowns and improve access. they need to acknowledge the requirement for adequate power offer therefore on give ICT access and use to all or any banking employees, to scale back the "the stress" that comes with power outages. There appear to be power plants everywhere the banks' branches in Agra; but, power cuts persevere increasing day by day, thus, moving the utilization of technology in business banks.
- **Adequate instruction programs** the explanations inflicting techno-stress among workers of business banks included: ignorance with computers, unacquainted hardware or software system, performance anxiety, lack of coaching/insufficient training, organisational factors, overwork/insufficient staffing among others. These will be thought-about integrated of the largest factors at play within the levels of techno-stress felt by bankers. Several banking workers didn't have sufficient coaching time once technologies ar 1st introduced. The IT department should produce adequate coaching programs for workers to alter them render adequate and effective IT services to customers World Health Organization are desperate for improved services.
- **Management ought to be sensitive to individual variations** the survey analysis discovered that variations exist in a number of the relationships across age and gender. As an example, it absolutely was urged that, there was a distinction between male and feminine techno-stress level, thus, females were a lot of liable to techno-stress than male workers. It's attainable that people in younger and older age teams have variations in cope methods. Therefore, managers have to be compelled to bear in mind of those sensitive variations, to develop effective policies for such teams.

## CONCLUSION

For adopting and adjusting to the immediate ever-changing technological changes, staff needs being bilingual person, well versed with totally different cultures and policies, procedures of international levels. These demands place huge pressure on staff which ends into overload of labor, multi-tasking, multi-skilling and extended operating hours. Info technology has become just like the lifeline of organizations and conjointly necessity of each individual. So, it's coming up to be a necessary evil that cannot be avoided however it ought to be properly imposed so it doesn't become a foe for the staff. Therefore, totally different methods area unit needed to manage technostress which may be intensive and regular coaching programs for adults and simple to grasp coaching modules ought to be ready as per the education levels of staff.

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