



## **A STUDY ON STRESS MANAGEMENT STRATEGIES ADOPTED BY EMPLOYEES OF PRIVATE SECTOR BANKS IN CHENNAI CITY**

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### **ABSTRACT**

*The behavioural pattern of an individual is decided by multiple factors such as individuals normal behavioural pattern, his relationship and understanding with that of another person with whom he deals the things with, his stress adopting capacity, his past experience in dealing with other persons or type of task he has been entrusted to, his domestic and working environment and his attitude towards others. The study was conducted by circulating questionnaire to 175 randomly selected employees for obtaining their opinion about their stress level. People adopt different means to either adapt to stressful situation or avoid them wisely. One strategy everyone needs to adopt is that converting negative energy into a positive energy and adopting a person or situation wisely.*

**Key words:** Banks, Employees, Mental Health, Stress, Sleep

### **INTRODUCTION**

Stress is the part and parcel of every body's life and nobody can avoid stress as the behaviour of an individual is decided by various factors. The stress is one to some extent by practice and experience could be controlled but not to the fullest extent. Work place stress and role stress stem from a wider phenomenon 'stress' which is a psychological constraint that people may experience everyday. Work stress is the one which occurs due to the amount of work to be carried out or target to be achieved or time constraint, which means that, it occurs due to the completion of a work to be carried out with in a short span of time or multiple tasks to be completed within the limited availability of time. Stress is needed to some extent

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to achieve the desired goals but at the same time excessive stress may affect the health of people. Therefore, proper stress management is needed in order to live a normal and healthy life.

### **Meaning of Stress**

Stress is often defined as threat, real or imagined to homeostasis. In common usage, stress usually refers to an event or succession of events that cause a response, often in the form of 'distress' but also, in some cases, referring to challenge that leads to a feeling of exhilaration as in 'good' stress.

Selye defines stress as "a dynamic condition in which an individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important."

## **REVIEW OF LITERATURE**

**Leattand Schneck(1985)** explored source and management of organisational stress in nursing subunits in Canada. The study examined the relative importance of technology, size, environment, context and structure in contributing to sub units stress. Five kinds of stressors were identified i.e. traumatic emotional experiences, psycho geriatric workload, scheduling of work, physician nurse relationships and personality role stresses.

**Landsbergis (1988)** studied occupational stress among health care workers by using job demands-control model. The results support the hypothesis that reported job strain (job dissatisfaction, depression and psychosomatic symptoms) and burn out is significantly high earning jobs that combine heavy workload demands and low decision latitude. Other job characteristics including; job insecurity, physical exertion, social support and hazard exposure were found to be associated with strains and burnouts.

**Srivastava, et.al.(1994)** examined organizational role stress among three groups of employees in a private sector organisation. The findings of the study revealed that middle-level managers faced greater stress and anxiety in comparison to top-level managers and workers.

**Fogartyet.al.(1999)**examined how measures of occupational stress, coping resources, and negative affectivity (NA), interact to predict occupational strains. Results showed NA as background dispositional variables that influenced the relationship among stress, strain and coping while allowing stress and coping to have a direct influence on strain. Results

indicated that personality measures did not add any thing to the prediction of job satisfaction and strains in a model that already included measures of stressors, coping resources and NA. **Shah(2003)** examined role stress among employees in banking industry. The results indicated that most of the employees were experiencing moderate level of stress at work. It revealed that role stagnation, inadequacy of role authority, role erosion and role overload were them in stressors being encountered by employees.

## **RESEARCH PROBLEM**

Stress is the part of any workforce, this study is intended to analyse the stress level of private sector bank employees. Dealing with money is dangerous therefore the employees need to be more alert in handling the money carefully and diligently. This study has been designed in such a way that not only to know the stress level of the private sector bank employees but also to recommend methods by which the stress can be reduced in the workplace and at home.

## **OBJECTIVES OF THE STUDY**

1. To identify the factors causing stress among the private sector bank employees.
2. To find out the level and type of stress among the private sector bank employees.
3. To study the effect of stress among the employees in Private Sector Banks.
4. To recommend appropriate coping strategies to manage stress.

## **RESEARCH METHODOLOGY**

This study is an empirical research based on survey method. It is a blend of both descriptive and the analytical methods of study. An interview schedule was prepared separately for finding out the stress level of the employees of private sector banks in Chennai city.

### **Sample Design**

There are about 25 branches in Chennai city and all the branches have been used to collect data. About 175 employees were selected at random in order to obtain their opinion about their stress level. On an average, 7 employees from each branch were selected for the study.

## ANALYSIS AND INTERPRETATION

### Behavioural Symptoms of Stress and Designation

**H<sub>01</sub>:** There is no significant difference between the designation group and behavioural symptoms of stress among the employees of private sector banks.

**H<sub>a1</sub>:** There is a significant difference between the designation group and behavioural symptoms of stress among the employees of private sector banks.

**Table - 1: ANOVA for Behavioural Symptoms of Stress and Designation**

Sources of Variation	Sum of Squares	df	Mean Square	F	Sig Value	Result
Between Groups	1059.709	4	264.927	3.120	0.17	Accepted
Within Groups	14437.400	170	84.926			
Total	15497.109	174				

### Interpretation

From the above Table - 1, the ANOVA result shows that the 'p' value is 0.17 which more than 0.05 at 5% level of significance. So, the null hypothesis is accepted. Therefore, it is concluded that there is no significant difference between the age group and physical symptoms of stress among the private sector bank employees.

### Age and Physical symptoms of stress

**H<sub>02</sub>:** There is no significant difference between the Age and physical symptoms of stress among the employees of private sector banks in Chennai city.

**H<sub>a2</sub>:** There is asignificant difference between the Age and physical symptoms of stress among the employees of private sector banks in Chennai city.

**Table - 2: ANOVA for Age and Physical symptoms of stress**

Sources of Variation	Sum of Squares	df	Mean Square	F	Sig. Value	Result
Between Groups	68.136	3	22.712	0.439	0.726	Accepted
Within Groups	8854.172	171	51.779			
Total	8922.309	174				

### Interpretation

From the above Table - 2, the ANOVA result shows that the 'p' value is 0.726 which is more than 0.05 at 5% level of significance. So, the null hypothesis is accepted. It is inferred that there is no significant difference between the designation and behavioural symptoms among the employees of private sector banks in Chennai city.

## Prevention of Stress and Marital Status

**H<sub>03</sub>:** There is no significant difference between the marital status and prevention of stress among the employees of private sector banks in Chennai city.

**H<sub>a3</sub>:** There is a significant difference between the marital status and prevention of stress among the employees of private sector banks in Chennai city.

**Table - 3:ANOVA for Preventing of Stress and Marital Status**

Sources of Variation	Sum of Squares	df	Mean Square	F	Sig. Value	Result
Between Groups	84.893	2	42.446	0.232	0.793	Accepted
Within Groups	31409.656	172	182.614			
Total	31494.549	174				

## Interpretation

From the above Table - 3, the ANOVA result shows that the 'p' value is 0.793 which is more than 0.05 at 5% level of significance. So, the null hypothesis is accepted. It is inferred that there is no significant difference between the marital status and prevention of stress among the employees of private sector banks in Chennai city.

## FINDINGS

1. The details of stress undergone by different gender groups of bank employees in different cadres of private sector banks in Chennai city were collected. Majority of the respondents are Males i.e. 84% and the remaining are Females i.e. 16%
2. 48% of the private bank employees' population falls in the age group of 25-35 years and the remaining fall in the age group of 45 years.
3. The analysis of occupation shows that, 36% are Officers, 32.60% are Assistant Managers, 13.70% of them are Managers, 13.10% of them are Clerks, and the remaining are Senior Managers i.e. 4.60%.
4. It is found that the majority 68.60% of the respondents has less than 10 years of experience and 2.30% of them have more than 20 years of experience.
5. Majority of the respondents (i.e.) 50.30% is married.
6. The private sector employees get a salary of less than Rs.25000 per month are found to be in large number i.e. 53.70% of the respondents.
7. Regarding the qualification of the respondents selected for the study, majority of the private sector bank employees are Post-Graduates 44% and 0.60% of them have school qualification.

8. Most of the private sector bank employees i.e. 61.70% employees are satisfied about their working environment and 2.90% of them are not satisfied about the working environment.
9. Regarding the leave availed by the respondents during the last 12 months due to the job-related stress, majority of the respondents i.e. 58.90% have taken leave and 41.10% of them have not taken leave.
10. Regarding the working hours, out of 175 respondents 66 respondents expressed that they worked between 50-60 hours a week, 31 respondents expressed that they worked for 70 hours a week.
11. Regarding the workload, 65.70% of the employees said that their work load has got increased during the last three years and 10.90% of the respondents said that their work load has got decreased in the last three years.
12. Regarding reporting, 50.30% of the respondents said that they are reporting to their superiors and 5.70% of the respondents are reporting to head of the HR department and majority of them got professional advice from their superiors.
13. Regarding work culture, 42.90% of respondents said that the work culture supports them and 3.40% of the respondents said that the work culture does not support them.
14. Regarding stress in the working environment, 38.90% of the respondents feel the stress, and 6.90% of the respondent's face stress due to social injustice. Thus, it is inferred that the maximum number of the private sector bank employees feel the stress in their working environment.
15. Regarding managements' effectiveness in handling the stress level of employees, 46.30% of them have expressed that management is effective in handling the employee stress situation to some extent and the remaining 16.60% of them expressed that management does not help them to manage the stress level.
16. Regarding the presence of stress in their jobs, 47.40% of the respondents said that they feel the stress and 14.30% of them do not feel the stress.
17. Regarding the work pressure associated with their stress level, 42.90% of the employees said that work pressure is the reason for their stress, 12% of the employees said that they do not feel the work pressure as the reason for stress.
18. Regarding personal life stress level, 44.0% of them expressed the moderate level stress and 6.90% of them expressed very low level of stress.
19. Regarding major reasons for stress, 32.60% of employees feel that excessive responsibility is the cause for stress, 3.40% of the employees said that poor working

conditions is the cause of stress.

20. The ANOVA result shows that the calculated 'P' value is 0.17 which is more than 0.05 which is not significant at 5% level. So, the null hypothesis is accepted. Therefore, it is concluded that there is no significant difference between the age group and physical symptoms of stress among the private sector bank employees.
21. The ANOVA result shows that the calculated 'P' value is 0.726 which is more than 0.05 at 5% level. It is inferred that there is no significant difference between the designation and behavioural symptoms among the employees of private sector banks in Chennai city. Hence the hypothesis is accepted.
22. The ANOVA result shows that the calculated 'P' value is 0.793 which is more than 0.05 at 5% level. It is inferred that there is no significant difference between the marital status and prevention of stress level among the employees of private sector banks in Chennai city. Hence the hypothesis is accepted.

## **SUGGESTIONS & RECOMMENDATIONS**

It is found that nothing could be done to completely avoid stress. The level of stress could be reduced over a period of time if people try to consider stress as an advantage to achieve the desired goals and have the positive orientation. Things may not happen the way they likethem to happen but every stressful moment demands either more involvement or dedication or perfection or time consciousness. When people are prepared to face the worst experience of what they do, probably stress may be either partly or fully vanished. When things go out of our control, the lesson to be understood is that either more perfection or more commitment is required in performing the duties and responsibilities and their attitude towards facing problems. More than anything, every stress brings a type of experience and wisdom in handling things or in discharging the duties and responsibilities or fulfilment of obligations.

### **Following are some of the techniques recommended to overcome Stress**

1. Identify the sources and causes of stress and try to either overcome or avoid.
2. Make a self-analysis of what you do to overcome stress and find the various means available to overcome stress.
3. Learning healthier ways to manage stress which may fit to maximum number of people and any one the following ways are recommended to overcome stress

- Put on some music and dance around
  - Take your dog for a walk
  - Walk or cycle to the grocery store
  - Use the stairs at home or work rather than an elevator
  - Park your car in the farthest spot in the lot and walk the rest of the way
  - Pair up with an exercise partner and encourage each other as you workout
  - Play Ping-Pong or an activity-based video game with your kids
4. Managing stress with regular exercises to balance the physical and mental health.
  5. Physical activity can be the gateway over the other stress relieving strategies.
  6. Dealing with stressful situations with four A's such as avoid the stressor, alter the stressor, adapt to the stressor and accept the stressor.
  7. Stress management strategy to avoid unnecessary stress
    - Learn how to say “no”
    - Avoid people who stress you out
    - Take control of your environment
    - Avoid hot-button topics
    - Pare down your to-do list
    - Express your feelings instead of bottling them up
    - Be willing to compromise.
    - Be more assertive
    - Manage your time better.
    - Adapt to the stressor
    - Adjust your attitude
    - Accept the things you can't change
    - Make time for fun and relaxation
  8. Develop a “stress relief toolbox”
  9. Allocate a quality time for relaxation.
  10. Connect with others
  11. Do something you enjoy every day
  12. Keep your sense of humour
  13. Adopt a healthy lifestyle
  14. Eat a healthy diet
  15. Get adequate sleep



## CONCLUSION

Though stress cannot be avoided fully but it can be managed for the balanced and healthy living. Some amount of stress may be beneficial at times, producing a boost that provides the drive and energy to help people get through situations like exams or work deadlines. However, an extreme amount of stress can have health consequences, affecting the immune, cardiovascular and neuroendocrine and central nervous systems, and take a severe emotional toll. Untreated chronic stress can result in serious health conditions including anxiety, insomnia, muscle pain, high blood pressure and a weakened immune system. Research shows that stress can contribute to the development of major illnesses, such as heart disease, depression and obesity. People adopt different means to either adapt to stressful situation or avoid them wisely. One strategy everyone needs to adopt is that converting negative energy into a positive energy and adopting a person or situation wisely. Every stressful situation brings new learning and experience and instead of worrying or getting tensed one must actively face it and take the experience in order to eventually avoid similar circumstances in future.

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