



## A Study on Occupational Stress and Emotional Intelligence Among Bank Employees

### KEYWORDS

Emotional Intelligence, Demographic Factors and Bank Employees,

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**ABSTRACT** *This article probes into investigate the occupational stress experienced by bank employees in Gobichetipalayam and its connection with emotional intelligence and demographic factors. In addition, the study investigates whether the individual dimensions of emotional intelligence are likely to predict the level of occupational stress experienced by bank employees. The results of the study showed that occupational stress among bank employees was likely to be affected by some demographic factors and partially predicted by some dimensions of emotional intelligence.*

### INTRODUCTION

The banking sector is one of the most competitive sectors in the world. Banks are undergoing a sea change where efficiency and competitiveness holds the key to survival. In the service industry, the first step in delivering quality service to the customers is that the service providers need to be very adaptive to the customer needs. The sequences of employee service behaviour on customer service quality satisfaction can be viewed as signals of retention or defection and are appropriate for monitoring. The interpersonal and the intrapersonal behaviour of the employees which play an integral role in their performance of service can thus be described in terms of their varying levels of emotional intelligence.

The aim of the present study is to investigate the levels of occupational stress among bank employees and how much it is affected by the employees' demographic features. In addition, the connection between occupational stress and emotional intelligence is being studied, in an effort to find out if high emotional intelligence is likely to predict an employee's low levels of occupational stress.

### REVIEW OF LITERATURE

Kavita Jain and Preeti Jain (2013) have conducted study on "Job Satisfaction: A Comparative Study of Public & Private Sector Banks". Three important determinants of job satisfaction, namely management employee relationship, nature of job and working conditions are analyzed in this study. There is no significant difference between the mean score of public and private sector banks regarding employees-management relationship, in relation to the nature of job and in relation to the working conditions of bank. Researcher found that there are several measures to improve the job satisfaction but the most important measures are good remuneration, promotional opportunities, and Job security.

Angelogiannos, Georgios V., (2009) has conducted study on "Emotional intelligence: A frontline view of decision making in a Greek bank". The purpose of this quantitative, correlation study was to examine the relationship between emotional intelligence and effective decision making of frontline employees in a Greek bank. Significant positive relationships ( $p < .01$ ) existed between

emotional intelligence and effective decision making signifying emotions and feelings are as critical as technical competencies. The data findings denote the importance of an integrative and balanced synthesis of technical and emotional competencies within a frontline context and the need of both intrapersonal and interpersonal frontline leadership to advance decision making to unique levels of excellence.

Kalpana Agrawal and Noopur Sondhiya (2013) has conducted study on "Effect of Emotional Intelligence on Customer Retention amongst Bank Employees". The study explored the effect of EI and gender on customer retention orientation of bank employees. The previous studies support that the service performance of the employees and their capability to retain the customer is dependent on various component of EI dimensions namely social awareness, self-regulation and self-awareness. But this study doesn't support the same

Sehgal (1997) assessed the effect of role stress on the level of involvement a person has in the job and alienation and the coping mechanism used to deal with stress. It was found that role erosion, resource inadequacy and inter-role distance were dominating contributors of role stress. Avoidance style of coping was used more frequently than approach styles of coping.

Chand and Sethi (1997) conducted a study to examine the organisational factors as predictors of job related strain among 150 junior officers working in various banking institutions in the state of Himachal Pradesh. Role conflict, strenuous working conditions and role overload were found to be the dearest and most significant predictors of job related strain.

Abraham (2000) deliberated that the social skills component of Emotional Intelligence is related to positive interpersonal relationships and it increases the feeling of job satisfaction and decreases occupational stress. She further stated that these social skills foster networks of social relationships which in turn increase an employee's commitment to the organization.

### Objectives of the Study

1. To analyse the impact of demographic and Job profile of employees on their emotional intelligence.
2. To analyse the influences of emotional intelligence on the work performances of bank employees.
3. To analysis the nature of occupational stress faced by the bank employees' and its influences on their work performances.

### Research Methodology

This is a descriptive research study focusing on the both qualitative and quantitative analysis. The research methodology of the study consists of two stages.

Stage I: First stage of the research was exploratory in nature. This forms the desk research work where the reviews are available.

Stage II: A descriptive research was carried out at the second stage by applying a survey method.

### Instruments

Perceived Stress Scale of Cohen et al. (1983) and Schutte Self Report Emotional Intelligence Test (Schutte et al., 1998) was used.

### RESULTS

Testing the reliability of the present study, using Cronbach's  $\alpha$ , it was found that the values of all variables were higher than 0.7 in both inventories, so the participants' answers were considered to be reliable. In addition, it was found that the reliability of the entire questionnaires was also high.

**Table 1: Cronbach's Alpha Reliability Test for Occupational Stress**

| Variables             | Cronbach's Alpha |
|-----------------------|------------------|
| Stress                | 0.88             |
| Stress Management     | 0.85             |
| Total / Questionnaire | 0.82             |

Analyzing the participants' answers at the questions of the variable "stress", it was found that employees had experienced stress quite often during the past few months, as the average of the majority of questions and the total average were quite high.

**Table 2 : Cronbach's Alpha Reliability Test for Emotional Intelligence**

| Variables   | Cronbach's Alpha |
|---|------------------|
| Optimism  | 0.79             |
| Management of Personal Emotions                       | 0.79             |
| Management of Other People's Emotions - Social Skills | 0.78             |
| Use of Emotions                                       | 0.74             |
| Total / Questionnaire                                 | 0.90             |

Analyzing the participants' answers to the questions of "Optimism", it was found that they were likely to make positive thoughts encourage themselves and chase participation in activities fairly often.

### DISCUSSION

The results of the present study revealed that the experience of occupational stress among bank employees is likely to be affected by the employee's level of emotional intelligence and by several demographic characteristics as well.

- ❖ Women believed that positive emotions were likely to lead to new ideas, changes and solutions to occupational problems more than men did.
- ❖ Emotional intelligence tended to be higher among women employees than men.
- ❖ Taking into account the factor of educational level, it was found that university degree holders were more likely to experience higher levels of stress, but they were also likely to manage stress more effectively than their colleagues with no degree.
- ❖ When it comes to the attempt to find out if occupational stress can be predicted through emotional intelligence, it was found that employees who were able to manage other people's emotions and use emotions were more likely to experience occupational stress.
- ❖ In addition, employees who were optimistic and able to manage their personal feelings were more likely to use stress management strategies, while the opposite seemed to be the case for employees who were able to manage their personal emotions.
- ❖ They are likely to be affected by family issues, and thus have lower job performance, be fewer jobs committed and experience job burnout (Obiora & Iwuoha, 2013).
- ❖ The gender differences have not been found in the present study. Both men and women experience the same working conditions, organizational structure, working hours and salary, so they are equally likely to go through role conflict and vagueness, lack of security and promotion opportunities and occupational stress.
- ❖ Studying gender differences in the dimensions of emotional intelligence, it was found that women reported higher abilities in using their and other people's emotions in positive and effective ways.
- ❖ Another interesting finding of the present study was that occupational stress management was higher among employees with higher educational level and higher positions in the institution
- ❖ In the banking sector, managers and heads of branch usually have more responsibilities than their colleagues, longer working hours and more assignments. For this reason, it is only natural that they have to learn to cope with pressing working conditions, deadlines and stress, so that they fulfill their duties. This statement confirms the finding that those employees were more effective in managing their emotions, thus reporting higher levels in that specific aspect of emotional intelligence.
- ❖ Finally, the present study came to the conclusion that occupational stress and stress management are likely to be predicted by the employee's levels of optimism and the ability to manage and use emotions positively.

### CONCLUSION

In order to mitigate the negative effects of occupational stress, a systematic effort should be made by policy makers, employees and administrators of organizations, which may include stress management programs for all employees -clerks, managers and heads of branches. Such programs should be implemented on specific targets and by specially trained people, and focus on constant assessment of progress and success measurement. The best prospect is to give Emotional Intelligence training for all employ-

ees in every banking institution, so that they are highly motivated to perform well and be committed to their job.

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