CHAPTER VI
SUMMARY OF FINDINGS, SUGGESTIONS
AND CONCLUSION

6.1 INTRODUCTION

Since the dawn of human consciousness, humankind has been engaged in the pursuit of happiness, peace and stress-free life. The concept of a stress-free life is an illusion as stress has always been a part of human existence and shall continue to be. Stress is inevitable for most people in most jobs today. It can be understood as a condition of strain on one's emotions, thoughts, processes and physical condition. It affects personality, perceptions, feelings, attitudes and behaviour of the human beings, who can tolerate stress only up to a certain level. When they are continuously exposed to low or high levels of stress, psychological or physical damage results, which ultimately affects the political and social working of the organizations. Thus, the main problem facing organisations is how to diagnose, prevent and reduce needless stress.

When there is no stress, job challenges are absent and performance tends to be low. As stress increases up to a particular level, performance tends to increase, because stress helps a person to meet the job requirements. It is a healthy stimulus that encourages employees to respond to challenges. But, if stress becomes too great, and is left unrelieved, performance begins to decline. An employee loses his ability to cope, becomes unable to make
decisions and is erratic in behaviour. If stress increases to breaking point, not only does the performance become zero, but it also leads to heart trouble, diabetes, cancer and malfunctioning of kidneys etc.

Therefore, it is important that stress, both on and off the job, must be kept at a low level so that most people can tolerate it without suffering from any disorders.

In many situations, feelings of likes and dislikes, for things, people, places etc may be momentary. But when such feelings are accumulated over a period of time, they become part of the daily routine behaviour. As long as one is comfortable in this daily routine, it is easy to ward off stress, but, over a period of time, when the reserve capacity for holding stress is exhausted, these likes and dislikes become the source of stress. Most people try hard to hide their feelings, especially the negative feelings. With the habit of suppression, these feelings are considered non-existent. The pressure of these feelings beyond tolerable limits leads to strain on the body mechanism, resulting in illness. Interestingly, the behavioural symptoms of both positive and negative stress are the same.

People have different tolerance levels when they face a stressful situation. Some people are easily upset by the slightest change or emergency. Others are cool, calm and well - composed because they have confidence in
their ability to cope with the situation. Thus, a situation which causes stress for one person may be normal for another.

The aggressive and competitive type of employees set high standards and put themselves under constant time pressure, failing to realize that many of the pressures they feel are of their own making rather than the product of their environment. Therefore they are more prone to physical ailments related to stress. The second type of employees are the more relaxed and easy-going types. They accept situations and work within their reach rather than fighting competitively. Such employees are especially relaxed regarding time pressures and so they are less prone to have problems associated with stress.

The causes of stress can broadly be divided into two - on the job and off the job causes. On the job causes are being fired, having to leave a job, occupational diseases, work overload, inadequate authority to match responsibilities, frustration, major personal adjustment, argument with colleagues/subordinates, demotion, transfer, change in working hours, group pressure, high achieving boss, monotonous and meaningless work, poor utilization of skills, poor communication and so on. Off the job causes are marital conditions like divorce, family fights, parenthood conditions, non-acceptance, isolation and loneliness. Whatever be the type of causes of job stress, ultimately it affects the political and social working of the organisation. The organisation has to care about its ability to manage stress because of the
reason that its effectiveness, performance and productivity are inversely related to stress.

While increased mechanization of workload and living has reduced some of the drudgery of physical work, it has led to greater psychological stress, as society moves from poverty to plenty. This involves massive changes, such as continuing technological development, inflation etc. As a result, a new society has emerged, with new patterns of social behaviour, altered priorities, and new values. The objective of workers have shifted from achievement to self expression and to participation and involvement in decision - making. In this context, the management of stress becomes very essential for the long term viability of any organization.

People experiencing stress behave in a dysfunctional manner which is detrimental to the organisation. This may be more easily identified in the productive industries than in service industries, where the symptoms of stress may take a long time to erupt. Once it erupts it not only affects the concerned individual but also the co-workers through strained interpersonal relations.

It is generally believed by the common man that employees in banks, one of the service industries, may not experience stress in their jobs when compared to people in other occupations. To test the validity of this belief, the researcher has taken up a study of job stress on bank employees, since it can affect customer services, which forms the very core of the success of banking
business. Moreover, studies on stress would help individuals and organizations evolve newer and effective coping strategies. It is with this avowed end in view, that the present study of job stress on bank employees has been undertaken.

Very few studies have taken into consideration all the three aspects of stress together, namely reasons for job stress, effect of job stress and coping techniques, particularly on bank employees of different sectors, namely, the Indian public sector and private sector and the Foreign sector. All the above said reasons, warrant the researcher to take up an indepth study on the topic titled "JOB STRESS OF BANK EMPLOYEES" with the following objectives.

1. To examine the significant variables causing (STRESSORS) job stress for bank employees.

2. To analyse the effects (STRAINS) of job stress on the employees and on banks.

3. To examine the significant coping strategies adopted by bank employees.

4. To make a comparative study among the employees of different bank groups and to analyse the differences, if any, on the basis of the above stated stress process.

5. To summarize, conclude and give suggestions based on the findings of the study.
Keeping in view the wider theoretical framework and objectives of the study, the researcher has formulated and tested a few hypotheses given in the introduction chapter, to find out the existence or otherwise of significant differences in stressors, strains and coping strategies, among employees belonging to the four bank groups, and also to find out the influence of demographic variables (age, education, designation, experience and income), on stressors, strains and coping strategies.

The study is based on survey method which analyses the attitudes and perceptions of bank employees as regards job stress.

In India, commercial banks have been classified into public sector banks and private sector banks. Public sector banks are further sub-divided into "State Bank of India and its associates", and "Other Nationalized Banks". Private Sector banks have been classified into "Indian Private Banks" and "Foreign Banks". Therefore the four bank groups chosen for this study consists of "SBI and its associates", "Other Nationalized banks", "Indian Private Banks" and "Foreign Banks" in the city of Chennai.

Both primary and secondary data were used for the study. The primary data was collected through a structured, comprehensive questionnaire comprising of five parts to know the respondents perception of job stress. In addition to this, informal discussions, were also held with many of the
respondents to go deep into their perception and get a clear picture. Published books, articles, magazines, journals, newspapers and so on were referred to for the purpose of collecting secondary data, in order to strengthen the theoretical background of the study. The total number of employees (n = 690), conveniently selected and belonging to all the four bank groups, constituted the population for the study. When the duly filled in questionnaires were classified it was found that 309 questionnaires were from employees of Nationalized banks, 132 were from employees of SBI, 36 were from employees of Indian private banks and 213 were from employees of Foreign banks. It is to be mentioned here, that the number of employees in private banks are much less when compared to the number of employees in other categories of banks. The reason is that there are a limited number of private banks and their branches. Moreover the number of employees in each branch of a private bank are only a handful, may be due to the policy of the top management to extract the maximum work from minimum number of employees, in order to curtail cost of operation. Absence of a strong employee’s union, also gives the management full flexibility to frame stringent rules with respect to the number of employees and the quantum of work for each employee. In addition to this, the response rate was very poor in private banks and a number of questionnaires were returned incomplete. Though the sample size of private bank employees is less, it is considered, since the data is used for analysis and interpretation only after processing through usage of statistical tools.
A pilot study among 50 bank employees was conducted to bring to light the weaknesses of the questionnaire. Loopholes in the questionnaire were removed and it was suitably modified. The modified questionnaire given in the Appendix V was administered for the field study.

Different statistical tools like Factor Analysis, Weighted Average Mean, Correlation Analysis, Discriminate Function Analysis, Percentages, Anova and Critical Ratio Analysis are employed, wherever necessary, to draw inferences and conclusions. Likert's scale has been used to measure the opinion of the respondents to explore the determinants of job stress, the varied effects of job stress and the coping strategies adopted by the sample. The reliability index ascertained by the Alpha co-efficient method for the questionnaire as a whole is .7019. The reliability index is .7583 for 'Section A', .6164 for 'Section B', .7514 for 'Section C' and .7209 for 'Section D'. The various limitations of the study are stated below.

1. "Non-work" stressors and "Life events" stressors have not been considered, since the purview of the present research work is limited to a study of only job stressors.

2. The same respondents may express differently at different points of time, as human behavior changes, with changing times. However this limitation is inherent in all studies on behavioural sciences.
3. Sex classification of bank employees has not been considered since the study would otherwise become too unwieldy.

4. Co-operative banks have been excluded from this study.

The study is presented in six chapters. After an introduction to the topic, followed by rationale of the study, hypotheses, methodology, limitations and review of literature in chapter I, Chapter II attempts to examine the significant causes of job stress for bank personnel. Comparison is also made among the four bank groups with respect to stressors (causes or reasons for stress).

Chapter III portrays the varied effects of job stress on individuals and on organizations. Relationship between stressors and strains has been studied. Moreover, a comparative study among the four bank groups is also attempted with reference to effect of job stress.

The coping strategies adopted by the employees to combat job stress are examined and also analysed with respect to the four bank groups in chapter IV.

Relationship between job stress and demographic variables (profile of respondents) like age, education, designation, experience and income, has been studied in chapter V.

Chapter VI contains a brief summary of the present study, major findings and suggestions for effective measures to deal with job stress.
6.2 FINDINGS OF THE STUDY

The main findings of the study detailed in chapter II to V are summarised and given below.

6.2.1 Stressors

It is observed from the results of Factor Analysis that the significant causes of job stress which have been identified in their order of importance are 'Role Overload, Role Conflict and Job Difficulty, 'Lack of Leadership Support', 'Inadequacy of Role Authority', 'Feeling of Inequity', 'Lack of Support from Colleagues', 'Under-Participation', 'Personality Traits and Role Ambiguity,' 'Role Stagnation', 'Lack of Group Cohesiveness' and 'Conflict of change'.

Literature on stress states that 'RO, RC and RA' are the three most potent sources of stress which had been identified first and foremost. It was only later, that research studies highlighted the existence of various other stressors, like LLS, LSC, UP, CC & so on. However the results of the present study has once again proved that 'RO, RC & JD' has emerged as the most significant stressor for bank personnel. From this finding, it can be understood that work overload, drains an employee physically, mentally and emotionally, which results in stress. Excess work performance expected of an individual or the existence of time pressures are the two most important reasons for work overload being experienced by employees. In addition to these two factors, work
overload will also be experienced when the capabilities of the employee do not match the requirements of the job, that is, when the capacity of the worker to do a particular job is substandard or below normal expectations.

With respect to the environment in the bank, the main reason as to why employees experience role overload, is because time deadlines have to be met with respect to majority of the bank transactions. This is the foremost reason for the presence of role overload because working under extreme time pressure is especially stressful and the employees adjustment to work also gets distorted resulting in negative attitude towards the job.

Role conflict arises when the behaviour expected of an individual by others in the organisation is inconsistent. It may be due to inter-personal relationships, power, authority, clash of values and interests and so on. The high degree of inter-connectedness among the various activities in a bank may require frequent interactions among employees which may result in conflict or friction, leading to stress.

Job difficulty is experienced under conditions of improper or inadequate training of personnel, unpleasant working conditions and also when a job involves repetitiveness, as in the case of banks. Monotony in the job, reduces interest, motivation and involvement, resulting in poor mental health of the individual ultimately causing stress. These are the reasons for ‘RO, RC and JD’ to emerge as the most significant stressor.
The least significant stressor is 'conflict of change' which can be related to changes due to promotions, transfers, job rotations, technical upgradation and so on. These changes disrupt the routine of the employee resulting in job stress. With reference to bank jobs, transfers, job rotation and promotion to a certain extent, are systematised, with clear cut specifications. Whereas technical upgradation, that is, computerisation of the entire gamut of banking operations which was taking place in the banking industry during the study period, is the factor behind 'CC' emerging as a stressor. The bank personnel feel uncertain, helpless and afraid of unknown work demands, which have been mitigated to a certain extent by imparting appropriate training. However, it is during the course of such adaptation to change that maximum stress is experienced, as is revealed from the findings of the study.

The other stressors, namely, LLS, IRA, FI, LSC, UP, PT and RA, RS and LGC, are also existent in banks, contributing to the overall job stress of bank personnel.

It has also been found that the stressors which significantly discriminate among the bank groups are "Role overload, Role conflict and Job Difficulty", "Inadequacy of Role Authority", "Lack of Support from Colleagues", 'Role Stagnation' and "Conflict of Change". Out of the rest of the five stressors 'Lack of Leadership Support' was not included into the discriminate function, and the
balance of the four stressors were not significant enough to discriminate among the four bank groups.

'RO, RC and JD' as a stressor discriminates among the four bank groups. This stressor may be experienced less in foreign banks where all banking operations are computerised, resulting in decreased work load and increased speed, whereas it is not so in the other three bank categories. Moreover the pressure on the employees to secure computer knowledge is more in the private sector than in the public sector where job security is guaranteed. These may be the two facts which discriminate among the four bank groups.

'Inadequacy of role authority' arises when authority is not commensurate with responsibility. There is lesser degree of authority given to employees of public sector banks than private sector banks, as the hierarchial structure is longer in the former than the latter, and therefore authority is dispersed or gets diluted at various levels in the hierarchy. This accounts for the difference between the four bank groups.

Standards of performance of the employees of private banks and foreign banks, is the basis for their promotion or advancement in career, whereas such a high degree of competitiveness does not exist among employees of public sector banks (that is, Nationalised banks and SBI). This may result in support forthcoming from group members in public sector banks, accounting for lesser
degree of stress being experienced by their employees. Thus LSC discriminates among the bank groups.

The hierarchical structure is lengthier in the case of public sector banks than private sector banks and therefore 'role stagnation' is to a greater degree in latter than the former because an employee can advance quickly up the ladder but may stagnate when he is nearer to the top of the ladder, due to fewer top level positions in private sector banks. Thus role stagnation discriminates among the bank groups.

'Conflict of change' arising due to technical upgradation (computerisation) creates more stress in employees of Nationalised banks, SBI and private Indian banks than foreign banks. Changes due to job rotation, promotions, transfers etc, also creates stress among the employees, in varying degrees mainly due to differing personality characteristics and attitudes.

Thus from the above discussion, it is clear that vast difference exists between foreign banks and Indian banks, as regards policies, methods of operation and availability of facilities to employees. This finding has been proved once again through the critical ratio analysis done in this study.

In addition, critical differences have been identified between Nationalized banks and Foreign banks, though there exists moderate differences between other combinations of bank groups.
Perception of bank employees, as to the intensity and frequency of job stress have also been analysed on a three point (agree - disagree) scale. 50.87% of the bank employees agreed to stress being intense in their jobs and 46.95% disagreed to stress being frequent in their jobs and 46.95% disagreed to stress being frequent in their jobs. From this, it may perhaps be inferred that bank employees experience intense stress at infrequent intervals of time.

Perhaps this is due to the fact that the nature of bank jobs are such that time deadlines have to be adhered to with respect to most of the transactions, which results in intense stress experienced by the employees till the time deadline is met, after which stress may wane and therefore it is perceived as occurring at infrequent intervals of time.

6.2.2 Strains

Weighted average score for measuring effect of job stress indicates that bank employees experience ‘fatigue’ to some extent and also that the ‘quality of work’ done in banks deteriorates due to job stress experienced by the employees.

Fatigue may arise due to excess workload, unfavourable working conditions, monotony in the job or due to pressure of meeting time deadlines. These are notable features in bank jobs. Literature on stress also states that fatigue is related mostly to work overload. This has been proved once again in
the present study, since 'RO, RC and JD' has emerged as the most significant stressor and 'fatigue' as the most significant strain.

If the employees are stressed, then the quality of work in banks gets affected. This may be due to the fact, that the nature of bank jobs are such that they are more time bound, when compared to jobs in other types of organisations. As a result, the employees concentrate more on finishing the job within the time deadline, than on the quality of work churned out by them. Thus quality of work takes a back seat. One notable point which arose during informal discussions with bank managers revealed that employees, tend to be absent during the most crucial days of a month, like the beginning of a month when bank transactions are heavy. This ultimately results in job stress for the rest of the employees who are present during these crucial days, since they have to manage the heavy work load within the time deadline, in order to maintain good customer relations and ensure customer satisfaction. This may be the reason as to why bank employees experience 'Fatigue' which results in 'poor quality of work'.

An analysis of relationship between Stressors and Strains reveal that expeacting 'Personality Traits and Role Ambiguity', the rest of the nine stressors are correlated positively with strain. So it can be inferred that the various effects of job stress, arises due to the nine significant stressors. In other words, the nine stressors are responsible for the strain and other complications experienced by the employees.
The jobs in banks may be well defined and clear-cut, and this may be the reason why role ambiguity is negatively correlated with the effect of job stress.

As stated earlier, work overload directly results in fatigue and exhaustion. For the present sample, 'Role Overload' has emerged as the most important stressor (Table 2.1) and 'Fatigue' has emerged as the most important index of strain (Table 3.1). And the above correlation Table depicts "Role Overload, Role Conflict and Job Difficulty" with the highest 'r' value indicating the strong relationship between the said stressor and strain. Therefore it can be inferred that bank employees face the problem of 'Work Overload', resulting in 'Fatigue' which is the most important effect of job stress for the present sample. Thus, all the stressors excepting 'Personality Traits and Role Ambiguity' result in 'Strain' for the sample.

An analysis of variance indicates that effect of job stress has emerged as statistically significant, constituting reason for difference among the four bank groups. This may be because of the fact that preventive coping strategies to combat stress are already in vogue in Foreign banks, whereas in Indian public sector banks, the impact of job stress on employees and on organisations are being understood only of late and therefore they are now only analysing the various stressors, in order to develop preventive measures to forestall job stress. Same is the case in private banks, where anything and everything
depends on the foresight of the management who concentrate more on reducing costs, than ensuring welfare of their employees.

A comparison of difference in the value of means among the four bank groups, revealed critical differences between 'Foreign Banks' and 'Nationalized/Private/SBI'. It is also known from the analysis that significant difference does not exist between Nationalised banks and SBI, with respect to effect of job stress on employees. This may be due to the fact that both these bank groups are government controlled, and therefore the work atmosphere in both these types of banks may be more or less similar, resulting in not much of difference with respect to effect of job stress.

The job conditions, work atmosphere, opportunities for growth, and other modern facilities available to employees of foreign banks, may be the vital reason which helps to differentiate foreign banks from other bank categories. Moreover, Foreign banks conduct regular stress management programmes, employee assistance programmes (E.A.P) and counselling sessions, with emphasis given to yoga, meditation and the like. Indian banks are, now only recognising the importance of such stress reduction workshops and are working towards creating an awareness, compelling full participation from the employees side, in these stress management programmes. Perhaps the employees of Nationalised banks, being government servants may have less strain when compared to their counterparts in Indian Private Sector Banks.
This may account for the differences in "STRAINS" between employees of Nationalized/SBI/Private banks and employees of Foreign banks.

The overall perception of the employees regarding job stress and its effect being positive, negative or neutral is also analysed. The percentages indicate that the respondents perceive job stress to have a stimulating effect on effort, motivation and performance. Stress up to a certain level in acceptable, since the employees will constantly be on the alert and motivated enough to overcome the stressful situation. It is only when they are not able to manage the stressful situation, or when intense stress continues for a longer duration of time, that the negative impact of stress is felt.

6.2.3 Coping Strategies

The coping strategies adopted by bank employees, which have been identified in their order of importance are 'Relaxation Techniques', 'Strategies of Preparation', 'Utilization of Home Resources', 'Distraction Techniques', 'Rational Task Oriented Behaviour', 'Passive Attempts', Emotional Relief and 'Instant Reaction'.

'Relaxation Technique' indicates adoption of a healthy way of coping with job stress by the sample. It is an emotion - focussed coping strategy which does not directly change the work environment, but rather helps employees adjust to stress more easily. This strategy helps to improve the psychological
morale and emotional status, thereby increasing employee performance. Thus yoga, meditation, aerobic exercises and hobbies seem to have helped bank employees to combat stress, to a great extent.

'Strategies of preparation' to face the tough and stressful work situation, by taking a day off in order to be fresh and alert at work the next day, appears to be a very effective coping strategy adopted by the present sample.

When people feel stressed, it helps to have friends or family members who are supportive. They provide an outlet for blowing of steam and they can support lagging self-confidence or self-esteem. Thus 'utilisation of home resources' has been proved to play a predominant role in influencing one's adaptation to stress.

'Distraction techniques' which refers to inducing oneself to avoid developing stress by not thinking or worrying about the problem, is in itself an avoidance coping strategy. In this case, deliberate and conscious strategy in not adopted to deal with stress, and the conflict or stress is left to take care of itself.

'Rational task-oriented behaviour' is a work-focused or approach coping strategy, where setting of priorities, or gathering of more information about the stressful situation, in order to tackle the problem, seems to alleviate stress of the employees.
'Passive attempts' which is a 'watch and wait' technique is also a coping strategy where the individuals hope that the stressful work situation will sort out by itself in course of time.

Immediate action taken based on the present understanding of the stressful work situation also reduces the negative effects of stress. This strategy is called 'Instant reaction'.

The correlation between 'Strain' and 'Coping Strategies', has revealed negative relationship with respect to the first four strategies, mentioned above and positive relationship with respect to the last four coping strategies. This indicates that the first four strategies help to combat job stress effectively, whereas the last four strategies do not help much to cope with job stress.

The present sample seems to adopt more of relaxation techniques, strategies of preparation, utilisation of home resources and distraction techniques for the purpose of combating job stress. Banks in India, have recognised the long-felt need of improving the mental and physical health of its employees, and therefore have started conducting regular and compulsory work-shops on relaxation techniques like yoga, meditation and the like. Effective training programmes, aimed at honing the skills of the bank employees to tackle varied situations have resulted in improved self-confidence and better performance. These may be the reasons as to why, passive attempts, emotional relief and instant reaction, which are dysfunctional coping
strategies, do not seem to be very effective to reduce job stress, whereas relaxation techniques, utilisation of home resources, strategies of preparation and distraction techniques seem to be competent strategies to handle stress.

Results of analysis of variance show that all the eight coping strategies are statistically significant, indicating that there exists significant differences among the employees of the four bank groups as regards the adoption of the various coping strategies. A comparison of the difference in the mean values, between the banks, reveal that critical differences are present between employees of 'Nationalized Banks/Private Banks' and 'Foreign Banks' with respect to majority of the coping strategies adopted by them to cope with job stress.

Lack of firm, clear and formal code of job expectations, conflicting and frequently changing policies and ambiguous objectives plague the banks in the Indian sector, whereas on a comparative basis, foreign banks are characterised by a clear, firm and formal code of job expectations with importance given to optimisation of individual performance. This may be the reason for existence of critical differences between 'nationalised/private banks' and 'foreign banks' with respect to the majority of the coping strategies adopted by their employees.
6.2.4 Demographic Variables and Stressors

On the basis of age, seven of the ten stressors except "Feeling of Inequity", "Under-participation" and "Personality Traits and Role Ambiguity" have emerged significant at 99% confidence level. The reason may be attributed to the fact that these three non-significant stressors depend to a great extent on the policy decisions of the management. For example, decision with respect to the pay structure (FI) or with respect to employee participation in decision making (UP), rests completely in the hands of the top management alone. Nothing can be done by the employees of the organisation as regards such matters. However when the rest of the significant stressors are considered, it may be noted that most of these stressors seem related to 'age' to a certain extent. For example, the ability/competency of an individual to complete the work allotted to him when he is overloaded (RO, RC & JD), depends on his age to some extent. Similarly resistance to change (CC) is stated to be less for younger employees than older employees, whereas "Role Stagnation" is stated to be more for older employees than younger employees, because of few top level positions in any organisation.

Comparison among different age groups have revealed critical differences between the age groups of "25 to 35 years" and "35 to 45 years" with respect to six stressors, whereas none of the stressors have emerged significant between the age groups of "25 to 35 years" and "above 55 years". The difference between these two age groups may be attributed to the
difference in the maturity level of the employees belonging to these two age
group on account of job and life experiences.

With respect to education, it is very interesting to note that except "Lack
of Leadership Support", all the other nine stressors are non-significant.
Moreover, excepting for significant differences at 95% confidence level, between
employees who are 'graduates/post-graduate' and 'professionals', the rest of the
combinations have emerged non-significant. The reason may be attributed to
the difference in leadership skills exhibited by "professionals" from that of
"graduates/post graduates". In the case of the former, the professional touch
and practical exposure in the education imparted to them accounts for the
difference.

On the basis of designation, the findings reveal that eight of the ten
stressors except 'Feeling of Inequity' and 'Lack of Group Cohesiveness' are
significant. It can be inferred that since the pay structure in related to
'designations', 'FI' as a stressor has emerged non-significant. Lack of group
cohesiveness has also emerged as a non-significant factor due to the reason
that there may be co-operation among the employees belonging to a particular
designation.

On comparisons among the different categories of bank staff critical
differences are present between 'Grade II/Grade III Employees' and "Clerks",
while moderate differences exist for other designation categories. Perhaps the
reasons for the difference may be on account of age, experience, maturity level,
ability to combat stress, degree of adjustment to the work environment and so on.

Anova results on the basis of experience, reveals that all the ten stressors are significant. Knowledge gained with passing years, familiarity with the work environment, and cohesive relationship built with superiors and subordinates may be the contributing factors which significantly account for the differences among employees with varying years of service.

Comparison of mean values between different levels of experience indicate that there exists critical differences between the employees who have put in "less than 5 years" of service and "15-20 years /20-25 years" of service. Obviously, experienced employees who are familiar with the work environment and who would have developed strategies to combat stress, will undergo less stress than new recruits.

When analysis of variance was done considering income, seven of the ten stressors have emerged significant, that is, with the exception of "Feeling of Inequity", "Personality traits and Role Ambiguity" and "Role Stagnation", proving the fact that employees belonging to different income groups are significantly different from each other with respect to majority of the stressors.
Comparisons among different income levels have shown critical differences between employees in the income level of "Rs. 10,000 to Rs. 15,000 and Rs. 15,000 to Rs. 20,000" with respect to majority of the stressors. This may be due to the reason that, higher the income, lesser is the level of job stress, because persons with higher income hold correspondingly better assignments with higher status and esteem and more scope for satisfaction of self-actualisation needs.

6.2.5 Demographic Variables and Strain

The results of Analysis of Variance indicate that the different demographic variables, namely, "age", "education", "designation" and "experience" have emerged significant at 99% confidence level, with respect to strain. The only demographic variable which is non-significant is "Income".

It may be explained here that the older employees may be more mature in their outlook and approach and would have developed effective coping strategies to combat stress and strain. They may also be more familiar with the work environment and other work related problems, than newly recruited employees and therefore their stress threshold may be higher on a comparative basis. This may be the reason attributed for the differences between the different age groups.
Differences in educational background of employees, may be attributed to increased awareness and knowledge, acquired by highly qualified employees compared to less qualified employees, which may help to increase the former's ability to manage stress more effectively than the latter.

Employee participation in decision making and adequacy of role authority, may be the two factors which reduce strain, thus accounting for differences between employees of different designations.

On the basis of age, critical differences exist between age group of "less than 25 years" and all other age groups. Perhaps this may be due to the difference in the experience and maturity level of employees belonging to these two categories.

Experienced employees are more familiar with the work environment, work-related problems and are, therefore, in a better position to tackle stress than inexperienced employees. This may account for the differences among employees with varying length of service, as regards the effect of job stress on them.

Considering "Income", which has emerged non-significant, as regards STRAIN, the reason may be, that, in the banking industry, the employees may not experience that acute a feeling of inequity, as when compared to other types of industries. This statement has been proved in Table 5.10 where it is
evident that "Feeling of Inequity" as a stressor, has emerged non-significant with respect to income levels.

As far as education is considered, critical differences are present between "professionals" and "graduates/post graduates/ others". May be employees who are professionally qualified, have an edge over other employees, accounting for the difference in the degree of strain experienced by them when compared to others.

Considering "designations", critical differences do not exist between "Grade IV" and any of the "other designation categories", since none of the critical ratios are found to be significant. However acute differences seem to be present between respondents belonging to "Grade I" and "Clerks / assistant cadre assistants" at 99% confidence level. The reason may be due to the fact that clerks and special cadre assistants belong to the non-management cadre, whereas the respondents of grade I category belong to the management cadre. Therefore, the degree of strain experienced by the former may be different from that of the latter.

On the basis of "experience", no critical differences are found among the employees having more than ten years of experience. The reason may be due to these employees being accustomed to the work environment and other related factors, and therefore the effect of job stress is minimum on them. Significant differences exist between employees with "less than 10 years of
service" and "more than 10 years of service". Respondents with more than ten years of service, might have developed suitable coping strategies to minimise the effect of stress or might have learnt to manage stress more effectively than when compared to employees with less than ten years of service.

6.2.6 Demographic Variables and Coping Strategies

Taking age into account, two of the eight coping strategies namely, 'Emotional Relief' and 'Instant reaction' have emerged non-significant. The rest of the strategies are significant at confidence level of 95% and above. 'Emotional Relief' and 'Instant Reaction' strategies are 'emotion-focussed' strategies which may be adopted by respondents whatever be their age. Whereas, majority of the other strategies are either 'approach' or 'work-focussed' strategies which most probably can be developed as a coping strategy by respondents only with passage of time.

Further, the comparisons made among the different age groups, have revealed that "Relaxation Technique" as a coping strategy has accounted for maximum difference among the various combinations of age groups, followed by "Distraction Techniques" and "Passive Attempts". Significant differences are present between the age group of '25-35' years and 'more than 55' years, when compared to other age groups. The difference in the maturity level and development of the individual with increase in age may account for the difference between younger employees and older employees.
With respect to education, it is found that "Strategies of Preparation", "Utilization of Home Resources" and "Emotional Relief" are not significant at all. The rest of the coping strategies have emerged significant at confidence levels of 95% and above. Comparison of the value of Means, have revealed that there exists absolutely no difference between "Post-graduates" and "Professionals" as regards any of the coping strategies, Critical differences are significantly present when "others", a educational category is compared to "Post-graduates / professionals", as regards adoption of coping strategies. The reason may be due to the difference in the degree of awareness towards job stress and coping strategies between 'post graduates/professionals' and 'others'.

Considering designation, "Strategies of Preparation" is the only coping strategy which is non-significant. Designation can be related to status and position of the person. The higher the status an individual has the greater is the tendency to solve problems by one's own effort, probably because of the power and authority, the position confers.

A comparison of different designation categories reveal that no significant difference is present between grade II and grade III respondents, with respect to adoption of coping strategies. Thus it can be inferred that respondents who are higher up the ladder, are vastly different from respondents lower down, as regards adoption of coping strategies to combat job stress. Moreover, "Rational Task - Oriented Behaviour" as a coping strategy
has differentiated to the maximum extent, the respondents belonging to the various designation categories.

Taking into account experience, other than the three coping strategies, namely, 'Strategies of Preparation', 'Utilization of Home Resources' and 'Instant Reaction', all the other coping strategies are significant at confidence level of 95% and above. Comparisons of different groups reveal critical differences between respondents with '10-15' years of service and '20-25' years of experience, with respect to most of the coping strategies, though moderate differences exist for other experience levels also. The difference is obviously due to the fact that honing of coping strategies takes place along with added years of experience. Therefore, respondents with more number of years of experience may adopt effective coping strategies than others with less years of experience.

On the basis of income, "Utilization of Home Resources" is the only coping strategy which is non-significant, whereas the rest of the strategies are significant at confidence level of 95% and above. Comparison of different income levels reveal critical differences being present between employees drawing income of "Rs.5,000 to Rs.10,000" and "Rs. 15,000 to Rs.20,000" with reference to most of the coping strategies. This may be due to the fact that employees higher up the ladder in the higher income bracket are in a better position than other employees to tackle work related stress due to commensurate power, position and authority enjoyed by them. Whereas none
of the critical ratios are significant for respondents drawing income of "Rs. 15,000 to Rs. 20,000" and "greater than Rs. 20,000". This may be due to the reason that there may not be much difference in the adoption of coping strategies by respondents belonging to the higher income bracket.

6.3 SUGGESTIONS

The researcher has given the following suggestion based on the findings of the study for the purpose of combating stress, so that the effectiveness and performance of individuals and banks will increase manifold, resulting in improved customer service and customer satisfaction.

Stress management programmes should be designed to teach employees healthy coping strategies to deal with work-related stress. These programmes or interventions should be aimed at the individual employee and the organisation. However, it should be noted that both these two categories of interventions are not mutually exclusive. Some of the valuable suggestions for an individual employee to overcome stress are as follows.

To stay alert by developing outside interests or doing things, other than the job which gives them satisfaction.

To avoid isolation, because that leads to depression. Therefore, it is vital to keep the channels of communication open with colleagues, friends and with family. Research evidence also suggests that social support is effective in
combating stress (Wells, 1984) since it modifies the relationship between stress and health and protects an individual from the negative effects of stress. Besides helping the individual to cope with stress, social support is associated with improvements in other areas of organisational functioning (for example, participation and satisfaction, Beehr, 1985b).

To overcome obsolescence by updating knowledge and skill, to face challenges brought about by the technological environment.

Monitoring of stressors and symptoms, by maintaining a stress diary, wherein a specific description of the stressful event along with a description of feelings and thoughts that results from the event should be recorded. Symptoms of stress may include headaches, nervousness, sweating, chest pains, backaches, worrying, nausea etc. The dairy should be maintained for an extended period of time, and a counsellor or medical practitioner should help the individuals to analyse the results of the stress diary. Thus, the individuals, in course of time, will be able to analyse their own responses to stressful events and thereby develop suitable coping strategies. The rationale of this technique is that, simply becoming aware of the symptoms of stress may be sufficient in increasing coping or reducing stress.

The employees at various levels must have a positive attitude towards themselves as well as others in the organisation. Favourable inter-personal
relationship, commitment and goal-directed behaviour will result in creation of a healthy environment in banks.

Stress management programmes in organisations should not be 'curative' in nature (that is, seeking remedies after the employees experience stress), but they should be 'preventive' (that is, approaches adopted before an employee actually experiences stress). Moreover management must consider ways in which the work environment might contribute to employee stress, and therefore they must make changes in the organisation either to alleviate stressful situations for individuals or to help them cope with stress when it is encountered.

Some suitable suggestions for an organization to cope up with employee stress are as follows:

**Time management** has been identified as an useful resource in helping employees develop coping responses. Training programmes focussing on knowledge acquisition and skill development, help in effective time management. Employees may be instructed to keep a log of the time they spend on specific duties for a period of several weeks. Analysis of these logs can help the employee determine if actual allocation of time matches the duties and responsibilities of the job.
In addition to increasing understanding about allocation of time, time management interventions should include education and skill development in prioritization, since an employee may spent 80% of the work time on duties that do not lead to important results. Therefore effective time management training should include instructions and exercises that encourage employees to outline and prioritize duties of their job.

Including goal setting instructions in a time management programme can help an employee identify important career goals and life values. This instructions might include exercise that allow employees to write a "mission statement", about the things in life and work they value most. They can also develop specific goals to help reach their mission, as well as list out the steps to follow in pursuing their goals.

Time management interventions should also focus on helping employees identify "time robbers" (such as, meetings, visitors, inaccessible records, paperwork, returning phone calls). Employees should be encouraged to develop specific strategies to conserve time (for example, using form letters), to control time (for example, awareness of cyclical crunches such as quarterly reports) and to make time (for example, effective delegation to subordinates, effective advance planning).

Thus, time management training given to employees should focus on knowledge acquisition, skills development, prioritization of work, goal setting
and identification of 'time robbers'. Such a comprehensive training, conducted for bank employees will go a long way in serving as a combative coping strategy.

To undertake a stress audit by studying systematically the dominant stressors prevalent in banks, its departments, and divisions. A stress audit should include gathering data on the climate of the bank and on role stresses, satisfaction and frustrations of employees. These attitude surveys, opinion surveys or employee reaction surveys should include well designed questionnaires developed by experienced survey experts. Employees should be allowed to complete the survey anonymously in work time. These survey efforts should be pursued on a regular basis, so that comparisons can be made and relevant norms developed. After collecting and analysing the data from a survey, feedback on the results should be communicated to the employees. The management should also follow-up with specific actions based on suggestions offered by the employees.

Employee counselling seeks to improve employee's mental health. It refers to discussion of a problem that usually has an emotional content with an employee, in order to help him cope with it better. It is an exchange of ideas between two people, a counsellor and a counselee. So it is an act of communication. Counselling helps an employee to be more co-operative, as he worries less about personal problems or improves in other ways. Counselling helps the organization to be more human and considerate towards people's
problems. It is usually confidential and involves both job and personal problems. The objective of counselling is to help employees develop better mental health, so that they grow in self-confidence, understanding, self-control and ability to work effectively.

To establish meditation and yoga rooms for employees use, as it helps to a great extent to reduce stress. This requires a relatively quiet environment, a comfortable position, a positive attitude and many organizations have reported favourable results.

To depute the bank doctor to attend stress management programmes and counselling sessions as they become helpful resources to fellow participants and to the banks.

To spread messages about the regular habits of work, leisure, proper diet, exercise, mental peace and so on, in the banks newsletter as it helps to minimise stress. This can also be accomplished through health awareness programmes aimed at prevention of illness through education and advocacy of good health. The services offered through these programmes should include nutrition, fitness and exercise, smoking cessation, drinking cessation and health risk appraisals.
To deal with job ambiguity, and job conflict the technique of job analysis and clarification which involves both the employee and his superior, who go through effective discussions about the job results in increased understanding of the perception held by each other. This may be an effective strategy.

To deal with role overload and role underload, the bank manager should analyse and consider the extent to which employees believe that they can discuss their feelings of being overloaded or underloaded. Such an open environment would allow employees to say 'no' to excessive work demands and to work collaboratively to develop solutions when they experience stress. Thus open and clear discussions about job roles and expectations, between bank managers and their subordinates, help in reducing job stress.

Job redesign involving changing some aspects of the job to improve efficiency or effectiveness in work; Job enrichment involving redefining or restructuring of a job to make it more meaningful, challenging and intrinsically rewarding and job enlargement which is a strategy that adds duties or responsibilities to a job without taking any responsibility away are practical suggestions which can combat the effect of job stress.

The potential for stress is great as individuals enter a new work place, because of the perceptual differences between what new workers expect a work
environment to be like and the reality of the work environment they find themselves in. In addition, they have to deal with ambiguity and uncertainty, concern about establishing an organizational identity and learning to deal with superiors, subordinates and co-workers. Therefore, banks should formulate a new entry programme involving several rotational assignments, training sessions, and also assigning the new recruits to a supportive mentor or committee of mentors who are senior level employees from different areas of activity having no evaluatory power over the trainees. Instead they should be available to offer support, guidance and counselling to the new employees.

A highly developed, systematic, frequent and accurate feedback system, implemented in banks can enhance performance and motivation, thereby decreasing stress.

Adaptability to changing social, economical, political and technological developments is a must. Thus, the organizational structures must be flexible, so as to accommodate internal and external resources, as well as constraints. A flexible and adaptable organizational structure brings innovation, creativity, and involvement of the employees towards achievement of goals and objectives.

Selection of employees who are growth oriented is an advantage. However, the banks must provide conditions and opportunities for their continuing growth and development at various levels.
Stress is not necessarily undesirable from either the organisational or individual perspective. Effect of stressors that lead to DISTRESS for the employee are undesirable because distress is associated with identifiable individual and organizational costs. These costs make it beneficial to identify preventive managerial techniques at both the organizational and individual levels which will enable employees to channel their responses to stressors so as to achieve EUSTRESS. These techniques can lead to an improved quality of work life as well as increased individual and organisational effectiveness.

6.4 CONCLUSION

From the study, it may be concluded that the most important cause for job stress among bank employees, is 'Role overload, Role Conflict and Job Difficulty', resulting in individuals suffering slightly from 'fatigue' and banks being affected by 'poor quality of work', churned out by the individuals. "Relaxation Technique" has emerged as the most important coping strategy for employees belonging to all the four bank groups.

Comparisons among the four bank groups, has brought forth significant differences existing between "Nationalized banks" and "Foreign banks" with respect to stressors, strains and coping strategies.
6.5 SCOPE FOR FURTHER RESEARCH

1. Stressors and strains may change from time to time. Hence coping strategies may also vary, depending upon the changes in stressors and strains. Therefore, research can be conducted to examine the time-depandan t nature of the coping process.

2. The researcher came to know from the informal discussions had with the respondents that open-ended or qualitative data would help to substantiate or assess the traditional quantitative data collection techniques. Therefore, data collected through open-ended exploratory approach may yield important information regarding the stress process.

3. Further, research on job stress can be undertaken among employees belonging to different cultural backgrounds and different regions.
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