CHAPTER 5

FINDINGS, SUGGESTIONS, CONCLUSION AND RECOMMENDATIONS FOR FUTURE RESEARCH

5.1 INTRODUCTION

This Chapter presents a brief summary of the study focusing on objectives, sources of data and methodology followed by statements of the salient findings arising from the discussion and analysis of results. This study has produced a number of findings in relation to the research objectives. It elicits the key findings and verifies the hypotheses of the study and draws specific conclusions. The data collected were analyzed in line with each of the specific objectives stated.

5.2 SUMMARY OF RESULTS

5.2.1 Findings for Socio Economic Profile of the Respondents

The profile of the banks: The highest number of respondents are from State Bank of India with 35.0 percent, followed by Punjab National Bank with 33.0 percent, by Bank of Baroda with 32.0 percent.

Gender: Most of the respondents are males from an SBI bank with 86.74 percent, followed by PNB bank with 70.80 percent and females from BOB and PNB bank with 60.0 percent and 29.2 percent respectively.
**Age:** Most of the respondents belong to the age group of less than 25 years from SBI bank with 52.61 percent, followed by age group between 26 years to 30 years are from PNB bank with 27.36 percent and respondents 36 years to 40 years of age group also belonging to PNB with 14.25 percent.

**Educational Qualification:** Most of the respondents from PNB are Graduates with 40.46 percent, followed by post graduate from an SBI with 32.17 percent and BOB with 31.43 percent.

**Marital Status:** Most of the respondents are married with 70.11 percent of PNB and 63.04 percent from SBI, followed by unmarried from BOB with 60 percent.

**Designation of Employee:** Most of the respondents are in the clerical cadre from BOB with 35.48 percent, followed by respondents in the cashier cadre from PNB with 31.49 percent and 19.13 percent of the respondents in SBI are in the Asst. Manager cadre.

**Monthly Income:** Most of the respondents in the income category belong to Rs.10001-20000 are from a BOB with 77.14 percent, followed by income of 20001 - 30000 from a PNB with 30.57 percent and the income of 30001-40000 from an SBI bank with 8.04 percent.

**Place:** Most of the respondents are from Chennai with 45.52 percent from PNB, in Coimbatore most of the respondents from SBI with 25.43 percent, followed by Trichy from a BOB with 21.19 percent.
5.2.2 Findings from Descriptive Statistics

5.2.2.1 Dimensions of Occupational Stress in Banking Sector

An indication of the mean score of personality characteristics: The overall respective mean scores of 2.90, 2.76 and 2.81 from the table indicates that the respondents from SBI, BOB and PNB bank are neither agree nor disagree with Personality characteristics which constitute a dimension of Job Stress. SBI bank strongly agreed with, a feeling of being threatened when others watch work with a mean value of 3.78, whereas respondents from PNB and BOB agree on this aspect with mean values of 3.71 and 3.69 respectively.

An indication of the mean score for constraints of change: The overall respective mean score of 3.98, 3.97 and 3.91 from the table indicates that the respondents from SBI, BOB and PNB bank agreed with constraints of change which is a dimension of Job Stress. The respective mean value of 3.88, 3.57 and 3.68 shows that the respondents from SBI, PNB and BOB bank agreed with the statement that, Changes due to transfer and promotion that disrupt their daily life.

An indication of the mean score for group stressor: The overall respective mean score of 3.05 from the table indicates that the respondents from BOB agreed, whereas SBI and PNB neither agreed nor disagreed with a mean value of 2.96 and 2.95 in group stressor which is a dimension of Job Stress.

The respondents from PNB agreed with the statement, ‘Low Participation in department discussion’ with a mean value of 3.73, SBI and BOB agreeing with this aspect with a mean value of 3.56 and 3.36 respectively.
An indication of the mean score for role overload: The overall mean score of Role overload are 3.32, 3.27 and 3.25 which reveal that the respondents from SBI, BOB and PNB agreed with the above dimension of Job Stress.

The respective mean values of 3.70, 3.63 and 3.64 show that the respondents from SBI, PNB and BOB agreed with the statement that, they Work under tight deadlines. The respondents from SBI agreed with the statement that, “Expected to do more work than is reasonable” with a mean value of 3.69, followed by a BOB bank with a mean value of 3.54 and PNB bank with a mean value of 3.46.

An indication of the mean score for role conflict: The overall mean score of Role conflict are 3.21, 3.07 and 3.06 which reveal that the respondents from PNB, SBI and BOB agree with the above dimension of Job Stress. The respective mean value of 3.06 shows that the respondents from PNB agreed with the statement that, “have more than one person telling me what to do”, whereas SBI and BOB, neither agreed nor disagreed in this aspect with a mean value of 2.88 and 2.86 respectively.

An indication of the mean score for role ambiguity: The overall mean score of Role ambiguity are 2.79, 2.71 and 2.69 which reveal that the respondents from SBI, BOB and PNB neither agreed nor disagreed with the above dimension of Job Stress. The respondents from SBI and BOB bank agreed with the statement that, “supervisor asks for one thing, but really wants another” with a mean value of 3.13 and 3.00 respectively, whereas PNB neither agreed nor disagreed in this aspect with a mean value of 2.87.

An indication of the mean score for under participation: The overall respective mean scores of 3.92, 3.89 and 3.82 from the table indicates that the respondents from SBI, BOB and PNB agreed and are satisfied with under-participation which is a dimension of Job Stress. The respective mean values
of 3.87, 3.66 and 3.54 show that the respondents from SBI, BOB and PNB agreed with the statement that, “opinion is sought in changing or modifying the working system, instrument and conditions”.

**An indication of the mean score for the inadequacy of royal authority:** The overall respective mean scores of 3.71, 3.69 and 3.64 from the table indicates that the respondents from BOB, PNB and SBI are satisfied and stated “there is no inadequacy of Role Authority”. Respondents from SBI bank strongly agree with the statement that, “suggestions regarding the training programmes of the employees are given due significance” with a mean value of 4.66, respondents from BOB and PNB bank also strongly agree on this aspect with mean values of 4.65 and 4.58 respectively.

**An indication of the mean score for job difficulty:** The overall respective mean score of 2.88, 2.81 and 2.74 from the table indicate that the respondents from BOB, SBI and PNB neither agreed nor disagreed with Job Difficulty which is a dimension of Job Stress. The respective mean values of 2.55, 2.34 and 2.56 show that the respondents from SBI, PNB and BOB agreed with the statement that, “not having enough staff to adequately provide necessary services”.

**An indication of the mean score for the feeling of inequity:** The overall respective mean scores of 3.25, 3.24 and 3.21 from the table indicate that the respondents from SBI, BOB and PNB stated that “there is no such feeling of inequity” which is a dimension of Job Stress. Respondents from PNB strongly agree with the statement that, “department's hiring practices are fair” with a mean value of 4.62; respondents from BOB and SBI also strongly agree on this aspect with mean values of 4.42 and 4.37 respectively.
An indication of the mean score for environment factor in stress: The overall respective mean scores of 3.21, 3.21 and 3.18 from the table indicates, that the respondents from SBI, PNB and BOB stated that “there is a lot of such Environment factor causing stress” which is a dimension of Job Stress.

The respondents from SBI and PNB bank agree with the statement that, “dislike to share office space (no safe place to keep personal articles)” with a mean value of 3.90, BOB bank also agreed in this aspect with a mean value of 3.86.

An indication of the mean score for role of stagnation and mid life crisis: The overall respective mean scores of 3.63, 3.51 and 3.50 from the table indicates that the respondents from PNB, BOB and SBI agreed that on the existence of Role stagnation and mid life crisis which is a dimension of Job Stress. The respective mean value of 3.70, 3.64 and 3.63 shows that the respondents from SBI, BOB and PNB bank agreed with the statement that, ‘no proper transfer and promotion policy’.

An indication of the mean score for job requirement capability mismatch: The overall mean scores of Job requirement capability mismatch are 3.65, 3.63 and 3.60 which reveal that the respondents from SBI, PNB and BOB agreed with the above as a dimension of Job Stress. The respective mean value of 3.73 shows that the respondents from SBI and PNB agree with the statement that, “supervisor asks for one thing, but really wants another”, BOB is also agreed in this aspect with a mean value of 3.59.

An indication of the mean score for stress coping strategies: The overall mean scores of Stress coping strategies are 4.07, 4.03 and 4.01 which reveal that the respondents from BOB, SBI and PNB are highly satisfied with stress coping strategies that are followed by banks. The respondents from BOB strongly agreed with the statement, “proper Leadership training to overcome...
stress is provided by my bank” with a mean value of 4.01, whereas SBI and PNB agreed in this aspect with mean values of 3.98 and 3.87 respectively.

**An indication of the mean score for performance:** The overall respective mean scores of 3.30, 3.28 and 3.26 from the table indicate that the respondents from PNB, SBI and BOB agreed and were satisfied with stress coping strategy enhancing performance which is a dimension of Job Stress. The respondents from BOB agree with the statement that, “adequately complete all of my assigned duties” with a mean value of 3.26, SBI and BOB bank are also agreeing with a mean value of 3.25 and 3.24 respectively.

**An indication of the mean score for job satisfaction:** The overall mean scores of Job satisfaction are 4.14, 4.14 and 4.08 reveal the satisfaction of the respondents from BOB, SBI and PNB as satisfied and agreed that “coping strategy brings in job satisfaction to the employees”. The respondents from SBI strongly agree with the statement that, “workplace is a physically comfortable place to work” with a mean value of 4.28, followed by PNB and BOB bank with mean value of 4.14.

### 5.2.3 Findings from Chi-Square

**H0 There is no significant association between banks (SBI, PNB and BOB) and all the dimensions of job stress and its variables**

Among the 13 dependent factors relating to job stress and coping strategies to enhance employee performance, factors like Personality Characteristics, Role Conflict, Role Ambiguity, Inadequacy of Role Authority, Job Difficulty, Feeling of Inequity, Environment Factors, Role Stagnation and Mid Life Crisis, Job Requirement Capability Mismatch, show significant relationship with Banks (SBI, PNB and BOB) of the respondents, since their significance value is less than ‘P’ value (0.05%). Hence the null
hypothesis is rejected, which means there is an association between Banks (SBI, PNB and BOB) and dimensions of job stress and its variables.

**H0 There is no significant association between the Gender and dimension of job stress**

**SBI:** Among the 13 dependent factors relating to employee Job stress dimension, Constraints of Change, Group Stressors, Role overload, Role Conflict, Inadequacy of Role Authority and Job Requirement Capability Mismatch factors show a significant association with the gender of the respondents, since their significance value is less than ‘P’ value (0.05%). Hence the null hypothesis is rejected, which means that there is an association between mentioned dimensions and gender of the respondents. The remaining variables are not significant.

**PNB:** Among the 13 dependent factors relating to employee Job stress dimension, Constraints of Change, Group Stressors, Role overload, Role Conflict, Environment Factors In Stress, Role Stagnation and Mid Life Crisis and Job Requirement Capability Mismatch factors show a significant association with the gender of the respondents since their significance value is less than ‘P’ value (0.05%). Hence the null hypothesis is rejected, which means that there is an association between mentioned dimensions and gender of the respondents. The remaining variables are not significant.

**BOB:** Among the 13 dependent factors relating to employee Job stress dimension, all the factors except group stressor and role overload show a significant association with the gender of the respondents since their significance value is less than ‘P’ value (0.05%). Hence the null hypothesis is rejected, which means that there is an association between mentioned dimensions and gender of the respondents.
H0 There is no significant association between the age and dimension of job stress

SBI: Among the 13 dependent factors relating to employee Job stress dimension, Constraints of Change, Group Stressors, Role overload, Role Ambiguity, Under-Participation, Job Difficulty, Role Stagnation and Mid Life Crisis and Job Requirement Capability Mismatch factors show a significant association with the age of the respondents, since their significance value is less than ‘P’ value (0.05%). Hence the null hypothesis is rejected, which means that different age of the respondents on an average have the same level of opinion on overall job stress variables in certain aspects. The remaining variables are not significant.

PNB: Among the 13 dependent factors relating to employee Job stress dimension, Inadequacy of Role Authority alone show a significant association with the age of the respondents. Hence the null hypothesis is rejected, which means that different age of the respondents on an average have the same level of opinion on overall job stress variables in certain aspects. The rest of the variables is not significant.

BOB: Among the 13 dependent factors relating to employee Job stress dimension, Group stressor alone shows a significant association with the age of the respondents. Hence the null hypothesis is rejected, which means that there is an association between mentioned dimensions and age of the respondents. The remaining variables are not significant.
H0 There is no significant association between the educational qualification and dimension of job stress

SBI: Among the 13 dependent factors relating to employee Job stress dimension, Group Stressors, Role overload alone shows a significant association with the educational qualification of the respondents. The remaining variables are not significant

PNB: Among the 13 dependent factors relating to employee Job stress dimension, all the factors show a significant association with the educational qualification of the respondents.

BOB: Among the 13 dependent factors relating to employee Job stress dimension, all the factors show a significant association with the educational qualification of the respondents.

H0 There is no significant association between the designation and dimension of Job stress

SBI: Among the 13 dependent factors relating to employee Job stress dimension, all the factors show a significant association with the designation of the respondents.

PNB: Among the 13 dependent factors relating to employee Job stress dimension, Group stressor and Role overload alone show a significant association with the designation of the respondents since their significance value is less than ‘P’ value (0.05%). The remaining variables are not significant

BOB: Among the 13 dependent factors relating to employee Job stress dimension, Constraints of Change and Inadequacy of Role Authority alone show a significant association with the designation of the respondents. The remaining variables are not significant.
H0 There is no significant association between the level of income and dimension of Job stress

SBI: Among the 13 dependent factors relating to employee Job stress dimension, all the factors show a significant association with the income of the respondents, which means that differing incomes of the respondents on an average, have the same level of opinion on overall job stress variables in certain aspects.

PNB: Among the 13 dependent factors relating to employee Job stress dimension, Inadequacy of Role, Authority alone shows a significant association with the income of the respondents.

BOB: Among the 13 dependent factors relating to employee Job stress dimension, Role overload, Role Conflict, Under-Participation, Job Difficulty, Environment Factors in Stress, Role Stagnation and Mid Life Crisis and Job Requirement Capability Mismatch factors show a significant association with the income of the respondents. The remaining variables are not significant.

H0 There is no significant association between the marital status and dimension of job stress

SBI: Among the 13 dependent factors relating to employee Job stress dimension, Job Requirement Capability Mismatch, Job Difficulty, Feeling of Inequity, Environment Factors in Stress, Under-Participation, Constraints of Change and Role overload factors show a significant association with the marital status of the respondents.

PNB: Among the 13 dependent factors relating to employee Job stress dimension, Personality Characteristics, Constraints of Change, Group Stressors, Role overload, Environment Factors in Stress, Role Stagnation and
Mid Life Crisis and Job Requirement Capability Mismatch factors show a significant association with the marital status of the respondents.

**BOB:** Among the 13 dependent factors relating to employee Job stress dimension, Job Difficulty, Feeling of Inequity, Role Stagnation and Mid Life Crisis, Job Requirement Capability Mismatch and Role overload factors show a significant association with the marital status of the respondents.

### 5.2.4 Findings from Correlation

**SBI**

**Factors having positive correlation at the 1 % level of significance**

Comparatively high level positive correlation at 1% level of significance among the variables exists between Environment Factors in Stress and Job Requirement Capability Mismatch with a Pearson value of 0.112, a between Inadequacy of Role Authority and Under-Participation with a Pearson value of 0.110, then between Personality Characteristics and Job Difficulty with a Pearson value of 0.107, a between Inadequacy of Role Authority and Under-Participation with a Pearson value of 0.110, a between Environment Factors in Stress and Under-Participation with a Pearson value of 0.102.

**Factors having negative correlation at the 1 % level of significance**

Comparatively high level negative correlation at the 1 % level of significance among the variables exists between Group Stressors and Feeling of Inequity with a Pearson value of -0.112, a between Group Stressors and Feeling of Inequity with a Pearson value of -0.110, a between Group Stressors and Environment Factors in Stress with a Pearson value of -0.107.
PNB

Factors having positive correlation at the 1 % level of significance

Comparatively high level positive correlation at the 1 % level of significance among the variables exists between Role Stagnation and Mid Life Crisis and Job Difficulty with a Pearson value of 0.106, a between Role Stagnation and Mid Life Crisis and Group Stressors with a Pearson value of 0.104.

Factors having negative correlation at the 1 % level of significance

Comparatively high level negative correlation at the 1 % level of significance among the variables exists between Role Stagnation and Mid Life Crisis and Under-Participation with a Pearson value of -0.106, a between Job Requirement Capability Mismatch and Personality Characteristics with a Pearson value of -0.104, a between Under-Participation and Job Difficulty with a Pearson value of -0.101.

BOB

Factors having positive correlation at the 1 % level of significance

Comparatively high level positive correlation at 1% level of significance among the variables exists between Job Requirement Capability Mismatch and Under-Participation with a Pearson value of 0.120, a between Role Stagnation and Mid Life Crisis and Feeling of Inequity with a Pearson value of 0.118, a between Inadequacy of Role Authority and Under-Participation with a Pearson value of 0.110, a between Job Requirement Capability Mismatch and Under-Participation with a Pearson value of 0.105.
Factors having negative correlation at the 1 % level of significance

Comparatively high level negative correlation at the 1 % level of significance among the variables exists between Role Stagnation and Mid Life Crisis and Under-Participation with a Pearson value of -0.110.

5.2.5 Findings from Factor Analysis

The factors causing stress for middle level employees in all the three banks comprise 93 individual statements, out of which 25 individual statements contribute more to the study (71.401%).

Respondents expressed their opinion that banks provide fewer opportunities for learning and growth. No proper interpersonal relation between superiors and subordinates in the banks exists. This causes considerable stress to the employees.

Respondents feel that they have Excessive and inconvenient working hours in the banks due to the inadequacy of staff to adequately provide necessary services, which in turn causes lots of stress to them. Further, they said they are working under a tight deadline, which causes enormous pressure to them.

5.2.6 Findings from Multiple Regressions

5.2.6.1 Employee’s Performance

Influence of stress coping strategies on employees' performance in SBI has R-Square of 0.760 this means that 76.0 percent of the variation in overall coping strategy (dependent variable) can be explained from the 5 independent variables. The adjusted R-square is 0.759. The regression ANOVA shows the significant relationship between the predictors and
predictor. The F value = 827.000 and it is significant at (.005) level. There exist a proper system to evaluate performance and consistency in the performance is the strongest predictors of employee’s performance.

Influence of stress coping strategies on employee performance in PNB has R-Square of 0.646 this means that 64.6 percent of the variation in overall coping strategy (dependent variable) can be explained from the 5 independent variables. The adjusted R-square is 0.643. The regression ANOVA shows the significant relationship between the predictors and predictor. The F value = 166.017 is significant at (.005) level. There exists a proper system to evaluate performance and adequately completing the works are the strongest predictors of employee’s performance.

Influence of stress coping strategies on employees' performance in BOB has R-Square of 0.804 this means that 80.4 percent of the variation in overall coping strategy (dependent variable) can be explained from the 5 independent variables. The adjusted R-square is 0.802. The regression ANOVA shows the significant relationship between the predictors and predictor. The F value = 340.708 is significant at (.005) level. There exist a proper system to evaluate performance and consistency in the performance is the strongest predictors of employee’s performance.

5.2.6.2 Employees' Job Satisfaction

Influence of stress coping strategies on employee job satisfaction in SBI has R-Square of 0.646 this means that 64.6 percent of the variation in overall coping strategy (dependent variable) can be explained from the 8 independent variables. The adjusted R-square is 0.923. The regression ANOVA shows a significant relationship between the predictors. The F value = 1967.902 is significant at (.005) level. Workplace and job are the strongest predictors of employee job satisfaction.
Influence of stress coping strategies on employee job satisfaction in PNB has R-Square of 0.946 which means that 94.6 percentage of the variation in overall coping strategy (dependent variable) can be explained from the 8 independent variables. The adjusted R-square is 0.945. The regression ANOVA shows a significant relationship between the predictors and predictor. The F value =924. 631 is significant at (. 005) level. Pace of work and job are the strongest predictors of employee job satisfaction.

Influence of stress coping strategies on employee job satisfaction in BOB has R-Square of 0.918 this means that 91.8 percent of the variation in overall coping strategy (dependent variable) can be explained from the 8 independent variables. The adjusted R-square is 0.916. The regression ANOVA shows the significant relationship between the predictors and predictor. The F value =574. 370 is significant at (. 005) level. Workplace and competitive salary are the strongest predictors of employee job satisfaction.

5.2.7 Findings from Structural Equation Modeling

The structural model of job stress and coping strategies adopted by banks to enhance employee performance and job satisfaction comprise 13 dimensions. All this directly contributes to the study. In all the three banks, coping strategies really bring job satisfaction and also improve the performance of the employees.

5.3 SUGGESTIONS

At the time of recruitment, the work of HR manager is to select persons in such a way that it becomes possible to avoid unnecessary circumstances giving rise to conflicts. The HR manager not only in the banking sector, but in general currently often inquires about the ability working on emotional stability, groups and skills of negotiations from the
employee. This prevents the appearance of stress due to lack of communication. Especially in the banking sector where there is enormous pressure to the employees these things need to be followed meticulously to avoid stress situations.

The best way to prevent stress in occupation and in life, generally is to follow a healthy lifestyle considering inclusion of sport, natural food, good sleep which can extensively improve health and well being. Banks must take active steps to communicate these benefits to their employees. Special health programs can be offered. Banks can go in for periodical health checkup for their employees, make them participate in yoga and meditation. Currently, some banks are doing that in a small way, so the employees can overcome stress.

Performance is delayed by stress because the individual facial signals of stress affecting productivity. Therefore, Management may enhance and improve formal organizational communication with employees to help reducing stress by reducing the role ambiguity. Open communication has a benefit of resolving conflicts which arise between supervisors and subordinates.

Since work load conflict is seen as high among employees in the banking sector, the bank authorities should pay attention to solve these issues. Inadequate staff and unachievable target will put pressure to the employees this needs to be planned by the respective heads of various departments in the banking sector.

Stressors can be minimized by selecting and assigning employees to positions that match with their competencies. The proper competency mapping needs to implemented to assess the individual ability of the employees in the banks.
Work life balance initiatives need proper categorization. These include the offer of flexible work schedules, work sharing that divides a career position between two employees so that they may experience reduced stress between work and family. Personal leave programs and child care support resolving stress to some extent.

If the stress is due to poor interpersonal relationship between the colleagues, it is important to locate the difficult and uncertain situations as fast as possible, so that they do not disturb the existing setup of the bank. Periodic group meetings like weekly briefing, all coworkers assembling in one place or around the oval table and discussing the performance and outcome could be planned and implemented. The regular meetings could be held in order to clarify the conflicts in a helpful way. Psychological help as counseling is advisable, especially when the stress becomes uncontrollable. The help of a stress manager (specialized) is advisable.

Another problem that the employees in the banking sector are facing is the absence of time management. Work overload can lead to time pressure and overtime work. Time management skills can help employee’s efficient use of the time spent at work. Organizing and prioritizing may be the two important time management skills for successful people managing very busy activity schedules.

A lot depends on the leadership of the banks as well. The superior officer should go to each and every employee and talk to them and motivate. Then the employee will gain confidence and a pleasant attitude towards the top management and will come to work with kind and friendly feeling.

There are only a fewer opportunities for learning and growth in the bank this is the opinion of most of the respondents and expressed by them explicitly. Further, they stated that there is no proper transfer and promotion
policy exist in the bank. This has major impact on the minds of the employees to go for job switchover. So the bank authorities need to design proper career planning to their employees so that they have trust and faith about their banks and perform well in their job.

5.4 CONCLUSION

There are a number of factors that cause occupational stresses among employees in public sector banks. Managing and preventing stress depends on the culture in the organization. The key to deal with stress is to first identify its energizing as well as destructive effects. Culture should be one of openness and understanding, rather than criticizing and blaming. Constructing this type of culture requires active leadership and role models from the top of the organization. In this study, factors causing stress are identified and suitable stress coping strategies are suggested to the banks and in turn increasing the employee performance and job satisfaction. When an employee sees opportunities for career advancement, getting diminished, it is perceived as a threat, which in turn, leads to increased job stress. Banks can encourage productive or positive stress by helping employees build challenges, assume responsibility and autonomy over time.

5.5 MANAGERIAL IMPLICATIONS

Stress is a universal element and individuals in every walk of life have to face it. Employees in the banking sector are under a great deal of stress due to many precursors of stress. Stresses contribute to decreased organizational performance, decreased quality of work and high employee turnover. This study comes out with many important issues for the management of stress in Public Sector Banks. The research findings indicate the existence of low participation from the employees during the department discussion, showing lack of interest on the part of employees. This needs to
be addressed immediately by the management. Further, there exists many intra group conflicts among the employees in the banks. This will hinder the performance of the employees and functioning of the bank will get disturbed. Working hours of the banks are in excess and inconvenient constituting is one of the major factors that causes work life imbalance and that directly contributes to stress of the employees. In this research the various factors causing stress was identified and suitable coping strategies were identified and suggested to be implemented by the banks to enhance employee’s performance and job satisfaction.

5.6 LIMITATIONS OF THE STUDY

Every research has some limitations which might constrain the interpretation of the findings, there are few in this work too. First, this study mainly covers respondents only from four main cities in Tamil Nadu and those who live in other areas are not included. Secondly, only top three public sector banks were taken, the findings may not be applicable to other banks. Third, the attitude of the respondents may change over time and situation and due to the hectic work schedule of the employees resulting in prolongation of the data collection process as the researcher had very little time to interact with them. In spite of all the above mentioned limitations, the researcher had taken lots of efforts to achieve the objectives of the study.

5.7 SCOPE FOR FUTURE RESEARCH

This study includes thirteen variables that cause stress to employees in the public sector banks. For future research more variables which create stress indirectly (e.g.) children, religion, social activities, sexual harassment, values and norms can also be included. Not only banks, but other industries can also identify the various factors causing stress and suitable coping strategy for that can be developed to improve employee performance.