

## **A Study of Employment and Work Stress Management in The Banking Industry in Meerut District**

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### **Abstract**

*The word “gender variety” refers to the way in which different sexual orientations are handled in a major context. People and women are the most common objects of this phrase; however, it may also include persons of other sexual orientations in certain contexts. For a long time, the shocking thing was that the role of females was only allowed to dealing with domestic matters and local issues. Unprecedented levels of mistreatment of women occurred in the male-dominated Indian society. Although women sought employment in the informal sector due to factors such as the supplier’s demise, a precipitous decline in family income, or no compensation at all, this did not lead to gender diversity in the workforce.*

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## **Introduction**

Every economy's financial and monetary structure rests on a rock-solid budgeting plan. An agricultural nation like India has to have a robust financial system. As a result of the Bank Regulation Act that was passed in 1949, the Reserve Bank of India was mandated "to manage, control and investigate the banks of India." A lot has changed in the banking industry as a result of the post-advancement financial reforms. While open area banks once dominated the Indian banking system, a new era has since emerged, with money having emerged as a formidable competitor due to its innovative products and savvy leadership. Benefit, productivity, and overall authoritative viability are all profoundly affected by HR. What differentiates human assets from one another is their underlying mental skills, talents, behavior, competence, and approach. In a competitive market, the success of a company, both generally and in a particular area, is heavily dependent on the representatives of any given business organization. Women workers should be guaranteed safety on the job and in the workplace by the implementation of legitimate actions, regulations, tactics, and recommendations. To prevent segregation, administrative progression and advancement strategies should be performance-oriented rather than gender based. Bank customers benefit from well-regulated, non-exploitative banking services, and bank depositors have extra protection while dealing with banks via deposit insurance. Clients and depositors of banks also enjoy the patronage of consumers. With the chance to keep depositors' money secure and put it to work by lending it out, they may generate a profit, reward shareholders with dividends, and grow their banking operation. It seems that banks and their clients are engaged in a mutually beneficial partnership, where both sides reap the advantages. This arrangement is made possible by financial inclusion.

One common argument against bank-led financial inclusion is that banks get more benefits than their clients. The need to comprehend the trajectory of banking-related research on financial inclusion has been emphasized by these discussions, which have turned banks into the objects of passionate debate in the policy and academic literature.

Research into the symbiotic relationship between financial inclusion and banking is in high demand among economists and policymakers. This is particularly true in light of the fact that governments are increasingly looking to banks for help in combating illicit financing, which is often perpetrated by customers with financial inclusion who use transaction disguises for illicit purposes. A thorough evaluation of the current banking research on financial inclusion may provide valuable insight into the nature of the interaction between the two. So, from 2014–2024, researchers

in the field of banking have studied financial inclusion extensively, and this article analyzes and synthesizes their findings.

### **Literature Review**

**Aithal, Sreeramana & PRABHU, Vinay. (2025).** Pursuing a thorough examination of the regulatory framework, technological breakthroughs, and historical history of India's banking sector, this research study focuses on the revolutionary role of artificial intelligence (AI) in current banking operations. This paper's overarching objective is to provide policymakers, banks, and investors in India with useful information for keeping up with the dynamic banking industry in the country and making the most of new technologies.

**Bala, Mukesh. (2024).** Significant changes occurred in India's banking business after the early 1990s, when reforms were implemented in the banking sector. Banks in India have seen a substantial improvement in their efficiency, competitiveness, and overall financial health as a result of these changes. The overarching goal of this study is to analyze the post-reform operational efficiency, capital sufficiency, asset quality, and profitability of India's banking sector. Problems that banks are facing, such as non-performing assets (NPAs), new rules, and the popularity of internet banking, are detailed in the paper. This research draws on relevant literature and empirical data to provide a comprehensive overview of how banking reforms have affected India's banking sector.

**Sharma, Hemendra & Tiwari, Sadhana. (2023).** The customer, not the seller, must take center stage in any modern marketing strategy. The intended consumers should be the center of attention in every successful advertising effort. In banking, the relationship between a bank and its clients is unique. When it comes to marketing, some banks still use the tried-and-true methods, while others have embraced CRM software. Reasons for this could include things like lack of knowledge, financial goals, a desire to acquire new technical abilities, or an irrational fear of failing.

**Khairullah, Ahmed & Rosita, S. (2022).** Banks play an essential role in India's economy and monetary system. The banking industry is the backbone of every contemporary economy. It is a cornerstone of the banking system and an essential component of a prosperous economy. The nation's economic growth depends on the dedication and accountability shown by the agricultural and industrial sectors. This is why the growth of financial institutions tracks the growth of the economy. Banks are at the forefront of expansion in today's industry, and they do more than just convert money. They are crucial to many parts of the economy because of the deposits and loan payments they receive. It is the financial system that reflects a nation's economic vigor. A strong and sustainable banking system guarantees the

security and effectiveness of the financial system, which is crucial to a thriving economy.

**Haralayya, Dr &Aithal, Sreeramana. (2021).** There is a smooth and ongoing process in which banks play a crucial part in a nation's monetary development. The effective functioning of the managing an account division is crucial to the expansion of India's financial system as a whole. The purpose of this part is to evaluate the performance of the savings and loan market in India after deregulatory measures were implemented in 1993–1994. A number of factors are being deregulated in India's financial sector, including interest rates on loans and credit, store prices, levels of competition, affiliations with dominant technologies, proprietorship designs, arrangement facilitation, and so on.

**Bhattacharyya, R. (2019)** As a result of microfinance and self-help groups (SHGs), India's "unreached poor" have access to financial aid, and the country's oppressed and marginalized women have a stronger voice in public discourse, advancing gender equality and women's empowerment. Microfinance and women's empowerment in rural and urban India are the focus of this chapter's research.

### **Research Methodology**

Primary sources are those that have been personally visited and have first-hand knowledge of the subject at hand. It seems as if the data was compiled straight from the main source. Primary data is what you get when you collect data in this manner. Writing, industrial studies, data from updated databases and data frameworks, numerical or mechanical models of ecological cycles, historical records, and other people's research are all good places to go for secondary sources of knowledge. We used Analysis of Variance (ANOVA) to examine our first two study questions and our collection of hypotheses. The purpose of using the General Linear Model (GLM) was to see whether there was a difference in the approaches used by at least two groups. To represent the statistical link between one indicator and a dependent variable, GLM uses a least squares regression approach. It is an ANOVA methodology.

### **Social and Financial Factors**

#### **Employment/Live Rest**

Assumptions abound about the extraordinary nature of the labor and work culture in the Amassing and Bank regions, where women continue to contribute much more than in the collecting area. Modern devices, such as sophisticated cells and workstations, link the tasks of the bank zone, which generates extraordinary amounts of money from labor.

### Age

The ability of female workers to handle the fundamental challenges of the workplace is contingent upon a multitude of factors. Those who have lived longer and seen more of the world are usually better equipped to judge the depth of both their personal and professional lives.

**Table: Age and Work/Life Balance**

Correlation Between	'r'	p Level
Age and work/life Balance	0.190*	0.008

\*Significant at 0.05 levels

**Table: Rank of Employment/Life offset As Well As Age**

Level of Work/Life Balance	Less than 25 years	25 – 30 years	30- 40 years	40 years and above	Total N: 300
Low level	17	24	29	10	80
Moderate level	36	58	53	22	169
High level	8	19	16	8	51
<b>Total</b>	<b>61</b>	<b>101</b>	<b>98</b>	<b>40</b>	<b>300</b>

Workers over the age of 60 may be eligible for flexible work arrangements that allow them to continue working while caring for an aging parent, spouse, or grandchild in the event that the worker's own children are unable to do so due to illness, injury, disability, or lack of availability or competence.

### Experience

Experienced labor is highly valued by associations worldwide. When an outstanding worker brings fresh ideas to a company, it's because of their imagination and creativity. More significant professional and personal life experience is required to handle the fundamental challenges of master practices and comprehend the people calculate connected authoritative growth. As a whole, life experiences show that we've become better at making decisions and being reliable when it comes to handling important issues in our personal and professional lives.

**Table: Years of Work Experience and Work/Life Balance**

Correlation between	'r'	p value
Experience and Work/Life Balance	0.167*	0.016

Significant at 0.05 levels

**Table: Level of Work/Life Balance and Work Experience**

Level of Work/Life Balance	2 years	3 – 5 years	5 years and above years	Total N: 300
Low level	16	34	20	70
Moderate level	35	67	67	169
High level	15	24	22	61
<b>Total</b>	<b>66</b>	<b>125</b>	<b>109</b>	<b>300</b>

### Work-Related Pressure

In today's technologically sophisticated society, stress at work is common. Several advancements in the professional lives of women laborers in the banking sector have resulted from the continuous developments in the financial sector. In general, workers should acquire the skills to reduce workplace stress. Disregarding this matter would lead to severe consequences for both individuals and experts. To effectively manage work-related stress, one must first identify its causes and then actively resist them.

**Table: Age and Occupational Stress**

Correlation between	'r'	p value
Age and Occupational Stress	- 0.191*	0.007

Significant at 0.05 levels

**Table: Level of Occupational Stress and Age**

<b>Level of Occupational Stress</b>	<b>Less than 25 years</b>	<b>25 – 30 years</b>	<b>30- 40 years</b>	<b>40 years and above</b>	<b>Total N: 300</b>
Low level	10	26	29	16	81
Moderate level	41	67	61	19	188
High level	10	8	8	5	31
<b>Total</b>	<b>61</b>	<b>101</b>	<b>98</b>	<b>40</b>	<b>300</b>

Nevertheless, specialists have discovered a conflicting outcome. There was no discernible difference between the age groups in their analysis.

Due to the insignificance of the F test ( $P=0.0758$ ), experts have concluded that there is no significant difference in the age distribution of bank ladies working in the same location. A total of 132.44, 132.37, and 127.18 are the mean scores achieved by bank employees in the 20-25, 26-40, and 41-55 age groups, respectively. This is because, generally speaking, women in the workforce are less invested in their careers since they are still adjusting to the environment and don't fully grasp the responsibilities of their roles. Words associated with them have less weight because of this perception of them. Producers have also recognized that young adults often have just 1–5 years of professional experience, which is reasonable, and that they may be adjusting to their roles (like salespeople going through a transition into a vibrant married life) as they gain experience.

**Table: Long Periods of Employment Suffer and Business Strain**

<b>Correlation between</b>	<b>'r'</b>	<b>p value</b>
Experience and Occupational Stress	- 0.115	0.110

Significant at 0.05 levels

**Table: Level of Occupational Stress and Years**

<b>Level of Occupational stress</b>	<b>2 years</b>	<b>3 - 5 years</b>	<b>5 years and above</b>	<b>Total N: 300</b>
Low level	18	25	33	76
Moderate level	36	83	59	178
High level	7	17	17	46
<b>Total</b>	<b>66</b>	<b>125</b>	<b>109</b>	<b>300</b>

Years and occupational stress have a strong negative correlation. Master skills, talents, limitations, and capacities will typically evolve with increasing years of work experience in response to master demands, but an organized work style that allows one to handle job-related stress will remain constant. Regardless, the data from the preceding table demonstrates that there is a modest amount of word-related pressure in Lion’s offer works across age groups.

**Individual Life Stress**

Both explanations underline the significance of the existing capacity, positive and negative. Everyone knows that when personal life stress meets professional pressure, it may have a devastating effect. Sometimes, the kind of region in which a person is employed determines the amount of personal life stress.

**Table: Long Periods of Employment Experience and Individual Life Pressure**

<b>Correlation between</b>	<b>‘r’</b>	<b>p value</b>
Experience and Personal Life Stress	- 0.011	0.886

Significant at 0.05 levels

**Connection Among Study Factors (Work Stress, Individual Life Pressure and Labour/Life Rest)**

Although at first glance work-life balance and stress in the workplace seemed to be unrelated concepts, they are really very connected. Any vacillation in the degree of any of the concerns, regardless of whether it is word-related weight or Work/life Balance, laborer’s experience, the sparkle of the alterations. Therefore, in

order to enjoy both professional and personal life, it is advised to strive for a better Work/Life Balance while still putting in a respectable amount of effort at work.

### **Conclusion & Suggestions**

According to the results of the previous study, maintaining work-life harmony as a female banker may have significant effects on an individual's quality of life. When the demands of one's job and those of one's family start to weigh heavily on one's shoulders, it may be challenging to maintain a healthy work-life balance. Therefore, women working for public sector banks are excelling in areas like social relationships and work data, while women working for private sector banks are ahead of the curve in areas like attitude toward work and desire for professional advancement. The study presupposed that professional in the banking sector in both the public and private sectors of the National Capital Region have made striking a work-life balance a priority, and that they perform better at their jobs when they make time for themselves and their families.

### **Findings of the Study**

- Of the total responses, 31.67 percent hold the position of clerk, 17.33% are officers, 19.33% are branch managers, 9% are sub-staff, and 22.67% are unique right hands.
- There are 30.33% of respondents between the ages of 26 and 35, 26.67% between the ages of 36 and 50, and 21% either less than 25 or older than 50.
- The percentage of married respondents was 67.33%, while the percentage of single respondents was 32.67%. There were around 62% married people and 38% single people living in open industrial banks among the respondents.
- Among working women in the sector, 44% consider it a major obstacle, 35% disagree, and 27% say that ethics are a disincentive for women in banking to some extent.
- While 46% of working women report dealing with colleagues who have contradictory mindsets, 54% report feeling more committed to their jobs than before.
- Among working women, 30% see mental pressure as a major problem, 29% say their working conditions are terrible, and 26% say sex partition is a major concern.
- Eighty-two percent of working women in the banking profession report dealing with time management challenges, whereas eighteen percent do not consider this a major problem.

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