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Title

**A STUDY ON EMPLOYEE STRESS MANAGEMENT
IN SELECTED PRIVATE BANKS IN SALEM**

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ABSTRACT:

The biggest killer is not AIDS or cancer but psychological problems, and we see that very high level of stress found in bank employees. The banking sector is becoming increasingly competitive around the country and the level of product and service quality being offered to customer is almost same. Hence, the bank management adds more responsibilities on the shoulders of employees, resulting into a pressure on them, with increasing psychological problems i.e. stress, strain, anxiety, depression, sleep disorders, etc. This situation, in which the employees have little or no sense of identification with their job, can cause an individual looking for another job or don't perform efficiently their own. Therefore, it is very difficult for management that how to maintains bank employees' ability to develop successful performance with their organization under present conditions. In this juncture, the present study is undertaken to address specific problems of private bank employees related to occupational stress. This throw light in to the pathogenesis of various problems related to occupational stress among bank employees. The study will be helpful to drawn up further policy on the related fields and act as a secondary data for further research.

KEYWORDS: Job performance, Stress, Private Banks, Occupational stress, Bank Employee, causes of stress.

1. INTRODUCTION:

Stress affects the employees' performance that indirectly affects the organization survival because if employees reduce their work efficiency and can't work best for their organizations, so this situation couldn't be only affected the organizational performance but also lost healthy shares in an increasingly competitive market, and may even jeopardize their survival (Kazmi, 2008). It is therefore, an essentials task for management to deal effectively and prevents this suffering. It is the responsibility of management to fight against the stress at work, to identify the suitable course of action and solve them. Improving stress prevention is a positive action that contributes to a better health of workers and generates great organization efficiency and performance.

Thus, Stress is inevitable in our society. Researchers on stress make it clear that, to enter into the complex area of stress, especially into the area of occupational stress, is very difficult. Stress is an unavoidable consequence of modern living. With the growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for increase in stress. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers [1981] indicate that, "Occupational stress has become an important topic for study of organisational behaviour for several reasons."

- Stress has harmful psychological and physiological effects on employees
- Stress is a major cause of employee turnover and absenteeism
- Stress experienced by one employee can affect the safety of other employees
- By controlling dysfunctional stress, individual and organisation can be managed more effectively.

During the past decade, the banking sector had undergone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order.

Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The advent of technological changes, especially extensive use of computers in the sector has changed the work patterns of the bank employees and has made it inevitable to downsize the work force in the sector. The implications of the above said transformations have affected the social, economical and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 60% of the bank employees have one or other problem directly or indirectly related to these drastic changes. Along with other sectors the banking sector also

leaning towards the policy of appointing contract labours while various compulsive as well as rewarding options such as VRS, etc. All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees. Although a lot of studies have been conducted on the psychosocial side of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically influenced by the new policies.

In this juncture, the present study is undertaken to address specific problems of bank employees related to occupational stress. This throw light in to the pathogenesis of various problems related to occupational stress among bank employees. The study will be helpful to drawn up further policy on the related fields and act as a secondary data for further research.

2. REVIEW OF LITERATURE:

According to Douglas [1980], stress is defined as any action or situation that places special physical or psychological demand upon a person.

Van Fleet [1988], stress is caused when a person is subjected to unusual situations, demands, extreme expectations or pressures that are difficult to handle.

Cobb (1975) has the opinion that, "The responsibility load creates severe stress among workers and managers."

If the individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them. Brook (1973) reported that qualitative changes in the job create adjust mental problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organisation to a great extent.

Miles and Perreault (1976) identify four different types of role conflict: 1. Intra-sender role conflict 2. Inter sender role conflict. 3. Person- role conflict; 4. Role over load. The use of role concepts suggests that job related stress is associated with individual, interpersonal, and structural variables (Katz and Kahn, 1978; Whetten, 1978). The presence of supportive peer groups and supportive relationships with supervisors are negatively correlated with R.C. (Caplan et al., 1964).

There is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of futility or lower self esteem, lower levels of job involvement and organisational commitment and perceptions of lower performance on the part of the organisation, of supervisors, and of themselves (Brief and Aldag, 1976; Greene, 1972).

Ivancevich and Matteson (1950) indicate, "Lack of group cohesiveness may explain various physiological and behavioural outcomes in an employ desiring such sticks together." Workplace interpersonal conflicts and negative interpersonal relations are prevalent sources of stress and are existed with negative mood depression, and symptoms of ill health.

Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However it may also cause subtle manifestation of morbidity that can affect personal well-being and productivity (Quick, Murphy, Hurrell and Orman, 1992). A job stressed individual is likely to have greater job dissatisfaction, increased absenteeism, and increased frequency of drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self esteem (Jick and Payne, 1980). The use of role concepts suggests that occupational stress is associated with individual, interpersonal and structural variables (Kutz and Kahn, 1978; Whetten, 1978).

Studies on burnout found that, it is related to exhaustion and work over load factors in various organizations (Green and Walkey, 1988; Chermis, 1980; Freudenberg, 1977, 1980). Stress on the job is costly for employers, reflected in lower productivity, reduced motivation and job skills, and increased and accidents.

The purpose present study is an attempt to investigate and to compare the level of stress experienced by the employees of the private banks in Salem. The study aims to ascertain the level of stress and to analyse the various attributes which influence organizational stress on bank employees.

3. SCOPE OF THE STUDY:

1. Stress can be brought about by pressures at home and at work. Employers cannot usually protect workers from stress arising outside of work, but they can protect them from stress that arises through work.
2. Stress at work can be a real problem to the organization as well as for its workers. Good management and good work organization are the best forms of stress prevention. This study is helpful in assessing the extent of stress experienced by the employees.
3. Stress-management strategies and seek to extend the wellbeing of the Supervisor relationship with their subordinates.
4. This study explores the application of positive psychology to enhance the wellbeing of employees, who often work in inherently difficult in their working environment.
5. It develops effective prevention and suitable programs to understand of factors associated with employee's stress.
6. This study captures the relationship between organizational role stress and life satisfaction levels among employees who are involved in intense organizational work.

4. OBJECTIVES OF THE STUDY:

1. To analyse the level of occupational stress among the selected private bank employees.
2. To examine what is the effect of stress on work factors (e.g., morale, job satisfaction, task effort, organizational commitment, etc) when people are under high stress.
3. To assess the extent of experienced distress and consequent quality of life among the employees.
4. To identify different methods and techniques to reduce job-related stress.

5. METHODOLOGY OF THE STUDY

A] POPULATION

The population selected for this particular study is employees from the selected private banks in Salem. The private bank comprises of HDFC Bank, ICICI Bank, Kotak Mahindra Bank, and Standard Chartered Bank. Questionnaire were distributed and collected personally by the researcher.

B] RESEARCH DESIGN

The study is explorative as well as descriptive in nature.

C] SAMPLE DESIGN

The particulars of sample design,

1. **TYPE OF UNIVERSE:** Finite.
2. **SAMPLING UNIT:** Salem
3. **SOURCE LIST:** Private banks employees
4. **SIZE OF SAMPLE:** 100
5. **PARAMETER OF INTEREST:** In estimating the number of persons being stressed in their jobs.

D] TOOL OF DATA COLLECTION

A pilot testing was conducted initially by administering the questionnaire on around 10 numbers of respondents. The information was collected from the bank employees at all the levels. Interviews were conducted with the employees for gathering information on their perception about their organization and the problems which they face both directly and indirectly in the discharge of their responsibilities. The respondents were questioned on the issues affecting the stress levels of the employees, impact of family pressures on their work, expectations from

their roles, up to what extent they are satisfied and possible suggestions for overcoming the adversities of stress by evaluating the individual initiatives and organizational initiatives.

E] SOURCES OF DATA

The study will consist of both primary and secondary data. The primary data was collected by direct interview through questionnaire. The secondary data was collected from research publications, standard journal and periodicals including the government organizations and from respective records about the job related occurrence.

F] RESEARCH INSTRUMENT-QUESTIONNAIRE METHOD

The instrument will be administered in the workplaces of each group. Data will be collected from the employees. Data will be collected using a structured questionnaire, which will be distributed in the workplace to employees in Salem.

G] ANALYSIS OF DATA

The data will be analyzed to determine any differences between the stress levels of employees and their impact on reducing stress.

6. RESULTS AND DISCUSSIONS:

This paper also includes an analysis of data collected by representing it in tabular form along with interpretations. The information collected were analysed for arriving at proper conclusion on the topic.

TABLE NO: 1**PERCENTAGE OF RESPONDENTS WHO FELT THAT THEY WERE STRESSED IN THEIR MODERN LIFE**

Category	% of Respondents
Stressed	98
Not Stressed	02

From the table 1, it is indicated that majority of the respondents working in private banks were stressed in their modern life, whereas only very few respondents felt that they were not stressed in their modern life.

TABLE NO: 2**CAUSES OF STRESS**

Causes of Stress	% of Respondents
Work overload	25
Lack of Acceptability	03
Time Management	10
Lack of Support	06
Feeling of Inequality	05
Job Difficulty	09
Inadequacy of Role Authority	04
Impatient customer	23
Stress due to technological problem	15

From Table 2, it is inferred that major causes of stress among the bank employees are excess of work load [25%] and lack of cooperation among the impatient customer [23%]. Hence it was found that employees felt that they were facing severe work pressure, as they were expected to handle multiple roles and responsibilities. Time stress is created by a real or imaginary deadlines; encounter stress is created by contact with other people [both pleasant and unpleasant], and in this study, the employees suffer from stress because of lack of support from the management and colleagues.

TABLE NO: 3
VARIOUS ATTRIBUTES OF STRESS

Various Attributes of Stress	% of Respondents
Communication Gap	16
Lack of skills	08
Work Life Imbalance	48
Work Environment	16
Unmatched Expectations	05
Economic Status	03
Resource Inadequacy	04

The above table depicts the various attributes related to stress; work life imbalance is one of the major attribute which contribute to stress for an employee. This can be regarded as a factor building up stress because a lot of employees complained that they were unable to balance both the personal and professional fronts successfully. Extra work pressures and demands from work environment at times led to neglect of personal front.

TABLE NO: 4

INITIATIVES FOR HANDLING THE STRESS LEVELS OF THE BANK EMPLOYEES

Initiatives of Stress	% of Respondents
Good Ambience	16
Recognition	23
Continuous Training	11
Effective Communication	12
Programme on stress management	12
Meditation	26

From the above table, it is interpreted that Meditation form an integral part of the science of Yoga, has a direct, positive impact on the mind giving it the strength and power to resist stress. Moreover, around 23 percent of the respondents expected that they required recognition as acknowledging people's value is especially important in times of stress. Based on the analysis; the initiatives taken by the banks to reduce stress are by providing good ambience, continuous training, proper communication and conducting effective stress management programmes.

7. FINDINGS OF THE STUDY:

- ✓ About 98 % of the respondents believed that they face high level of stress, which may be due to both professional and personal reasons
- ✓ The respondent were overburdened with work load in their work place
- ✓ Work life imbalance is one of the major attribute which contribute to stress for an employee.
- ✓ The researcher identified few initiatives for effectively handling stress. Meditation was found to be the integral part of life to reduce stress.

8. IMPLICATION OF STRESS:

1. Physical problems and health problems like heart diseases, ulcers, arthritis, increased frequency of drinking and smoking, cardiovascular, gastrointestinal, endocrine and other stress related disorders.
2. Psychological and behavioural problems: psychological problems like change of moods, inferiority complex, widespread resentment, reduced aspirations and self esteem, reduced motivation and job skills.
3. Organisational job dissatisfaction, behavioural problems, production turnover, increased absenteeism, increased accidents, lower productivity.

9. SUGGESTIONS AND RECOMMENDATIONS:

1. Organize a Stress Management Program that focuses on different leave categories of employees at all hierarchical level.
2. Take adequate steps to redesign jobs, which are taxing to employees' abilities and capacities.
3. Adequate role clarification to be made whenever necessary to eliminate role ambiguity.
4. Introduce more job oriented training programs, which improve employees skill and their confidence to work effectively.
5. Encourage open channel of communication to deal work related stress.
6. Undertake stress audit at all levels in the organization to identify stress area improving conditions of job and alleviating job stress.
7. Introduce 'Pranayam' (Brain Stilling and control of Vital Force) as a holistic managerial strategy to deal with occupational strategy.
8. Provide counseling on work related and personnel problems and support from a team of welfare health and counseling staff.
9. Attractive system of reward and recognition of good work.

10. CONCLUSION:

The problem of stress is inevitable and unavoidable in the banking sector. A majority of the employees face severe stress- related ailments and a lot of psychological problems. Hence, the management must take several initiatives in helping their employees to overcome its disastrous effect.

Since stress in banking sector is mostly due to excess of work pressure and work life imbalance the organization should support and encourage taking up roles that help them to balance work and family.

The productivity of the work force is the most decisive factor as far as the success of an organisation is concerned.

The productivity in turn is dependent on the psychosocial well being of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The growing importance of interventional strategies is felt more at organisational level. This particular research was intended to study the impact of occupational stress on Private Bank employees. Although certain limitations were met with the study, every effort has been made to make it much comprehensive.

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