

## **CHAPTER-1: INTRODUCTION**

***“Stress is nothing more than a socially acceptable form of mental illness”.***

***-Richard Carlson***

Stress is a natural part of life. People from nearly every walk of life face stress. Modern living has brought with it, not only innumerable means of comfort, but also a plethora of demands that tax human body and mind. It is one of the 'buzz words' of modern life. Stress occurs whenever there are significant changes in our lives, whether positive or negative.

The concept of stress was first introduced in the life sciences by Selye Hans in 1936. It is derived from the Latin word 'stringere'; it meant the experience of physical hardship, starvation, torture and pain. Selye Hans, 1976 defined stress as “the non-specific response of the body to any demand placed upon it”. Further, according to Stephen Robbins, stress has been defined as "a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what he/she desires whose outcome is perceived to be both uncertain and important." Stress is a normal, adaptive response to stressors in our environment. Our bodies are designed with a set of automatic responses to deal with stress. This system is very effective for the short term "fight or flight" responses we need when faced with immediate danger. Some stress is tolerable but when stress occurs in amounts that individuals cannot cope with, both mental and physical changes may occur.

The present era is considered an era of strain, frustration, conflict, tension, depression, psychosomatic diseases and anxiety, which have become regular features of life. All stress is not bad. Learning how to deal with and manage stress is

critical to maximizing job performance, staying safe on the job and maintaining physical and mental health. Experiencing stress for a long period of time, even at a low level by stressors activates this system of stress production. Every day stressors usually keep the response of stress activated, so that it does not have a chance to “turn off.” There are a number of situations which are generally identified as being stressful, and include financial worries, work overload, unemployment, relationships, parenting, balancing work and family, care giving, health problems, losses, competitiveness, peer pressure, and not having enough time. One experiences stress from multiple stressors arising from the demands of the different social roles one occupies, such as parent, spouse, caregiver and employee. Stressors include deadlines, financial problems, job interviews, presentations, disagreements, demands for time and attention.

Stress is a common element in any kind of job and people have to face it in almost every walk of life. Stress due to a person’s employment is termed occupational stress. Occupational stress is a condition of mental and physical exertion brought about as a result of harassing events or dissatisfying elements or general features of the working environment. Job stress is considered as a condition worth interacting with worker’s characteristics to disrupt psychological and physiological homeostasis. The concept of occupational stress is often confused with challenge but these concepts are not the same. Challenge energizes us psychologically and physically; it motivates us to learn new skills and master our occupations. Occupational stress has become a common and costly problem, leaving few workers untouched.

Today, in this world of cut throat competition and extreme work conditions, even casual situations can result in job stress and the disrupted psychological and physiological homeostasis is the strain caused by it. Psychologists, management scientists and human developmentalists have different views about potential psychological and situational conditions or job related factors which cause job stress. The researchers engaged in analyzing the antecedents and consequences of job stress have reported different physical and psychological condition at work as potential occupational stressors. Stress is inevitable in our society. The growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for increase in stress.

Occupational stress is becoming progressively more globalized and affects all countries, all professions and all categories of employees, as well as families and society in general (Ahmad and Ahmad, 1992). In today's turbulent environment, all ambitious and hard working executives, managers and professionals face constant problems and stress in their job. The banking/financial sector is no exemption. The advent of new technological revolution spread through all walks of life coupled with globalisation, privatisation policies has drastically changed the conventional patterns in all fields/sectors.

Banking industry is an expanding sector in India particularly in the wake of the opening of economy and the employees are likely to experience greater job-related strain caused by nature of work, higher authority, greater responsibilities and the kinds of subordinate's different personality styles, gender difference, age, context, family history, emotional state, understanding of self and general social

awareness all influence each person's stress levels. Stress arises when there is little opportunity to exercise any choice or control, and where there is little support from others. Any situation is considered stressful when there are demands and pressures on the worker exceeding the individual's potential. To reduce this overpowering stress, it is important to match the demands to an individual's potential. Increased complexity in work environment has given rise to higher level of job related stress experienced by organizational member. An individual may find it difficult to maintain a healthy balance between work and non work life when stress levels exceed the optimum level.

In the last two decades there has been an explosion of research in the area of stress, coping strategies and consequent strains. It has been well established that stress results in a variety of psychological and somatic pathologies. It has also been recognized how a focal person copes with the stress situations. Coping is primarily a psychological concept. The coping process in its broadest sense refers to any attempt to deal with stressful situation, when a person feels he must do something about it. Coping with occupational stress at psychological level of analysis is the process of managing external or internal demands that are appraised as taxing or exceeding the resources of the person. Coping has been viewed as initializing the mobilization of the effort. The ultimate function of the coping is to get relief from the pressure of the feeling of stress.

Coping strategies and stress responses play a dominant role in an individual's behavioural patterns in various situations. Coping with stress requires changing the internal attitudes and perceptions, interaction with the environment,

physical ability to cope and sometimes changing the environment itself. It is not the same for every individual. The selection of one's stress reduction techniques is mostly a matter of one's outlook, availability of resources and knowledge, ease in learning and implementing them. People indulge into unhealthy ways of coping with stress like smoking, alcohol and drug abuse, overeating or under eating, withdrawing from social life and friends, using sleeping pills to relax or trying to avoid challenges of life as they may find them stressful. Such practices in the long term lead to dissatisfaction from life and decline in health. Dealing with stress is important but identifying healthy ways to do so is equally important.

Stress management encompasses techniques intended to equip a person with effective coping mechanism for dealing with psychological stress. Stress management is effective when a person uses appropriate strategies to cope with or alter stressful situations. Stress has a positive effect on employees of any organization but up to a certain extent up to which an employee can cope with it, mostly it exceeds the bearable limits and have a negative impact on employees. Stress management techniques like stress management programs, meditation programs, communication programs, promotional activities, counselling activities, reward systems play a very significant role to reduce stress among private banks employees.

Stress affects employee's performance very badly. Employees face main problems. So, to improve the employees performance banks take serious steps to overcome these stress problems. Banks have start many plans, programs, activities to motivate the employees and reduce the stress level. Stress management strategies

is always helpful to reduce the stress level of bank employees and create a stress free atmosphere in organization.

Employees can be motivated for contributing their best effort to generate innovation ideas that lead to better business functionality and further improve company performance both financial and non-financially using rewards. Employee will give their maximum when they have a feeling or trust that their efforts will be rewarded by the management. There are many factors that affect employee performance like working conditions, worker and employer relationship, training and development opportunities, job security, and company's overall policies and procedures for rewarding employees, etc. Among all those factors which affect employee performance, motivation that comes with rewards is of utmost importance.

Employee satisfaction and reduced stress are crucial in achieving quality and profitability in the service industry. Employee satisfaction leads to higher service quality and it influences customer satisfaction directly. In every organization and at every level of management and workers an elevated average level of stress is to be found which mostly has an effect on employee's job satisfaction. Desired performance can only be achieved efficiently and effectively, if employee gets a sense of mutual gain of organization as well as of himself, with the attainment of defined target or goal. An organization must carefully set the rewards system to evaluate the employee's performance at all levels and rewarding with visible pay for performance of invisible satisfaction. Performance management has given a rewards system, which contains; needs and goals alignment between organization and employees, rewarding employee both extrinsically and intrinsically.

Stress may be the cause for poor work performance and lower employee morale. These factors, in turn, lessen the quality of life. Stress in the work place has become the black plague of the present century. The performance of the employee is the most important factor as far as the success of the banking industry is concerned. This in turn is dependent on the well-being of the employees. Stress can make an individual, productive, constructive and well managed. Positive attitude and meditation helps cope with stress. There are various ways for managing stress, such as breathing exercises, progressive relaxation, stretching exercise, walking and sleeping. It enhances the psychological well-being and health of the employees.

Bank employees belong to special workgroup who undergo varying levels of mental stress in the workplace. There are evidences that long-term mental stress is associated with chronic diseases among bank employees. Bank employees cannot afford the time to relax and they are faced with work variety, discrimination, favouritism, delegation, and conflicting tasks.

Stress has a direct impact on employee performance. Stress leads to improve performance to an optimum point. Beyond the optimum point further stress and arousal have detrimental effect on performance. This is because employees who work in highly stressful situations may feel tired and depressed. They also create physical and mental problem such as high blood pressure, hearing problem and mental disorder. These mental and physical disorders not only affect the performance of the employees but also affect the productivity of the organisation. Many researchers have concluded that some degree of stress is necessary for physical and mental growth. This is because due to some stress individuals become

more creative, innovative and alert. They learn new skills and knowledge to cope up with adverse situations. These are positive situations to increase the morale of employee and self-satisfaction. This kind of positive stress is called as eustress. On the other hand high degree of stress causes regularly undesirable and unpleasant situations that create physical and psychological disorders known as distress. So, in this way, one can say that low degree of stress causes negative outcomes such as lack of motivation, lack of interest and gets negative impact on productivity of organisation and moderate level of stress creates desirable and pleasant situations that help the individuals to improve the performance of job and the productivity of the organisation.

Stress adversely affects the performance of individuals in an organisation. It ultimately contributes low productivity of the whole organisation because the organisation works through these individuals. 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. The stress faced by employees also results in withdrawal behaviour. Increasing absenteeism, affecting the internal environment of the organisation. This led to the need to conduct a study to estimate how job stress can affect employee performance, then find the feasibility solutions. Lower the employees' performance; lower the productivity of the whole company. It is important for managers to understand the existing stress among employees, employee performance and identify the issues that must be put in right direction. The study would help know job stress that has impact on employee job satisfaction, performance of the employee and customer satisfaction.

### ***Justification of the study***

Stress is a part of everyone's daily life. It means that the person cannot cope with the demands put forward by his or her work, which is opposite to their expectations of rewards and success. It affects both the person concerned and the relationships he/she forms in the society be it with family or friends, although the importance of individual differences cannot be ignored. Scientific evidence suggests that certain working conditions are stressful to most people such as the excessive workload demands, conflicting expectations puts a greater emphasis on working conditions as the key source of job stress.

Looking around in today's highly competitive, workaholic, materialistic world, the domain of stress can considerably be narrowed down to one prominent field occupational stress. It can be inadvertently linked to success or failure at one's job. In jobs where work overload is the cause of the stress, the workers find that they have to take time off to deal with the stress, only to return to work to find that the already unmanageable workload has substantially increased in their absence, thereby increasing the source of the stress and fuelling a vicious cycle which may ultimately lead to a complete breakdown in health. At times the work stress becomes so extreme that the workers grow aversive of it and they try to avoid it by withdrawing either psychologically (through disinterest or lack of involvement in the job etc.) or physically through absenteeism, frequently reporting late for work and even while working an attitude of lethargy persists. In this present era of cut throat competition the idea of being perfect becomes very necessary to strive and become successful. The worker has to be perfect in his job or else he or she will be replaced or at least lag behind in his work leading to stress. In India the problem of stress is gaining

more and more importance due to the new privatized nature of the economy. People are leaving behind the cosy atmosphere of government jobs and joining the private sector where there is no end to the amount of work that a person can undertake. In this environment coping with stress becomes very important. One has to be aware of the level of stress that can have nervous breakdown and problems well in advance to be able to deal with it so that one can prevent the occupational stress and deal with it timely before they reach a point of no recuperation.

During the period of past decade, the banking sector specially has gone under swift and striking amendments like policy changes due to globalisation and liberalisation, growing competition due to the entrance of more private/corporate sector banks, downsizing, introduction of new and innovative technologies, etc. Owing to these changes, the banking sector employees are experiencing a high level of pressure and stress.

The study becomes very important to be firstly aware of the problems of the present, considering the problems that may arise, build strategies for the future. Stress factor of males and females according to the age of the worker and the kind of work that he/she performs are key areas to identify the problems. In this juncture, the present study would be the first research of its kind to be done in Jaipur and Ajmer city. It aims to look for the reasons, presence and consequences of occupational stress faced by the bank employees every day. Thus, this study would throw light into the pathogenesis of various problems related to occupational stress among bank employees. Hence, in the light of the above discussions the problem is

stated as - “*Occupational Stress Experienced by Public and Private Sector Male and Female Bank Employees in Rajasthan*” with the following objectives-

***Objectives***

- To study the socio-demographic profile of respondents
- To study the level of occupational stress and stressors as well as its association (if any) with selected demographic variables
- To investigate the consequences of occupational stress in bank employees
- To study the impact of occupational stress among bank employees on effectiveness, efficiency and performance
- To assess the ergonomic risk factors among bank employees
- To find out the stress management proficiency and coping strategies among bank employees
- To study the relationship between occupational stress and customer satisfaction
- To prepare an information booklet based on the research findings regarding stress management

***Delimitations of the study***

- The study was delimited to public and private sector bank employees from **Jaipur city and Ajmer city.**

### ***Operational Definitions***

- **Public Sector Banks-** A public sector bank is one that is fully owned by the national government. They are also called Nationalized Banks or Government Banks.
- **Private Sector Bank-** All those banks where greater parts of stake or equity are held by the private shareholders and not by the government are called Private Sector Banks.
- **Stress-** It refers to a state of worry that arises from an actual or apparent demand that calls for change behaviour.
- **Occupational Stress-** It refers to the “physical and emotional outcomes that occur when there is disparity between the demands of the job and the amount of control the individual has in meeting those demands.”
- **Job Stressors-** Situations that are considered stress provoking are known as stressors. The items related to almost all relevant components of job life, which causes stress in some way or the other, such as role overload, role ambiguity, role conflict, group and political pressures, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions and unprofitability.
- **Efficiency, Effectiveness & Performance-** It refers to goal accomplishment in terms of productivity and problem elimination at work place.
- **Stress Management-** It refers to interventions designed to reduce the impact of stressors in the work place by changing the internal attitudes and perception, interaction with the environment, physical ability to cope and

sometimes changing the environment itself. Stress management is effective when a person uses strategies to cope with or alter stressful situations.

- **Coping Strategy-** It refers to “the process of managing external or internal demands that are appraised as taxing or exceeding the resources of the person. In the present study, coping strategies consists Behavioural approach, Cognitive approach, Cognitive Behavioural approach, Behavioural avoidance and Cognitive avoidance.”
- **Customer Satisfaction-** It refers to the imperative to establishing and maintaining a long-term relationship with customer’s satisfaction in terms of services etc.