CHAPTER - V

Summary of Findings, Suggestions & Conclusions
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5.1 INTRODUCTION

The study was aimed at measuring the factors influencing stress of bank employees. An attempt was made to find out the problems encountered by the respondents. The study was conducted in the Salem town by selecting 100 respondents who are in and around Salem. Field survey method and personal interview technique were employed to collect information. The data thus, collected were subdued into suitable tabular forms for drawing inferences. Quantitative techniques like average, percentage, range, two-way tables, chi-square tests and weighted average were applied as and when found necessary. The level of stress was identified by means of a scoring scheme. In this chapter, an attempt has been made to recapitulate the key findings and conclusion. Based on these findings a few suggestions are also made.

5.2 FINDINGS RELATING TO THE STRESS DUE TO OVER ALL PROBLEMS

- It is inferred from the analysis that middle and old aged respondents have more stress regarding the overall factors at the maximum level.
- The study reveals that the stress was more or less equal among the gender in the study area.
• From the analysis it is concluded that there is no close relationship between the education of the respondents and level of stress. But it is found from the analysis that PG respondents have stress at the maximum level.

• From the analysis it is concluded that there is no close relationship between the income of the respondents and level of stress.

• From the analysis it is concluded that there is no close relationship between the nature of the bank and level of stress. Thus, it is inferred from the above analysis that the respondents working in both banks have equal stress.

• It is found that there is close relationship between the experience of the respondents and level of stress. It is inferred from the analysis that the respondents have experience of 5 – 10 have stress at the maximum level.

• It is found from the analysis that even though there is no close relationship between the designation of the respondents and level of stress, scale-2 was having stress at the maximum level regarding the overall stress.

5.3 FINDINGS RELATING TO THE STRESS DUE TO FAMILY PROBLEMS

• It is found from the above analysis that old respondents have more stress regarding the family factors at the maximum level.

• The percentage of medium level of stress was the highest for the old age group.
• The study reveals that the maximum stress was among the male respondents in the study area.

• It is inferred from the analysis that PG with profession respondents has stress at the maximum level.

• It is found from the analysis that all the income groups have more or less equal stress regarding family factors.

• It is inferred from the analysis that the respondents working in private bank have stress due to family problems at the maximum level.

• From the analysis it is concluded that there is close relationship between the nature of the bank of the respondents and level of stress.

• It is inferred from the analysis that the respondents having 5 - 10 years of experience have stress at the maximum level.

• It is inferred from the analysis that clerks were having stress at the maximum level.

5.4 FINDINGS RELATING TO THE STRESS DUE TO PSYCHOLOGICAL PROBLEMS

• It is concluded that there is close relationship between the ages of the respondents; it is found that middle aged respondents have more stress regarding the psychological factors at the maximum level.

• It is concluded that there is no close relationship between the sex of the respondents and the level of stress.
• It is concluded that there is no close relationship between the education of the respondents and level of stress.
• From the analysis it is concluded that there is no close relationship between the income of the respondents and level of stress.
• It is inferred from the above analysis that the respondents working in private bank have stress at the maximum level.
• From the analysis it is concluded that there is no close relationship between the experience of the respondents and level of stress.
• It is found from the analysis that scale-2 were having stress at the maximum level.

5.5 FINDINGS RELATING TO THE STRESS DUE TO PERSONAL AND OFFICIAL PROBLEMS

• It is found from the above analysis that there is no association between the level of stress and the personal profile factors like age, sex qualification, income, experience and nature of bank with respect to the personal and official problems.
• It is found from the above analysis that there is association between the level of stress and the personal profile factors designation with respect to the personal problems.
5.6 FINDINGS RELATING TO THE HIGHLY INFLUENCING FACTORS FOR OVER ALL STRESS

- It could be noted from the analysis that among the five factors "family problems" was ranked first. It is followed by the "psychological". "Official" was ranked third and the factor "personal" was ranked fourth and finally "social factor".

5.7 SUGESSTION

Stress Management in Banks refers to one of three forms of stress Management practice: a) Employee Assistance Programmes b) Stress Management Training and c) Stress reduction. Employee Assistance Programmes generally refer to the provision of employee counseling service by an organization. Stress Management training programmes designed to provide employees with better coping skills for example through meditation, bio-feedback, muscle relaxation and stress inoculation. The third type of practice stress reduction refers to those organizational interventions, which are aimed at lowering the level of stressors experienced by the employees. Work redesign, job enrichment, employee welfare facilities, job relocation etc. are some of the measures included in this category.
5.8 CONCLUSION

The study is a rewarding exercise in the sense that, in addition to identifying the factors, which influence the stress, it also brought out the problems encountered by the respondents from various angle. This has enabled the researcher to give certain practical solutions to the problems encountered by the respondents in banks.