Chapter No. 04:
Nature and Types of work stress in Commercial Banks.

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Introduction:

Pressure is a part and parcel of all work which helps to keep one motivated and urges the individual to strive for excellence, but excessive pressure can lead to stress which undermines performance is costly to employers and can make people ill. The working environment or working condition can be defined as the surrounding of an employee in a certain work area, and may be divided into two categories, ‘physical’ and ‘non-physical’. Elements of physical condition include equipment; setting etc. and non-physical include privacy, noise and conversation. Occupation stress can eventually affect both physical and emotional wellbeing if not managed effectively. Job stress is a common workplace problem experienced by all professionals, irrespective of their nature of work. Occupation stress can be defined as the harmful physical and emotional responses occur when the requirement of job do not match capabilities, resources or need of the worker. The job stress can lead to poor health and even injury.

Increased competition, growing customer demands, prompts customer services, time pressure, target and role conflicts are main factors of stress to bank employees. The 1990s saw radical policy changes with regarding to the fiscal deficit and structural changes in India, so as to prepare to cope with new economic order. The advent of technological changes especially extensive use of computers in the sector has changed the work patterns of bank employees and has made inevitable to downsize the workforce sector. Poor working relationship among co-workers cannot provide valuable social support and this can cause job stress.
Job stress becomes an important agenda for managers now a
days and it will remain in future. Organizational Stress is receiving
increasing attention in the academic literature and has become a
salient issue for the organizations. Job life is one of the important
parts of our daily lives which cause a great deal of stress. This study
is an initiative to explore how does stress stressors influences on
work life of employees in commercial banks in general and SBI in
particular in Maharashtra.

**Types of Stress:**
There are three types of stress as follows:

1. **Physical Stress:** It is the stress that occurs due to the
   ergonomics in any organization. The physical conditions i.e.
   the space given to an employee to sit, the equipment provided
to him and the space requirement for its handling, the comfort
   level of the furniture at his disposal, the placement of
telephones, the system of cross ventilation in the room/ work
station, the placements of lights etc. come in this head and
   play a vital role in providing ease to the employee. If
employees do not have comfort while working, they would be
stress and these strains would result in extremely terrible
results. Employees would either fall ill or would be so
disturbed that they could go to the limit of quitting their job.
Physical stress results in diseases like ulcer, blood pressure or
even heart attack.
2. **Emotional/Mental Stress**: Emotional/mental stress has become a very vast study as every individual has his own distinct personality, attitude, likings, dis-likings, perceptions, opinions and mind-set and therefore all this makes the study of emotional / mental stress a very diverse, dynamic, complicated and even confusing at times. Every individual at the work place has to keep on playing with his own attitudes and styles of dealing with his subordinates, peers and boss. One attitude which might be the most appropriate to deal with a peer might create problems when used with a sub-ordinate or boss or even the same attitude used within a similar category, say peers, sub-ordinates or bosses might raise eye-brows of many. This situation gives rise to mental stress. Emotional stress raises its head as a result of insults, jealousy which results from attention given to one peer by the boss and neglecting the other. Emotional/ mental stress also gives rise to consequences which have disastrous results for the organization. Emotional stressors result in apathy, boredom, inattentiveness, loss of ability to concentrate, irritability and negativism.

3. **Behavioral Stress**: Behavioral stress is the stress that results due to the behavior of self or others. Any employee entering the organization in an un-usual state of mind would definitely be unexpected to others and when they would greet that employee in the same old manner, the reaction would not be the same as it used to be. This situation might cause behavioral stress. Behavioral stressors bring changes in
behaviors like a sudden change in smoking habits, sudden noticeable weight loss or gain or even difficult breathing

**How stress develops?:**

Stress is anything that brings mental and emotional pressure that leads to fear, anxiety, worry, apprehensions, anger and even excitement and the body responds in a prompt, speedy and inefficient way. According to medical professionals, 90-95 per cent of illnesses in modern era can be blamed on psychological forces; 98 per cent headaches originate due to stress and stress also manifests itself into many other physical ailments like indigestion, acidity and life-killers like heart attacks. Stress comes in all shapes and sizes, and has become so pervasive, that it seems to permeate everything and everybody. Stress and Tension occur because of the uncontrolled flow of thoughts relating to our future or past that keep our mind in constant turbulence. These thoughts deviate us from working in the present - which only is the reality. It is usually these thoughts related to our excessive thinking of future and past which makes us tired and not the hard work.

**Impact of Job Stress on Job Satisfaction:**

The term ‘stress’ was first used by (Selye, 1936) in the literature on life sciences, describing stress as ‘the force, anxiety, or tension put forth upon a material object or human being which opposes this pressure and attempt to keep its original status.’ Stress can also be classified as an unpleasant response that people incident when outsider demands go beyond their internal abilities. Stress is a multi-dimensional concept. It occurs when persons’
physical and mental position do not go with their work demands, constraints or opportunities. Distress is frequently defined as the negative side of stress. Individuals who experience peace in job can meet job demands effectively and this helps them to increase job satisfaction. Conversely, individuals who experience distress will not able to fulfill job demands and this may increase job dissatisfaction. In organizational context, occupational stress is alternatively known as job stress. It can be further sub divided in to two categories as physiological and psychological stress. Stress arises under conditions where employee expects a large difference in rewards from meeting the demand versus not meeting it. Excessive job stress is so destructive to employees and they will try to avoid it by withdrawing either psychologically, physically or by leaving the job entirely.

Human Resource is the most valuable resource for any organization in achieving organizational goals. According to Opatha the generic purpose of Human Resource Management is to generate and retain appropriate and satisfied work force. Job stress is viewed as a predecessor of job satisfaction, and two variables are treated as highly related variables. Job stress directly affects to job satisfaction. An inverse relationship between job stress and job satisfaction among various populations is found consistently in literature. In international context, there is a considerable body of literature that documents the influence of job stress on job satisfaction of employees. 5
If Bank Managers are free from stress then they will develop a good mix of factors that make employees happy about their jobs. Knowing the needs of their employees they will be able to match tasks with personalities, preferences and skills. Many commercial banks’ managers are conscious that job enrichment is crucial for creating a good work environment. The rapid renovation in the banking business over the last ten years has made the industry stronger, apparent, efficient, faster and more competitive. This has pressurized and made employees to give their maximum at the work place.

**Causes of Stress:**

Most people are affected by stress due to current lifestyles. People today are more active in many fields than in the past and therefore they also suffer from stress which is a biological term, that refers to the consequences of the failure of the human body to respond appropriately to mental or physical threats, whether actual or imagined. Common stress symptoms include irritability, muscular tension, inability to concentrate and variety of physical reactions, such as headaches and accelerated heart rate. By adopting healthy habits one can avoid stress. It is necessary to cope with work environment to avoid high stress levels. There are various causes, which create stressful situations in the life of an individual. These causes are also known as stressors and create a high level of stress. Stress depends on person capability and it varies from person to person. These causes are given below.
• **Environmental Causes:** Environmental factors are dynamic and changeable from time to time. Management does not control them. Environmental factors not only affect the functional growth and development of the organization but also responsible for causing stress among individuals who work in various organizations. There are so many factors that increase stress in the minds of employees who work in organizations like economic uncertainty, technology changes, social cultural changes, etc.

• **Organizational Causes:** People work in organizations, perform the various types of job, and play a variety of roles for achieving the organization goals. There are various causes such as

  • **Characteristics of the job:** These potential sources of stress relate to the vital nature of the job itself such as the working conditions and type of tasks. This is related to work performance closely monitored, organizational changes for change's sake, dull and repetitive work, dealing with difficult customers and clients and lack of enjoyment of job.

  • **Work-overload:** This is the point to which individuals feel that the demands of their workload and the allied time pressures are a source of pressure such as unrealistic deadlines and expectations, technology overload and under recruitment of staff for work already timetabled.
• **Role in organization:** If the employee role within the organization is unclear it may be source of stress. Role conflict occurs when an individual is expected to play two contradictory roles. Role ambiguity arises if the role is not well defined and it involves uncertainty regarding job expectations and job description.

• **Relationship at Work:** Employees is working in organizations develop personal relationship. These relations may be with supervisor and colleagues. Poor or unsupportive relationships with colleagues and supervisors can be a potential source of pressure. Failure to establish friendly relationship can be a result of aggressive management style, absence of support from others, isolation at work, avoiding behaviour, bullying and irritation, lack of understanding and leadership, manager always finding faults in your work.

• **Organizational structure:** Organizational structure defines the level of differentiation, task allocation, supervision and coordination in the organization. Extreme rules and lack of participation in decisions might be potential sources of stress.

• **Reimbursements and benefits:** The financial rewards consociates with a job are important in terms of lifestyle. They are also often perceived to be an indication of an individual's worth and value to the organization.
• **Career development and Job security:** If there is lack of career opportunity in the organization and lack of job security it may be source of stress. Job changes are a source of pressure, for example job insecurity, lack of job stability, temporary or fixed term contracts, future job change and fear of skill redundancy.

• **Work and home interface:** The demands of work have affected personal and home life and so put a strain on relationships outside work. For example, working people fail in maintaining a proper balance between personal and professional life.

• **Personal Causes:** Many events related to the individual that are taking place outside the organization may also become the source of stress at work for employees. Some past incidences like traumas and unhappy events may contribute stress in life. For example, events of personal life like divorce, death of loved one, hostile environment of family, financial difficulties, personal health problem have been considered as personal causes of stress.

Stress is found at all workplaces, and can affect an individual’s performance, health and well-being. An effort to control or manage stress levels at the workplace should be an integral part of all corporate houses. Many corporates are now introducing innovative technology to provide a healthy and stress free environment to their employees in order to increase their productivity and reduce stress.
Organizational Climate and Occupational Stress:

Work related stress is very much influenced by the organizational climate. It is something that can be perceived by the employees rather than something that can be recognized cognitively. In other words, it is a set of attributes or characteristics
of the organization that is perceived by the employees. Organizational climate is a relatively enduring quality of the internal environment that is experienced by its members, influences their behaviour and can be described in terms of the value of a particular set of characteristics of the organization. Organizational climate is perceived either positive or negative by the employees is positive then it reduces the stress.

Studying occupational stress and organizational climate in commercial banks has become essential as employees of such organizations are facing severe competitions and work pressure worldwide. Many professionals are able to sustain pressure and others are unable to do so. A continuous pressure leads to a stage whereby psychological homeostasis of the employee is greatly affected. This may lead dissatisfaction and employee turnover. The critical problem, commercial banks are facing is the high rate of employee turnover leading to disruptions in loss of skills and loss of employees with hands-on experience. It leaves a detrimental impact in banking business.

Occupational stress is also found among the commercial banks executives due to their typical nature of the work. In a severe form, stress also affects performance of the executives working in commercial banks. Most distinguished characteristic of commercial banks is that they are dependent on highly skilled and talented people. Since, commercial banks are human resource driven organizations, every step should be taken to understand how these professionals are to be made satisfied and free from
A Study on Stress Management of Employees at Commercial Banks with Special Reference to State Bank of India.

stress arising out of occupational stressors. Because, impact of extreme stress will not only affect the psychological and physical balance of individual professionals but also business volume of the organization in long run.

**Effects of Stress:**

Organizations are man-made system run by employees. Employees who work in highly stressful situations develop undesirable tendencies in their working behaviour. In medical science, stress affects the human body and sub systems of human body such as nervous system, immune system and blood pressure. Stress affects individuals in various ways such as physical effects (headache, backache, restlessness, loss of appetite, infections, skin problems, and respiratory disorder), psychological effects (tension, anxiety, fear, depression, loss of concentration, forgetfulness, loss of self-confidence, nervousness, negative thinking, mental disorder, frustration, personality disorder, anger) and behavioural effects such as arguing, crying, conflicting attitude, sleeping disorder, exhaustion, burnout, carelessness and frequent mistakes, increase absenteeism, decrease commitment of work and increase staff turnover. Stress not only affects on employees but also affects the organizations. Major effects of stress can be classified as under:

- **Performance:** Stress adversely affects the performance of individuals in an organization. It ultimately contributes low productivity of the whole organization because the organization works through these individuals.
- **Change in Attitude:** Employees who face highly stressful situation constantly for a long period are bound to experience some change in attitude. They develop negative thinking, low morale and job dissatisfaction and fail to maintain friendly interpersonal relation with co-workers.

- **Withdrawal Behaviour:** The stress faced by employees also results in Behaviour. As a result of this, it increases absenteeism, affects the internal environment of the organization.

**Negative and Positive Effects of Job Stress:**

Stress manifests itself in the form of several physical and psychological problems. Stress is associated with anxiety, depression, hopelessness, anger, and helplessness. It has also been reported that job stressed people are more likely to be psychologically distressed than those who are not. Stress has also been interrelated with various types of disorders or physical illness. Disorders such as hypertension, gastrointestinal disorders, respiratory disorders, skin problems, and cancer are said to be associated with stress. Individuals weakened by chronic workplace stress are far more vulnerable to other illnesses terminal conditions such as job satisfaction, Role problems, superior interference etc., because when their metabolism is in a constantly stressed state, their immune systems are weakened. The most common symptom of stress is that people do not feel well and no clinical reason can be found by medical practitioners. In short, the negative effects of job stress can be highly evident such as
absenteeism, illness, smoking, alcohol abuse, irritational behavior, etc., but also less visible in the form of negative internal politics, bad decision making, apathy and reduced creativity.

Stress is an inevitable part of human life but, contrary to popular belief, it can also have positive effects. Present day researchers and practitioners visualize the phenomenon of stress in a new perspective. As Kets De Viries (1979) had noted, each individual needs a moderate amount of stress to be alert and capable of functioning effectively in an organization. Indian scholars like Pestonjee (1992) and Mathew (1995) also agreed with connection. Pestonjee (1992) has noted that the stress response has been often misunderstood due to lack of scientific knowledge about it. He opined that it is natural and healthy to maintain optimal levels of stress. Success, achievement, higher productivity and effectiveness call for job stress. However, when left unchecked or unmanaged, stress can cause problems in job performance and affect the health and well-being of the employee.

**Emotional Intelligence and job Stress:**

People may react emotionally to stressful events at work. Sometimes the reaction will be positive. Other times the emotions may be characterized as anger, anxiety and depression. A person’s ability to perceive and manage their own emotions may influence reactions to stress in a more positive way. Carson & Carson (1998) found EC to be related to career commitment. In their study, individuals most likely to be committed to their career also tended to be more emotionally competent. Stress in the workplace
increases management pressures, reduces productivity and makes individuals ill in numerous ways, evidences of which is still growing. Organizational stress affects the brain performance, together with functions of work performance; learning, memory, and concentration. Workplace stress also provides a serious risk of litigation for all organizations and employer’s, carrying significant liabilities for bad publicity, loss of reputation, and damages. It is here that emotional intelligence comes to our rescue and guides us to respond appropriately to different stressors. EI helps to cope up with stressful situations. Stress management, therefore, largely depends upon striking an emotional balance between a potential stress condition and one’s reaction to it.

Emotional intelligence, a crucial element responsible for determining success in psychological well-being and life, seems to play a significant role in shaping the interaction between person and their environment of work. The study conducted by Oginska (2005) which was intended to examine the relationship between perceived stress and emotional intelligence in the organization and health-related consequences in human service employees. The outcome confirmed an important, but not very strong, role of emotional intelligence in perceiving job stress and preventing employees of human services from negative health outcomes. The ability to effectively deal with emotional information and emotions in the workplace/organization assists employees in coping with job stress therefore; it should be developed in stress managing training programmes.
Job Related Stress Factors:

1. **Geographical Distribution:** The bigger the market, the more is the chance of symptoms of job stress among employees. In the banking sector, the banks have brought their employees in direct competition with other bank’s employees as the service provided by them is what matters. Also by the presence of so many commercial banks, employees are more prone to being stressful.

2. **Age:** Employers need to be aware of how the organization is changing with respect to age. For example, the new trends in the banking industry show an inclination towards more hiring of young and fresh business graduates. So in near future, most jobs, even top-level executives would be young people. This also poses another issue that young individuals are more aggressive and sensitive so they are more likely to fall prey to job stress.

3. **Income:** Income has a major impact on the living standard of an individual. In reality, if this is said that it is the decider of the life-style of any individual, it would not be wrong. Income has also relationship with family life cycle which actually moulds the spending pattern of a family. The person with high income is having a different style of spending than low income groups’ persons. If a person has a family to support and the number of households is large, then only criteria of selection of a job would be the money which he would receive. So, any such individual who is being paid less whereas, his expenditure is more, he would eventually experience job stress.
4. **Organizational Culture:** Cultures do change over time. Every organization has its own distinct culture. If an employee fails to comply with the organizational norms and culture, he would be proving himself one odd against all so he would be more prone to have stress at his work place. An individual making a shift from one organization to another has to be flexible enough so as to absorb and mould himself in the new organization’s culture. Executives must also be alert to these changes so they can adjust their planning to be in step with, or even a little ahead of, the times to not let employees to be affected by cultural factors.

5. **Working Conditions:** Working conditions also poses a lot of pressure over employees. The space they are provided for work, the lights and air in the room, sitting arrangement, the relationship that the employee shares with his peers, subordinates and boss are all the factors that affect the employee retention as these things become a cause of stress for an employee.

**Impact of LPG Policies on Stress of Banking Employees:**

During the past decade, the banking sector had undergone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with
globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption.

The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The implications of the above said transformations have affected the social, economical and psychological domains of the bank employees and their relations. Evidence states that more than 60 per cent of the bank employees have one or other problem directly or indirectly related to these drastic changes. All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees.

**Problem of Job Stress in Banking Institution:**

The job stress is an increasing problem in present day organizations; it does not affect the employees work life only, but has far reaching impact on employees’ family life as well. Stress refers to the pressure or tension people feel in life. Schular R. S. (1980) 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’. Selye (1979) defines it as ‘the non-specific response of the body to any demand made upon it’.
Stress leads to various Physiological, and behaivoural difficulties. It affects the health of employees. It causes various psychological problems like anger, depression, anxiety, irritability and tension. Job stress is the outcome of various organizational and individual stresses. Researches provide solid evidence that various organizational stresses like, Role conflict, Role ambiguity, Role overload, task demands etc. increase the level of stress. Job related stress can cause job related dissatisfaction and hence may also lead to lesser motivation of employees. Motivation is an effective instrument in the hands of management in inspiring the workforce is the core of the management. Motivation promotes job satisfaction and increases productivity. Management can do its job effectively only through motivating people to work for the accomplishment of organizational objectives.

Impact of Work Life Balance and Stress on Job Satisfaction:

- Recognition is the part of job satisfaction. It is an act of notice, praise, or blame supplied by one or more superior, peer, colleague, management person, client, and the general public. Failure in getting recognition leads stress and poor job satisfaction.

- Workers promptness, Teamwork, Customer service, work direction, accountability, group behavior, peer communication and management qualities of workers are reduced due to lowered self-worth and morale in workers due to stress and conflict in work life balance.
- Seniority demands the promotion and promotion facilitates mental satisfaction. It refers to designate an actual change in upward direction in job status. The promotion to the next level will result in positive changes such as pay, autonomy and supervision etc.

- Creativeness, learning and originality of worker are disgustingly damaged due to lowering of work related enthusiasm among workers.

- Workers having problem balancing work roles and family roles set bad standard in the company work setting and often upset the friendly work ambience and facilitate stress.

- Workers problems get reflected negatively on company’s turnover, operating profit and balance sheet.

- Highest monetary satisfaction is for monthly salary or pay. These are the sequences of events in which compensation plays a major role. There is no doubt that monetary rewards may play a very influential role in determining job satisfaction. If salaries are not market oriented, this can lead to dissatisfaction.

- Physical working conditions and facilities are equally significant for job satisfaction for employees. Apart from it company policy and administration plays an important role in satisfaction. These should be framed in keeping the view of employee’s needs and desire.
• Women employees facilitate stress on interpersonal relationship within the premises majorly with the female colleagues. It involves relationships with superiors, subordinates, and peers or colleague. If the employee experiences the healthy relationship with others within the organization, so it will boost the morale and satisfaction toward the job and lead to the higher productivity.

• A certain amount of stress can be mentally stimulating but too much can affect our thinking ability. Thoughts may become jumbled and confused. Although the job is right but it creates dissatisfaction.

• People respond to stress in many different ways. Common emotional effects are irritability, impatience, anger, frustration, fear, anxiety, self-doubt, panic and despondency, feelings of inadequacy, insecurity, hopelessness, unhappiness, emotional withdrawal and depression.

• Stress can change people's behavior towards one another. We may become less sociable, less caring, more hostile and insensitive towards others. When stress is accompanied by anger we may become less tolerant, fly off the handle easily and provoke rows and which adversely affects job satisfaction.
Effects of Stressors on Employees in Mergers or Acquisitions:

It is natural phenomena that the changes in internal and external environment will surely affect our attitudes and behavior. It is quite common from learning aspect that as we go through the certain changes, it will definitely bring some or the other changes in our behavior and consequently, the employees' behavior will determine organizational behavior, discipline and work culture.\textsuperscript{13}

Mergers do have significant impacts to employees’ wellbeing, work, team performance and organization performances. Managing acquisition process and the employees of the acquired organization in the right manner and approaches can reduce the negative impact of the acquisition process. It also can help an organization to recover and perform again in the shorter span of time. Organization should employ the right approach and strategies during the acquisition process and special attention given to effectively managing the employees of the acquired organization. Due to mergers and acquisitions, it is quite possible that employees turnover rate may be high, it so because employees feel unhappy with the work or compensation which they get in a new bank. It may be possible that employee will start to look for new job, and it will definitely increase the turnover which is not at all good for the bank or any other company.


**Merger Stressors:**

The below mentioned stressors, which are responsible for causing stress among employees. This will help us to understand the human factor, which should be considered before merger. Emphasis on these factors will augment the probability of success of mergers.

1. **Uncertainty:** It is quite common phenomena in private sector that life and career of employees are largely depending on the environmental factors of business. This is one of the basic factors, which contributes in the level of stress among employees. When merger is announced, it is obvious that the level of uncertainty increases among employees about various factors, this is because of lack of proper information, employees start raising questions about their future.

2. **Insecurity:** When bank employees come to know about merger, they feel that the transferee bank will adopt them or not. If they are adopted by the transferee company, then whether they will be adjusted according to the work environment or not, these are some big factors, which cause stress among employees.

3. **Fears concerning job loss:** The instant and first reaction of employees about the mergers and acquisition is insecurity with regard to their job. Whether they should continue or leave the job, this ambiguous situation causes stress among employees. Mergers create fears in the minds of employees of transferor company about job loss. This creates huge amount of stress among employees.
4. **Nature and Quality of Job:** Due to the changes of work culture after merger employees do not feel comfortable as a growth process brings advancements of many things. This overpowers some employees becomes factors for stress. The restructuring process is most important from the point of view of growth. Therefore, banks must pay attention to their employees for achieving effectiveness in their performances. The restructuring process of European and global banking has brought substantial changes in the nature and quality of job and employment. Thus, we can say that Mergers & Acquisitions play a significant role in lives of bank employees.

5. **Changes in Salary, Authority and Power:** There are evidences when a small firm merges into big firms employees get some salary hike, simultaneously their job is also enhanced and enriched by the transferee company. Sometimes due to some other stressors like the expectation of management from employees increases and this creates pressure in the minds of employees which becomes reasons for stress.

6. **Change Process:** Mergers, Acquisitions and Restructuring are the process of change, since so many changes are associated with mergers and acquisitions; it is natural that the behaviour and attitude will definitely be affected by these changes. Consequently, stress level among employees may increase. Relationships between two measures of the change
process adopted by a firm and a measure of the change context and employees’ reactions to a merger. They found that a poor change history was negatively associated with effective commitment to change. As the number of formal change information sessions attended increased, anxiety decreased. High quality change information was negatively associated with anxiety and positively related to affective commitment to change. Affective commitment was positively associated with job satisfaction and negatively associated with turnover intentions, which were positively associated with a voluntary turnover.

7. **Working Hours and Workload:** How paid work, unpaid household tasks, child care, work–child care interactions and perceived work stress are associated with reported symptoms in bank employees. Working life and private circumstances, and the interplay between them need to be taken into account to curb stress-related ill health in both men and women.

8. **Technological Problem at Work:** After the advent of Information and Communication Technology, it has become mandatory for every organization to adopt technological advancement. Therefore, the employees of the concerned organization supposed to go through the technological training programmes. In the absence of these training sessions, the stress level would definitely go up. The relationships between employee reactions to specific
technological changes and the job-related attitudes of these employees. Results indicated that individuals involved in making decisions related to the technology changes reacted more positively to the changes than individuals with low levels of involvement. It is revealed that individuals with higher pre-change levels of role ambiguity reacted more negatively to the technology changes. In case of mergers, it is quite possible that the acquiring firm may have latest and advance technology at work, so in that case, they are supposed to conduct skill enhancement programmes for those employees who are unaware about the technicalities of the work.

9. **Group Differences**: In an incidence of a merger, two groups of bank employees have to adjust with each other, but due to various work and cultural difference, it takes time to mingle up. That group differences exist after merger, which causes stress among employees.

10. **Communication**: Realistic communication during a merger process in the form of a realistic merger preview can help the employees to get through the process of merger. Recently, it observed that merger that employees agitated it, and lack of communication was reported.

11. **Cultural Clash**: When two distinct organizations with different value systems, habits and styles are combined, it is possible that a ‘clash or collision’ may occur and lead to
negative consequences. Organizational members are so embedded in their own culture that they do not realize its influence on their behavior and when they are enforced to work in different work culture, certainly it is going to affect their performance. It can positively or negatively affect the organizational performance as well. If this factor is not considered appropriately than it will surely create stress among employees.

The Job Characteristics Model:

The job characteristics model proposed by Richard Hackman & Greg Oldham in the 1990s built on job enlargement and enrichment approaches. Hackman & Oldham (1996) sought to provide a detailed and accurate account of the effects of job design on motivation, performance, job satisfaction, stress, and other important aspects of organizational behaviour. According to Hackman & Oldham’s (1996) job characteristics model, any job has five core dimensions that impact intrinsic motivation and induce or reduce workers stress perception. They include: skill variety, task identity, task significance, autonomy and feedback. The higher a job scores on each dimension, the higher the level of intrinsic motivation and less stress. Hackman & Oldham contend that, skill variety refers to the extent to which a job requires a worker to use a number of different skills, abilities, or talents. Workers are intrinsically motivated by jobs that are high on skill variety. Because workers equally adopt variety of skills to perform their tasks they tend to perceive them as less stressful. Job characteristics model is significant to this study. The model has
identified critical areas to be considered when jobs are to be redesigned. Jobs that are high on the five core dimensions of skill variety, task identity, task significance, autonomy and feedback are essentially the ones that would motivate workers and will bring about less stressful conditions.

**Banking Workplace Factors Causing Stress:**

The workplace is an important source of both demands and pressures causing stress and structural and social resources to counteract stress. The workplace factors that have been found to be associated with stress and health risks can be categorized as those to do with the content of work and those to do with the social and organizational context of work. Those that are intrinsic to the job include long hours, work overload, time pressure, difficult or complex tasks, lack of breaks, lack of variety and poor work conditions (*space, temperature, light*). Under work or conflicting roles and boundaries can cause stress, as can having responsibility for people. The possibilities for job development are important buffers against current stress, with under promotion, lack of promotion, lack of training and job insecurity being stressful. There are two other sources of stress or buffers against stress: relationship at work, and the organizational culture. Managers who are critical, demanding, unsupportive create stress, whereas a positive social dimension of work and good team working reduces it.
Bank Employees Stress Management:

Stress is a natural human response to its environment. Stress has become significant due to dynamic social factor and changing needs of life styles. Stress is man’s adaptive reaction to an outward situation which would lead to physical, mental and behavioral changes. In fact, moderate levels of stress are considered essential motivators. However, high levels of stress have the capacity to greatly impact physical and emotional health, not all stresses are destructive in nature. Appropriate amount of stress can actually trigger passion for work, tap latent abilities and even ignite inspirations. Stress can make a person productive and constructive, when it is identified and well managed.

Stress management of banking employees 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. Stressors, if not escapable, are fairly manageable. Effective management of job stress can only be achieved under two conditions. First, the individual worker must be able to recognize stressors and understand their consequences and second, organizations must develop stress prevention, as well as stress reduction techniques. Stress Management is important for both individual and from the point of view of the organization. It is generally assumed that there are two basic approaches to cope with stress i.e. individual oriented approach and organizational oriented approach.
Bankers Stress Level Can Be Reduced:

Stress Management is more important in now-a-days in the banking sector. There is no such thing like stress free job. Everyone in their work is exposed to tension and anxiety as they gets through the duties assigned to them. Banking industry plays important role in the developing the country’s economy is not an exceptional one. The job nature of banking employees is very tedious as it involves the direct customer interaction in all levels. The large number of bankers are facing high level of stress because of their job and the reasons behind this stress include long working hours, heavy work load, improper reward system, lack of job autonomy, organizational culture, role conflict etc. and the main reason is lack of management support to employees. The employees can notice a number of symptoms indicating high level stress among them. However if these symptoms are not noticed in early Stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc. Not only health but personal life of bankers are also being affected because of high job stress, most employees are unable to spend time at home or with family. However, with the help of proper management techniques by management, the bankers stress level can be reduced to great extent.

Role of bank Manager:

A bank manager's duties mostly involve making decision of one kind or another. It involves choosing a particular course of action after considering the possible alternatives. Whatever manager does, he does occupational stress through making
decision. As far as banks are concerned such decisions are vital for improving the customer services. Working group on customer services in banks appointed by the Government of India in 1977 said that 'bank users criticize and bankers themselves concede the customer service rendered by banks leaves much to be desired. One of the greatest challenges facing the banking industry today is the requirement of motivated, stress-free work force. When an employee joins a bank and becomes part of the multitude of the employed; the inevitable organization anomie takes over, devoid of recognition and individuality alienation and frustration in. In spite of the introduction of technology in banks, the banking industry in India will be labor intensive for many years to come.

The present world is fast changing and there are lots of pressures and demands at work. These pressures at work lead to physical disorders. Stress refers to individual’s reaction to a disturbing factor in the environment. It is an adaptive response to certain external factor or situation or what can be called environmental stimuli as reflected in an opportunity, constraint, or demand the outcome of which is uncertain but important. The main purpose of stress management is to manage and reduce the stress through suitable coping up techniques.

Stress in the work place has become the black plague of the present century. Much of the stress at work is caused not only by work overload and time pressure but also by lack of rewards and praise, and more importantly, by not providing individuals with the autonomy to do their work as they would like. Since the
company is finance oriented, the management should arrange some stress managing programmes for their employee periodically. Organization must begin to manage people at work differently, treating them with respect and valuing their contribution. If we enhance the psychological wellbeing and health of the employees, in the coming future the organization would make more revenue as well as employee retention.

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