CHAPTER – III

PROBLEM AND HYPOTHESES

The formulation of research problem and hypotheses provide validation to the wide range of investigator’s years of exploring, thinking and consequently in-depth focus on the study. The fundamental requirement to carry a scientific research may be to have a solvable research problem which may be testable, relevant, interesting and important in one or another way. Once the investigation problem has been identified the testable hypothesis/hypotheses is to be formulated to make it solvable. An adequate statement of the research problem and hypotheses is, thus, a very important part of every research. It is a device for keeping the research on a right track. Research problem is meant to provide a base for research method and experimental design. Structuring the research problem is the key to measure the research objective, and allow statistical analyses and replicate the whole research, if needed. In the current research, point of focus is the banking sector.

The sophisticated ways of management, globalized world challenges and scientific revolution have produced radical changes in the approach towards human resources management in organizations. Further, the challenges of modern age augmented the divergence in faculties of mind that are needed for job satisfaction, well-being and positivity of life in employees. Organizations that deliver services such as financial, insurance, consultancy, banking etc., are playing a pivotal role in common man’s life by providing qualitative services. Banking is one of the engines of modern economy which manage the financial transactions. Credit creations in the economy have developed one of the most exceedingly competitive segments in India.

After the adoption of new economic policies in 1991 banking organizations, have been facing challenges in terms of high-tech mutiny, privatization, service augmentation and worldwide banking. Several studies have focused on the growth of new services, reform in organizational dimensions, provision of improved instruments and services to meet customers’ need (Johne & Storey, 1998). The changes in organizational and management approaches have generated significant issues regarding the competency, efficiency, adaptation, adjustment and problem solving
skills of employees. Negative divergence of all these issues before the human resources leads to stress.

Several other factors which may also cause stress among employees at micro level are inherent personality traits such as always being in hurry, aggressive approaches, rigid and black and white thinking, etc. Similarly, family factors, financial problems, sudden career shifts, mid-life challenges all may also lead to stress. Some job-related factors like nature of job, job security, salary, unsafe and unhealthy working conditions, inter and intra relationship issues among employees can cause stress. Adaptation to technological changes is another factor of stress and internal harmony of employees. It also affects the internal and external aspects of life. Stress usually refers to conflict between individual’s internal resources and external demands put forth by environment on personality, which leads to emotional and physical pressure. Stress is one of the realities of modern human life and it requires a high level of skills at personal level to manage a stress-free life. Due to lack in the personal management skills stress may progress day by day and become ‘a part of life’.

The stress induced due to roles performed by individuals as employees at workplace in any organization has become a critical organizational stressor (Kahn, Wolfe, Quinn, Snoek, & Rosenthal, 1964; Srivastava, 2007). The outcomes of stress in life of employees are costly to the organization. Nowadays stress is unavoidable for employees as the systems and procedures are getting updated on daily basis; techniques are getting complex with the use of advanced technology. Employees, most of the times find themselves ineffectual to cope with such rapid changes within the job environment.

Undoubtedly, stress has both a positive (eustress) and negative (distress) side, and both have relevant consequences on employees, depending on each individual’s unique perception of the tension between the two forces. The deleterious physical and emotional responses under stress occur when there is an unhealthy match between job demands and personal resources or requirements/ needs of the worker. These conditions may create an atmosphere in which employee performance is poor or can even cause injuries. Stress has debilitating effects on both the employees and the
Indian organizations are also realizing the fact that human potential is being drained away because of stress and burnout.

Job stress is also related to different biological reactions that will lead eventually to compromised health such as cardiovascular disease, digestive complications, psychosomatic diseases, declining immunity, etc. Prolonged stressful living has severe adverse impact on all aspects of human personality i.e. emotional, cognitive, working style, work approaches etc., which leads to decreased well being and low performance of employees. High degree of stress in the long run may turn to burnout, which is a syndrome of emotional exhaustion, cynicism that occurs frequently among individuals who work with vigor.

Specifically, job burnout has physiological as well as psychological effects which include being pessimistic on your job, feeling of resignation and having negative feelings toward the customers and the clients (Kounenou, Koumoundourou, &Makri-Botsari, 2010). Some common symptoms of burnout given by professionals are: “absenteeism, escaping from work responsibilities, arriving late, leaving early, deterioration in work performance, more error prone work, memory loss, cribbing, over-reacting, arguing with others, getting irritated on small things, feeling anxiety, deteriorating health, increased frequency of accidents, etc”. Moreover, burnout in employees further declines the well being and service delivery of the employees.

Positive psychology is the area of specialization that works for maximum enhancement of resiliency that consequently would improve human efficiency, satisfaction and growth of life, pave the way towards actualization, which is one of the higher states of human growth. Resiliency, more commonly known as “coping”, is a mechanism developed in positive psychology for developing resistance to stress caused by various personal, professional and social demands. Stress management is the need of the employees as well as the organizations. However, it is tough to go completely beyond stressful situations; hence one must find new ways to come out from stressful situations.

Employees, the most prominent human resources to the organization, due to anxiety, mind-body exhaustion or erring attitudes tend to overlook causes of stress. Therefore, while analyzing work environment, one must not forget that stressors may
not be totally escapable, but they are fairly manageable and treatable. Coping strategies help the individuals to cope with stress and promotes organizational communication among employees for reducing the role uncertainty/conflict. Effective communication is helpful in changing the employee’s vision and thus plays an effective role in reducing role stress. It grants greater independence, significant and timely feedback and greater responsibility to the employees. This also makes the organizational goals practical, inspiring, particular and attainable.

Therefore, coping mechanisms need to be implemented in such a way so that they promote self-awareness, self-confidence and self-control among employees at workplace. Effective coping strategies/skills at individual level not only increase endurance in meeting challenging daily life hassles at personal front but also enable one to manage professional life issues efficiently. Further, it develops resistance in coming out from demanding life situations. This endurance brings well being or wellness in employee’s physical, social, psychological and spiritual aspects of life.

Well being is a subjective experience, it refers to people’s own appraisal of their life situations, can be both positive and negative cognitions or affective based e.g., life satisfaction, and emotional responses to events, feeling positive emotions (Diener & Fujita, 1995). Subjective feelings of wellness are one of many significant signs of health, are attained not merely by low degree of negative affect but also by higher levels of life satisfaction.

Well being could also be understood in terms of psychological functioning and experience that could enhance the feeling of flow, which emerges in human beings with the acceptance of self unconditionally, adaptation to the personal as well as professional demands. In flow, all faculties of mind work in coordination for the achievement of goal. However, sometimes experiments by the individual, family members or by organization break the feeling of flow. So, it is advisable not to create barriers in the feeling of flow. Flow positively enhances work enjoyment, emotional absorption, coping mechanisms and brings higher satisfaction, involvement, motivations in personal and professional life.

All the above statements along with the provided conceptual clarity in chapter one (Introduction) and studies discussed in chapter two i.e. study of related literature
provide strong evidence for the need of a study on the employees in banking sector in India. Therefore, an attempt has been made to find out the level of work related flow and burnout among the bank employees and the coping strategies adopted by them to deal with the stressors to maintain well being. Keeping in view the prominence of work related flow, burnout, coping strategies and subjective well being in banking sector (Nationalized and Private), these psychological attributes have been studied together. For the purpose, the following problem was articulated.

**PROBLEM**

To study the relationship of work related flow, burnout, coping strategies and subjective well being amongst bank managers.

**OBJECTIVES**

The present study was undertaken with the following objectives.

1. To assess the work related flow, burnout, coping strategies and subjective well being amongst bank managers.
2. To study the relationship among work related flow, burnout, coping strategies and subjective well being of bank managers.
3. To identify the contribution of work related flow, burnout and coping strategies towards subjective well being among bank managers.
4. To compare the work related flow, burnout, coping strategies and subjective well being of Nationalized and Private sector bank managers.

**HYPOTHESES**

In the relevant review of literature, it has been observed that some of the variables used in study are multicomponential where relationships between components varies i.e. could be positive between some of components and negative for some. Therefore, the present investigator opted for null hypotheses for postulating the relationship between variables.

The following hypotheses were formulated.

1. There would be no relationship between work related flow and burnout.
2. There would be no relationship between work related flow and coping strategies.
3. There would be no relationship between work related flow and subjective well being.
4. There would be no relationship between burnout and coping strategies.
5. There would be no relationship between burnout and subjective well being.
6. There would be no relationship between coping strategies and subjective well being.
7. There would be a significant contribution of work related flow, burnout and coping strategies towards subjective well being among bank managers.
8. There would be a significant difference in work related flow, burnout, coping strategies and subjective well being of Nationalized and Private sector bank managers.

After this detailed exposition of background research and delineation of problem and hypotheses, one may now move on to Chapter IV dealing with methodology of the investigation.

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