

A study of stress Management practices on public and private sector Bank Employees

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Abstract - A study deals with “An analysis of stress management practices on public and private sector bank employees.” Stress is a universal problem in the present world. It is the root cause of all diseases. It may be explained as an extra physical and psychological demand of a situation on the personality of an individual. Due to a lack of resources, energy, and other required capabilities, one may fail to elicit an adaptive response to a stimulus or situation that demands excessive and sudden physical, mental, emotional, or financial investments, leading to high anxiety levels and a number of psychosomatic effects on the human body. Whether the private and public sector bank employees groups do not differ significantly on stress management. Methods: A random 160 sample (80 private sector and 80 public sector bank employees) was taken from the Patna district. Test and tools: Personal Information Scheduled and Stress Management Questionnaire was used and applied. Results: In order to test the hypothesis that private sector and public sector bank employee groups do not differ significantly on stress management ($t=0.68$, $df=158$, $p<.05NS$). The result does not support the hypothesis.

Keywords: Stress, Stress Management, Anger, Tension, Anxiety, Despair, and Bank Employees, etc.

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INTRODUCTION

Stress is basically caused by a condition that creates extreme physical and psychological difficulties for an individual. Such a situation is called a stressor or stimulus. In a stressful condition, individuals feel anger, tension, anxiety, and despair. The stressor or stimulus causing stress to one individual may not necessarily cause stress to another individual. It depends on the capability and the intellect of the individual to cope with that situation. Stress has both affirmative and negative consequences. Stress has two types, Eustress is created by appropriate and enjoyable situations, the unexpected salary hike and promotion of an employee to a higher position and distress, are created by inappropriate situations, for example, work pressure and long working hours.

Causes of Stress- There are various causes of stress identified by several researchers which can be classified into the following heads.

Individual Stressors- Every employee handles and reacts to the given situation and working conditions in

a different manner because of certain individual differences. Some employees may handle stress effectively but some others feel anxiety in the same stressful situation. The perception and behavioural differences mainly arise because of the personality of an individual. So, the level of stress of every employee differs due to individual perception when the situation arises; how he takes it, sees it, perceives it, and reacts to it, depends upon one's own perception. The stress level of every employee is also different because of the support system. When a problematic situation arises, an employee gets all possible help from the support system. An employee gets help from friends and family members and it also affects the stress of the employee. It is helpful to solve complicated problems and come out of complicated situations that otherwise would have created stress for the employee. The third one is familiarity with the situation which may also affect the stress level of the employee. An employee, who is fully aware of and familiar with this kind of condition and its possible results, would handle it efficiently. On the other

hand, if the employee is unfamiliar with and unaware of the condition and problem and does not know its possible results and outcomes, and has no experience about it, he would be stressed at the first instance. The fourth is related to the beliefs, values, and confidence which is found at a different level in every employee. Some people do not believe in destiny. They are action-oriented and believe that they can change everything like health; prosperity and their fate by their own actions. These people are highly confident and capable of solving the problems and control the condition. They are less stressed and known as internals. Some people believe in fate and they think whatever is happening is due to fate or chance. They do not have any control over it. This kind of people is also called external. It is, however, to be noted that many behavioural scientists hold a divergent view of behavioural patterns of the internals and the externals. The fifth one is a Hardy Personality where stress is perceived positively: Stress varies between a hardy personality and a non-hardy personality. Employees with a hardy personality when subjected to stressful events fight stress more effectively as compared to the people who are not hardy. High hardy personalities judge stressors optimistically. They view stressful events as challenges to overcome. High-hardy personality trunk from a commitment to goals, views of stressors as a challenge, and a feeling of having control over events. High-hardy personality proceeds with a critical action to change the stressors, not escape from them. Optimism is the ability of a person to think more in a positive manner. Generally, highly optimistic persons are less emotional with calm attitude and these people are capable of handling work pressure and stress successfully. An optimist person thinks about the condition in a positive way and hopes for better things to come. On the other hand, persons with a less optimistic nature have more emotional attachment to a particular condition. They fail to analyze it rationally, put more emphasis on its negative aspects, and fear the worst to come.

Organizational Stressors- Intrinsic of jobs, the nature of the job is also an important factor for the level of stress, such as, the jobs of surgeons, air traffic controllers, police officers, and professional football coaches are generally put in the category of higher stress-related jobs as compared to the job of teachers. But nowadays, every job is challenging, stressful and demanding. Poor physical working condition is also an important factor of stress. If an employee works in extreme temperatures, loud noise, and lack of proper ventilation, etc., it would cause stress and have a bad impact on the physical and

mental well-being of the employees. In the long term, productivity may also decrease.

Job demand basically relates to workload, work patterns, and the working environment. If the employee's skills and abilities are not matched to the job demand, it increases stress. The job should be designed in such a way that it is within the capabilities of employees. The performance of a job involves the use of physical and mental abilities. If it requires excessively more physical movements and the job is very strenuous, it would cause more stress to the job holders, For example, the job of a labourer loading and unloading heavy cargo and that of a salesman working in the field under temperature extremes will experience a high level of stress and these working conditions also affect the health of employees . Similarly, a poor layout of the office with no privacy and no encouragement for the required interaction among employees, poor lighting, and inadequate workspace may also contribute to a stressful situation. Every employee plays a specific role in the accomplishment of organizational goals. Their role may be defined as a set of activities, functions, and other duties associated with the position held by them. The role of the employee must be well-defined. It must be supportive and supplementary to the role of others and should carry an average amount of workload for the jobholder. On the other hand, it will lead to role conflict and stressful situations.

Employees working in an organization develop personal rapport and interpersonal relations. These relations may be with superiors, subordinates, and with fellow workers. Failure to establish and maintain congenial and friendly inter-personal relations becomes an important cause or factor of stress for employees. Interpersonal relations develop some expectations of cooperation, cues, help, and guidance among them. If these expectations are not fulfilled, situations like confrontation, non-cooperation and defiance, non-compliance may arise. These Problems, if not remedied in time, may become sources of stress and tension for the employees.

Group pressures- Employees working in an organization develop personal and social relations. On the basis of these social and personal relations, some informal groups come into existence. Informal groups satisfy the social needs of the employees. The reason of group related stress is like poor interpersonal relationship, lack of social support, lack of cohesiveness and conflicts between superior and subordinates. Group relations have a wide influence

on employees' behaviour, performance and job satisfaction. In an organization, interpersonal relationships depend upon the organizational climate. If the organizational climate is unfriendly and totally task oriented, it increases stress in the minds of the employees.

Leadership Style- Smart leadership plays an important role in an organization. Managers help, guide, and motivate employees to achieve common goals. If the leadership style and behavior are not according to the requirements of the situation, it becomes a crucial factor of stress among employees. For example, if the leader is highly autocratic and he mainly focuses only on the work and not on the interest of workers, he does not communicate with members and adopts strict measures to control the behavior of the members, this situation is bound to be stressful for the members as compared to supportive, participated and democratic leadership situations.

Career development and Job security- If employees feel a lack of job security, it can lead to anxiety and frustration. The lack of career growth in an organization like, if employees are not given promotions when due or they feel that the jobs that were given to them were underneath their experiences, may be a source of stress. Frequent transfers of employees may also disturb the routine of daily life.

Organizational culture- Organisational culture and environment are also an important factor of stress. If the environment is full of fear, suspicion, distrust, disregard, and hostility, it becomes the major cause of stress for the employees. In addition, lack of adequate and effective communication, the network system of motivation, grievance, lack of adequate infrastructure and devices, close supervision and control, and task-oriented environment may also contribute to an unfavorable environment and culture for employees and will inflict stress on employees. In such a situation, a lack of sense of belonging and confidence among the employees would lead to dissatisfaction, low morale, and high stress.

Stress and job performance- There is a direct relationship between stress and the performance of an individual in every aspect of life. Stress affects our performance in studies and day-to-day life as well as our performance in the job and, in short, stress has a direct effect on the performance level of individuals. For example, individuals who work in highly stressful conditions may feel tired, agitated, disappointed, and depressed very soon. There are strong chances of different physical problems, such as high blood

pressure, ulcers, hearing problems, and abnormal breathing to the employees. Due to these physical disorders, their productivity in the organization and quality of life is also affected. These may have both short-term and long-term effects. In this area, several scientific researchers have worked and found that some amount of stress is essential and good for securing physical and mental state and commitment as it makes individuals more creative, innovative alert, and responsible and individuals learn new skills and acquire knowledge to fulfill the demand of adverse situations. Such situations are positive ones and they enhance the employee's morale and self-satisfaction. This type of positive stress is known as eustress. On the other hand, a high amount of stress is not good and it is harmful because this type of stress causes adverse, unwanted, and unfriendly conditions these situations create physical and psychological disorders and dilemmas and it results in distress and disappointment.

Stress in the banking sector- There are the top ten sectors in which the threat of stress and mental exhaustion are found at the top and the middle position respectively in the present time. The important areas are becoming very high-stress zones like banks, BPO, call centers, and IT sectors, according to the Associated Chambers of Commerce and Industry of India.

The major causes of stress are time pressure, workload, the pressure of good performance, working conditions, and threats from competitors. Stress levels are very high in the banking sector. Stress is growing at an exquisite pace and nowadays each bank is tiresomely trying to invite a large number of customers for their several loan and FD schemes. The recovery of loans from companies and individuals is also becoming an enormous and difficult task for these banks. All these undertakings are making an adverse impact on the mental health of the branch manager, marketing manager, sales and customer care executives, and other employees of banks. Associated Chambers of Commerce and Industry of India has advised that for stress management employers should set up restrooms and provide other things that remove stress from their minds. They can also learn relaxation techniques, such as meditation, bio-feedback, deep breathing, or yoga for 15 to 20 minutes during the working day, and all these can be active stress busters. Effective time management and living in a systematized way can save us from unwanted stress workload and some other mental health issues. Stress is the root cause of all diseases. The

employee of Bank of Baroda had suffered a paralytic attack because of extreme stress and workload. During the demonetization period, bank employees across the country faced stressful days and disturbed nights. The employees of the banking sector have suffered a lot because of demonetization. Bank employees had to work 12-14 hours a day. They were always surrounded by distressed and angry customers. Many employees of banks, especially managers of the corresponding banks over the age of 45- 50 years suffered a lot and they also suffered from sugar level hypertension and blood pressure. Behind all these health issues the main cause is stress and in fact, the persons who already suffer from sugar, hypertension, etc. also face serious problems such as heart attacks and brain strokes etc.

The top six banks of India into were divided into three categories each in the public and private sector.

Public Sector Banks- State Bank of India, Bank of Baroda, and Punjab National Bank. Private Sector Banks- ICICI Bank, HDFC Bank, and AXIS Bank

The objective of the study was that to measure the level of stress among the employees in the public and private sector banks.

METHODS

The study has analyzed the stress management practices of public and private sector bank employees. A random 160 sample, six banks (80 private sector and 80 public sector bank employees) was taken from Patna district. Test and tools: Personal Information Scheduled and Stress Management Questionnaire was used and applied.

RESULTS

In order to test hypothesis, private and public sector bank employee groups do not differ significantly on stress management. Both group's Mean was compared (Table-1) below:

Table-1 Significance of Means' differences between private and public sectors banks employee groups on the scores of stress management.

Private Sectors	80	10.88	2.28	0.68	158	p>0.05 (NS)
Public Sectors	80	10.54	2.72			

Table-1 shows that private sectors and public sectors banks employee groups do not differ significantly on stress management (t=0.68, df=158, p<.05NS), The results does not supports hypothesis.

SUMMARY

Table-1 shows that private sector and public sector bank employee groups do not differ significantly on stress management (t=0.68, df=158, p<.05NS), The results do not support hypothesis.

The study analyzed the "Stress Management Practices on public and private sector bank employees".The banking industry is one of the fastest-growing sectors of India. Nowadays, the Indian banking sector is becoming profit-oriented and target-oriented. Stress management is an important activity of strategic human resource management. It has a significant impact on the performance of the employees and efficiency of the organization, therefore, it should be considered an efficient way of improving organizational profitability and reducing costs through lowering rates of absenteeism and turnover. There is a need to find out certain measures or practices that would help to face that challenge. Various factors affect employees' intent to quit, stress in the workplace, time pressure, and job dissatisfaction. Therefore, one can suggest that to improve the performance of employees and reduce absenteeism for an organization in order to develop stress management practices for employees. This study may be helpful in reducing the stress of employees at the workplace and increasing the efficiency of the employees and the organization. It was found that no such study has been conducted in this area and sector together with a large sample size so far. The literature available on stress among banking employees is scanty and not organized. In this way, one can say, that there is a direct need to have a comprehensive study of the banking sector in this area. Both qualitative and quantitative approaches have been used for a better understanding of the variables affecting the physical and psychological aspects of employees and the ways they can cope with stress at the workplace. So the banking sector, employees face a lot of uncertainty problems in their daily work routine. The

Bank employee Groups	N	Stress management		t	df	Level of Significance
		Mean	SD			

management should come up with flexibility to solve the problems of the employees. It is essential to perceive and address job stress because its elements badly affect employees' mental and physical health.

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