



CAUSES AND COPING STRATEGIES FOR STRESS AMONG BANK EMPLOYEES WITH SPECIAL REFERENCE TO COIMBATORE DISTRICT

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Abstract:

Bankers are under a great deal of stress and due to many antecedents of stress such as Cashless transaction, Demonetization, Over workload, Role ambiguity, Role conflict, Responsibility for people, Participation, Lack of feedback, Keeping up with rapid technological change. Banking industry is an expanding sector and an important constituent of overall economic system. Even the employees working in this banking industry are not exempted from stress. Moreover, banks are not providing the learning opportunities needed for up-dating the intelligence of the senior employees. Moreover target fixation, heavy and tireless work, peer – pressure, unwarranted punishments, in-human attitude, lack of job-security, and compulsory transfer from one place to another, working late nights, careful and diligent work, unattainable targets, answering the annoyed customers, make the bank employees feel reluctant frustrated, worried and stressed. The study describes the causes and coping strategies for stress among bank employees. The primary data were collected from the bank employees using stratified random sampling method with the help of structured interview schedule. Sample size is 416. Banks shows that the level of stress towards their job is positively associated with their age, designation, salary, number of dependents, family system, type of bank, year of experience, location of the workplace, working time member in union body in the study area.

Key Words: Banking, Employees, Stress & Work Pressure

Introduction:

Stress is a part of our life. Still no one can totally eliminate stress. It is wise to devise certain strategies to reduce it and use it for productive purpose. Every human being has subjected to optional stress which serves as a motivator to do things and can be able to do things better. The entire negative incidence cause to stress, while we should react positively. It will happen only by improving our presence of mind. To reduce the stress, we may do meditation, drinking water, count the number, take rest (or) react as per the situation.

Stress:

The word "stress" was derived from the Latin word, "Stringere" meaning to draw "tight". Stress is a general term applied to the pressures felt in life. Stress is the result of a mismatch between the challenges that might come from external sources and may be the result of too great or too little pressure. They may also come from within the individuals and be the problem of their own value system, needs and expectations.

- ✓ Stress has become an integral part of everyday living. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers indicated that "occupational" stress has become an important topic for study of organizational behaviour for reasons."
- ✓ Stress is a major cause of employee turn-over and absenteeism.
- ✓ Stress experienced by one employee can affect the safety of other employees.
- ✓ By controlling dysfunctional stress, individual and organization can be managed more effectively.

Stress and Job Performance:

Performance is an important one of each and every employee, which enhances improvement in production and profit of particular concern. Performance of an employee will be good, only when there are no serious problems and interruptions in the smooth functioning of the organization. If the employees are squeezed without providing any needed facilities and amenities and if employees do not have a satisfactory mind regard to their stress, stress creeps in. At such unpleasant situations, stress can either be "helpful" or "harmful" depending upon the quantum of stress. When there is no stress, job challenges are absent and performance tends to be low. As stress increases, performance tends to increase because stress helps a person call up resources to meet job requirements. At this point additional stress tends to produce no more improvement. Finally, if stress becomes too great, the performance of the employee begins to decline because stress interferes with it. At this stage, one loses ability to cope and becomes

Statement of the Problem:

In the developing India ,banking industry is an importantand major sector constituent of overall economic systemof the tertiary sector and it acts as the back bone of India’s economic progress and prosperity by playing an overall pervasive role of a stimulate in development. Even the employees working in this banking industry are not exempted from stress. The 1990s encountered with a radical policy changes with regard to fiscal deficit and structural changes in India. Globalization and privatization led policies compelled the banking sectors to reform and adjust to have a competitive edge to cope with multinationals led environment. Ever increasing demands of highly competitive and computerized work environment in banks require a constant updating of knowledge and skill of every employee to perform efficiently and effectively. Moreover, banks are not providing the learning opportunities needed for up- dating the intelligence of the senior employees. Moreover target fixation, heavy and tireless work, peer –pressure, unwarranted punishments ,in-human attitude , lack of job-security, and compulsory transfer from one place to another, working late nights, careful and diligent work , unattainable targets , answering the annoyed customers, make the bank employees feel reluctant frustrated, worried and stressed

Banking industry is a service-oriented industry. The private sector banks try to outrage the public sector banks through their services to the customers. Hence, banks have to be highly responsive and adaptive to the exact demands of the customers and gear themselves to self-propelling growth for their successful survival. This calls not only for a sense of commitment and dedication, but also needs high intellect. Though the employees may be satisfied with their job outwardly, their inner man strives for something. The implications of the above said transformations have affected the social, economic and psychological domains of the bank employees and their relations. So it is very important to deal with the occupational stress of the bank employees, the stressors and their effects and the strategies for combating such stressors.

Objectives of the Study:

- ✓ To bring the major causes for work stress among the bank employees.
- ✓ To find out the consequences of stress among bank the employees.
- ✓ To study the socio-economic characteristics of bank employees in Coimbatore.
- ✓ To understand the relationship between personal factors of bank employees and their level of stress.
- ✓ To find out the relationship between the work stressors of bank employees and their level of stress.
- ✓ To find out the strategies adopted by the bank employees to combat stress.

Research Methodology:

The primary data were collected form the bank employees using stratified random sampling method with the help of structured interview schedule. Sample size is 416. The collected data were analyzed with the help of various tools like ANOVA, Two Way Table, Percentage analysis, chi-square analysis, etc

Review of Literature:

Dr. Mrs. Jemima (2016) stated in the publication on “Causes and Coping Strategies for Stress among Bank employees” that a strong family unit develops the tool to solve stressors, reducing stress for the entire family. Problems that pressurize families may be either being individual stressors that are carried over to the whole family such as school suspension, addiction, mental disorder or physical illness or family crisis.

Beehr and Newman (1978) define occupational stress as “A condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning”.

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 organization to a great extent.

Analysis and Interpretation:

Table 1: Working Time and Level of Stress (Range)

S.No	Working Time	No. of Respondents	%	Avg	Min. Range	Max. Range	S.D
1	5-8 hours	138	33.2	151.8	53	280	49.0
2	More than 8 hours	278	66.8	179.1	83	276	48.3
	Total	416	100.0				

From the above table it is concluded that the maximum level of stress has gained by the respondents are working for more than 8 hours.

Table 2: Marital Status and Impact of Stress (Two Way Table)

S.No	Marital Status	Low Impact	Medium Impact	High Impact	Total
1	Unmarried	30(19.5%)	70(45.5%)	54(35.1%)	154
2	Married	61(23.3%)	124(47.3%)	77(29.4%)	262
	Total	91	194	131	416

From the above table the high respondents percentage of high impact of stress was the highest among the unmarried respondents and the lower among the married respondents.

Table 3: Location of the Work Place and Impact of Stress (Anova)

Source	Sum of Squares	Degree of Freedom	Mean Square	F	S
Between Groups	178	2	0.0891	.390	Not significant
Within Groups	94.377	413	.229		
Total	94.555	415			

It is identified from the above table that calculated “F” value is less than the table value and the result is not significant .hence the null hypothesis “there is no relationship between location of the workplace and their impact on stress “ is accepted. So there is no significant difference between location of workplace of the respondents and their impact of the stress.

Findings and Suggestions Multiple Regression Analysis:

- ✓ The level of stress towards their job is positively associated with their age, designation, salary, numberof dependents, familysystem, type of bank, year of experience, location of the workplace, working time member in union body in the s study area.
- ✓ The impact of stress towards their job is positively associated with their age, sex, designation, salary, number of dependents, family system, and type of bank, year of experience, working time member in union body in the study area.

Factor Analysis:

- ✓ It is found from the factor analysis that all the twenty four factors are very much closely associated with one another and the same has analyzed by using factor analysis and the influence of one factor with another has tested and the same has succeed in measuring the correlation between the particular variable and the factor with 74.149 percent reliability and the factor analysis supported the study.

Percentage Analysis:

- ✓ It is identified from the analysis that majority (81.3%) of the respondents are not having the habit of consuming liquor
- ✓ It is concluded that majority (91.6%) of the respondents do not prefer any secondary occupation
- ✓ It is speculated from that analysis that majority (46.2%) of the respondents are never taking hydrotherapy to reduce stress.
- ✓ It is viewed from the analysis that majority (55.3%) of the respondents are occasionally having an attitude of reading self-development books

Suggestions:

- ✓ Respondents at the age group of 41-50 are caught under the powerful and destructive effects of stress. The may be due to the hormonal imbalance, physical changes and weakness that might attack a person at the age of 40 and above, hence it is suggested to meet a right time and take care of oneself properly, with good rest. This really would help a respondent to come out of the excessive endangering power of stress and can enable an individual to perform well in the organization.
- ✓ The employees should also be given importance to assertiveness training and laughter or smile therapy. After all, a smile brightens the faces and adds to improve their personality. it also enhances mental strength.
- ✓ The female employees struggle to cope with their family commitments and institutional need whenever they contribute more to the institutions. Hence they could have a slight feel that they were ignoring their family responsibilities. This should be sensed by the authorities and some of the modern techniques like day outs with family members and family gatherings should be organized by the management
- ✓ The employees are advised to take proper nutritious and balances diet to keep themselves hale and healthy.
- ✓ Stressful people must try to be detached from their worries, step back and look from outside at the issues that cause the stress.
- ✓ Rather than trying to control things that are uncontrollable, the best way is to adjust such stress producing responses and to get adapted with the same.
- ✓ Loneliness is a big ally of stress: sharing worries, talking to someone else, off-loading etc, are the best practices to come out of stress: so, sharing is essential to reduce stress.
- ✓ The married respondents are irritated both mentally and physically due to dual career. Hence, it is suggested that to relinquish their worries where they are working and enter their home very peacefully.
- ✓ Counseling is the best way to eradicate the evil effects of stress. Hence, the management should arrange counseling for the employees as a part of their welfare measures.
- ✓ The researcher suggests few time management tips to avoid stress, the tips include-creating a balanced schedule, no over-commitment, prioritizing tasks, breaking projects into small steps and delegating

tasks. Few people are prone to doing all the work by themselves (be it home or office), without delegating tasks to others. This attitude should be avoided, to overcome stress.

- ✓ The researcher suggested that „flight is another way of finding solution to the problem due to job stress in job is harming their health and relationships, and when they are no prospects for any development or remarkable changes, then they can better quite the job and find a new one. Rather than trying.

Conclusion:

The banking employees working in the banking sector are trained to tackle the customer. Banking industry is a most service oriented industry in India. Hence banks have to be highly responsive and adoptive to the exact demands of the customers and gear themselves to self-propelling growth for their successful survival.

Now days banking industries have started realizing that stress management important. The United States corporate giants have jumped to fitness band wagon, wellness programs, and health education programs with the realization that a healthy employee is a productive employee. Stress management in India is still in a low profit, but it is high time for the Indian corporate stress and strain which in days to come is likely to manifest in a more alarming way.

The best remedial action to control stress have categorized by the researcher there are as following Time management, developing sense of humour, dieting, exercising, drinking more water, pet therapy, meditation, yoga, sound sleep, etc. if these are followed by one he\she can be in a better place to reduce their stress.

As far as mankind exists in this world, so will the stress. it is born with him and dies with him. Hence, the changes of eradicating this problem called stress, is never possible but what need to be done is to minimize or at least hope with stress, without being much affected by its negative impact. The success of the various researches on stress lies in identifying the suitable means of coping with stress and in motivating people to adopt them, to lead a healthy and stress-free life.

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