"An Empirical Investigation : Impact of COVID-19 on Financial Services Sector- A Case of Bankers"

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Abstract:

This paper examines the stress among bank employees during Covid - 19 pandemic. It aims to discover the impact of Covid 19 on stress among employees. In This study an attempt is made to understand Covid-19 impact on mental, physical health and behaviour of bank employees. A total of 300 employees participated in this survey. The data is collected from structured questionnaire. It was found that the COVID-19 has affected bank employees' personal and professional life. The study reveals that employees feel their job itself is threat for them, as they come in contact with different people during their working hours so it always carry the threat of getting infection from novel corona virus. The employees are unable to concentrate on their work. This in turn resulted in sleep disturbance, physician stress, headache and depression.

Key words: Novel Corna virus, Covid-19, Stressor, Mental and Physical health.

Introduction:

Corona viruses (CoV) are a large family of viruses that cause illness ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS-CoV) and Severe Acute Respiratory Syndrome (SARS-CoV). A novel corona virus (nCoV) is a new strain that has not been previously identified in humans' (WHO, 2020). They are transmitted between animals and humans. They include fever, dry cough, shortness of breath and breathing difficulties, tiredness with possible symptoms of aches and pains, nasal congestion, runny nose, sore throat or diarrhea (WHO, 2020). Corona was a new virus which was seen during December 2019 in Wuhan provinces (China).

Leaders of major countries by looking at its effect have taken preventive measures and declared Nations wide lock down. The travel restrictions were implemented, people were quarantined, and flight journeys were cancelled. The Prime minister of India was also one among the major countries who took serious steps to curb the menace COVID-19, by announce Nations wide lockdown.

This has created negative impact on the individuals, society and also severely hit the economic conditions of all the countries. (MacIntyrea, 2020; Shigemura et al., 2020).

Literature Review:

Christopher J. Rees and David Redfern, Recognising the perceived causes of stress (2000)

Stress refers to negative changes in personal behaviour which result from an imbalance between pressure and people's current ability to cope with it'' (The Industrial Society, 1995, p. 3).

``Stress is individually defined; one person's stress can be another's excitement and energiser. Although stress may activate people (for some it may be immobilising) with possible positive behavioural consequences, the physiological impact upon the person should not be forgotten'' (Mullins, 1999, p. 316).

``Stress is any force that puts a psychological or physical factor beyond its range of stability, producing strain within the individual'' (Earnshaw and Cooper, 1996, p. 7).

``Stress is people's natural reaction to excessive pressure ± it isn't a disease ... and it's clear from the recognised symptoms of stress that it's actually bad for you'' (HSE, 1998, p. 3).

`` Stress refers to negative changes in personal behaviour which result from an imbalance between pressure and people's current ability to cope with it'' (The Industrial Society, 1995, p. 3).

``we define stress as a complex pattern of emotional states, physiological reactions, and related thoughts in response to external demands. These external demands are referred to as stressors'' (Greenberg and Baron, 2000, p. 226).

Problem statement:

Stress is part of life. The employees usually experience stress due to many factors such as work load, new technology, relationships at work, etc. The COVID -19 pandemic disturbed all sectors in the world and banking sector is not an exception. The banking sector is back bone of the country. It can't stop it functioning. The bank employees have to report to their job. The Corana virus as it is infectious disease and spreading at lightning speed. The bank employees are working under unhealthy work environment. This has affected negatively them and it has impact on their mental and physical health. The study focuses on how the employees feel about COVID-19 does it create any stress and what are the areas of concern which create stress on the employees and also to study its impact on their mental, physical health and on their performance.

Objectives of the study:

- · To understand the factors causes stress among the bank employees due to COVID-19.
- · To identify impact of stress on employees due to COVID-19.
- · To study the satisfaction level of employees towards precautions taken by their branch.

Research Methodology:

Sources of Data: Primary and Secondary sources used for the study. Primary data was collected by framing structured questionnaire. The questionnaire was distributed to 323 bank employees working at different cadres. 300 respondents filled the Questionnaire properly and remaining 23 were incomplete, hence not considered for the study. Telephonic interview was also conducted with 50 bank employees working at different cadres.

Secondary data collected from World Health Organization (WHO) reports and research articles published in reputed journals.

Sampling method: Convenience sampling technique adopted for the study

Sample Size: 300

Statistical tools: Independent sample t test and one way ANOVA, Cross tabs and Chi-square used for the data analysis.

Based on the identified problem and the objectives the following hypotheses were formed:

Hypothesis:

H0- The marital status has no significance difference on stress level among bank employees.

H1- The marital status has significance difference on stress level among bank employees.

H0- The designation of employees has no significance difference on stress level among bank employees.

H1- The designation of employees has significance difference on level of stress among bank employees.

H0- The gender has no significance difference on satisfaction level of employees.

H1- The gender has significance difference on satisfaction level of the employees.

Data Analysis:

During the study it is observed that 136 (45.3%) respondents were having 1-5 years of work experience, 114 respondents (38%) were having 5-10 years of work experience, followed by 33 respondents (11%) were having 10-15 years of experience and 17 respondents (5.7%) were having 15 and above years of work experience.200 (66.7%) were married and 100(33.3%) respondents unmarried.

In the survey 269 (86.67%) are of opinion that corona virus affecting their normal and professional life and 31(10.33%) respondents says their normal and professional life is not affected by COVID-19.

H0- The marital status has no significance difference on stress level among bank employees.

H1- The marital status has significance on stress level among bank employees.

Group Statistics

	Marital Status	N	Mean	Std. Deviation	Std. Error Mean
How do you feel working in the present situation i.e. COVID-19 period	Married	200	1.9950	.72637	.05136
	Unmarried	100	1.8400	.78779	.07878

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						95% Confidence Interval of the Difference	
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference		Lower	Upper
How do you feel working in the present situation i.e. COVID-19 period	Equal variances assumed	6.331	0.012	1.693	298	0.091	0.1550	.09153		-.02513	.33513
	Equal variances not assumed			1.648	184.472	0.101	0.1550	.09404		-.03054	.34054

Independent sample t test, Levene's test sig value is 0.012 which is less than 0.1 hence equal variances are assumed. Here the sig value is 0.091.It is more than 0.05 so H0 is accepted and H1 is rejected. It means there is no significance difference on stress level among married and unmarried respondents working in banks.

H0- The designation of employees has no significance difference on stress level among bank employees.

H1- The designation of employees has significance difference on level of stress among bank employees.

ANOVA
How do you feel working in the present situation i.e. COVID-19 period

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.607	4	.402	.712	.584
Within Groups	166.429	295	.564		
Total	168.037	299			

The ANOVA Sig value is 0.584 is more than 0.05, so H0 is accepted and H1 is rejected. Hence it can be interpreted that there is no significance difference between stress levels between the respondents working on different designations of bank employees.

H0- The gender has no significance difference on satisfaction level of employees.

H1- The gender has significance difference on satisfaction level of the employees.

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
The safety measures/support provided by the branch is good.	Male	232	2.2026	1.31833	.08655
	Female	68	2.3382	1.38876	.16841

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
The safety measures/support provided by the branch is good.	Equal variances assumed	1.334	.249	-.737	298	.462	-.13565	.18403	-.49780	.22651
	Equal variances not assumed			-.716	104.944	.475	-.13565	.18935	-.51110	.23980

Independent sample t test, Levene's test sig value is 0.249 which is less than .1 hence equal variances are assumed. Here the sig value is 0.462 is more than 0.05 so H0 is accepted and H1 is rejected. It means there is no significance difference between male and female employees about satisfaction level on safety measures and support provided by the branch. The mean value is 2.2026, so it means the respondents not agreed that the measures or support provided by the branch is good. So it reveals the employees rated their opinion as not agreeing with the statement.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Designation * How do you feel working in the present situation i.e. COVID -19 period	300	100.0%	0	.0%	300	100.0%

H0-There is an association between designation and stress level among bank employees
H1-There is no association between designation and stress level among bank employees.

Designation * How do you feel working in the present situation i.e. COVID-19 period Cross tabulation

			How do you feel working in the present situation i.e. COVID-19 period			
			Stressful	Moderate	Highly Stressful	Total
Designation	Sub-staff	Count	3	3	8	14
		% within Designation	21.4%	21.4%	57.1%	100.0%
		% within How do you feel working in the present situation i.e. COVID-19 period.	3.2%	3.9%	6.1%	4.7%
	Clerk	Count	42	27	44	113
		% within Designation	37.2%	23.9%	38.9%	100.0%
		% within How do you feel working in the present situation i.e. COVID-19 period	45.2%	35.5%	33.6%	37.7%
	Assistant Manager	Count	17	21	34	72
		% within Designation	23.6%	29.2%	47.2%	100.0%
		% within How do you feel working in the present situation i.e. COVID-19 period	18.3%	27.6%	26.0%	24.0%
	Manager	Count	21	17	27	65
		% within Designation	32.3%	26.2%	41.5%	100.0%
		% within How do you feel working in the present situation i.e. COVID-19 period	22.6%	22.4%	20.6%	21.7%
	Others	Count	10	8	18	36
		% within Designation	27.8%	22.2%	50.0%	100.0%
		% within How do you feel working in the present situation i.e. COVID-19 period	10.8%	10.5%	13.7%	12.0%
Total		Count	93	76	131	300
		% within Designation	31.0%	25.3%	43.7%	100%
		% within How do you feel working in the present situation i.e. COVID-19 period	100.0%	100.0%	100.0%	100%

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.742[a]	8	.676
Likelihood Ratio	5.771	8	.673
Linear-by-Linear Association	.216	1	.642
N of Valid Cases	300		
a. 2 cells (13.3%) have expected count less than 5. The minimum expected count is 3.55.			

The above table speaks about the association tests between Designation and stress level among bank employees. Here the Pearson Chi square is 0.676 which is significant at 5% level of significance. It means there is an association between designation and stress level of the bank employees. The table shows that cross tabulation between designation and level of stress. Out of 300 respondents 14 (4.7%) are sub staff, and among these respondents 8 (57.1%) says that they are highly stressed, 3 respondents (21.4%) expressed that they feel stress and the remaining 3 (21.4%) respondents feel moderate stress.

Out of 300 respondents, 113 are working as clerk, and among these 44 (38.9%) respondents feel high stress, 42 (37.2%) respondents feel working in present environment as stressful, followed by 27 (23.9%)

respondents say they feel moderate stress.

72 respondents working as working as Assistant manager, among these 34 (47.2%) respondents feel high stress, 21 (29.2%) respondents say the stress level is moderate and remaining 17 (23.6%) respondents says that they feel low stress during working under present environment.

65 respondents working as managers, among these respondents 27 (41.5%) expressed that they find working in present environment is highly stressful for them, 21 (32.3%) respondents feel it is stressful and

17 (26.2%) fell moderate stress. 36 respondents working at other designation and among these 18 (50%) feel high stress , 10 respondents (27.8%) feel stressful and 8 (22.2%) respondents express that they feel moderate stress.

From the above information it can be interpreted that, the respondents working as clerk(37.7%) are under more stress as they come in contact of many and different customers who visit bank for depositing and receiving cash. The next designations are Assistant Manager and Managers who are feeling more stress respectively.

Work Experience * How do you feel working in the present situation i.e. COVID-19 period Cross tabulation

			How do you feel working in the present situation i.e. COVID-19 period			Total
			Stressful	Moderate	Highly Stressful	
Work Experience	1-5 years	Count	38	35	63	136
		% within Work Experience	27.9%	25.7%	46.3%	100.0%
		% within How do you feel working in the present situation i.e. COVID-19 period	40.9%	46.1%	48.1%	45.3%
	5-10 years	Count	37	29	48	114
		% within Work Experience	32.5%	25.4%	42.1%	100.0%
		% within How do you feel working in the present situation i.e. COVID-19 period	39.8%	38.2%	36.6%	38.0%
	10-15 years	Count	13	7	13	33
		% within Work Experience	39.4%	21.2%	39.4%	100.0%
		% within How do you feel working in the present situation i.e. COVID-19 period	14.0%	9.2%	9.9%	11.0%
	15 and above	Count	5	5	7	17
		% within Work Experience	29.4%	29.4%	41.2%	100.0%
		% within How do you feel wor king in the present situation i.e. COVID-19 period	5.4%	6.6%	5.3%	5.7%
Total		Count	93	76	131	300
		% within Work Experience	31.0%	25.3%	43.7%	100%
		% within How do you feel working in the present situation i.e. COVID-19 period	100.0%	100.0%	100.0%	100%

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.040[a]	6	.916
Likelihood Ratio	2.003	6	.919
Linear-by-Linear Association	.384	1	.535
No. of Valid Cases	300		
a. 1 cells (8.3%) have expected count less than 5. The minimum expected count is 4.31.			

H0-There is an association between Work experience and stress level among bank employees.

H1-There is no association between Work experience and stress level among bank employees.

The above table speaks about the association tests between Designation and stress level among bank employees. Here the Pearson Chi square is 0.916 which is significant at 5% level of significance. It

means there is an association between work experience and stress level of the bank employees. The table shows that cross tabulation between designation and level of stress. Out of 300 respondents 136 (45.3%) are under 1-5 years work experience category, and among these respondents 63 (46.3%) says that they are highly stressed, 38 respondents (27.9%) expressed that they feel stress and the remaining 35 (25.7%) respondents feel moderate stress.

Out of 300 respondents, 114 are under 5-10 years work experience category and among these 48 (42.1%) respondents feel high stress, 37 (32.5%) respondents feel stressful, followed by 29 (25.4%) respondents say they feel moderate stress.

33 respondents have 10-15 years work experience and among these 13 (39.4%) respondents feel high stress, 13 (39.4%) respondents feel stressful, and remaining 7 (21.2%) respondents feel moderate stress.

Out of 300 respondents, 17 are under 15-and above years work experience category and among these 7 (41.2%) respondents feel high stress, 5 (29.4%) respondents feel stressful, followed by 5 (29.4%) respondents say they feel moderate stress.

From the above information it can be interpreted that, the respondents who have 1-5 years experience are under high stress, as they are inexperience compare to others and may not countered difficulties and such problems. So, they may not be in a position to cope up with the stress as compare to the more experienced employees.

I am afraid because of my job, that I may also get infected from Corona virus				
	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	131	43.4	43.7	43.7
Strongly Agree	119	39.4	39.7	83.3
Neutral	30	9.9	10.0	93.3
Disagree	13	4.3	4.3	97.7
Strongly disagree	7	2.3	2.3	100.0
Total	300	99.3	100.0	

The survey revealed that 131 (43.7%) respondents agreed that they are afraid of their job as they are directly come in contact with customers, and this increases the chances of getting the virus infection. 119 (39.4%) respondents strongly agree with the statement, 30 (10%) respondents were neutral and 13 (4.3%) respondents disagree and 7 (2.3%) strongly disagree.

I am trying to avoid attending customers/colleagues to avoid being infected from CORONA				
	Frequency	Percent	Valid Percent	Cumulative Percent
Always	68	22.5	22.7	22.7
Most of the time	83	27.5	27.7	50.3
Some time	99	32.8	33.0	83.3
Never	50	16.6	16.7	100.0
Total	300	99.3	100.0	

The above table shows that 68 (22.2%) of respondents try to avoid attending customers and their colleagues due fear that they may also get infected from carona virus. This situation may creates stress among the bank employees.

How do you feel working in the present situation i.e. COVID-19 period				
	Frequency	Percent	Valid Percent	Cumulative Percent
Stress full	93	30.8	31.0	31.0
Highly Stress full	131	43.4	43.7	74.7
Moderate	76	25.2	25.3	100.0
Total	300	99.3	100.0	

The above table shows that 93 (31%) respondents feel that, working in present situation is stressful, 131 (43.7%) feel highly stressful and followed by 76 (25.3%) of respondents feel moderate level of stress.

The present environment affected me in the following way				
	Frequency	Percent	Valid Percent	Cumulative Percent
Frequent Head ache	49	16.2	16.3	16.3
Sleep Disturbance	100	33.1	33.3	49.7
Physical Stress	83	27.5	27.7	77.3
Depression	68	22.5	22.7	100.0
Total	300	99.3	100.0	

The above table shows that 49 (16.3%) respondents suffer from headache because of present environment, 100 (33.3%) respondents suffer from sleep disturbance, 83 (27.7%) respondents experience physical stress and 68 (22.7%) respondents were under depression because of present working environment.

Does your bank made compulsory to follow safety measures like using sanitizer, mask for all employees at branch?				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	244	80.8	81.3	81.3
No	56	18.5	18.7	100.0
Total	300	99.3	100.0	

The above table clearly indicates that 244 (81.3%) respondents agree that bank made it compulsory to follow safety measures like use of sanitizers, wearing mask and 56 (18.7%) respondents disagree with the statement.

The safety measures/support provided by the branch is good.				
	Frequency	Percent	Valid Percent	Cumulative Percent
Agree	130	43.0	43.3	43.3
Strongly Agree	53	17.5	17.7	61.0
Neutral	60	19.9	20.0	81.0
Disagree	31	10.3	10.3	91.3
Strongly disagree	26	8.6	8.7	100.0
Total	300	99.3	100.0	

The above table shows that 130 (43.3%) respondents agree that measures taken by the branch are good, 53 (17.7%) respondents strongly agree, 60 (20%) respondents were neutral, 31(10.3%) respondents disagree with the statement and 26 (8.7%) of respondents strongly disagree that measures taken by the branch are good.

Results and Discussion:

The researcher in this research observed that 90% bank employees are aware of the COVID-19 and 10% of employees are not aware of the Corona virus. The 10% unaware employees may be the reason for spreading infection among other employees and also, this creates fear among the bank employees and it causes stress. So, the Heads of the branch should create awareness among these 10% unaware employees. This will minimize the risk of spreading the disease among the colleagues and customers.

Most of the employees are afraid of their job as they have to report to their duty, they come in touch with many customers, this opens the gate of getting infection form the customers. This situation exposes them to the threat of getting infection and may create an unhealthy working environment. The present work environment is also one of causes of stress among the bank employees.

The bank employees because of the present environment started to think too much about the virus and are unable to concentrate on their work; this indicates that employees are under stress. The COVID-19 has a negative impact on employees, as it causes Sleep disturbance, frequent headache, and physical strain and in some case they may go to depression [6]. This clearly indicates that employees are under lot of pressure and their physical and mental health is disturbed.

Every employee feel stress because of their job, as they directly come in touch with many number of customers, they have to handle the cash, handling cash, collecting cheques, etc. this increases danger of getting infection from corona virus. In the study, it is observed that the COVID 19 has brought a negative attitude among the employees, as they started to avoid customers and colleagues in branch.

In the study, it is observed that the bank employees are afraid of their job, and they feel because of their job their family members may get infected from corona virus. So they started to maintain distance from their family members. This particular situation takes their quality time

which they earlier use to have with their family, this may leads to stress among the employees. The researcher found that the neighbours started to avoid the bank employees, the feeling of rejection from friends and neighbours may create frustration and it may cause the stress.

Independent sample t test, Levene's test sig value is 0.249 which is less than 0.1. Hence equal variances are assumed. Here the sig value is 0.462 is more than 0.05 so H0 is accepted and H1 is rejected. It means that there is no significance difference between male and female employees about satisfaction level on safety measures and support provided by the branch.

The mean value is 2.2026, so it means the respondents are not agreed that the measures or support provided by the branch is good. So, it reveals that the employees rated their opinion as not agreeing with the statement. The bank has to take some serious steps by improving and adopting safety measures in their branches.

Independent sample t test, Levene's test sig value is 0.012 which is less than 0.1 hence equal variances are assumed. Here the sig value is 0.91.It is more than 0.05 so H0 is accepted and H1 is rejected. It means that there is no significance difference on stress level among married and unmarried respondents working in banks. Both married and unmarried employees experience the same level of stress as both may be the main source of income for their family and if they get this infection the entire family of married and dependents of unmarried employees may be in trouble. This creates a lot of stress among both married and unmarried employees of banks.

Pearson Chi-Square Sig value is 0.676 is more than 0.05, so H0 is accepted and H1 is rejected. Hence it can be interpreted that there is an association between designation and stress level among bank employees. So here the respondents working as clerk are under more stress. Followed by Assistant manager and managers respectively.

Pearson Chi-Square value is 0.916 is more than 0.05, H0 is accepted and H1 is rejected. Hence it can be interpreted that there is an association between work experience and stress level among the bank employees. The employees with 1-5 years work experience feel high stress compare to others.

Conclusion:

From study it is clear that COVID-19 has negatively affected the bank employees. The impact of COVID 19 can be seen among bank employees working on different designations. The Clerks are under more stress compare to Assistant manager and manager as they directly come in contact with different customers and these respondents have to receive the cash, cheques from the customers. The impact can be seen more among employees who are having 1-5 years of work experience, as they may not came across difficulties or different problems. The employees who are working from past 10 and above years encountered different situations, problems. This might increased their strength to cope with the stress. The negative impact of COVID 19 can be seen in the form of sleep disturbance, head ache, lack of concentration and physical stress and this show clearly that bank employees are in stress. The employees are experiencing same level of stress irrespective of their gender and marital status.

The employees started to think too much about Corona virus and they are not able to concentrate on their job. The employees are afraid of their job and feel that because of their job their family members may also get infection from them. This made bank employees to avoid family members. Because of this they are unable to spend quality time with their family. This may creates frustration and cause stress. The neighbours and friends of these respondents started to avoid them.

The change in behaviour of their friends and neighbours causes stress among them. The employees are also not happy with support and safety measure provide by their respective branches. Due to lack of proper safety measures the employees are working under insecure work environment. This is also one of the important factor which causes stress.

The branch heads should insure that all the safety measures are implemented properly. This may helps in building good and safe environment and reduces the stress. the higher authorities can organise some counselling session and arranging some training programs for all the employees. This helps the employees to overcome from the stress.

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