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## Stress management of public and private bank employees

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### ABSTRACT:

Stress is a universal element and persons from nearly every walk of life have to face stress. Stress can have negative impacts on both the employee and the organization. Actually, in this research paper it was checked that what the impact occupational stress produced upon employees. The study describes the occupational stress in public and private banks. A randomly selected sample of 100 employees from private and public banks shows that occupational stress is found higher among private bank employees compared to public bank employees.

**KEYWORDS:** Stress, Employees, Banks

### INTRODUCTION:

Stress management refers to the wide spectrum of techniques and psychotherapies aimed at controlling a person's levels of stress, especially chronic stress, usually for the purpose of improving everyday functioning.

It may seem that there's nothing you can do about stress. The bills won't stop coming, there will never be more hours in the day and your career and family responsibilities will always be demanding. But you have more control than you might think. In fact, the simple realization that you're in control of your life is the foundation of stress management. Managing stress is all about taking charge: of your thoughts, emotions, schedule, and the way you deal with problems.

### Identify the sources of stress in your life


Stress management starts with identifying the sources of stress in your life. This isn't as easy as it sounds. Your true sources of stress aren't always obvious, and it's all too easy to overlook your own stress-inducing thoughts, feelings, and behaviors. Sure, you may know that you're constantly worried about work deadlines. But maybe it's your procrastination, rather than the actual job demands, that leads to deadline stress.

**To identify your true sources of stress, look closely at your habits, attitude, and excuses:**

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- Do you explain away stress as temporary (“I just have a million things going on right now”) even though you can’t remember the last time you took a breather?
- Do you define stress as an integral part of your work or home life (“Things are always crazy around here”) or as a part of your personality (“I have a lot of nervous energy, that’s all”).
- Do you blame your stress on other people or outside events, or view it as entirely normal and unexceptional?

Until you accept responsibility for the role you play in creating or maintaining it, your stress level will remain outside your control.

While some workplace stress is normal, excessive stress can interfere with your productivity and impact your physical and emotional health. And your ability to deal with it can mean the difference between success or failure. You can’t control everything in your work environment, but that doesn’t mean you’re powerless—even when you’re stuck in a difficult situation. Finding ways to manage workplace stress isn’t about making huge changes or rethinking career ambitions, but rather about focusing on the one thing that’s always within your control:

### **Coping with work stress in today’s uncertain climate**

For workers everywhere, the troubled economy may feel like an emotional roller coaster. "Layoffs" and "budget cuts" have become bywords in the workplace, and the result is increased fear, uncertainty, and higher levels of stress. Since job and workplace stress increase in times of economic crisis, it’s important to learn new and better ways of coping with the pressure.

Your emotions are contagious, and stress has an impact on the quality of your interactions with others. The better you are at managing your own stress, the more you’ll positively affect those around you, and the less other people’s stress will negatively affect you.

### **You can learn how to manage job stress**

There are a variety of steps you can take to reduce both your overall stress levels and the stress you find on the job and in the workplace. These include:

- **Taking responsibility** for improving your physical and emotional well-being.
- **Avoiding pitfalls** by identifying knee jerk habits and negative attitudes that add to the stress you experience at work.
- **Learning better communication skills** to ease and improve your relationships with management and coworkers.

### **Signs and symptoms of excessive job and workplace stress**

- Feeling anxious, irritable, or depressed
- Apathy, loss of interest in work
- Problems sleeping
- Fatigue
- Trouble concentrating
- Muscle tension or headaches
- Stomach problems
- Social withdrawal
- Loss of sex drive
- Using alcohol or drugs to cope

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Some common signs of stress are listed below. However experiencing one or more of these does not necessarily give an indication of stress. Where managers have concerns they must discuss these with the individual.

- Persistent or recurrent moods e.g. anger, irritability, detachment, worry, depression, guilt and sadness.
- Physical effects e.g. aches and pains (headaches, back ache, neck ache), raised heart rate, increased sweating, dizziness, blurred vision, skin or sleep disorders.
- Changed behaviours e.g. increased absence levels, difficulty concentrating or remembering things, inability to switch off, loss of creativity, making more errors, double checking everything, eating disorders, covering up mistakes by lying, increased use of alcohol, tobacco or drugs.

Prolonged or extreme exposure to the possible symptoms of stress is associated with serious chronic diseases such as heart disease, back pain, gastrointestinal problems, anxiety or depression.

Headteachers/ Line managers should also be aware of the following possible signs:

- Increase in sickness absence
- Poor work performance
- Poor relationships at work
- Poor attitude and behavior

Any concerns should be discussed with the individual at the earliest opportunity before the situation escalates to potentially trigger Disciplinary/Capability procedures.

### REVIEW OF LITERATURE:

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 adjustment problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organization to a great extent. Miles and Perreault (1976) identify four different types of role conflict: Intra-sender role conflict, Inter sender role conflict, Person-role conflict; 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 organizational commitment, and perceptions of lower performance on the part of the organization, of supervisors, and of themselves (Brief and Aldag, 1976; Greene, 1972). 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 (Kahn et al., 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). 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 and 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). Stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power. Interpersonal factors such as group cohesiveness, functional dependence, communication frequency, relative authority and organizational distance between the role sender and the focal persons are important topics in organizational behavior (Vansell et al., 1981). Because employees spend roughly one third of their lives working in an organizational goal setting, employee mental health is of particular importance. Two people exposed to the same threatening situation may differ substantially in the magnitude and duration of stress responses and stress related health problems might emerge in several contrasting ways both physically and mentally. Some of these variations result from differences in temperament, social resources and the effectiveness of the coping responses that the individual brings to bear on the stressful transaction. Report published in May 2004 named "Employment Relations and Union Services: Health and Safety- Workplace Stress" discuss factors which causes stress at work place in which poor relationship with the managers and unsympathetic management. Report on occupational stress policy by Health and Safety Executive (HSE) 2004 has identified six key areas that can be causes of work related stress. In which the support staff receive from managers and colleagues is of the one factor that lead to stress in work place. Malik 3065 (<http://www.napier.ac.uk/depts/has/stress.htm>) A survey of 1,299 employees from 37 organizations identified ten factors as the most important contributors to employee stress. In order of importance, these were: 1) Employees not being free to talk with one another. 2) Personal conflicts on the job. 3) Employees not being given enough control over their work. 4) Inadequate supervisory support. 5) Management and employees not talking openly. 6) Management perceived as being unsupportive. 7) Below-average sick and vacation benefits. 8) Job difficulty. 9) Having to deal with bureaucratic red tape. 10) Lack of recognition or reward for doing a good job A 2½ year study involving almost 28,000 employees in 215 organizations showed that poor teamwork and ineffective supervision were the two most important factors leading to employee stress, with role conflict and lack of equality issues having the strongest influence on job burnout, health problems, and performance problems. (Managing Employee Stress and Safety: A guide to minimizing stress-related cost while maximizing employee Managing Employee Stress and Safety (David, 2000). Different stressors in work can be categorized to be caused by job content, working conditions, employment conditions and

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social relations at work. In Table 1, some general job-related stressors are presented. Researches indicate that nearly a third of the working population in developed countries report high to very high levels of stress. Similarly, evidence for newly industrialized countries is also indicative of the prevalence of stress. Time pressures, excessive demands, role conflicts, ergonomic deficiencies, job security and relationship with customers are particularly common stressors amongst employees in the financial services sector. Furthermore, new stressors such as computer breakdowns, computer slowdowns performance monitoring, have developed as a result of increased human interaction with computers (Violence and stress at work in financial services (Sabir et al., 2003). The hospitality industry provides employment inter alia to socially weaker groups of workers such as young workers without working experience, women with family responsibilities or migrants with little knowledge of local conditions. These groups are particularly vulnerable to acts of violence by customers and co-workers. Particular source of stress in the hospitality sector is seen in unclear situations at work arising due to the strong presence of customers and personalized services offered. Employees including managers indicate that the distribution of responsibility and a lack of control over their work create stressful situations (Hotels and catering; and electronic)

<b>Category</b>	<b>Stressor</b>
<b>Job Content</b>	Work over/under load Complex work Monotonous work Too much responsibility Conflicting/ambiguous demands
<b>Working Conditions</b>	Poor conditions Works posture Physically demanding work
<b>Employment Conditions</b>	Low pay Poor career prospects Flexible labor contract
<b>Social Relation at work</b>	Poor leadership Low social support Low participation in decision making Liberties Discrimination

[(Source: Information technology-related stress, Reetta Raitoharju)]

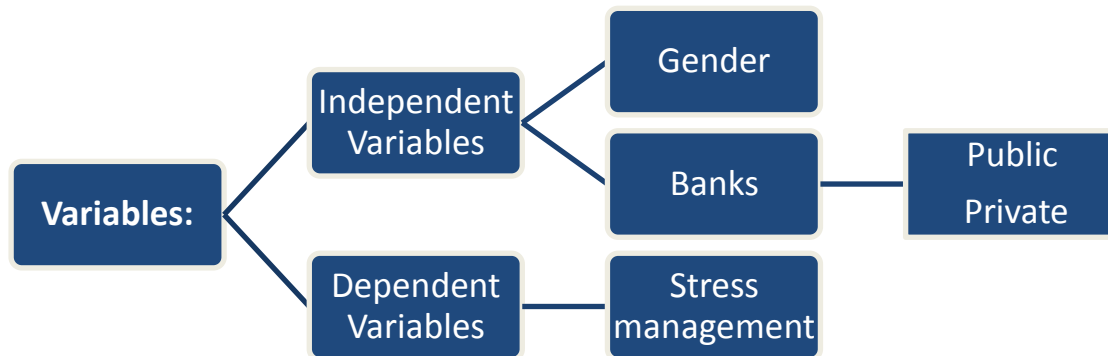
### **Objectives:**

1. The main objective of the present study is to examine the stress management among public and private banks employees.
2. To know, stress management among male and female public banks employees.
3. To compare stress management among male and female private banks employees.
4. To study of the stress management among public and private male banks employees.
5. To study of the stress management among public and private banks female employees.

**Hypothesis:**

1. There will be significant difference between stress management of public and private employees.
2. There is significant difference between male and female public employees.
3. There is significant difference between male and female private employees.
4. The interaction effect of type of public and private male employees on stress management would be significant.
5. The interaction effect of type of public and private female employees on stress management would be significant.

**Variables:**



**Samples and Population:**

Sample			
Public Banks		Private Banks	
Male	Female	Male	Female
25	25	25	25
50		50	

The present study was conducted on an incidental-purposive of 100 subjects: 50 males and females from public and 50 males and females from private banks organization. All the employees have been in the age range of 30 to 45 years with service experience ranges between 5 to 15 years and may be of both the services and working in public and private sectors in Anand district (Gujarat State).

**Tools:**

In the present study for finding of stress management level on the old persons the main objectives of this research. Researcher has developed stress management progress report of

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research sample variable of old males and females from MAHISAGAR district area. Percentage score present study is for finding out the “**STRESS MANAGEMENT QUESTIONNAIRE (SMQ)**” test developed by Dr. Jim Petersen (1980). He is an Arizona psychologist specializing in helping people with stress and stress related disorders at his Biofeedback and Stress Management Clinic develop a stress assessment tool called the Stress Management Questionnaire (SMQ). The SMQ was designed to help individuals identify potential stress "risk" areas and, then, based upon the results develop an intervention programs to reduce stress and enhance one's stress mastery skills.

**Design:**

Data were collected from 100 employees drawn from Public and Private Banks. For testing the differences on Stress management between public and private employees, the distribution of sample is as follows: Male and Females of Public Banks= 50; Male and Females of Private Banks= 50

First of all the head of the Banks were contacted and after taking permission for data collection, respondents were contacted at their comfort zone of time. Then the Stress management Scale questionnaires were distributed and collected after 45 minutes. Thereafter scoring was done with the help of manual and interpretation was done. Thereafter t-test was applied for the comparison of Stress management banks employees in the context of various dimensions of role efficacy.

**Analysis Formulas:**

Here in this study the t\*-Test was conducted as a statistical technique to prove the aim.

**RESULTS AND DISCUSSION:**

*Table 1: Stress management among Public and Private Banks employees.*

Groups	N	Mean	SD	SEM	t	Level
Public Bank	50	16.30	3.38	0.48	2.3088	NS 0.01
Private Bank	50	17.86	3.37	0.48		

NS=No Significance

**P value and statistical significance:**

- The two-tailed P value equals 0.0231
- By conventional criteria, this difference is considered to be statistically significant.

**Confidence interval:**

- The mean of Group One minus Group Two equals -1.56
- 95% confidence interval of this difference: From -2.90 to -0.22

**Intermediate values used in calculations:**

- t = 2.3088
- df = 98
- Standard error of difference = 0.676

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The above null hypothesis is tested using the data presented in the table. 1

It is observed from the table - 1 that the t - value 2.3088 is smaller than table value at both 0.05 and 0.01 Level of significance. Therefore, the hypothesis is rejected. So, the t-value found to be not significant Hence, it is inferred there is no significant impact in the mean score of Stress management on Public and Private Banks employees.

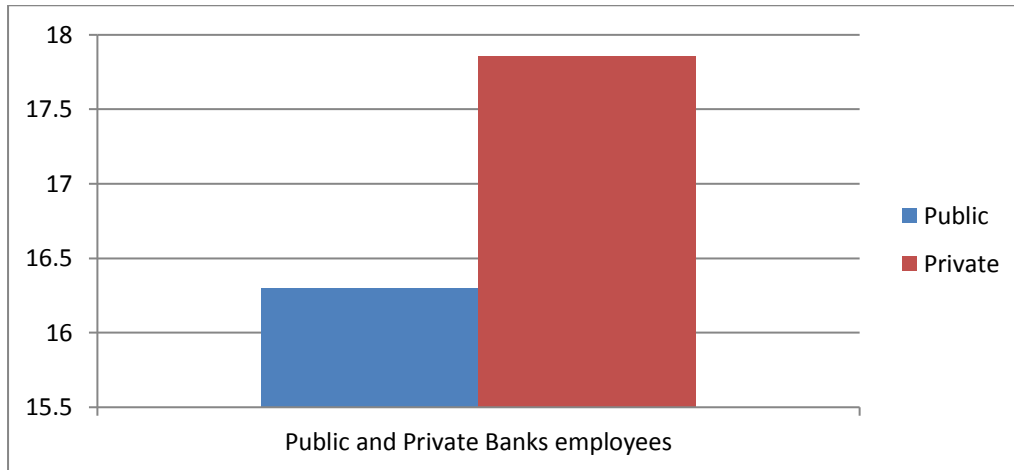


Table 2: Male and female Public Banks employees, about stress management.

Groups	N	Mean	SD	SEM	t	Level
Male	25	17.00	3.79	0.76	1.4812	NS
Female	25	15.60	2.83	0.57		0.01

NS=No Significance

### P value and statistical significance:

- The two-tailed P value equals 0.1451
- By conventional criteria, this difference is considered to be not statistically significant.

### Confidence interval:

- The mean of Group One minus Group Two equals 1.40
- 95% confidence interval of this difference: From -0.50 to 3.30

### Intermediate values used in calculations:

- $t = 1.4812$
- $df = 48$
- Standard error of difference = 0.945

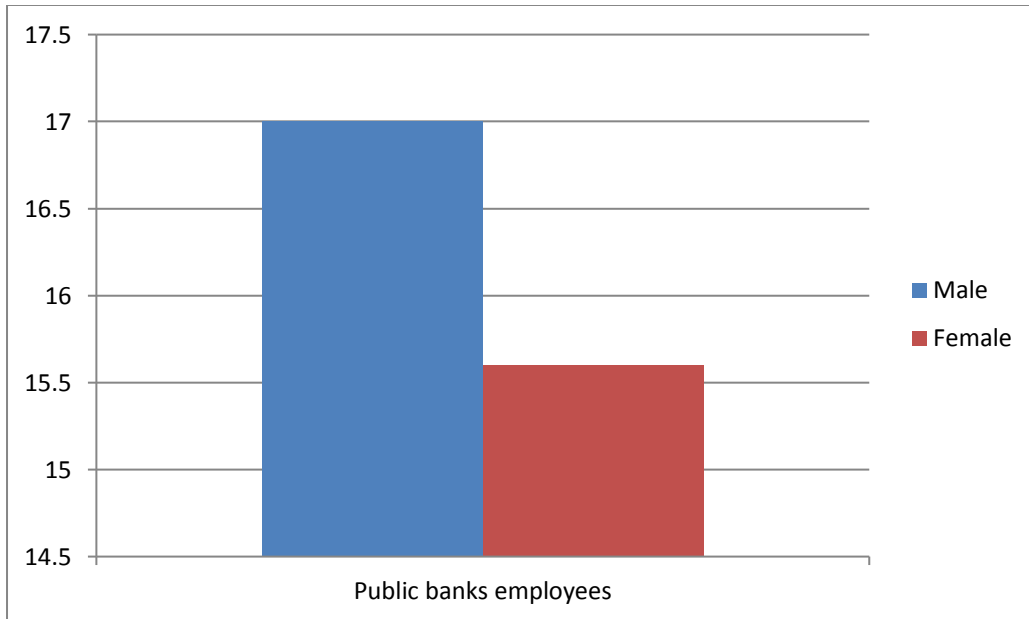
There will be no significant impact in the mean score of stress management on Public Male and Female Bank employees.

The above hypothesis is tested using the data presented in the table – 2, it is observed from the table – 2 that the t – value 1.4812 is smaller than table value at both 0.05 and 0.01 level of



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Significance. Therefore, the hypothesis is rejected, so, the t- value found to be not significant impact in the mean score of stress management of male and female public bank employees.



*Table 3: Male and female Private Banks employees, about stress management.*

Groups	N	Mean	SD	SEM	t	Level
Male	25	19.08	3.04	0.61	2.7178	NS
Female	25	16.64	3.30	0.66		0.01

NS=No Significance

### **P value and statistical significance:**

- The two-tailed P value equals 0.0091
- By conventional criteria, this difference is considered to be very statistically significant.

### **Confidence interval:**

- The mean of Group One minus Group Two equals 2.44
- 95% confidence interval of this difference: From 0.63 to 4.25

### **Intermediate values used in calculations:**

- $t = 2.7178$
- $df = 48$
- Standard error of difference = 0.898

There will be no significant impact in the mean score of stress management on Private Male and Female Bank employees.

The above hypothesis is tested using the data presented in the table – 3, it is observed from the table – 3 that the t – value 2.7178 is smaller than table value at both 0.05 and 0.01 level of Significance. Therefore, the hypothesis is rejected, so, the t- value found to be not significant impact in the mean score of stress management of male and female private bank employees.

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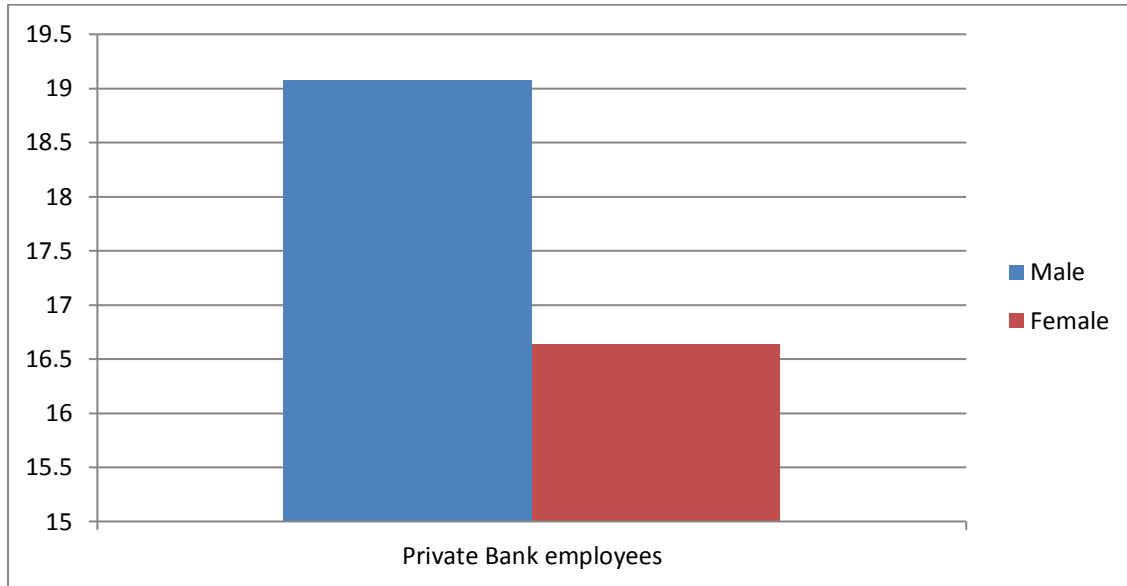


Table 4: Analysis of variance based on Stress management of male Public\* and Private\*\* Banks employees.

Groups	N	Mean	SD	SEM	t	Level
Male*	25	17.00	3.79	0.76	2.1419	NS
Male**	25	19.08	3.04	0.61		0.01

NS=No Significance

**P value and statistical significance:**

- The two-tailed P value equals 0.0373
- By conventional criteria, this difference is considered to be statistically significant.

**Confidence interval:**

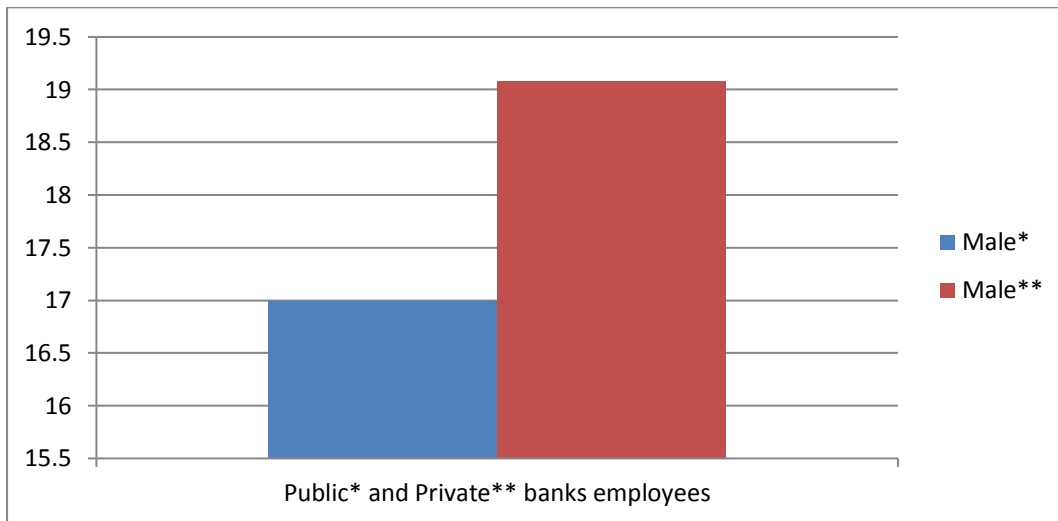
- The mean of Group One minus Group Two equals -2.08
- 95% confidence interval of this difference: From -4.03 to -0.13

**Intermediate values used in calculations:**

- $t = 2.1419$
- $df = 48$
- Standard error of difference = 0.971

Table 4: shows the individual effect of male employees of public and private bank on home stress management. The t value was found to be 2.1419 which are statistically not significant. The mean for the public bank employees is 17.00 and SD 3.79, as well as the mean of private bank employees is 19.08 and SD 3.04. Hence it is concluded that there is no significant difference between public and private male employees in terms of their stress management.

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*Table 5: Analysis of variance based on Stress management of female Public\* and Private\*\* Banks employees.*

Groups	N	Mean	SD	SEM	t	Level
Female*	25	15.60	2.83	0.57	1.1959	NS
Female**	25	16.64	3.30	0.66		0.01

NS=No Significance

### **P value and statistical significance:**

- The two-tailed P value equals 0.2376
- By conventional criteria, this difference is considered to be not statistically significant.

### **Confidence interval:**

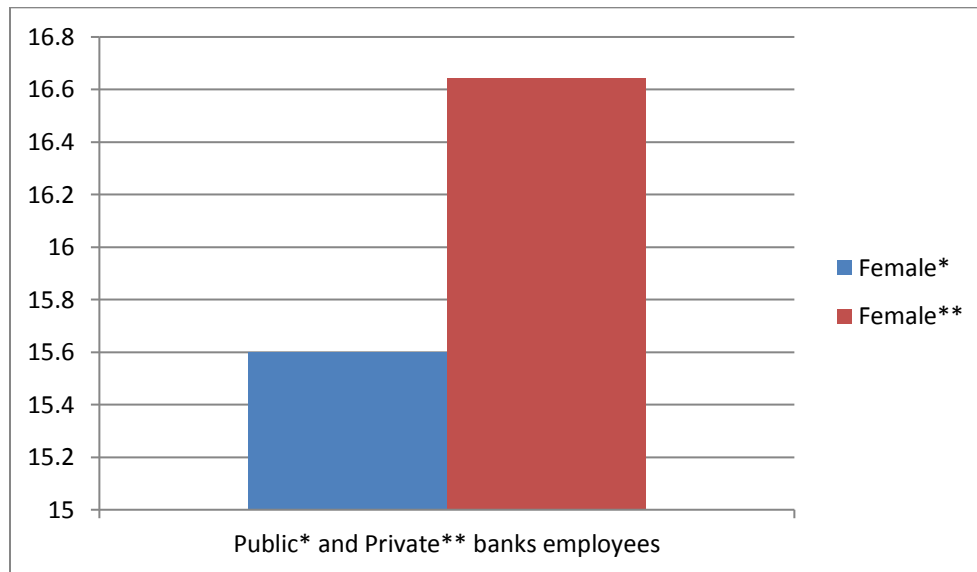
- The mean of Group One minus Group Two equals -1.04
- 95% confidence interval of this difference: From -2.79 to 0.71

### **Intermediate values used in calculations:**

- $t = 1.1959$
- $df = 48$
- Standard error of difference = 0.870

Table 5: shows the individual effect of female employees of public and private bank on home stress management. The t value was found to be 1.1959 which is statistically not significant. The mean for the public bank employees is 15.60 and SD 2.83, as well as the mean of private bank employees is 16.64 and SD 3.30. Hence it is concluded that there is no significant difference between public and private female employees in terms of their stress management.

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### INTERPRETATION OF TABLES AND TESTING OF HYPOTHESIS:

- HO1: There is no significant effect of Stress management level between Public and Private Banks employees group. Tested t value is 2.3088 at 0.01 levels. So, we rejected of the hypothesis.
- HO2: There is no significant effect of Stress management level between Public Bank male and female employees group. Tested t value is 1.4812 at 0.01 levels. So, we rejected of the hypothesis.
- HO3: There is no significant effect of Stress management level between Private Bank male and female employees group. Tested t value is 2.7178 at 0.01 levels. So, we rejected of the hypothesis.
- HO4: There is no significant effect of Stress management level between Public and Private Bank male employees group. Tested t value is 2.1419 at 0.01 levels. So, we rejected of the hypothesis.
- HO4: There is no significant effect of Stress management level between Public and Private Bank female employees group. Tested t value is 1.1959 at 0.01 levels. So, we rejected of the hypothesis.

### FINDING:

- Private Bank employees are more effective in stress management compare to Public Bank employees.
- Public Bank and Private Bank male employees are more effective in stress management compare to females.
- Private Bank male employees are more effective compare to Public Bank male employees, about stress management.
- Private Bank female employees are more effective compare to Public Bank female employees, about stress management.

- Causes of stress at work

*These are typical causes of stress at work:*

- bullying or harassment, by anyone, not necessarily a person's manager
- feeling powerless and uninvolved in determining one's own responsibilities
- continuous unreasonable performance demands
- lack of effective communication and conflict resolution
- lack of job security
- long working hours
- excessive time away from home and family
- office politics and conflict among staff
- a feeling that one's reward reward is not commensurate with one's responsibility
- working hours, responsibilities and pressures disrupting life-balance (diet, exercise, sleep and rest, play, family-time, etc)

#### **SUGGESTION:**

- Rank and prioritize your problems. Take one problem at a time.
- Discuss concerns and problems with friends and people you trust.
- Exercise regularly and get enough sleep.
- Balance your day by prioritizing your tasks in the morning.
- During your work break, try to do the opposite of whatever you do at work. For example, if you sit all day, stand for a bit.
- Know when you have too much to do and ask for help.
- Share responsibilities with others. Can co-workers or others take over some of your tasks?
- Learn about the various relaxation methods available to help you ease your daily tensions.
- Seek professional help when appropriate.

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