CHAPTER I

INTRODUCTION AND DESIGN OF THE STUDY

1.1 Introduction

Stress Management is drawing more attention nowadays, particularly in the corporate banking sector. Today, there is no stress-free job. Everyone in his work is exposed to tension, frustration and anxiety as he gets through the duties assigned to him. In order to make our work experience and environment as pleasant as possible, it is better that we learn the technique of moderating and modulating our personal stress levels. In fact, stress can be used as a positive and forceful ally for achieving success in our life and for giving us the right level of motivation and drive to win through any obstacles on the way.

Work-related stress is a common problem of modern lifestyle which has spread all over the world and touched almost all vocations. "Job stress is a chronic disease caused by condition in the workplace that negatively affects an individual's performance and/or overall well-being of his body and mind" (Life, nd, p.1)\(^1\). Sources of work-related stress include high demand on performance, poor interpersonal relationships and career concerns. The consequence of the stress will

lead to less self-confidence, worse performance and even suicide. As the stress which is detrimental to people's health has become more and more severe, how to cope with the situation is gaining increasing people's attention.

We must understand that stress is not the problem. There is an optimum level of stress that helps us to work at our best. This may vary from person to person. Some stress is better than no stress and some stress is necessary for success. The objective is not to remove stress; but to monitor and manage. When we feel that an outburst of some sort is imminent, it is better that we do not suppress that feeling inside us. Instead, we must face up to that situation, and find out why we feel the way we feel.

Stress at work is a relatively new phenomenon of modern lifestyles. The nature of work has gone through drastic changes over the last century and it is still changing at high speed. They have touched almost all professions. Kids of kindergarten, school students, students of university and colleges, and everyone in the academic field experiences stress every day. All office goers experience stress of one or the other kind. Entrepreneurs and labourers experience a different kind of stress. Homemakers also experience stress in managing their home affairs.

Thus the reasons for stress differ from person to person. But at the same time everyone experiences stress. The stress that people experience should not be
necessarily treated as harmful. An optimum amount of stress can always act as an energizer or motivator and propel people to apply the efforts and complete the work. But a high-level of stress can be a serious threat to the personality traits of the individual and can cause physiological and social problems.

From an individual's point of view, stress is human body's physical, mental and chemical reactions to circumstances that frighten, confuse, endanger or irritate us. If taken positively, stress is a friend that strengthens the individual for the next encounter, but if taken negatively, it can have adverse effect on both physical and psychological factors. Stress affects not only the individual but also his/her environment. It has an adverse effect on the individual's family, work and society.

The term stress has been derived from the Latin word "Stringer" which means 'to clutch', 'compress', or 'bind'. In the seventeenth century the term stress was used to mean hardship, strain, adversity or affliction. In the eighteen and nineteenth centuries the term was used to mean force, pressure, strain or strong effort with reference to an object or person.

The concept of stress was first introduced in Life Sciences by Hans Selye in 1936. There are different views of different persons on the basis of their personal experiences. For some business men it is a frustration or emotional tension. Some suggest that it is a physical or mental pressure. However, stress
restricts and acts as a hindrance to the performance of an individual. It is a kind of pressure that people feel in life due to their reaction to situation. Hans Selye\(^2\) defines stress as an “adaptive response to the external situation that results in physical, psychological or behavioural deviation for organizational participants.” It is a condition arising from the interaction of people of their job and is characterized by changes within the people that force them to deviate from their normal functioning. There are two sides of stress—a positive and a negative side. A force that deviates from the normal functioning is Distress, a negative side. A positive side is called as Eutress, which refers to healthy, positive and constructive outcome of stressful event. It is an experience that motivates people to achieve goals and attain success in every field of their life.

Stress is the "wear and tear" that human bodies experience as they adjust to their changing environment; it has physical and emotional effects creating positive and negative feelings. As a positive influence, stress can compel people to action; it can result in a new awareness and exciting new perspective.

As a negative influence, it can result in feelings of distrust, rejection, anger and depression, which in turn can lead to health problems such as headaches, stomach upset, rashes, insomnia, ulcers, high blood pressure, heart disease and stroke.

Stress is the reaction of an excessive pressure. People are living in a world of rapid and radical changes. These changes affect them considerably and increase their expectations. Therefore, people have to tolerate more pressure now than ever before. They get used to live with stress, and strive to meet ever-increasing amounts while wondering why they are not able to get the pleasure of life that they once did. More often than not this is because they fail to realize that stress needs to be handled and managed.

The term 'stress' is also used to describe the individual's response to pressure. The response can be psychological or behavioural. How the individual responds will depend on their personality, their perceptions, and their past experiences. Some stress is necessary in that it assists people in achieving personal and organizational goals. However, too much stress can make those goals harder to achieve. People respond differently to stress. Some people function well under significant stress while others do not. A worker's ability to cope with increasing workplace stress is also affected by the amount of stress they are subjected to stressors outside of their workplace. Trouble at home may reduce their ability to cope with pressure at work.

1.2 Occupational Stress

Occupational stress has become a common problem throughout the industrial world. Over the years its prevalence has increased, thus affecting the
individual's mental health and well being. Occupational stress poses a threat to physical health. Work related stress in the life of organized workers, consequently, affects the health of organizations.

Occupational stress can be defined as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Selye\textsuperscript{3} (1936) defines stress as “a dynamic activity wherein an individual is confronted with an opportunity, constraint or demand”.

According to United States National Institute of Occupational Safety and Health, Cincinnati\textsuperscript{4}, (1999), Job stress can be defined as “the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress can lead to poor health and even injury.

According to a discussion document presented by United Kingdom Health and Safety Commission, London\textsuperscript{5}, (1999), “Stress is the reaction of people who show excessive pressures or other types of demand placed on them. On the basis of experience and research, NIOSH favors the view that working conditions play a primary role in causing occupational stress. However, the role of individual

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\textsuperscript{4} EID National Institute for Occupational Safety and Health 4676 Columbia Parkway Cincinnati.
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factors is not ignored. According to the NIOSH\textsuperscript{6} view, exposure to stressful working conditions (called occupational stressors) can have a direct influence on worker safety and health.

Work plays a powerful role in people's lives and exerts an important influence on their well-being. Since 1960s, paid work has occupied an increasing proportion of most people's lives. Although employment can be an exciting challenge for many individuals, it can also be a tremendous source of stress. Consequently, as work makes more and more demands on time and energy. Individuals are increasingly exposed to both the positive and negative aspects of employment. The relationship among work, mental and physical health may also contribute to career adjustment as well as to the productivity and economic viability of companies. Three concepts are important to understand this relationship.

Stress is an interaction between individuals and any source of demand (stressor) within their environment. A stressor is the object or event that the individual perceives to be disruptive. Stress results from the perception that the demands exceed one's capacity to cope. The interpretation or appraisal of stress is considered as an intermediate step in the relationship between a given stressor and the individual's response to it. Appraisals are determined by the values, goals, individual commitment as personal resources (e.g., income, family, self-esteem) and coping strategies that employees bring to the situation.

\textsuperscript{6} Niosh, (1999). Occupational Stress and Burnout in Service Organizations”; The National Institute for Occupational Safety and Health (NIOSH).
Newspaper headlines worldwide have heralded an unprecedented concern about the detrimental effects of work stress. The United Nations World Labour Report\(^7\) attributes the source of stress to work places that are impersonal, and hostile. Since the early 1960s, researchers have been examining the psychosocial and physical demands of the work environment that trigger stress.

Research has identified many organizational factors contributing to increased stress levels: (a) job insecurity; (b) shift work; (c) long work hours; (d) role conflict; (e) physical hazard exposures; and (f) interpersonal conflicts with co-workers or supervisors. Reciprocally, elevated stress levels in an organization are associated with increased turnover, absenteeism, sickness, reduced productivity and low morale.

At a personal level, work stressors are related to depression, anxiety, general mental distress symptoms, heart disease, ulcers, and chronic pain. In addition, many people are distressed by efforts to work and family demands, such as caring for sick or aging parents or children. Therefore, any exploration of the relationship between work conditions and mental distress must take into account the individual factors such as sex, age, race, income, education, marital and parental status, personality and ways of coping.

\(^7\) United Nations World Labour Report-2010
To have a balanced approach to understand the work stress, it is necessary to recognize the rewards provided by the employment that are both internal (intrinsic) and external (extrinsic), (e.g., skill development, self-esteem, money, variety from domestic surroundings, social contacts, and personal identity). Although increasing rewards of work can offset its stressful aspects, the physical environment should accommodate with the psychosocial conditions of employment. These can have effects on workers' mental and physical well-being. Reasons for stress can either be organizational (occupational) or extra-organizational (personal). The first category refers to work-related and work-place related factors. The second category refers to personal issues like the ill-health of a family member. Whatever might be the reason but the basic fact is that stress can impact with an individual's personal as well as professional life.

1.3 Work-Related Stress

Defining a clear link between occupational causes, and the resulting symptoms is much harder for a condition. Because many of the symptoms of stress are generalized such as increased anxiety, or irritability, it is easy for them to be ascribed to a characteristic of the worker, rather than to a condition of the work.

However, there is mounting scientific and medical evidence that certain types of work and work organization do have a measurable and verifiable impact on the health of workers. The range of symptoms includes physical symptoms,
mental health symptoms, psychological symptoms, asthma, irritability, smoking, ulcers, depression, heavy drinking, heart disease, anxiety, eating disorders, diabetes, burnout, increased sickness, thyroid disorders and low self-esteem.

Some degree of stress is a normal part of life and provides part of the stimulus to learn and grow, without having an adverse effect on health. When stress is intense, continuous or repeated, as is often the case with occupational stress, ill health can result (Quick, J.C. and Quick, J.D, 1984)\(^8\). The experience of stress can affect the way individuals think, feel and behave, and can also cause physiological changes. Many of the short and long term illnesses caused by stress can be accounted for by the physiological changes that take place when the body is placed under stress. From the documented evidence, it is clear that as far as work life is concerned extreme stress is so aversive to employees that they will try to avoid it by withdrawing psychologically (through disinterest or lack of involvement in the occupation). Excessive stress can destroy the quality of life and also affect family life.

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

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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 (Selye, 1976).\(^9\)

1.4 Employee Stress and Organisations

Both physical and psychological stressors have a tremendous impact on not only the employees' health, but also the organization's. Some of the impacts of employee stress are:

**Absenteeism**

One of the grave impacts of employee stress is absenteeism. Employees under stress do not feel motivated to work and therefore take more number of leaves citing different reasons. As more and more employees cite ill health as the reason, the cost would all be added to the organization as medical reimbursements. Employees might be absent from work to use it as a coping mechanism against stress. Frequent employee absenteeism not only costs millions to the organizations, but it also affects the overall productivity.

\(^9\) Selye (1976); *Stress In Health And Disease*; Boston, Massachusetts, Butterworths.
Loss of Judgement

A stressed out employee loses focus on his work. Due to this, the employee misses out vital information signals leading to ineffective decision making. Further, various research studies have proved that stress also slows down the thinking process. According to researchers, the enzyme endorphins released under stress, slow down the ability to think and affect the ability of judgement in an individual.

Employee conflicts

Stress also might have an impact on the interpersonal relationships at workplace. A person under stress tends to be easily irritated leading to troubled relationships with his colleagues.

Workplace accidents

Stress results in poor concentration and pre-occupation of the mind leading to workplace accidents. It is generally reported that in their drive to attain deadlines and accomplish tasks, employees tend to ignore safety rules leading to accidents.

According to a research conducted by Workers’ Occupational Health Services, workers under stress are thirty per cent more likely to be involved in accidents than those experiencing low levels of stress. In addition to all the above mentioned problems, organizations would also face high turnover rates of
employees, high replacement costs, loss of intellectual capital and increasing grievances. Many organizations have realized the serious impacts of employee stress and have started taking steps to combat it. The responsibility of making a workplace employee friendly and healthy lies with both the employer and the employees.

1.5 Models and Theories of Occupational Stress

1.5.1 French, Caplan and Kahn’s Person–Environment Fit (PE-Fit) theory

French, Caplan, Kahn and their colleagues (French and Caplan, 1972) subsequently incorporated Lewin’s concepts of stress and strain in their Person–Environment Fit (PE-Fit) theory, which is widely accepted as a major conceptual framework for research on occupational stress (Cooper, 1990). In the context of this theoretical orientation, occupational stress is defined in terms of job characteristics that pose a threat to the individual resulting from a poor match between the abilities of the employee and the demands of the job. The workplace stress that occurs as a result of incompatible person–environment fit produces psychological strain that may contribute to stress-related physical disorders (French et al., 1982).

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1.5.2 Stress at Work Model

Cooper and Marshall’s (1979)\textsuperscript{13} Stress at Work model is similar to PE-Fit theory, but is more specific in identifying five major categories of job pressure and lack of organisational support in the workplace that contribute to occupational stress: (1) pressures intrinsic to the job; (2) the employee’s role in the organisation; (3) interpersonal relationships at work; (4) limitations in career development; and (5) organisational structure and climate.

1.5.3 Karasek’s Demand–Control Model

Karasek’s (1979)\textsuperscript{14} Demand–Control model focuses on interactions between the objective demands of the work environment and the decision latitude of employees in meeting these demands (Karasek and Theorell, 1990)\textsuperscript{15}. According to this model, ‘the greatest risk to physical and mental health from stress occurs to workers facing high psychological workload demands or pressures combined with low control or decision latitude in meeting those demands’ (Schnall, 1998, p. 1)\textsuperscript{16}.


The combination of high job demands with relatively little control contributes to lowered productivity and a greater risk of health-related problems. The Demand–Control model also recognizes the beneficial effects of social support from supervisors and co-workers (Schnall, 1998).17

1.5.4 Lazarus’ Transactional Process Model

Lazarus’ (1966)18 Transactional Process model of psychological stress and coping conceptualizes stress as a process that involves a complex transaction between a person and her/his environment (Lazarus and Folkman, 1984). In applying this model to occupational stress, Lazarus (1991)20 emphasizes the distinction between sources of stress (‘stressors’) in the workplace and the emotional reactions that are evoked when a particular stressor is cognitively appraised as threatening. Three types of appraisal mediate the effects of stressors on emotional reactions. Primary appraisal occurs when a stressor is evaluated in terms of its immediate impact on a person’s well-being. Secondary appraisal takes into account the resources of the employee for coping with the stressor. The third type, reappraisal, incorporates new information resulting from the worker’s appraisal of the effectiveness of her/his efforts to cope with a particular stressor.

17 Ibid.
1.5.5 National Institute for Occupational Safety and Health (NIOSH) Model

National Institute for Occupational Safety and Health (NIOSH) defines job stress in terms of ‘the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker’ (NIOSH, 2002). This definition of job stress, as well as the resulting model developed by NIOSH, was primarily influenced by PE-Fit theory. The NIOSH model explicitly recognizes that exposure to stressful working conditions plays a primary role in causing job stress and influencing worker safety and health, while ‘individual and other situational factors can intervene to strengthen or weaken this influence’. However, the NIOSH model gives little attention to the significant influence of the employee’s cognitive appraisal of sources of stress in the workplace.

1.5.6 Spielberger’s State–Trait Process (STP) Model

Spielberger’s State–Trait Process (STP) model of occupational stress focuses on the perceived severity and frequency of occurrence of two major categories of stressor events, job pressures and lack of support (Spielberger et al., 2002). The STP model builds on the PE-Fit and Transactional Process models by

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endeavoring to integrate these models with the conception of anxiety, anger and depression as emotional states and personality traits (Spielberger et al., 2002)\textsuperscript{23}. The STP model gives greater emphasis than other models to the effects of individual differences in personality traits in determining how workplace stressors are perceived and appraised.

\section*{1.6 Workplace bullying}

Workplace bullying occurs when an employee experiences a persistent pattern of mistreatment from others in the workplace that causes harm. Workplace bullying can include such tactics as verbal, nonverbal, psychological, physical abuse and humiliation. This type of workplace aggression is particularly difficult because, unlike the typical forms of school bullying, workplace bullies often operate within the established rules and policies of their organization and their society.

Bullying in the workplace is in the majority of cases reported as having been perpetrated by someone in authority over the target. However, bullies can also be peers, and on occasion can be subordinates. Research has also investigated the impact of the larger organizational context on bullying as well as the group-level processes that impact on the incidence, and maintenance of bullying behaviour.

\textsuperscript{23} Ibid
Bullying can be covert or overt. It may be missed by superiors or known by many throughout the organization. Negative effects are not limited to the targeted individuals, and may lead to a decline in employee morale and a change in organizational culture.

Workplace bullying is repeated, unreasonable behaviour directed towards a worker or group of workers, that creates stress and, risk to health and safety. Workplace bullying has been identified as an important risk and hazard across the world. However, if bullying and other workplace conflict is identified and dealt with early the situation can be addressed and resolved, preventing bullying from becoming acceptable behaviour which can result in workplace injury.

Bullying behaviors shows as an abuse of power between supervisors and subordinates in workplace. Supervisors release their own pressure to bully subordinates with their higher power due to workplace bullying. It is always related to management style of the supervisors. An authoritative management style is accompanied by a kind of bullying behaviors which can make subordinates fear so that supervisors can become authority themselves. On the other hand, some researchers agree that bullying behaviors is a positive performance in workplace.

Workplace bullying can attribute to the organizational power and control. It is also a representative of power and control. If an organization wants to improve this situation in workplace, strategies and policies must be improved. Lacking of
policy in bullying like low-monitoring or no punishment will result in tolerating in organization. Bullying behaviors in workplace also exist among colleagues. They can be either the ‘target’ or perpetrator. If workplace bullying happens among the co-workers, witness will take side between target and perpetrator. Perpetrators always win, because witnesses do not want to be the next target. This way, it does encourage perpetrators to continue this behavior.

In addition, the sense of the injustice by targets might become another perpetrator to bully other colleagues who have less power than them. Varitia who is a workplace bullying researcher investigate that 20% of interviewees who experienced workplace bullying thought the reason why they became a target is they are different from others.\textsuperscript{24} In a word, bullying can increase more bullying in workplace. The third relationship in workplace is between employees and customers. Although it takes a little part, it plays a significant role about the efficiency of the organization.

If an employee works with unhealthy emotion, it will affect the quality of the service seriously. This relationship is closely related to emotion label. Lots of examples can be listed from our daily life, like customers are ignored by shop assistants, patients are shouted by nurses in the hospital and so on. On the other hand, customers might despise the employees, especially blue-collar job, such as

gas station assistants. Bullying behaviors in workplace can generate effect mutually between the employees and customers. The Fourth relationship in workplace is between organization or its institution or its system and the employees.

In the article of Andreas Liefooghe (2012), it notes that a lot of employees describe their organization as bully. It is not environmental factors facilitating the bullying but it is the bullying itself. Tremendous power imbalance enables company to "legitimately exercise" their power in the way of monitoring and controlling as bullying. The terms of the bullying "traditionally" implies to interpersonal relationship. Talking about bullying in interpersonal level is legitimate, but talking about the exploitation, justice and subjugation as bullying of organization would be "relatively ridiculous" or not taken as serious. Bullying is sometimes more than purely interpersonal issue.\(^\text{25}\)

Bullying in the workplace can cause significant psychosocial risk to workers who experience or witness such behaviour. Psychosocial risks may arise from the poor management of risk factors such as work design, lack of implementing change management strategies, high/inappropriate job demands or lack of control over work. Psychosocial risks are one of the main causes of workplace stress leading to a deterioration of a workers’ mental health. The presence of bullying in the workplace can be a result of poor workplace culture

supported by an environment which allows such behaviour to occur. Poor people management skills and lack of supportive leadership can also add to the stress. The effects of workplace bullying on a worker vary according to the nature of the bullying behaviour, but may include:

- Stress, anxiety or sleep disturbance
- Mental health issues such as depression

1.7 Self-Efficacy

Self-efficacy is a person's judgment about being able to perform a particular activity. Unlike self-esteem, which reflects how students feel about their worth or value, self-efficacy reflects how confident employees are about performing specific tasks. High self-efficacy in one area may not coincide with high self-efficacy in another area. Just as high confidence in snow skiing may not be matched with high confidence in baseball, high self-efficacy in mathematics does not necessarily accompany high self-efficacy in spelling. Self-efficacy is specific to the task being attempted.

A growing body of research reveals that there is a positive, significant relationship between a person’s self-efficacy beliefs and their academic performance. People with low self-efficacy toward a task are more likely to avoid it, while those with high self-efficacy are not only more likely to attempt the task,
but they also will work harder and persist longer in the face of difficulties. Self-efficacy influences: (1) what activities a person select, (2) how much effort they put forth, (3) how persistent they are in the face of difficulties, and (4) the difficulty of the goals they set. Persons with low self-efficacy do not expect to do well, and they often do not achieve at a level that is commensurate with their abilities. They do not believe they have the skills to do well so they do not try.

The connection between self-efficacy and achievement gets stronger as students advance through school. By the time students are in college, their self-efficacy beliefs are more strongly related to their achievement than any measure of their ability. If we wish to develop high educational achievement, it is essential that we begin building stronger self-efficacy as early as possible.

1.8 Stress among Bank Professionals

The workforce in banking industry faces its unique challenges. The technological advancements in this sector come up in short span of time with significantly high efficiencies, putting them apart from technology previously/currently in use.

The movement to new technology puts a lot of pressure on employees and organizations, demanding more immediate and direct changes across all functions. This sector is very volatile and faces the problem of lack of job security and constant upgradation of skills to remain marketable. The present working style has also contributed to stress. The skills in this sector are becoming obsolete at a rate
of 20% per year (Yourdon, Edward, 1994). Hadfield (2005) states that the lack of control over standardized software products and inflexible deadlines are the biggest causes of stress among bank managers. The study also reported stress as the worst hazard of their workplace and repetitive strain as the next greatest problem.

Goodweni (2004) reports that increased workload, constant changes at work, reduced staff and long working hours affect not only employees but also the employers, who lose around 6.5 million working days annually. It was reported that around 83% of them were not able to sleep and 70% remained constantly worried about the instability of their system. The most significant stressors reported are work overload, career opportunities, role ambiguity and role conflict and working with diversified personalities. Conditions of changing technology, redundancy, and resource inadequate (Engler, 1998, Aziz 2003) also place a high demand along with financial pressure, budget constraints, and other resource inadequacy problems.

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The human–computer interaction factor also has an effect on work exhaustion (Rajeshwari et al, 2005)\textsuperscript{31}. The widespread nature of stress in bank has given rise to the term 'techno-stress', which is used to explain the phenomena of stress arising due to usage of computers. Craig Broad in early 1980's coined the term techno-stress and defined it as a 'modern disease of adaptation caused by the inability to cope with new computer technologies in a healthy manner; (Ennis, 2005)\textsuperscript{32}. Thus, there is a strong need for systematic research on stress among bank professionals.

\hspace{1cm} \textbf{1.9 Statement of the problem}

In this context the study of the stress leading to such strained work environment becomes very essential for the long term prospects of any organization in the interest of the individual customer, business world and the Government. Banks and bank employees are playing a very important role for developing the Indian Economy. Further bank employees are considered to be a very important resource, where banks serve better to the society and nation. It is generally believed by the common man that employees of banks may not experience stressors in their jobs when compared to other occupations. To test the validity of this belief the researcher had undertaken a study of “Occupational Stress—A study with reference to Bank Employees in Kanyakumari District”


1.10 Significance of the study

One of the most important resources is manpower. There is emerging evidence that in some situations, an organization can be held legally liable for the emotional and physical impact of stressors on employees. Poor working conditions, sustained conflicts with supervisors, traumatic events, and intentional harassment of employees sometimes result in anguish, nervous or even suicide. If liability is established, employees could claim benefits under worker’s compensation laws as well as sue for financial damages. Frequent studies on stress would help to uncover the shadow areas, so that steps can be initiated to minimize the effect of the determinant factors of ‘stressors’ and also help individuals and organizations evolve new and effective coping strategies.

1.11 Scope of the study

The scope of the study is limited to identifying the stress factors and analyzing the coping up strategies among bank employees will certainly help for developing HRD training and programmes in a big way. The present study deals with some important areas of stressors and stress management, comprising of occupational stressors and its causes and the coping techniques particularly on bank employees of different ranks namely; the top-level, middle-level and low-level bank employees.
1.12 Objectives of the study

The present study was designed to analyze the following specific objectives:-

1. To analyse the demographic profile with the occupational stress experienced by the bank employees in Kanyakumari district.

2. To analyse the level of occupational stress among bank employees in Kanyakumari district.

3. To investigate the relationships among perceived occupational stressors, workplace bullying and occupational stress among the bank employees using Structural Equation Modeling Approach

4. To analyse the moderating effects of occupational stress and self-efficacy

5. To offer valuable suggestions based on the study.

1.13 Period of the study

The study was conducted from the year 2011 to 2013.
1.14 Methodology

1.14.1 Research Design

The study uses a descriptive research design. The researcher used the descriptive research design in order to obtain a proper definition of problem with the help of literature surveys. Descriptive research design is best suited for formulating of a problem for precise investigation. A pilot study was conducted with a sample of 45 bank employees and necessary corrections were made on the basis of the data collected.

1.14.2 Data

Both primary and secondary data have been collected for the study. The primary data were collected from the bank professionals with the help of an interview schedule. A structured and validated questionnaire has been used for collection of primary data.

The secondary data have been collected from the sources like books related to stress management, previous research studies, national and international journals and online journals.
1.14.3 Tools for Analysis

For the analysis Percentages, Mean, Standard Deviation, Correlation, Kaiser–Meyer–Olkin measure of sampling adequacy (KMO), Bartlett's test of sphericity, Chi-square ($\chi^2$), $t$-test, ANOVA and Regression analysis were used.

1.14.4 Sampling Method

The schedules were distributed on the basis of random sampling method.

1.14.5 Sample

Nine hundred and ninety schedules, 330 for each level, were distributed and 768 completed in all aspects were considered for the study. Bank officials comprising of 240 higher level, 328 middle-level and 200 low-level employees were selected as sample.

1.15 Operational Definitions

**Occupational stress** is stress involving work. According to the World Health Organization's (WHO), occupational or work-related stress "is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope."
**Workplace bullying** occurs when an employee experiences a persistent pattern of mistreatment from others in the workplace that causes harm. Workplace bullying can include such tactics as verbal, nonverbal, psychological, physical abuse and humiliation. This type of workplace aggression is particularly difficult because, unlike the typical forms of school bullying, workplace bullies often operate within the established rules and policies of their organization and their society.

**Self-efficacy** is the extent or strength of one's belief in one's own ability to complete tasks and reach goals. Psychologists have studied self-efficacy from several perspectives, noting various paths in the development of self-efficacy; the dynamics of self-efficacy, and lack thereof, in many different settings; interactions between self-efficacy and self-concept; and habits of attribution that contribute to, or detract from, self-efficacy.

1.16 Limitations of the Study

Out of the selected respondents, they were reluctant to respond to the research due to lack of interest, lack of time and fear for participating in the research. After meeting the respondents, the researcher has made repeated follow-ups. In spite of the repeated follow-ups, the researcher was not able to get response from some of the selected respondents.
1.17 Chapter Scheme

The study is divided into five chapters. The first chapter presents the introduction, statement of the problem, details the scope of the study, its objectives, limitations, operational definition of concepts, sample design, collection of data, and method of analysis and tools for analysis.

The second chapter deals with reviews and the available literature.

The third chapter analyses the occupational stress among the bank employees and perceived occupational stressors, workplace bullying and occupational stress among bank employees in Kanyakumari district.

The fourth chapter portrays the moderating effects of occupational stress and self-efficacy among the bank employees in Kanyakumari district.

The last chapter provides the summary of conclusion, suggestions and scope for further research.