



## AN ANALYTICAL STUDY OF STRESS MANAGEMENT IN PRIVATE SECTOR BANKS IN AHMEDABAD CITY

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### Abstract

The health of the economy is closely related with the soundness of its banking system. Banks are like a heart in the economic structure and the capital provided by it is like blood in it. The work done by the employees in banks are almost the same, so to have some uniqueness, banks add more responsibilities on the shoulders of their employees which sometimes results in job stress. Because of the rapid changes which is taking place in the banking sector, job stress has become a part and parcel of life and has received considerable attention in recent years. The objective of this research paper is to find out different factors which causes occupational stress among employees, self-efforts performed by the employees to manage their occupational stress and efforts done by the organization to manage/reduce the occupational stress of employees.

**Key Words:** Stress, Occupational Stress, Stress Management, Banking Sector, Private Sector Bank Employees.

### Introduction

“People are as happy as they make up their minds to be.” - Abraham Lincoln. Abraham Lincoln is considered to be one of the greatest leaders and thinkers in the history of human kind. And so is this statement, powerful and prestigious with his name. However, a man in the middle of his misery, with no job or money in his pocket and almost drunk in grief may not find this idea very cool. The point is that, reality is sometimes a rude jock and staying happy and hopeful is not just about making up one’s mind. People all over the world are looking for a way to live with a positive outlook in the middle of uncertainty and failure, and of course to turn it into success. When the whole world is in the crunch of economic slowdown, cut throat competition, the corporate and its people are crossing their fingers for a deliverance from misery and stress.

We all live in a cut throat competitive world. To be a part of the competitive world, we need to develop ourselves accordingly for which different challenges are to be faced. Exploring ourselves to the outer world is a part of life. To meet targets before deadlines, to fulfill roles and responsibilities sometimes give birth to pressure which ultimately creates stress in the long run. Stress is an interdisciplinary word. Stress in today’s life is widespread and has no boundaries. Occupational stress is the stress when an employee experiences at the time of occupation. Job stress arises if there is a poor fit between work requirements and ability of an employee. Eustress and distress are the two different types of stress. Eustress stress is a positive stress which immediately provides strength, motivates individual to perform better. Negative stress is distress makes individual feel unpleasant; can cause mental and physical problems which ultimately results in decreasing performance of employees. There could be different reasons for job stress in banks which could be role ambiguity, role conflict, unrealistic objectives, boring job, haphazard working conditions, over burden of work, inability to socialize etc. This job stress if not controlled at an appropriate time can be harmful to organization in many ways. High labor turnover & absenteeism rate; less motivation, job satisfaction & productivity; objectives remains unachieved; spoil of goodwill in the market; poor decision-making; customer complaints could be some of the negative effects of stress in banks. This stage could be a warning bell for banks to use stress management techniques. Stress management in the business enterprise is a useful skill that many don’t take advantage of. Stress management is often ignored by managers as a solution to business problems. Managing stress effectively in the banks is therefore an essential part of responsibility of employer and employee. Better stress management techniques can keep banks healthy and wealthy. Employees by themselves as well put various efforts to reduce/manage their stress.

### Review of Literature

The term “STRESS” was originated in the late nineteenth century in the field of physics. According to the physical definition of stress, it is a resulting internal force created in a material to counter-balance any external force (termed strain), that tends to disturb the internal equilibrium in the material.

Selye added more understanding to the field of stress research over the course of the next 2 decades. His model views stress as an internal response where continued and prolonged stress may result in fatigue and tension leading to depression and anxiety (Selye, 1946). Selye (1956) had developed a psychological model where it established a link between stressors and illness in his model of General Adaptation Syndrome.

The GAS, which was well defined by Selye in 1956, explains briefly the mechanism of stress and how it is conducted on an individual level. He defined stress as the non-specific response of the body to any demand made upon it. The body’s reaction



to a stressor became known as “General Adaptation Syndrome” (G.A.S) or the biological stress syndrome. According to Selye, the General Adaptation Syndrome consists of three phases.

1. **Alarm Reaction:** A stage where a brain detects a threat or stressor triggering the responses.
2. **Resistance:** In this stage, a body adapts to the stressors and appears to be coping, i.e., individual adapts to stimulus which permits him or her to eventually return to a state of psychological equilibrium.
3. **Exhaustion:** A stage in which the body’s energy stores and hormone reserves being depleted, which could lead to stress related conditions such as atherosclerosis, hypertension or depression as the stress response systems becomes exhausted.

The HSE (Health Safety Executive, UK) (2001) defines stress is an undesirable response people have to tremendous pressures or other types of demands placed upon them. It arises when they worry they cannot deal with. Some stress can be good, and some can be bad. HSE distinguishes between stress and pressure. Pressure is seen as positive and something that actually helps improve our performance. However, the problems arise when the sources of pressure become too frequent without time to recover, or when just one source of pressure is too great for us to cope with. Stress can be understood more comprehensively as, it is a condition which happens when one realizes the pressures on them, or the requirements of a situation, are wider than their recognition that they can handle. If these requirements are huge and continue for a longer period of time without any interval, mental, physical or behavioral problems may occur.

Stress releases hormones like adrenaline and cortisol, which on short term help us to perform better but these can be extremely harmful to the body in the long run. It is easier for family, friends and colleagues to spot symptoms of stress in a person than a person who is affected.

1. Physical Signs of stress include fatigue, headache, skin rashes, digestive disorders, ulcers, colitis, loss of appetite, overeating, cramps etc. the more immediate physical reactions to stress can be in the form of nausea, dry mouth, breathlessness etc...
2. Emotional Signs can include irritability, anxiety, and loss of sense of humor, inability to concentrate and even loss of interest in personal appearance.
3. Behavioral Sign show a craving for stimulants, increased intake of sugar, chocolates, coffee/tea, cigarettes, alcohol etc.

Stress management is the need of the hour. However hard we try to go beyond a stress situation, life seems to find new ways of stressing us out and plaguing us with anxiety attacks. Moreover, be it our anxiety, mind-body exhaustion or our erring attitudes, we tend to overlook causes of stress and the condition triggered by those. In such unsettling moments we often forget that stressors, if not escapable, are fairly manageable and treatable.

### Research Methodology

Population	The population selected for this particular study is employees from private sector banks of Ahmedabad city
Research design	It is explorative and descriptive in nature
Type of universe	Finite
Sampling unit	Ahmadabad city
Source list	Private sector bank employees
Size of sample	220
Research instrument	Primary data collection through distribution of questionnaires. Analysis of all questionnaires was done using SPSS and Microsoft excel. Secondary data collection was done through standard journals, magazines, research papers, etc.

### Objectives of the Proposed Study

- To analyze the levels of occupational stress observed in private urban banking sector employees.
- To identify stressors among employees’.
- To examine what is the effect of stress on work factors (e.g., morale, job satisfaction, task effort, organizational commitment, etc.) and health aspects of employees when people are under high stress.
- Examine the perceived role and contribution of the organization on stress management.



- Examine the methods undertaken by employees to reduce/manage stress.

### Findings

The findings of the research study are as follows:

- There are in total 220 respondents, out of which 84 are female candidates and 136 are male candidates. 76 females out of 84 and 133 males out of 136, i.e. 95% of the respondents' experiences occupational stress with their current roles and responsibilities.
- Comparative Analysis of Male Female Distribution with the Feeling of Stress (Table -1)

Gender	Stress - Yes/No		Total
	Yes	No	
Female	76	8	84
Male	133	3	136
Total	209	11	220

- Comparative Analyses of Health Disorders with Male Female Ratio :( Table - 2)

Health Disorders	Gender			REP of Male in %	Total
	Female	REP of Female in %	Male		
Headache	30	35.714	35	25.735	65
High blood pressure	7	08.333	17	12.500	24
Chest pain	4	04.762	13	09.559	17
Improper sleep patterns	20	23.810	29	21.324	49
Skin rashes	16	19.048	16	11.765	32
Disorders of digestive system	20	23.810	25	18.382	45
Difficulty in breathing/Asthma	3	03.571	10	07.353	13
Disorders of cardio vascular system	17	20.238	37	27.206	54
Exhaustion and lack of energy	24	28.571	29	21.324	53
Weight imbalance	19	22.619	33	24.265	52
Total	68		116		184

Taking health disorders into consideration, 68 female candidates out of 84 and 116 male candidates out of 136 have the problem of health disorders. Both female and male candidates observe the same health disorders like headache, exhaustion & lack of energy, improper sleep patterns, disorders of digestive system, weight imbalance and disorders of cardio vascular system.

- Comparative Analyses of Psychological Disorders with Male Female Ratio: (Table - 3)

Psychological Disorders	Gender			REP of Male in %	Total
	Female	REP of Female in %	Male		
Low self-esteem and confidence	18	21.429	18	13.235	36
Irritation and/or anger	24	28.571	23	16.912	47
Lack of concentration	23	27.381	24	17.647	47
Consumption of narcotic substances	1	01.190	67	49.265	68
Anxiety and worry	21	25.000	21	15.441	42
Depression	12	14.286	28	20.588	40
Frustration and helplessness	26	30.952	34	25.000	60
Unable to let go of my work when outside of office environment and office hours	22	26.190	51	37.500	73
Inability to achieve desired level of productivity	16	19.048	48	35.294	64
Total	70		125		195



Looking from the view point of psychological disorders, 70 female candidates out of 84 and 125 male candidates out of 136 experiences psychological disorders. Frustration and helplessness, irritation and/or anger, lack of concentration, unable to let go of work from their mind when they are outside of office environment and office hours, anxiety and worry are observed more in female employees. Consumption of narcotic substances and/or alcohol to escape from stress, unable to let go of work from the mind when they are outside of office environment and office hours, inability to achieve desired level of productivity, frustration & helplessness and depression are observed more in male employees.

- Comparative Analyses of Relationship Disorders with Male Female Ratio: (Table - 4)

Relationship Disorders	Gender				Total
	Female	REP of Female in %	Male	REP of Male in %	
Anger and irritation expressed on coworkers	27	32.143	27	19.853	54
Negative attitude towards higher management	13	15.476	33	24.265	46
Discriminative behaviour towards colleagues depending on how they contribute to my stress	3	03.571	23	16.912	26
Improper attitude and behaviour in dealing with customers/business associates	2	02.381	11	08.088	13
Total	37		69		106

From the view point of relationship disorders, 37 female candidates out of 84 and 69 male candidates out of 136 have relationship disorders. Highly observed relationship disorders among female and male candidates are anger and irritation expressed on coworkers and negative attitude towards higher management.

- Comparative Analyses of Factors Causing Stress with Male Female Distribution: (Table - 5)

Factors Causing Occupational Stress	Gender				Total
	Female	REP of Female in %	Male	REP of Male in %	
Unspecified/improper roles and responsibilities in the organization	12	14.286	39	28.676	51
Boredom or repetitive job	30	35.714	44	32.353	74
Redundancy of your position or insecurity regarding the job	13	15.476	24	17.647	37
Unrealistic objectives/Excess workload	37	44.048	55	40.441	92
Insufficient authority to carry out your role	19	22.619	31	22.794	50
Inability to plan work with others or participate in decision making	12	14.286	23	16.912	35
Improper communication from management	18	21.429	24	17.647	42
Discrimination or harassment by colleagues/staff	4	04.762	24	17.647	28
Discrimination or harassment of other colleagues/staff	3	03.571	19	13.971	22
Colleagues with uncooperative/discomforting nature or activities	7	08.333	15	11.029	22
Long/irregular working hours	39	46.429	40	29.412	79
Lack of proper tools and equipments to perform work	5	05.952	28	20.588	33
Unclean/unhygienic work environment	1	01.190	4	02.941	5



Uncomfortable environment such as noise, uncomfortable temperatures, poor lighting,	2	02.381	12	08.824	14
Lack of promotion, pay increment or appreciation for your work	26	30.952	32	23.529	58
Change in organizational policies affecting the work negatively	9	10.714	25	18.382	34
Less than desired productivity	14	16.667	39	28.676	53
Over supervision/multiple superiors	27	32.143	38	27.941	65
Physical/social isolation	14	16.667	22	16.176	36
Overwhelming burden of responsibility	37	44.048	57	41.912	94
Total	76		133		209

Taking factors causing stress into consideration, 76 female candidates out of 84 and 133 male candidates out of 136 are of the opinion that they experience occupational stress because of one or the other factor/factors. Long/irregular working hours, overwhelming burden of responsibility, unrealistic objectives/excess workload, boredom/repetitive job, over supervision/multiple superiors, lack of promotion & appreciation for work, insufficient authority to carry out your role, improper communication from management, less than desired productivity, improper roles & responsibilities in the organization, change in organizational policies affecting the work negatively and insecurity regarding the job are observed as factors causing occupational stress among both male and female candidates.

- Comparative Analysis of Gender and Workload in Past 1 Year: (Table - 6)

Gender	Workload in Past One Year			Total
	Workload has Decreased	Workload has mostly Remained the same	Workload has Increased	
Female	0	18	66	84
Male	1	27	108	136
Total	1	45	174	220

18 females out of 84 are of the opinion that their workload has mostly remained the same in the past 1 year and 66 female candidates out of 84 are of a view that their workload has increased in the past 1 year.

1 male candidate out of 136 is of the opinion that his workload has decreased in the past 1 year, 27 males out of 136 are of the opinion that their workload has mostly remained the same in the past 1 year and 108 male candidates out of 136 are of a view that their workload has increased in the past 1 year.

- Comparative Analyses of Your Feelings Towards Organization with Male Female Distribution: (Table - 7)

Feelings and Attitude of Employees towards their Organization	Gender			Total	
	Female	REP of Female in %	Male		REP of Male in %
I am fully committed towards my organization	39	46.429	70	51.471	109
I am charged and motivated to work at my current position and place in the organization	46	54.762	66	48.529	112
I am mostly satisfied in working at my position in this organization	45	53.571	84	61.765	129
I am confident and forward looking regarding my career development through this organization	50	59.524	72	52.941	122
Total	72		112		184

It shows how does an employee feels for his/her organization in which they are working. 60% of female employees say that they are confident and forward looking regarding their career development through this organization. Next is a combination of that the female employees are charged & motivated to work at their current position & place in the organization and they are mostly satisfied in working with their position in the organization. Least observed among female candidates is they are



less committed towards the organization. Looking to the male side, 62% of employees say that they are mostly satisfied in working with their position in the organization. Other feelings and attitude described by the male employees are they are confident and forward looking regarding their career development through this organization, they are committed towards the organization but less as compared to the satisfaction levels they get with their current position. Least observed among male employees is they are less charged and motivated to work at their current position and place in the organization.

• Comparative Analyses of Self-Efforts to Manage Stress Levels with Male Female Distribution: (Table - 8)

Self-Efforts put up by Employees to Manage	Gender			Total
	Female	REP of Female in %	Male	
Exercise	28	33.333	54	82
Yoga and meditation	42	50.000	62	104
Socializing	23	27.381	47	70
Take training to learn how to relieve stress during work hours	30	35.714	56	86
Periodic refreshments and breaks	25	29.762	53	78
Voluntary leave and holidays	25	29.762	41	66
Internal celebrations and incentives to appreciate work	17	20.238	32	49
Train yourself to improve productivity and skills	34	40.476	52	86
Medication and professional help	13	15.476	29	42
Total	75		134	209

Both male and female employees generally do same activities to reduce/manage their stress levels. Both of them prefer yoga and meditation, training oneself to improve skills and productivity, to take training to learn how to relieve stress during work hours, exercise, periodic refreshments & breaks, socializing and voluntary leave & holidays to reduce/manage their stress levels. Least preference given by both male and female candidates is internal celebrations and incentives to appreciate work and medication & professional help to manage/reduce stress levels.

• Comparative Analyses of Organizations Efforts to Reduce Stress Levels with Male Female Ratio: (Table - 9)

	Gender			Total
	Female	REP of Female in %	Male	
Stress audit to keep check on work related stress	48	57.143	64	112
Undertake training to help employee manage stress and difficulties	54	64.286	76	130
Job rotation policy to avoid boredom and improve employee versatility	48	57.143	88	136
Undertake training to help employees improve skill and productivity	61	72.619	79	140
Monetary/non-monetary incentive and public appreciation	57	67.857	108	165
Voluntary leave and holidays	61	72.619	109	170
Improve work/family interface and support flexibility in work hours	58	69.048	108	166
Improve IT infrastructure and digitization of work for simplicity and efficiency	78	92.857	115	193
Increase employee autonomy and create a participative leadership style	69	82.143	112	181
Improve workplace ambience	82	97.619	123	205



Helping career advancement via work-education program to improve/diversify skills	63	75.000	91	66.912	154
Encourage open channels of communication across the organization	64	76.190	109	80.147	173
Create and enforce a positive work culture and environment	61	72.619	99	72.794	160
Total	84		136		220

Both male and female respondents are of the view that improved workplace ambience, improved IT infrastructure and digitization of work for simplicity and efficiency, increase in employee autonomy & creating a participative leadership style, encouraging open channels of communication across the organization, helping career advancement via a work-education program to diversify/improve skills and abilities, create & enforce a positive work culture & environment and voluntary leave and holidays are performed more by the organization in managing the stress levels of employees. Male employees are also of the opinion that improved work/family interface and support flexibility in work hours, monetary and non-monetary incentives are also performed by the organization to help the employees in managing their stress levels. Both male and female candidates are of the opinion that least performed activities by the organization for managing/reducing stress levels of the employees is to undertake training to help employees managing stress and difficulties, stress audit, to undertake training to help employees improve their skills and productivity and job rotation policy.

### Conclusion

It is seen that there is a significant number of respondents i.e. both male and female respondents experience some degree of stress and it reflects into health problems, of which headache is the most common. Many respondents out of total also have different psychological and relationship disorders which can also be observed easily from the research findings, which may also trickle down into various areas of their lives. It can also be seen from the results, that a lot of employees make self-efforts to manage/reduce their occupational stress, and the management of the organization also adopt different ways to buffer stress problem of employees. This study can also be taken upon by other researchers to expand geographically, include more number of respondents and organizations, can make comparisons between occupational stress and their personal lives to understand the problem and its various aspects and variables better, and work towards better solutions.

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