CHAPTER – VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 INTRODUCTION

Today’s Bank Managements are facing their toughest competition in satisfying their customers because they are the backbone of the banking financial sector. Bank employees, particularly women employees are facing more number of problems and having more stress while in their working. They face lot of difficulties for balancing their work life. So, the study has been conducted in one of the top State of India, i.e., Tamil Nadu. For maintaining the service, the bank management provides attractive salary and benefits to their staff. So, the researcher has taken this study and decided to find out their job stress and its impact as dependent variables. Stress level is a function of the difference between perceived performance and expectation.

An attempt was made to identity the level of job stress perceived by the women bank employees in the study area. For this purpose, 945 bank employees were taken for the study. Field Survey Method and Personal Interview Technique were adopted to collect data in addition to secondary source of data. The data collected was subdued into suitable tabular forms and analysed for drawing inferences. Quantitative techniques like percentages, averages, range, two-way classification tables, Chi-Square test, ANOVA, Correlation analysis, Multiple Regression Analysis, Multi-Discriminating Analysis and Factor analysis technique were applied as found necessary. The level of job stress and
the impact of stress level were identified by means of scale scoring. In this chapter, an attempt has made to recapitulate the key findings and conclusion. Based on these findings, few suggestions are also made.

6.2 FINDINGS

6.2.1 FACTORS INFLUENCING THE LEVEL OF STRESS

Percentage Analysis

1. It is noted from the analysis that majority (66.6%) of the respondents with the age group of 21 - 30 years.
2. It is concluded from the analysis that majority (43.2%) of the respondents are qualified graduate and professional.
3. It is concluded from the analysis that majority (38.2%) of the respondents are executives.
4. It is concluded from the analysis that majority (47.9%) of the respondents earn Rs.25001 to 35000 as their monthly income.
5. It is concluded from the analysis that majority (47.2%) of the respondents are married.
6. It is concluded from the analysis that majority (51.9%) of the respondents are having 1 to 3 members in their family.
7. It is concluded from the analysis that majority (60.6%) of the respondents in nuclear family.
8. It is concluded from the analysis that majority (63.8%) of the respondents are experienced for 1 to 5 years.
9. It is concluded from the above analysis that majority (36.5%) of the respondent’s spouses are doing same occupation.

10. It is concluded from the analysis that majority (47.6%) of the respondents are travelling to bank for less than 2 km from their residence.

11. It is concluded from the analysis that majority (48.7%) of the respondents are working for 5-8 hours.

12. It is concluded from the analysis that majority (62.3%) of the respondents opined that work related issues make them to feel as stressful in their life.

**Mean Score Analysis – Role Stress**

13. While considering the role stress activities, it is found that maximum of the women employees are experienced stress at the high level when they interface with extra organizational role in the organization with the mean score of 3.13 points, there are not enough interactions between the role and other role in the organization with the mean score of 3.21 points, they feel stagnant in the life with the mean score of 2.83 points, they have experience a conflict between values and what they have to do in their role with the mean score of 2.83 points, they do not know what the people they work with expect of them with the mean score of 3.25 points, the expectations of their superiors conflict with those of them with the mean score of 2.91 points, the amount of work they have to do interface with the quality they want to maintain with the mean score of 3.23 points, they do not get enough people to work with them in their role with the mean score of 3.14 points and they had prepared their self well for their role with the mean score of 2.47 points. In overall, the selected sample women bank
employees are having high stress when they have to play with role ambiguity character with the mean score of 2.973.

ANOVA Test – Level of Stress

14. It could be found from the analysis that most of the respondents are having medium level of stress while working in bank.

15. It is inferred that the maximum level of stress have perceived by the women employees in the age group of 41-50 years. The result of ANOVA noticed that there is no significant difference between age and level of stress among the selected women employees.

16. While analyzing the educational level of the respondents, it is identified that majority of the graduates & professionals are having maximum level of stress than the other qualified respondents. The ANOVA test infers that there is no significant difference between educational qualification of the respondents and their level of stress towards their bank job.

17. Considering the four categories of designation, officers have maximum level of stress than the others. The ANOVA result identified that there is no significant difference between the designation of the respondents and their level of stress towards their bank job.

18. Among the four categories of monthly income level of the women bank employees, above Rs.35000 income level of respondents are experienced the stress at the high level than the other category of income respondents. The ANOVA test infers that there is no significant difference between monthly income level of the respondents and their level of stress towards their bank job.
19. It is divulged from the analysis between marital status and level of stress, married respondents felt the stress at the high level than the other four categories. The ANOVA test identified that there is no significant difference between marital status of the respondents and their level of stress towards their bank job.

20. It could be found from the analysis that among the three categories of family size of the respondents, the respondents who have 1 to 3 members in their family are attained maximum level of stress than the others. The ANOVA test identified that there is no significant difference between family size of the respondents and their level of stress towards their job.

21. While analyzing with family system and level of stress, nuclear family respondents are experienced high level of stress than the joint family respondents. The ANOVA test resulted that there is no significant difference between the family system of the respondents and their level of stress towards job.

22. In terms of working experience of the women bank employees, above 15 years experienced respondents have experienced maximum level of stress than others. The ANOVA test infers that there is a significant difference exists between the working experience of the respondents and their level of stress towards job.

23. It is found from the analysis of spouse occupation, the selected sample women bank employees are experienced maximum level of stress whose spouse are engaged in business. The ANOVA test noticed that there is no significant difference between spouse occupation and their level of stress towards job.
24. While analyzing the distance to the bank of the four categories, 5 to 6 km distance travelled respondents are having high level of stress towards their job than the other distance categories of respondents. The ANOVA test infers that there is a significant difference exists between the distance to the bank and their level of stress towards their bank job.

25. The respondents are experienced high level of stress while working in bank who are working for above 10 hours in a day. The ANOVA test resulted that there is a significant difference exists between the working hours and their level of stress towards job.

Multiple Regression Analysis

26. It is found from the multiple regression analysis that 82.2 percent variation contributed by the selected independent variables and level of stress is positively associated with their age, monthly salary, marital status, family system, years of experience, spouse occupation, distance between bank & residence and working hours.

Multi-Discriminant Analysis

27. It could be found from the multi-discriminant analysis that 54.4 percent correctly classified the two groups low and high level of stress among the women bank employees. Further, the factors like educational qualification, number of dependents, working hours and age have significantly discriminated the two groups.
Henry Garrett Ranking Technique

28. From the analysis of Henry Garrett Ranking technique, it is found that majority of the respondents are motivated by the factors such as ‘job security’ and ‘reputation of the bank’.

29. It is found from the analysis that majority of the respondents opined towards the causes related to the organization as ‘low self-esteem’ and ‘poor organization climate’.

30. It is found from the analysis that majority of the respondents opined towards the causes related to the work as ‘dissatisfaction with grievance handling’ and ‘lack of role and goal clarity’.

6.2.2 FACTORS INFLUENCING THE IMPACT OF STRESS

Chi-Square Test – Impact of Stress

31. It could be noted from the analysis that most of the respondents have experienced medium level of impact towards their job stress.

32. It is found from the analysis that most of the respondents felt completely exhausted at the end of the day at the work place with the mean score of 3.125 points.

33. It is inferred from the analysis that the maximum impact of stress have perceived by the women employees in the age group of 41-50 years. The chi-square test noticed that there is a close relationship between the age of the respondents and the impact of stress among women bank employees.
34. It is identified from analysis that majority of the graduates and professionals have attained the maximum impact of stress than the other educational categories of the respondents. The result of chi-square test infers that there is a close relationship between the educational status of the respondents and their level of impact of stress.

35. In the case of designation of the respondents, it is identified that majority of the officers have experienced maximum impact of stress. The chi-square test found that there is a close relationship between the designation of the respondents and the impact of stress among women bank employees.

36. While considering the four categories of income level of the respondents, it is identified that maximum impact of stress perceived by the women employees whose monthly income as above Rs.35000. The chi-square test noticed that there is no significant relationship between the monthly salary of the respondents and level of impact of stress.

37. In considering the marital status of the respondents, it is concluded that the married respondents have perceived maximum impact of stress in the study area. The chi-square test infers that there is no relationship between the marital status of the respondents and level of impact of stress.

38. While analyzing the number of dependents of the respondents, it is identified that maximum impact of stress perceived by the women employees working in banks who have 1 to 3 dependents in their family. The chi-square test noticed that there is no relationship between the number of dependents of the respondents and the level of impact of stress.
39. In analyzing with the family system of the respondents, maximum impact of stress perceived by the nuclear family respondents. The chi-square test infers that there is a close relationship between the family system and the impact of stress among women bank employees.

40. It is found from the analysis that the maximum impact of stress is perceived by the women employees who have 11 to 15 years experience. The chi-square test noticed that there is a close relationship between the working experience and the impact of stress among women bank employees.

41. It could be found from the analysis that majority of the women employees have the maximum impact of stress whose spouses are engaged in business. The chi-square test infers that there is a close relationship between the spouse occupation and impact of stress among women bank employees.

42. It is observed from the analysis with the distance between bank and residence, the respondents who travelled to bank around 5 to 6 km have maximum impact of stress than the other category respondents. The result of chi-square test infers that there is no relationship between the distance between bank & residence and impact of stress among women bank employees.

43. It is observed from the analysis that the maximum impact of stress have perceived by the women bank employees who worked above 10 hrs. The result of chi-square test noticed that there is a close relationship between the working hours and level of impact of stress among women bank employees.
**Correlation Analysis**

44. It is divulged from the correlation analysis that the variables age, educational qualification, designation, monthly salary, year of experience, distance between bank and residence and bank working hours are having positive correlation with impact of stress towards job and the variable number of dependents is having negative correlation with the impact of stress.

**Multiple Regression Analysis**

45. It is observed from the multiple regression analysis that the 88.1 percent variation contribution by the selected independent variables. Further, the impact of stress towards their job is positively associated with their age, educational qualification, monthly salary, marital status, family system, years of experience, spouse occupation, distance between bank & residence and working hours in the study area.

**Henry Garrett Ranking Technique**

46. It is found from the analysis that majority of the respondents opined towards the psychological consequences as ‘anxiety’ and ‘forgetfulness’.

47. It is identified from the analysis that majority of the respondents opined towards the physical consequences as ‘headache’ and ‘hypertension’.
6.2.3 FACTOR INFLUENCING THE COPING STRATEGIES

Mean Score analysis

48. While analyzing the 24 statements of the coping strategies, the majority of women bank employees are practiced for reducing their work stress as consumption of high caloric food which has high mean score of 2.511 points.

Factor Analysis

49. It could be found from the factor analysis that the selected 24 factors related to women employees’ coping strategies towards stress comprises into 6 major factors representing ‘Problem solving’, ‘Accompany with stressors’, ‘Adopting relaxation technique’, ‘Physiological technique’, ‘Medication Technique’ and ‘Wishful thinking’. And also noticed that women employees’ coping strategies is predicted from 0.208 unit increases of problem solving and 0.190 unit increases of accompany with stressors, 0.281 unit increases of adopting relaxation technique, 0.175 unit increases of physiological technique, 0.284 unit increases of medication technique and 0.182 unit increases of wishful thinking. So, these six factors are having significant impact on the coping strategies practiced by the women bank employees against their stress in Tamil Nadu.
6.3 SUGGESTIONS

- The women employees struggle to cope up with their family commitments and institutional needs whenever they contribute more to the institution. Hence, they could have a slight feel that they were ignoring their family responsibilities. This should be sensed by the authorities and some of the modern techniques like day outs with family members and family gatherings should be organized by the management.

- Respondents at the age group of 41-50 are caught under the powerful and destructive effects of stress. This may be due to the hormonal imbalance, physical changes and weaknesses that might attack a person at the age of 40 and above. Hence, it is suggested to meet a physician, whenever needed, take proper healthy and nutrient food at right time and take care of oneself properly with good rest. This really would help a respondent to come out of the excessive endangering powers of stress and can enable an individual to perform well in the organization.

- The workers’ physical and psychological problems were the important causes of stress among respondents. Hence, necessary steps must be taken to organize training programmes and medical camps to equip the employees. It may minimize the level of stress among the respondents.

- The employees should also be given importance to assertiveness training and laughter or smile therapy. After all, a smile brightens the face and adds to improve their personality and also enhances the mental strength.
The level of stress differs from each and every individual. Accordingly, if every individual adheres to cope-up with it, they can escape from the cruel bondage of stress. Hence, it is advised to practice yoga or meditation to know their grey areas in their personality dimensions. Such personal appraisal would help them to sort out individual differences, whither inferiority complexities and thereby they could develop their own unique personality.

The bank employees are belonging for ‘more days of leave’. Hence, it is suggested that the bank employees have to be granted the required days of leave to help them to balance their dual career, so that they can contribute well to their institutions.

The women employees are advised to take proper nutritious and balanced diet to keep them hale and healthy.

To reduce stress, proper and regular exercise is needed. When an individual feels depressed or worried, the exercise helps to burn up adrenaline and produces helpful chemicals and positive feelings.

Stressful people must try to be detached from their worries, step back and look from outside at the issues that cause the stress.

Rather than trying to control things that are uncontrollable, the best way is to adjust with such stress producing responses and to get adapted with the same.

Loneliness is a big ally of stress; sharing worries, talking to someone else, off-loading, etc. are the best practices to come out of stress; so sharing is essential to reduce stress.
Another measure of avoiding stress is to increase the ‘self-awareness’ of personal moods and feelings, anticipating the problems and taking steps to avoid stress before it becomes more serious.

‘Hydrotherapy bath’ are proving to be as good means of overcoming stress. But, such a practice, even though is quite common in western countries is not popular in India. Hence, it is suggested that the respondents can be introduced about such coping mechanism and its impact in reducing their stress level.

The married respondents are irritated both mentally and physically due to dual career. Hence, it is suggested that to relinquish their worries where they are working and enter their home very peacefully.

Another way to overcome stress is by ‘modifying self-talk’, i.e., trying to pull up one, rather than pulling down. This effort will help one to take a lot of the emotional sting out of a difficult situation. Though this may not be an easy task, but it can be accomplished over time.

Developing positive coping behavior is an active step to help deal with a problem. Positive attitude towards life and a positive approach towards problems will help to reduce mental agony.

Counseling is the best way to eradicate the evil effects of stress. Hence, the management should arrange counseling for the employees as a part of their welfare measures.

When caught up in the hustle and bustle of life one may forget to take care of one’s own needs. So, nurturing oneself is a necessity, not a luxury. Hence, towards nurturing oneself, the following tips are to be practiced – setting aside
relaxation time; getting connected with optimistic people who enhance one’s life; making time for leisure activities and doing something enjoyable, everyday and keeping the sense of humor.

- The healthy stress busters suggested to the respondents are going for a walk, spending time in nature, talking to a supportive friend, sweating out tension by doing any interesting work, doing good deeds, writing in diary, taking a long bath, playing with a pet, working in the garden, getting a massage, curling up with a good book, watching television, hearing the favourite songs and music, etc.

- Urban life style has generated more stress among the women bank employees. This could be avoided or at least minimized, by adopting a healthy life style. Regular exercises, consuming balanced diet, good sleeping habits, avoidance of alcohol use, etc will contribute to one’s overall health and well being.

- The researcher suggests few time management tips to avoid stress. The tips include – creating a balanced schedule, no over-commitment, prioritizing tasks, breaking projects into small steps and delegating tasks. Few people are prone to doing all the work by themselves (be it at home or office), without delegating tasks to others; this attitude should be avoided, to overcome stress.

- The researcher suggests that ‘flight’ is another way of finding solution to the problems due to job stress. If the respondent finds that the level of stress in job is harming their health and relationships and when there are no prospects for any development or remarkable change, then they can better quit the job and find a new one, rather than trying to live with stress.
6.4 CONCLUSION

The women employees working in the banking industries are trained to tackle the clients and customers. This calls not only for a sense of commitment and dedication, but also needs high intellect. Banking industry is a service oriented industry. Hence, banks have to be highly responsive and adaptive to the exact demands of the customers and gear themselves to self-propelling growth for their successful survival.

Now-a-days, banking institutions have started realizing that stress management is important. The United States corporate giants have jumped to fitness band wagon, wellness programs, health education programs with the realization that a healthy employee is a productive employee. Stress management in India is still in a low profile, but it is high time for the Indian corporate giants to take steps to enable themselves to absorb and bye-pass stress and strain which in days to come is likely to manifest in a more alarming way.

Both management and employees need to understand the effects of work stress, the relationship between stress and performance and the source of stress within the bank. So to ensure the health of the workforce, reduction in occupational stress is a worthwhile time investment for principals and department heads as it will only stand to improve quality of work in the bank.

The point of stress is to enhance health and well being for the self and others. Managing stress effectively will benefit the self by improving quality of life and decreasing risk of illness. It will benefit those in our immediate environment by
improving relationships and generating caring. It will benefit the wider world by
directing personal energy toward improving social conditions out of which mental and
physical illness, violence and other social problems arise. In short, the whole point of
managing stress effectively is to promote wellness for the self and for others.

As a general rule, actions to reduce job stress should give top priority to change
of working environment to improve working conditions. But even the most
conscientious efforts to improve working conditions are unlikely to eliminate stress
completely for all workers. For this reason, a combination of change of working
environment and stress management is often the most useful approach for preventing
stress at work.

The best remedial actions to control stress have been categorized by the
researcher, under three head as, ‘Change of thinking’ - by reframing thoughts and by
developing positive thinking; ‘Change of behavior’ - by being assertive, following
proper time management, developing sense of humour and getting diverted and
distracted from the problems causing stress; ‘Change in lifestyle’ – dieting, exercising,
drinking more water, pet therapy, meditation, yoga, deep breathing, taking a long walk
and imagery, hydro therapy, music therapy, sound sleep, etc. Thus, beyond a take –
charge approach and a positive attitude, one can reduce stress in life by making healthy
lifestyle choices and taking care of oneself. If time can be adjusted regularly for rest and
relaxation, one can be in a better place to handle life’s stressors when they inevitably
come.
As far as mankind exists in this world, so will the ‘stress’. It is born with him and dies with him. Hence, the chances of eradicating this problem called stress are never possible. But what needs to be done is to minimize or atleast learn to live with stress, without being much affected by its negative impact. The success of the various researches on stress, lies in identifying the suitable means of coping with stress and in motivating people to adopt them to lead a healthy and blissful life.

6.5 SCOPE FOR FURTHER RESEARCH

Stress being a pervasive and continuing problem, there’s lot of scope for further future researches in the area of stress.

➢ Evaluation of stress among the bank employees with special reference to Private and Public sector banks in Tamil Nadu.

➢ Evaluation of stress among the Government Officials.

➢ Evaluation of stress among the Women Teachers working in Tamil Nadu Universities.