CHAPTER-3: RESEARCH METHODOLOGY

The title of the present research is to examine, ***"Occupational Stress experienced by Public and Private male and female bank employees in Rajasthan".*** This chapter presents the methodology employed in carrying out this research. Methodology is the key element in carrying out any kind of research. Methodology is of a paramount importance in any scientific inquiry. This chapter deals with the general plan of the research work to be done. It deals with the research methodology employed to answer the research hypotheses in order to acquire the valued information. This chapter includes the research design, details of the sample, sampling technique employed, tools used for data collection, procedure for data collection and statistical methods employed for data analysis. This gives a glimpse of the general plan of the research work to be done. Methodology has been presented under the following heads-

3.1   Research Design

3.2   Locale of the Study

3.3   The Method

3.4   Sample and Sampling Technique

3.6   Variables under Study and their Measurement

3.7   Description of Tools Used

3.8   Analysis and Interpretation of Data

3.9   Ethical Considerations

Hypothesis for the study

Following hypotheses were proposed to test the objectives of the research problem:

Ha: *Occupational stress among public sector bank employees is higher than private sector bank employees*

Ha: *Occupational stress among males is higher than females working in public and private sector bank*

Ha: *Occupational stress is associated with selected demographic variables*

Ha: *Occupational stress decreases the efficiency, effectiveness and performance of bank employees*

Ha: *Ergonomic risk factors among bank employees will be higher than private bank employees*

Ha: *Ergonomic risk factors among male bank employees will be higher than female bank employees*

Ha: *Stress management proficiency is excellent among public bank employees than private bank employees*

Ha: *Stress management proficiency is excellent among male bank employees than female bank employees*

Ha: *There exists a significant relationship between occupational stress and customer satisfaction*

3.1   Research Design

C.R Kothari (2014) defined research design as "the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. In fact, the research

design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data."

After examining the available researches and selecting appropriate tools for data collection, the research proposed to use the *descriptive research design*. Descriptive research includes surveys and fact-finding enquiries of different kinds. The major purpose of descriptive research is description of the state of affairs, as it exists at present. The methodology was employed to answer the research questions raised in the present study.

3.2   Locale of the study

The area of the study must be determined so that the whole procedure does not become lengthily and affect the item setting during study. The study was conducted in Jaipur city and Ajmer city.

Jaipur is the capital and the largest city of the Indian state of Rajasthan in Northern India. It was founded on 18 November 1727 by Jai Singh II, the ruler of Amer after whom the city is named. As of 2011, the city had a population of 3.1 million, making it the tenth most populous city in the country. Jaipur is also known as the *Pink City*, due to the dominant color scheme of its buildings. It is located 280 km (174 miles) from the Indian capital New Delhi. Jaipur is a popular tourist destination in India and forms a part of the west Golden Triangle tourist circuit along with Delhi and Agra, 240 km, (149 miles). It also serves as a gateway to other tourist destinations in Rajasthan such as Jodhpur, 348 km, (216 miles), Jaisalmer, 571 km, (355 miles) Udaipur, 421 km, (262 miles) and Mount Abu 520 km (323 miles).

Ajmer is one of the major cities in the Indian state of Rajasthan and the centre of the eponymous Ajmer District. According to the 2011 census, Ajmer had a population of 542,321 in the city, 551,101 including its suburbs. The city was established as "Ajayameru" by a Shakambhari Chahamana (Chauhan) ruler, either Ajayaraja I or Ajayaraja II, and served as the Chahamana capital until the 12th century CE. Ajmer is surrounded by the Aravalli Mountains. It is the base for visiting Pushkar (11 km), an ancient Hindu pilgrimage city, famous for the temple of Lord Brahma, and also a pilgrimage centre for the shrine of the Sufi Saint Khwaja Moinuddin Chishti. Ajmer has been selected as one of the heritage cities for the HRIDAY - Heritage City Development and Augmentation Yojana scheme of Government of India.

The study was conducted in Rajasthan (**Jaipur city and Ajmer city**) in India. Banking sector is one of the most important established as well as growing sectors in every corner of our country. Since, no such study has yet been conducted on the banking sector of the Jaipur and Ajmer city, the investigator intended to study occupational stress among employees of banking sector. Fig 3.2.1 represents the topographical location of the study area.
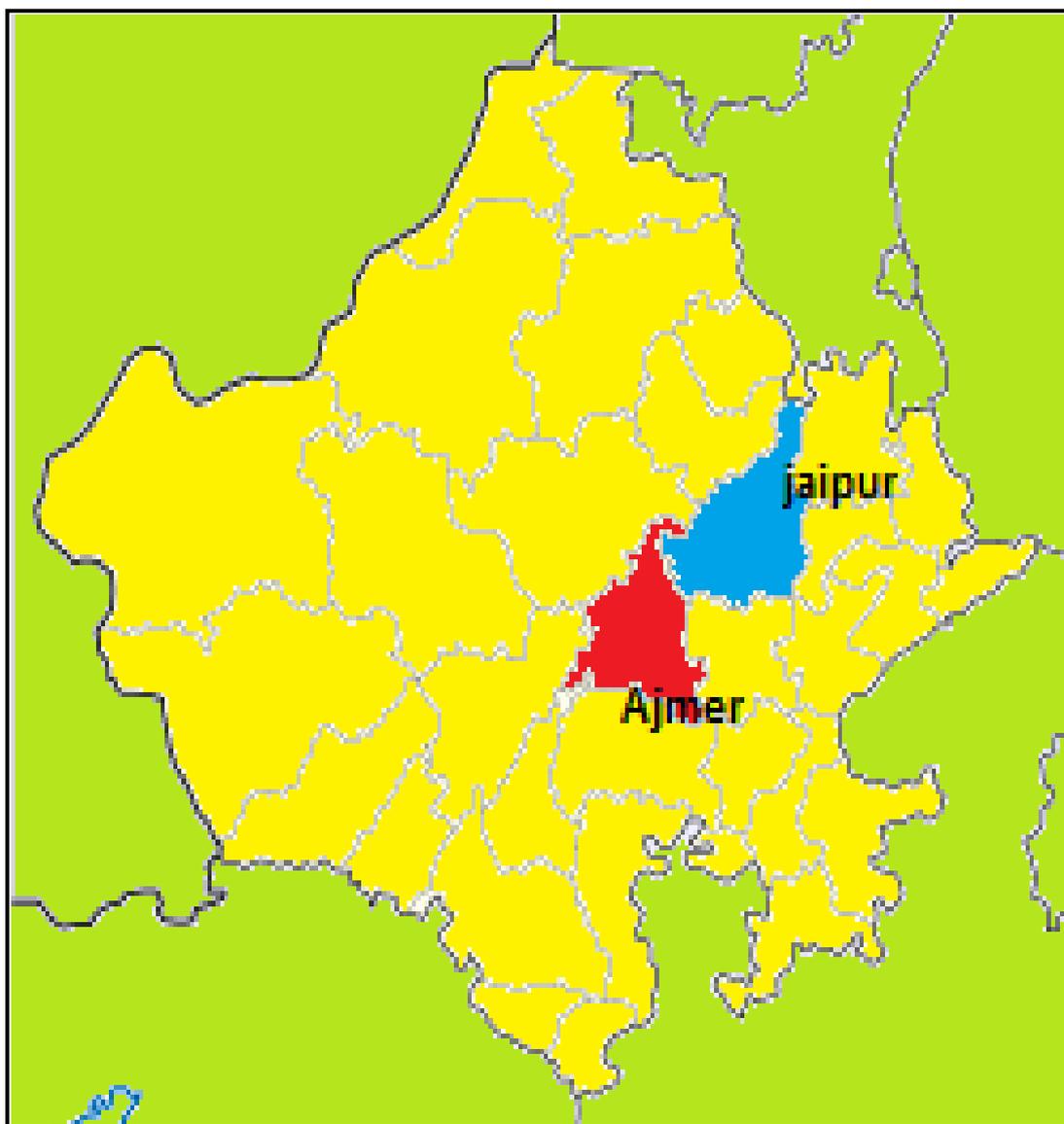
Fig 3.2.1 Topographical Location of the Study Area

3.3 The Method

The methods of research utilized in the present study is survey method. The survey method gathers data from a relatively large number of cases at a particular time.

3.4 Sample and Sampling Techniques

In field studies the selected respondents constitute what is technically called a 'sample' and a selection process is called 'sampling techniques'.

Sampling Techniques

Purposive sampling technique was used by the researcher. Purposive sampling involves the selection of particular units of the universe for constituting a sample which represents the universe. The study used **non probability sampling** (purposive sampling) technique. As the present research was focused on employees working in banking sector (Public and Private), it would not have been possible to reach each and every employee of the selected organization. Thus, keeping in view the objectives of the present study 400 employees of the banking sector (Public and Private) from Jaipur and Ajmer were taken as samples. The banks selected for the purpose of data collection were grouped into two categories: Public sector and Private sector.

Sample Selections

A.   Selection of Banks
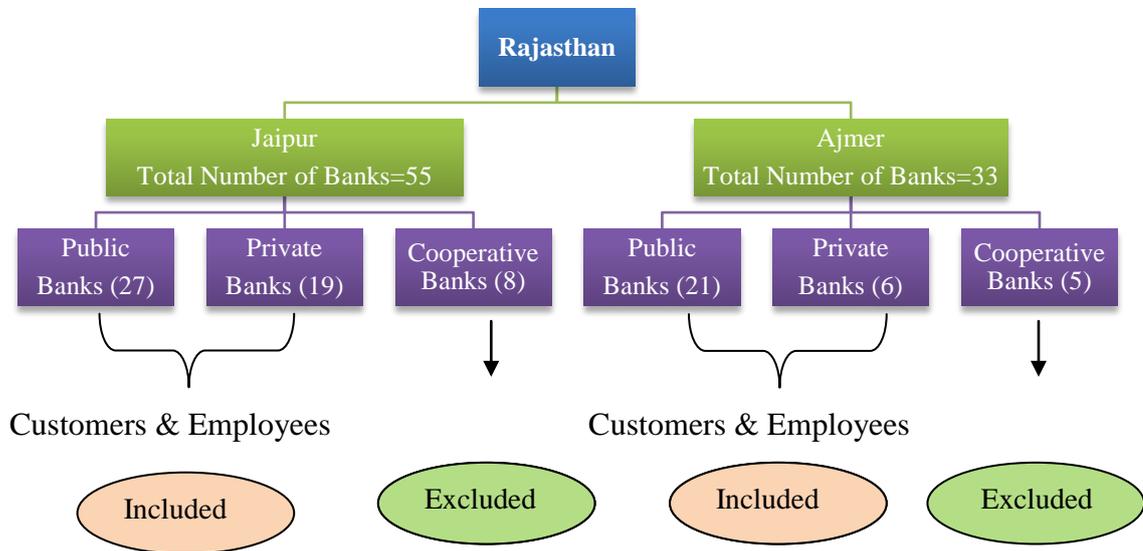
Fig 3.4.1 Flow Chart Elucidating the Sample Selection

The list of number of banks of Jaipur was collected from clearance house Jaipur (Punjab National Bank). The Jaipur city has 55 Banks as per the list out of which 27 banks are public, 19 banks are private and 8 banks are cooperative banks.

The list of number of banks of Ajmer city was collected from clearance house Ajmer (Axis Bank).The Ajmer city has 33 Banks as per the list out of which 21 banks are public, 6 banks are private and 5 banks are cooperative banks. From the list of banks, 48 public banks and 15 private banks were purposively selected while cooperative banks were excluded from the study.

B)   Selection of Respondents

i)   Employees

▪   All the employees (both male and female) from public & private banks were considered as samples for the study.

▪   Employees (N=400) were considered for the study.

Inclusion Criteria

- Both male and female employees of public and private sector banks who have been working since two years.

- Only those participants were included in the sample, who were willing to participate in the present study.

Exclusion Criteria

- Bank trainees excluded from the study.

- Peons, Guards, Sweepers were excluded from the study.

- Non-cooperative participants were excluded from the present study.

- Customer care representative were excluded from the present study.

ii)   Customers

- Those customers were contacted who were present during the visit of investigators for data collection.

- Customers were contacted conveniently and availability

3.5   Procedure of Data Collection

The list of number of banks of Jaipur and Ajmer city was collected from clearance house Jaipur (Punjab National Bank) and clearance house Ajmer (Axis Bank). The Jaipur city has 55 Banks as per the list out of which 27 banks are public, 19 banks are private and 8 banks are cooperative banks. The Ajmer city has 33 Banks as per the list out of which 21 banks are public, 6 banks are private and 5 banks are cooperative banks. From the list of banks, public banks and private banks were purposively selected while cooperative banks were excluded from the study. Total 48

public banks and 25 private banks were selected for the study. The employees in each bank were approached personally by the investigator for data collection.

All the employees (both male and female) from public & private banks were considered as samples for the study. Before contacting the selected employees, permission was taken from the higher authority (i.e. bank manager). The 500 tools were distributed to all the employees (both male and female) from public & private banks. After 15 days filled up tools were collected back. Only 400 respondents returned the tools complete in all respect.

To collect data from customers the selected banks were visited during working hours (10am-2pm). Each bank was visited for three months. The customers present in the bank during that duration were personally approached and interviewed.

3.6 Variables under Study and Their Measurement

A detailed account of selected independent and dependent variables have been presented in Table 3.6

Table No. 3.6.1 Variables and their Measurements

S. No	Variables	Tools to measure variables
A.	Demographic Variables (Age, Educational Status, Marital status, Income, Experience in years completed, Hours of work	**General Information Blank** prepared by the investigator
B.	Occupational Stress and Stressors	**Occupational Stress Index** developed by Srivastava & Singh (1981). The tool consists of 46 items to measure the extent of stress and the components of job life which cause stress.
C.	Consequences of occupational stress	**Consequences of Occupational Stress Scale** constructed by the investigator. The tool measures various consequences- physical, emotional, social and financial. It is three point rating scale and contains 40 items.
D.	Efficiency, Effectiveness and Performance of employees	**Employer's Efficiency, Effectiveness and Performance Scale** constructed by the investigator. It is five point rating scale and contains 40 items related to areas of efficiency, effectiveness and performance of employees.
E.	Ergonomic risk factors	**Ergonomic Stress Index** developed by Charpe & Kaushik (2011). The tool consist of 27 items to assess the severity of risk factors in the workplace.
F.	Stress Management Proficiency and Coping Strategies	**Stress Management Scale** developed by Kaushik & Charpe (2009). This tool has 36 items to measure the common strategies used to overcome stress. **Coping Strategies Scale** developed by A.K Srivastava (2001). The test consists of 50 items to measure of coping behavior.
G.	Customer Satisfaction	**Customer Satisfaction Scale** constructed by the investigator. It is five point rating scale and consists 22 items.

3.7   Description of Tools used

A.   General information blank (GIB)

It was prepared by the investigator for the bank employees. This includes basic information about the bank employees like name, age, education, marital status, work experience in completed years, income and working hours

B.   Occupational Stress Index (OSI)

The tool was developed by Srivastava & Singh (1981).

Purpose

The Occupational Stress Index Purports to measure the extent of stress which employees perceive arising from various constituent and conditions of their job. However, stress researchers have developed the scales which measure the arising exclusively from job roles (Rizo, et al 1970; Pareek 1981). The tool may conveniently be administered to the employees of every level operating in the context of industries or other non-production organizations. However it would prove more suitable for the employees of supervisory level and above.

Main Features of the Tool

The scale consist of 46 items, each to be rated on the five point scale, Out of 43 items. 28 are 'true-keyed' and rests 18 are 'false keyed'. The items related to almost all relevant components of job life which cause stress in some way or the other, such as role overload, role ambiguity, role conflict, unreasonable group and political pressures, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working conditions, and unprofitability.

The following table gives an account of the items constituting various subscales of the O.S.I. along with their indices of internal consistency.

Table No. 3.7.1 Norms and Interpretation of Occupational Stress Index (OSI)

Sub Scales (Occupational Stressors)	Serial Number of the Items in the Schedule	Ranges of bis
1. Role overload	1,13, 25, 36, 44, 46	.30 - .46
2. Role ambiguity	2, 14*, 26, 37	.20 - .48
3. Role conflict	3, 15*, 27, 38*, 45	.36 - .53
4. Unreasonable group & political pressures	4, 16, 28, 39	.21 - .52
5. Responsibility for persons	4, 17, 29	.30 - .57
6. Under participation	6*, 18*, 30*, 40*	.55 - .73
7. Powerlessness	7*, 19*, 31*	.44 - .62
8. Poor peer relations	8*, 20, 32*, 41*	.24 - .49
9. Intrinsic improvement	9, 21*, 33*, 42	.32 - .64
10. Low status	10*, 22*, 34	.48 - .63
11. Strenuous working	12, 24, 35, 43*	.40 - .62
12. Unprofitability	11, 23	.48 - .51

The reliability index ascertained by split-half (odd-even) method and Cronbach's alpha-coefficient for the scale as a whole were found to be .935 and .90, respectively. The reliability indices of the 12 sub-scales were also computed through split half method. The following Table records the obtained indices of reliability.

Table No. 3.7.2 Reliability Index of the Occupational Stress Index (OSI)

Sub Scales	Reliability Index
1. Role overload	.684
2. Role ambiguity	.554
3. Role conflict	.696
4. Unreasonable group & political pressures	.454
5. Responsibility for persons	.840
6. Under participation	.630
7. Powerlessness	.890
8. Poor peer relations	.549
9. Intrinsic improvement	.556
10. Low status	.789
11. Strenuous working	.733
12. Unprofitability	.767

Validity

The validity of the O.S.I. was determined by computing coefficients of correlation between the scores on O.S.I. and various measures of job attitudes and job behavior. The employees' scores on the O.S.I. is likely to positively correlate with the scores on the of such role related attitudinal, motivational and personality variables which have proved lowering or moderating the level of occupational stress. The coefficients of correlation between the scores on O.S.I. and the measures of job Involvement (Lodhal & Kejner, 1965), Work motivation (Srivastava, 1980), Ego-strength (Hasan, 1970), and Job satisfaction (Pestonjee, 1973) were found to be -.56(N=225), -.44(N=200), -.40(N=205) and -5.1 (N=500), respectively.

C.   **Consequences of Occupational Stress Scale:** A self developed questionnaire was used to measure Consequences of Occupational Stress of the employees.

Items to assess individuals' Physical, Emotional, Social & Financial were developed after consultation with experts and an extensive literature search. Initially 45 items were generated to measure the consequences of bank employees. A pilot study was conducted to finalize the reliability of the items. After item analysis only 40 items were retained for final composition of questionnaire, on the basis of significant item total correlations.

Procedure

The study was conducted in banking sector (Public and Private), located at Jaipur and Ajmer. Researcher met the managers personally to get their permission for the data collection. 400 employees of the banking sector (Public and Private) were selected for the study as sample. The investigator gave the instructions related to questionnaire and the employees were also instructed to read the instructions of each questionnaire carefully. Participants were assured that their responses would be kept confidential and it would be used only for research purpose. Three hundred questionnaires were distributed for the survey. Out of 450 questionnaires, 400 duly completed questionnaires were received and they were taken for analysis. Finally, the raw scores were taken out for further statistical operation. The data was tabulated very carefully for analyzing the data, so that, the results can be interpreted and can be briefly discussed in a proper manner.

Reliability and Validity: Reliability was found to be 0.87. The face validity was confirmed through the panel of four judges specializes in the area.

D. **Efficiency, Effectiveness & Performance Scale:** A self developed questionnaire was used to measure Efficiency, Effectiveness & Performance of the employees.

Items to assess individuals' efficiency, effectiveness & performance were developed after consultation with experts and an extensive literature search. Initially 45 items were generated to measure the efficiency, effectiveness & performance of bank employees. A pilot study was conducted to finalize the reliability of the items. After item analysis only 40 items were retained for final composition of questionnaire, on the basis of significant item total correlations. Table below shows the reliability coefficient for the scale. Panel of four judges finalized the face validity of the scale.

Table No. 3.7.3 Reliability Index of the Efficiency, Effectiveness and Performance Scale (EEPS)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
.600	.701	40

Descriptive Statistics			
Mean	Variance	Std. Deviation	No. of Items
98.87	79.629	8.924	40

Finally, the Scale contained 40 items on the pattern of a Likert type scale having five response categories ranging from '0' Never, '1' Seldom, '2' Sometimes, '3' Often '4' Always. There are 21 negative items in the scale which are reverse coded 4, 3, 2, 1, 0. Item numbers, which are reverse, coded, are as follows: **5, 12, 13, 15, 16, 18, 22, 23, 24, 26, 27, 29, 31, 32, 34, 35, 36, 37, 38, 39, 40.**

E.   Ergonomic Stress Index (ESI)

Scale Construction

Ergonomic Stress Index (ESI) was developed on the lines of the Likert summated rating scale in order to recognize the common pain symptoms experienced by the workers at VDT workplace.

The Ergonomic Stress Index (ESI) initially was developed with 45 items. The pattern was so developed as to be comprehendible. Items were kept short, limited to one idea and comprised simple terminology keeping in mind that the set of items is optimized and the items are easy to understand. The items were created primarily from an in depth study of subject matter and later on through brainstorming session with a number of experts. The tool of items was given to a group of 150 experts in the field of orthopedics and physiotherapy to rate the items at 6 levels of zero (No symptom) to 5 (Unbearably severs). The specific goals were to understand respondent's reactions to alternative ways of phrasing scale items; reword items to improve clarity; eliminate redundant items; and obtain feedback on the length, format, and clarity of the instructions and initial draft. On the basis of insights from the experts, directions were simplified and confusing items were eliminated or reworded. Based on the ratings of the experts, the item correlation and

item differences were computed for item analysis. A set of 27 items was finally selected. These statements had item correlation value higher than 0.8 and also high item discrimination (with t-values ranging from 3.84 to 10.05).

The final scale with 27 items scale on ergonomic stress at workplace, item responses were to be elicited on a Likert-type Scale that range from zero (No pain) to 5 (Unbearably severe). Table 1 describes the scoring pattern for the scale, higher the score more intense is the pain.

Table No. 3.7.4 Scoring Key for Ergonomic Stress Index

Response	Intensity of Pain					
	Unbearably Severe	Severe	Moderate	Mild	Very Mild	No Pain
Score	5	4	3	2	1	0

Reliability of Scale

After item-analysis the scale was subjected to test of reliability to find out the consistency in providing results after repeated use. The reliability was found by calculating the correlation coefficient (Cronbach's alpha) of score.

Test–Retest Method – The respondents were supposed to give their responses on the scale at an interval of 6 months on the same scale. The reliability of the scale was then estimated by the correlation (Cronbach's alpha) between the two sets of scores. The accuracy of this method rests on the assumption that the participants are fundamentally the same during two test periods.

Table No. 3.7.5 Reliability Estimate of the Ergonomic Stress Index (ESI)

Sr. No.	Method	Reliability	N
1.	Test – Retest	0.88	200

Validity of the Scale

The tool was validated to ensure its dependability in recognizing the ergonomic risk factors in the VDT workplace. A number of measures were adopted to establish the content and construct validity viz., creation of items after thorough literature, scanning and brainstorming session with panel of 150 experts. The panel was requested to comment on appropriateness of the items to the concept that help in suitably modifying the scale without affecting the meaning of desired aspects to be enquired in the item. The Ergonomic Stress Index (ESI) may be useful in assessing the severity of risk factors I the VDT workplace.

The reliability estimates and validity indicate that the scale is highly reliable and valid.

The scale has been designed for assessing the severity of risk factors in the VDT workplace. The severity of ergonomic risk factors can be assessed by cumulative scores of any single dimension or the total scale. Weighted score is assigned for each response opted and the scores obtained by individual respondent on 27 items are added.

Scoring, Norms and Interpretation

For scoring the scale, scoring pattern given in table 1 should be followed. Find out the total score for 27 items which will act as the raw score for every respondent. The range of minimum and maximum score is 00 to 135.

Norms for interpreting the level of Ergonomic Stress (Pain) have been given in Table 4.

Table No. 3.7.6 Norms for Interpretation of Ergonomic Stress

Sr. No.	Range of z-Score	Grade	Level of Ergonomic Stress
1.	+2.01 and above	A	Extremely High
2.	+1.26 to +2.00	B	High
3.	+0.51 to +1.25	C	Above Average
4.	-0.50 to +0.50	D	Average / Moderate
5.	-0.51 to -1.25	E	Below Average
6.	-1.26 to -2.00	F	Low
7.	-2.01 and below	G	Extremely Low

F.   Stress Management Scale

The stress management scale was developed to identify the strategies adopted by individuals to overcome stress.

Scale Construction

Stress management scale was developed on the lines of the Linkert summated rating scale in order to recognize the common strategies used to overcome stress.

Final Form

The stress management scale had 36 items in all. The pattern was so developed as to be comprehendible. Items were kept short, limited to one idea and consisted of terms that are simple and understandable within a wide range of understanding ability. Statements used personal and individual pronouns. The items were created primarily from an in-depth study of subject matter and later on through

brainstorming with number of experts and sample population. The tool of items was given to a group of 100 experts in the field of psychology and management to rate the items at 6 levels of zero (strongly disagree) to 5 (strongly agree). Based on the ratings of the experts, the items correlation and item differences were computed for item analysis. With the suggestions of the experts, a set of 36 items was finally selected. These statement had item correlation value higher than 0.9 and also high item discrimination (with 't' values ranging between 2.10 to 10.39).

Scoring

The final version of 36 items scale on Stress Management Techniques has half of the items randomly identify and worded as negative statements and the rest worded as positive. The item responses are to be elicited on a Linkert Scale that range from zero (strongly disagree) to 5 (strongly agree). While scoring, the positively worded items will get higher scores for agreement and lower for disagreement; whereas the scoring pattern for negatively worded statements will be reversed i.e. disagreement with a negatively worded statement will earn a respondent more score.

Table No. 3.7.7 Scoring Key for Stress Management Scale

Table 1 Scoring Pattern						
Responses	Strongly disagree	Disagree (high)	Disagree (low)	Agree (low)	Agree (high)	Strongly agree
Positive	0	1	2	3	4	5
Negative	5	4	3	2	1	0

Table No. 3.7.8 Positively and Negatively Items for Stress Management Scale

Items	Item No.	Total
Positive	1,2,4,6,7,9,11,13,17,18,20,22,24,26,28,30,31,33	18
Negative	3,5,8,10,12,14,15,16,19,21,23,25,27,29,32,34,35,36	18
	Total Number of Item	**36**

Agreement to the positively worded items will earn the respondent more score indicating higher proficiency in managing stress and agreement to the negatively worded items will earn the respondent lesser scores, indicating lower proficiency in managing stress.

Reliability of Scale

After items-analysis the scale was subjected to test of reliability to findout the consistency in providing results after repeated use. The reliability was found by calculating the correlation coefficient of scores by Test-Retest and Split-Half methods.

Test-Retest Method

The respondents were supposed to complete the scale at a gap of 6 months. The reliability of the estimated by the correlation between the two are fundamentally the same during two test periods. Thus it was made sure that the respondents did not remember any of their specific responses.

Split-Halves Method

The Split-Halves method was used to calculate the reliability estimate of the scale. The scale items were divided into two sections (the even-numbered items and

the odd-numbered items) and scores were calculated for each half. The correlation between these two scores was determined.

Table No. 3.7.9 Reliability Estimate of the Stress Management Scale (SMS)

S. No.	Method	Reliability
1.	Test-retest	0.87
2.	Split-half	0.91

Validity of the Scale

The tool was validated to ensure its dependability in recognizing the stress management techniques. A number of measures were adopted to establish the content and construct validity viz., creation of items after thorough literature, scanning and brainstorming with panel of 100 experts. The panel was requested to comment of favorability and unfavorability of the items to the concept that help in suitably modifying the scale without effecting the meaning of desired aspects to be inquired in the item. The stress management scale may be useful in assessing the proficiency of an individual in managing stress.

The reliability estimates and validity indicates that the scale was highly reliable and valid for the purpose it was developed.

The scale is designed for assessing the proficiency of an individual in managing stress. The level of stress management proficiency can be assessed by cumulative scores of any single dimension on 0-30 or of the total scale on 0-180 scale. Weighted score in assigned for each response opted and the scores obtained by individual respondent in 36 items are added.

Instruction for Administration of Scale

Any investigator can use this scale to assess an individual's proficiency in managing stress. The responses are to be taken by marking on anyone choice out of six choices (strongly agree), agree (high), agree (low), disagree (low), disagree (high), strongly disagree). The care must be taken by the investigator that no item is left without responding.

Scoring, Norms and Interpretation

Scoring

For scoring the scale following the scoring system given in table 1. Find out the total score for the respondent on 36 items. The total scores shall be the Raw Score for the respondent.

Norms and Interpretation

Z-score norms have been developed for interpretation of the raw scores. Convert raw scores into z-score given in table 3, then find out the level of stress management by testing the z-scores as per norms given in table 4. It will given in depth knowledge about the respondent's stress management style.

Table No. 3.7.10 Norms for Interpretation of Z- Score and

Stress Management Level

Sr. No.	Range of Raw Scores	Range of z-Scores	Grade	Stress Management level
1.	146 and above	+2.01 and above	A	Excellent management
2.	134-145	+1.26 to +2.00	B	Very good management
3.	121-133	+0.51 to +1.25	C	Good management
4.	105-120	-0.50 to +0.50	D	Moderate management
5.	92-104	-0.51 to -1.25	E	Poor management
6.	80-91	-1.26 to -2.00	F	Very poor management
7.	79 and below	-2.01 and below	G	Extremely poor management

Coping Strategies Scale

Main Features of the Scale

The present measure of coping strategies comprises 50 items, to be rated on five-point scale, describing varieties of coping behavior underlying following five major categories of coping strategies based on the combinations of 'operation' and 'orientation' of the coping behavior:

1.   ACTIVE / APPROACH COPING (Problem-Focused Coping)

    a.   Behavioural – Approach Coping Strategies.

    b.   Cognitive – Approach Coping Strategies.

    c.   Cognitive – Behavioural – Approach Coping Strategies.

2.   AVOIDANCE COPING (Emotion-Focused Coping)

   a.   Behavioural – Avoidance Coping Strategies

   b.   Cognitive – Avoidance Coping Strategies

Constituent of Coping Behaviors

Each of the above mentioned five major categories of coping strategies include following varieties of coping behavior:

Table No. 3.7.11 Constituent of Coping Behaviors of Categories of

Coping Strategies Scale

Coping Strategies	Constituent Coping Behaviors
1. Behavioural – Approach	Confronting; Planning; Taking impulsive decisions' Suppressing competing activities; Seeking social support (instrumental); Self-control; Negotiation.
2. Cognitive – Approach	Intellectualization; Positive re-interpretation; Cognitive reappraisal' Seeking social support for emotional reasons.
3. Cognitive – Behavioural- Approach	
4. Behavioural – Avoidance	Restraint coping; Inhibition of action; Turning towards religion, Escaping; Behaviourl disengagement; Acceptance; Withdrawal; Feeling helpless
5. Cognitive – Avoidance	Rationalization; Distancing; Cognitive restructuring, Resignation.

Table No. 3.7.12 Category of the Item of Scale

Coping strategies	No. of Items	Serial No. of the Items
Behavioural – Approach	15	2,4,5,6,12,20,21,26,29,33,35,41,45,47,48
Cognitive – Approach	6	3,7,8,25,42,43
Cognitive – Behavioural Approach	8	11,13,17,23,30,31,37,49
Behavioural – Avoidance	14	1,10,15,16,18,19,22,27,28,34,36,39,44,50
Cognitive – Avoidance	7	9,14,24,32,38,40,46

Reliability

Test Re-test Reliability: 0.92 (N=76)

Split – Half reliability:

Approach Coping Strategies: 0.78 (N=120)

Avoidance Coping Strategies: 0.69 (N=120)

Validity

Content Validity Content Validity of the tool was ascertained by examining the extent of homogeneity (r^{bis}) among the items constituting "approach" (behavioural + congnitive + cognitive – behavioural) and "avoidance" (behavior + avoidance) coping strategies bub-scales on a sample of 206 randomly selected subjects of different ages, sex and socio-economic statue. The obtained homogeneity indices (r^{bis}) for two sub-scales are given in the following table.

Table No. 3.7.13 Validity of Coping Strategy Scale

Sub-Scales	No. of Items	Range of r^{bis}	Median of r^{bis}
Approach (Behavioral; Cognitive; Cognitive Behavioural)	15+6+8	0.18* - 0.53**	0.39**
Avoidance (Behavioural; Cognitive)	14+7	0.16* - 0.48**	0.34**

** p>.01
*p>.05

Concurrent Validity

Concurrent validity of the scale was ascertained by examining the correlation of the scores obtained of the coping strategies scale with the scores on the measures of psychological wellbeing (Mental Health Inventory – Srivastava, 1987) and symptoms of neuroticism (P. G. I. Health Questionnaire – Wig & Varma, 1978) on a sample of 126 subjects. The obtained coefficients of correlation are recorded in the following table.

Table No. 3.7.14 Concurrent Validity of Coping Strategy Scale

Sub-Scales	M.H. Inventory	P.G.I.H.Q.
Approach – Behavioural	0.37 **	-0.26 **
Approach – Cognitive	0.33 **	-0.29 **
Approach – Cognitive – Behavioural	0.39 **	-0.34 **
Avoidance – Behavioural	0.21 *	-0.19 *
Avoidance – Cognitive	0.19*	0.09*

** p>.01
*p>.05

Table No. 3.7.15 Scoring Key for Coping Strategy Scale

Response – Categories	Score
Never	0
Rarely	1
Sometimes	2
Most of the times	3
Almost always	4

To assess the coping effort or efficiency of the subject the scores on all the 50 items should not be accumulated. Rather, five categories of coping strategies must be treated separately. To obtain separate scores for five coping strategies. However, scores on the items in three categories of Approach Coping Strategies (i.e. Behavioural – Approach; Cognitive- Approach; Cognitive-Behavioural-Approach and two categories of Avoidance Coping Strategies (i.e. Begavioural –Avoidance; Cognitive-Avoidance) may be clubbed together to ascertain the extent of subject's tendency for Approach and Avoidance coping behavior.

Norms

The scores obtained on five sub-scales of the coping strategies scale may be categorized as per following norms to know the extent of coping.

Table No. 3.7.16 Scoring Key for Level of Coping

Sub-Scales	Level of Coping		
	Low / Deficient	Moderate	High / Effiverent
Approach – Behaviural	0 – 29	30 – 45	46 – 60
Approach - Cognitive	0 – 11	12 – 18	19 – 24
Approach – Cognitive – Behavioural	0 – 15	16 – 24	25 – 32
Avoidance – Behavioural	0 – 27	28 – 42	43 – 56
Avoidance – Cognitive	0 – 13	14 – 21	22 – 28

Since the norms have yet not been prepared on large sample from diverse populations, the users or researchers are suggested to prepare the norms for their study on the basis the scores of their own samples as per the guidelines provided below

Table No. 3.7.17 Norms for Raw Score to Percentile Conversion

Above Median	Efficient / High Coping
Below Median	Deficient / Low Coping
25th Percentile or below	Deficient / Low
Between 26th and 75th Percentile	Moderate Coping
76th Percentile or above	Efficient / High Coping

Note: High scores on Avoidance Coping Strategies would Indicate deficient or dysfunctional coping, and low score would indicate efficient or functional coping. Avoidance coping strategies might bring immediate and short-term relief. But in long term they are likely to add to the stress of the person, and result in psychological strain and pathologies in some cases.

G. **Customer Satisfaction Scale** self developed questionnaire was used to measure Customer satisfaction of those visiting the banks. The scale consists of 22 items with five point rating scale ranging from 5 to 1. The reliability for the scale was found to be .962. The face validity was confirmed through the panel of four judges specializes in the area.

Table No. 3.7.18 Reliability Estimate of the Customer Satisfaction Scale (CSS)

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
.962	.963	22

Scale Statistics			
Mean	Variance	Std. Deviation	No. of Items
84.11	256.927	16.029	22

Procedure

The study was conducted in banking sector (Public and Private), located at Jaipur and Ajmer city. Researcher met the managers personally to get their permission for the data collection. 400 employees of the banking sector (Public and Private) were selected for the study as sample. The investigator gave the instructions related to questionnaire and the employees were also instructed to read the instructions of each questionnaire carefully. Participants were assured that their responses would be kept confidential and it would be used only for research purpose. Three hundred questionnaires were distributed for the survey. Out of 450 questionnaires, 400 duly completed questionnaires were received and they were

taken for analysis. Finally, the raw scores were taken out for further statistical operation. The data was tabulated very carefully for analyzing the data, so that, the results can be interpreted and can be briefly discussed in a proper manner.

3.8   Analysis and Interpretation of Data

Selection of statistical method depends upon the type of data and the design of the proposed research. For the present research, the data was analyzed by using statistical package for social sciences (SPSS) version 20. Frequency, Percentage, mean, standard deviation, 't' test, Chi-square and Karl Pearson Correlation were calculated. The statistical significance level was accepted as $*p<.05$ and $**<.01$ in the study.

Information Booklet

Based on the findings of the research information booklet was prepared that could be distributed to the respondents for use. Information booklet is an item of knowledge regarding importance of management of occupational stress. It refers to systematic information on various aspects of occupational stress, coping strategies, stress management, such as definition of workplace stress, causes, signs and symptoms of work place stress, coping strategies and relaxation techniques.

3.9   Ethical Considerations

For the purpose of the study, the following ethical considerations were strictly followed:

▪   **Information and Consent Form** -The consent form clearly depicts that participation in the study was unpaid and further includes information about how subject's apprehension about privacy, obscurity and discretion was considered. For an honest and accurate description of the objectives of the

study, research subjects were provided with written consent and asked to sign consent form.

▪ **Privacy, Obscurity and Discretion of Data-** Strict confidentiality was maintained throughout the process of data collection, entry and analysis. No identifying information was included on any subsequent publication of research result and case study. Implied dictation was submitted as appendices of the researcher's doctoral thesis, with the informed consent of the research subjects.

▪ **Feed back to Participants-** A written outline of the conclusion of the study was presented to the subjects and send to those subjects who participate in the study. A print of the condensed report will provide to the bank employers.

▪ **Latent Risk** -The study has no harm and awkwardness to subjects for the population at large. As a protective gauge, all subjects were provided with suggested information for restraint services in the event that they might require such aid after finishing point of the research interviews.