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Job Stress of Employees in Banks: A Study with Reference to Dindigul

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ABSTRACT

Stress is the single non-specific reaction of the body to a demand made upon it. Everyone experiences some form of stress or the other and in many cases, the stress or the adverse reaction, to the demand of the situation gets reduced with the passage of time or when one gets used to the situation. Organizational stress, resulting from the demands of the work environment is one such psychological situation. When an employee gains experience and confidence in his work, the stress is bound to decline. It is also believed that training the employee in the proper method of doing the work reduces stress. However, the demanding nature of the job, the aging process, the ever increasing work pressure, the constant need to achieve the target, the peer pressure and unsympathetic higher ups are some of the factors which affect the psyche of the employee very much and affect his / her ability to perform. The employees of the banking industries are found to experience greatest amount of stress. Many factors contribute for the increasing stress level of these employees and an attempt is made in this study to analyze such causative factors.

Keywords : Stress, Banking industries causative factors and results

INTRODUCTION

Stress is an integral part of life. Some of it occurs because people try to do too much in the time available and some have difficulties in inter-personal relationships either at home or at work. Stress is essentially a state of mental or emotional disquiet. In more general terms, stress is a stimulus received from the environment which disrupts the physical or mental functioning of the body. Job stress has been viewed as a condition of strain on one's emotions, thoughts, processes and physical condition. The body and the mind react to any stress factor. The brain and nervous system become intensely active, digestion slows down, muscles become tense, the heart starts pumping blood harder and faster, blood pressure increases, breathing becomes faster and sweating starts, longer hours of work with less achievement, domestic conflict and repeated minor sickness.

Some of these are great killers and certain others are highly infectious in nature and can cause immense stressful situations. The person affected by stress may face many problems. It affects the person's work, family and environment. Organization cannot be properly run without effective supervisors. Supervisors are the key to success in any concern because of the wide spread recognition of the fact that they are usually held accountable if he fails to carry out the instruction given by the boss. He is a man who suffers between two extreme persons.

STRESS TYPOLOGIES

The employee in an organization is to absolutely independent in performing his job activities. His performance should satisfy the expectations of people at his work place. Thus, performance in an organization not only depends upon the takes / job activities and work environment, but also on the "interpersonal connections" established by the employee with those working with him. This is referred to as his "job role". For certain employees, the demands of the job role may threaten to exceed his capabilities leading to "Role Stress". Analyzing the dimensions of roles stress, one can identify 'Role Conflict', 'Role Ambiguity' and 'Role Overload' is as the major sources of role stress.

Life stress arises due to stressful life events like divorce, death of spouse or close family members, partition of joint family, marriage, losing a job or going to jail and the like.

Organizational stress refers to that of various types of role stresses experienced by employees in their organizational role, namely, Role Ambiguity, Role Stagnation, Role Overload, Role Erosion, Role Conflict, Role Isolation, Role Expectation Conflict, Resource Inadequacy, Personal Inadequacy and the like.

Occupational stress refers to the interaction of the work conditions with the characteristics of the worker, such that the demands of the work exceed the ability of the worker to cope with them. It is also stated that the presence of stress at work is called "Job Stress", that is, it is the stress experienced by a particular individual in a particular job. It refers to the reaction of individual to new or threatening factors in their work environment. The way the job is designed, the amount of time pressure an individual faces and the amount of expectations others have of him at work leads to job stress. Job stress may also be defined as "a condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning".

Job stress can be positive or negative. Some work situation may have positive challenges and excitement, while others are very threatening and anxiety arousing.

"Eustress" or positive stress is one where the situation offers an opportunity to the individual to gain something. In its absence the individual lacks the 'edge' necessary for peak performance. Promotions to new jobs make the employee feel anxious about their new work assignments, though they look forward to the additional challenges, rewards and excitement. In these cases, the new and uncertain job situations create positive stress also called "Eustress".

"Distress" or negative stress is associated with heart-disease alcoholism, drug abuse, material breakdown, absenteeism, child abuse and a host of other social, physical, organizational and emotional problems. For example, when managers are given major projects to complete under severe time pressure, they feel very tense and nervous about being unable to get their work done on time.

REVIEW OF LITERATURE

Ivancevich, Matheson (1980) and Mason (1975) have defined 'stress' as (i) an environmental stimulus, (Stressor) often described as a force applied to the individual, (ii) as an individual's psychological or physical response to such an environmental force (Strain) (iii) or as the interaction between these two events. A job stressor is an environmental condition or an event in the workplace that causes strain. Stressors combine to pressurize an individual until strain develops.

According to Beehr and Bhagat (1985) also, stress includes stressors and strain. The term stressor refers to the environmental stimulus and the term strain refers to the individual's response which can be physical, psychological or behavioural indicators of ill health / well being of the individual. Here the researcher wishes to state that the present study is based on this concept of stress.

According to Lazarus and Launier (1978), stress is relational in nature involving some sort of a transaction between the individual and the environment. According to Lazarus and Folkman (1984) and Holroyd and Lazarus (1982) stress embraces two important interacting processes, that is, appraisal and coping. The appraisal process refers to a perceived demand, which taxes the physical or psychological resources of an individual. The coping process refers to the behavioural efforts to deal with or reduce excess demand. This is a theoretical definition of stress. At the empirical level, Schuller, (1980), defines stress in terms of "Person – Environment fit" or as "a perceived dynamic state involving uncertainty about something important".

Rizzo group consisting of Rizzo, House, and Lirtzman (1970), in a study about managers, engineers, and clerks, found inverse relationship between role stress and job satisfaction. Miles (1975) found weak causal relationship between role ambiguity and satisfaction but no causal relationship between satisfaction and role conflict. Tosi (1970 and 1971) found role ambiguity not to be significantly related to job satisfaction. Promotion was found to be negatively associated with psychiatric illness (Arthur and Gunderson 1965) and dissatisfaction (Lakson, Bugh and Gunderson, 1972).

Ahmad, Bharadwaj and Narula (1985) conducted a study on stress and found that public sector executives experience slightly more stress than their counterparts in the private sector. Background factors like age, education, income, experience and marital status of executives were unrelated to role stress in both the groups.

Srivastava and Sehgal's (1984) study revealed that employees who maintain high work motivation experienced significantly lower occupational stress, such as role overload, role ambiguity, role conflict, unreasonable group and political pressures, responsibility for persons, poor peer relations, strenuous working conditions and unprofitability as compared to the low need achievement group. Further, employees with high need for production, goal achievement and competition also experienced lower occupational stress.

SIGNIFICANCE OF THE STUDY

The modern world with its hassles provides tough competition to all types of organizations. "Survival of the fittest" has become the order of the day. In order to be most fit, an organization has to achieve perfection with respect to all factors of production especially with regards to the human factor. The employees of any organization have to be kept fully satisfied and happy. So that productivity, efficiency and performance will be at its peak .The employees can be made happy only if job stress is avoided. This is possible only if one can identify the reasons for job stress and methods of coping with it, because in the face of chronic job stress, employees become dysfunctional, which will affect the individual employee and also the employing organization. Hence, frequent studies on stress would help to uncover the shadow areas, so that steps can be initiated to minimize the effect, of the determinants of stress and also help individuals and organizations evolve newer and effective coping strategies. It is with this avowed end in view that the present study has been undertaken.

STATEMENT OF THE PROBLEM

People experiencing stress behave in a dysfunctional manner which is detrimental to the organization. This can be more easily identified in the productive industries than in service industries, where the symptoms of stress may take a long time to erupt. Once it erupts it not only affects the concerned individual but also the co-workers through strained interpersonal relations. Also the objectives of employees in general, have shifted from achievement to self expression and to participation and involvement in decision making. In this context the management of stress becomes very essential for the long term viability of any organization.

It is generally believed by the common man that employees in banks, one of the service industries, may not experience stress in their jobs when compared to people in other occupations. To test the validity of this belief the researcher has taken up a study of stress on bank employees, since it can affect customer service which forms the core of the success of banking business. All the above said reasons warrant the researchers to take up in-depth study on this topic titled "job stress of employees in banks".

OBJECTIVES OF THE STUDY

The following are the objectives of the study

1. To examine the main sources of job stress for bank employees.
2. To study the various coping strategies of stress.
3. To identify the factors influencing job stress of employees.
4. To offer suggestions based on findings of the study.

Methodology

The present study is based on both primary data and secondary data. The main source of primary data has been employees of banks. To elicit information from the employees a schedule was designed and administered. The schedule was pre-tested and suitable modifications were carried out. The schedule contains questions relating to the scale of job stress on the services offered by the banks. Banks in India have been classified into public sector banks, private sector banks and Co-operative sector banks. Three banks namely State Bank of India, Canara Bank, ICICI Bank and Dindigul District Central Co-operative Bank Limited were selected from these different banking sectors. Data was collected from these bank employees adopting convenience sampling method. A selection of eighty employees was made at the rate of twenty each from the selected four banks. The general plan of analysis ranges from simple descriptive statistics to multiple regression models. The extent and variation of stress derived by the employees of banks are measured through the scale and constructed on the basis of the scores of components.

The factor-wise analysis was made. The dependent variable stress was related to independent factors influencing the same. The respondents were grouped according to these factors and accordingly their mean and range of stress scores for each factor group were calculated. In order to find out the significance of the differences between the averages have been applied. In addition to this, the inter-relationship of each group was also studied for finding out the critical difference. For quantitative factors co-efficient of correlation and partial regression analysis have also been worked out.

EMPLOYEE'S STRESS RELATING TO VARIOUS FACTROS

Stress of the employees relating to the various factors influencing the experience of Banks in Dindigul is abstract and qualitative. It cannot be measured directly. It can be measured only indirectly through their opinions or response to various factors in their working environment of banks. A scale by name 'employee's stress scale' has been constructed to measure the level of stress of each employee-respondent. This scale contains 23 items relating to various factors in their working environment of banks.

The responses of the sample respondents to the 23 items have been recorded the employees' stress scale has a maximum score of 115. The respondents have been grouped into three categories namely (i) Low stress (ii) Medium stress and (iii) High stress. This classification is done according to "Mean + Standard Deviation" criterion. Employee's scoring up to 53 are treated as low stress, employees with total scores between 53 and 83 come under the medium level stress category and employees scoring above 83 are considered as highly stressed. The sample employees are divided into three categories based on their respective scores. The distribution of respondents according to their levels of stress is shown in table 1.

Table 1 : Distribution of sample of employees on the basis of their level of stress

Sl. No.	Level of Stress	Number of Employees	Percentage
1.	Low	15	18.75
2.	Medium	30	37.50
3.	High	35	43.75
	Total	**80**	**100.00**

Source: Primary Data

It is observed from the table that 15 employees have low stress. It works out to 18.75 per cent. There are 30 medium level stressed employees (37.5%). Highly stressed employees are 35 (43.75%). It is found from the table that a majority of the respondents have high level of stress. The average stress score is 78.9.

AGE GROUP AND LEVEL OF stress

Age and stress are inter-related. Aged employees are expected to face some physical problems. The aged respondents are more aware of the working environment of Banks than the younger employees and the levels of stress are likely to vary. The hypothesis formulated is 'Age influences the level of employee's stresses.

Table 2 : Relationship between age and stress

Sl. No.	Age Group	Employees' Stress			Total	Average Stress	Range
		Low	Medium	High			
1.	Young	8	7	3	**18**	72.62	45 - 96
2.	Middle	4	14	23	**41**	81.31	42 - 102
3.	Old	3	9	9	**21**	79.58	41 - 104
	Total	**15**	**30**	**35**	**80**	**78.90**	-

Source: Calculated from Primary Data

The percentage of respondents with high level of stress is the highest among Middle-aged group. This indicates that the stress on the working environment of Banks is more for the Middle-aged respondents than for the Young and the Old-aged respondents.

Table 3 : Age and stress - Correlation Analysis

Simple Correlation Co-efficient	Table Value of Simple Correlation Co-efficient	Significance
0.235	0.124	Significant

Source: Calculated from Primary Data

The Correlation analysis (Table 3) reveals that the Co-efficient of correlation is significant and therefore there is a significant relationship between age and stress. Hence the hypothesis, 'Age influences the level of employees stress' holds well.

EDUCATIONAL QUALIFICATION AND stress

Education of employees is taken into consideration, to assess whether their educational qualification influences stress. The hypothesis formulated is 'Education influences the level of employee's stresses. The sample employees are classified according to their level of education namely, Secondary level, College level and Technical level as shown in Table 4.

Table 4 : Relationship between Education and stress

Sl. No.	Level of Education	Employees' Stress			Total	Average Stress	Range
		Low	Medium	High			
1.	Secondary	2	4	6	**12**	79.73	41 – 102
2.	College	10	17	25	**52**	78.31	42 – 104
3.	Technical	3	9	4	**16**	80.20	43 - 96
	Total	**15**	**30**	**35**	**80**	**78.90**	-

Source: Calculated from Primary Data

The percentage of high stress is high among the respondents having technical education and the percentage of low stress is high among the respondents having only secondary Education. This clearly shows that employees with technical education are having high stress than their counter part.

Table 5 : Education and stress – Correlation Analysis

Simple Correlation Co-efficient	Table Value of Simple Correlation Co-efficient	Significance
0.226	0.124	Significant

Source: Calculated from Primary Data

The Correlation Co-efficient (Table 5) is found to be greater than the table value. It implies a significant relationship between Education and stress. Hence the hypothesis, 'Education influences the level of stress', holds good.

AWARENESS AND stress

The awareness of the respondents of all the working environment of Banks has been taken into account for the study. An attempt is made to find whether the level of stress varies in respect of the awareness of the respondents

Table 6 : Relationship between Awareness and stress

Sl. No.	Awareness	Employees' Stress			Total	Average Stress	Range
		Low	Medium	High			
1.	Aware	8	18	20	**46**	80.27	42 – 96
2.	Non - Aware	7	12	15	**34**	77.05	41- 104
	Total	**15**	**30**	**35**	**80**	**78.90**	-

Source: Calculated from Primary Data

It could be seen from the Table 6 that the percentage of highly stressed is higher and lowly stressed is lower among the employees who are all aware of the working environment of Banks. This indicates that the employees who are aware are having high stress than their counter parts.

Table 7 : Awareness and stress – Correlation Analysis

Simple Correlation Co-efficient	Table Value of Simple Correlation Co-efficient	Significance
- 0.182	0.124	Significant

The Correlation Analysis (Table 7) indicates that Correlation Co-efficient is significant and therefore there is a significant relationship between awareness and stress. Hence the hypothesis 'Awareness influences the level of employees stress' holds good. However it indicates an inverse relationship between these factors.

DESIGNATION AND stress

Designation of employees of banks is taken into consideration to assess whether their designation influences stress. The hypothesis formulated is 'designation influences the level of stresses. The sample respondents are grouped on the basis of their designation into three groups namely Officer, Field and Clerk as shown in Table 8.

Table 8 : Relationship between Designation and stress

Sl. No.	Designation	Employees' Stress			Total	Average Stress	Range
		Low	Medium	High			
1.	Officer	3	4	6	**13**	79.55	41 – 96
2.	Field	8	14	5	**27**	78.60	42 – 102
3.	Clerk	4	12	24	**40**	78.89	45 - 104
	Total	**15**	**30**	**35**	**80**	**78.90**	-

Source: Calculated from Primary Data

The percentage of respondents with high level of stress is the highest among the officer. This indicates that the stress on the working environment of Banks is high for the respondents officer than in the case of other respondents.

Table 9 : Designation and stress – Correlation Analysis

Simple Correlation Co-efficient	Table Value of Simple Correlation Co-efficient	Significance
- 0.237	0.124	Significant

The Correlation Analysis (Table 9) reveals that the Correlation Co-efficient is significant and therefore there is a significant relationship between designation and stress. Hence the hypothesis 'Designation influences the level of employees stress' holds good. However, it indicated an inverse relationship between these two factors.

EXPERIENCE AND stress

The level of experience by the employees has been taken into account for the study. For this, the employees are classified into three categories on the basis of the level of experience by them namely Low, Medium and High as shown in table 10.

TABLE 10 : Relationship between Experience and stress

Sl. No.	Experience	Employees' Stress			Total	Average Stress	Range
		Low	Medium	High			
1.	Low	4	8	12	**24**	79.21	41– 104
2.	Medium	7	14	15	**36**	78.36	42 – 102
3.	High	4	8	8	**20**	79.50	46 - 96
	Total	**15**	**30**	**35**	**80**	**78.90**	-

Source: Calculated from Primary Data

The average stress scores on the level of experience vary between 78.36 and 79.50. There are 24 respondents belong to the category of low-experience and their stress scores range from 41 to 104. Their average level of stress score is 79.21. There are 36 respondents of medium level experience, whose stress scores range from 42 to 102. Their average level of stress score is 77.28. The Next group consists of 20 respondents of high-level experience of Banks. Their stress score range from 46 to 96. Their average level of stress score is 79.50. It could be observed from the table that, the average stress of respondents who experienced more is the highest.

TABLE 11 : EXPERIENCE AND STRESS – CORRELATION ANALYSIS

Simple Correlation Co-efficient	Table Value of Simple Correlation Co-efficient	Significance
0.311	0.124	Significant

The Correlation Analysis (Table 11) reveals that the Correlation Co-efficient is significant and therefore there is significant relationship between the experience and stress. Thus the hypothesis, 'Experience influences the stress' holds good.

COMMUNITY AND STRESS

Community is classified into three categories, namely, forward, backward and scheduled caste and scheduled tribes. The distribution of employees by community is presented in table 12.

Table 12 : Relationship between Community and stress

Sl. No.	Community	Employees' Stress			Total	Average Stress	Range
		Low	Medium	High			
1.	SC / ST	9	12	15	**36**	79.40	41 - 104
2.	Backward Class	3	10	9	**22**	78.27	43 – 96
3.	Forward Class	3	8	11	**22**	78.71	42 - 102
	Total	**15**	**30**	**35**	**80**	**78.90**	-

Source: Calculated from Primary Data

The percentage of high-level stress is high among the employees who are belonging to Backward. This clearly indicates that the employees belonging to the group of respondents who are belonging to Backward is high-level stress than the other groups. The average stress score of different groups varies from 78.27 to 79.40. There are 36 respondents who have been belonging to SC / ST. Their stress scores range from 41 to 104. Their average level of stress score is 79.40. Next group consists of 22 respondents who have been belonging to backward. Their stress scores range from 43 to 96. Their average level of stress score is 78.27. There are 22 respondents who have been belonging to Forward. Their stress scores range from 42 to 102 with the average of 78.71. Table reveals that the respondents, who are belonging to SC / ST have more stress.

Table 13 : Community and stress – Correlation Analysis

Simple Correlation Co-efficient	Table Value of Simple Correlation Co-efficient	Significance
0.092	0.124	Not Significant

The Correlation Analysis (Table 13) reveals that the Correlation Co-efficient is not significant and therefore there is no significant relationship between the Community and stress. Thus the hypothesis, 'Community influences the level of stresses does not hold good.

SIZE OF THE FAMILY AND stress

The Size of the family indicates the number of dependents in the family. The hypothesis formulated is 'the size of the family influences stresses. In order to verify the statement, the employees are divided into three groups namely, Small family (Below three members), Middle-sized family (four to six Members) and large family (above six members) as shown in table 14.

Table 14 :Relationship between Size of the Family and stress

Sl. No.	Size of the Family	Employees' Stress			Total	Average Stress	Range
		Low	Medium	High			
1.	Small	6	12	6	**24**	78.59	41 – 104
2.	Middle-Size	7	9	21	**37**	78.73	42 – 96
3.	Large	2	9	8	**19**	79.62	41 - 102
	Total	**15**	**30**	**35**	**80**	**78.90**	-

Source: Calculated from Primary Data

The percentage of high-level stress is high among employees belonging to middle-sized families and the percentage of low-level stress is high among employees belonging to small families. The average stress of different Sizes of family varies from 78.59 to 79.62. There are 24 respondents with Small families. Their stress scores range from 41 to 104. Their average stress score is 78.59. There are 37 sample respondents with Middle-sized families who have their stress scores ranging from 42-196. Their average stress score is 78.73. There are 19 large families who have their stress scores ranging from 41-102. Their average stress score is 79.62. It could be observed from the Table that the average stress of the respondents, who have large families, is higher than those of the other groups.

TABLE 15 : Size of the Family and Stress – Correlation Analysis

Simple Correlation Co-efficient	Table Value of Simple Correlation Co-efficient	Significance
0.072	0.124	Not Significant

The correlation Analysis (Table 15) reveals that the Correlation Co-efficient is not significant and therefore there is no significant relationship between the size of the family and stress. Hence, the hypothesis, 'size of the family influences the level of stress' does not hold well.

INCOME AND STRESS

The family income of the sample employee has been taken into account for the study. It is expected that, higher the income level of the employees, the more would be the stress. To find this the hypothesis used is, 'Income influences the level of stresses. For this the income of the sample respondents is divided into three groups namely those up to Rs.8,000 (low), those with Rs.8,001 to Rs.15,000 (Middle) and those above Rs.15,000 (High) as shown in Table 16.

TABLE 16 : Relationship between Income and stress

Sl. No.	Income Level	Employees' Stress			Total	Average Stress	Range
		Low	Medium	High			
1.	Low	3	4	5	**12**	78.59	41 – 104
2.	Medium	9	15	21	**45**	78.73	42 – 96
3.	High	3	11	9	**23**	79.62	41 - 102
	Total	**15**	**30**	**35**	**80**	**78.90**	-

Source: Calculated from Primary Data

The percentage of high-level stress respondents is the highest and low-level stress respondents are the lowest among the higher income group. This makes it clear that the higher income respondents are having high stress on the various working environment of Banks. It could be noted from the table that the average stress of Lower in-

come group of respondents is 78.67. Their stress scores range from 42 to 96. There are 45 Middle-income respondents and their average level of stress score is 79.94. Their stress scores range from 41 to 104. There are 23 respondents of higher income group and their stress range from 41 to 102. Their average level of stress is 76.98. It is inferred from the Table that the average stress of Middle-income group is the highest and the other groups of the employees average stress is lower than the overall average stress. It clearly shows that the employees of Middle – income group are more stress than the Low and High-income groups of respondents.

Table 17 : Income and stress – Correlation Analysis

Simple Correlation Co-efficient	Table Value of Simple Correlation Co-efficient	Significance
0.276	0.124	Significant

The Correlation Analysis (Table 17) indicates that the Correlation Co-efficient is significant and therefore there is a significant relationship between income and stress. Hence the hypothesis, 'Income influences the level of employees stress' holds good.

MULTIPLE REGRESSION ANALYSIS

In this foregoing analysis, the relationship of each factor with the employee's stress has been studied. The analysis made in the previous section has been carried forward into a Regression Analysis in this section. The Simple correlation Analysis made in the pervious section is given in Table 18. It shows that there is a significant relationship between six factors with stress.

Table 18 : Simple Correlation of selected factors with stress

Sl. No.	Factors	Correlation Co-efficient	Table value"r"	Significance
1.	Age	0.235	0.124	Significant
2.	Education	0.226	0.124	Significant
3.	Awareness	-0.182	0.124	Significant
4.	Designation	-0.237	0.124	Significant
5.	Experience	0.311	0.124	Significant
6.	Community	0.092	0.124	Not Significant
7.	Size of the Family	0.072	0.124	Not Significant
8.	Income	0.276	0.124	Significant

Source: Calculated from Primary Data

INTER CORRELATION

Table 19 shows the inter-Correlation among the eight selected factors. The relationship of stress (Y) with the factors community (X_6) and Size of the Family (X_7) are not significant.

TABLE 19 : Inter Correlation among Independent variables

Y	X_1	X_2	X_3	X_4	X_5	X_6	X_7	X_8
FS	.235	.226	-.182	-.237	.311	.092	.072	.276
X_1	-	.164	.323	.186	.037	.168	.057	.178
X_2	-	-	.210	.056	.821	.083	.145	.113
X_3	-	-	-	.147	.075	.059	.062	.058
X_4	-	-	-	-	.125	.293	.227	-171
X_5	-	-	-	-	-	.657	.312	.673
X_6	-	-	-	-	-	-	.091	.324
X_7	-	-	-	-	-	-	-	.168

Source: Calculated from Primary Data

The relationship of Age (X_1) with Experience (X_5), and Size of family (X_7) are not significant. The relationship of Education (X_2) with Awareness (X_3), Experience (X_5) and Size of the Family (X_7) are significant. The relationship of Awareness (X_3) with Designation (X_4) is significant. The relationship of Designation (X_4) with all other factors is significant. The relationship of Experience (X_5) with all other factors is significant. The relationship of Community (X_6) with Size of the family (X_7) is not significant.

The Partial regression Co-efficient of the six factors with employee stress are significant (Table 20) indicating that the six factors individually contribute significantly to variations in employees stress when the influences of other factors are kept constant. As R^2 value is .618 the percentage of percentage of predictability of employees stress in terms of these factors is 61.80%.

Table 20
Multiple Regression Analysis of Eight Factors with stress

Sl. No.	Factors	Partial Regression	SE of Partial Regression	"t" Value	Significance
1.	Age	11.344	2.184	4.925	Significant
2.	Education	6.674	1.881	3.099	Significant
3.	Awareness	-2.131	2.985	-0.714	Not Significant
4.	Designation	-3.664	1.462	-2.582	Significant
5.	Experience	2.271	1.092	2.083	Significant
6.	Community	-3.573	1.234	-2.037	Significant
7.	Size of the Family	-0.763	1.645	-0.374	Not Significant
8.	Income	12.722	3.423	5.469	Significant

Percentage of predictability = 61.80 %

As the Partial Regression Co-efficient of six of the above factors are significant, the Multiple Regression analysis has been repeated for the six significant factors and the results are given in Table 21.

Table 21 : Multiple Regression Analysis of Six Factors with Stress

Sl. No.	Factors	Multiple Regression	SE of Multiple Regression	"t" Value	Significance
1.	Age	11.837	2.049	5.244	Significant
2.	Education	5.947	1.778	3.681	Significant
3.	Designation	-4.392	1.403	-3.187	Significant
4.	Experience	3.319	1.450	2.289	Significant
5.	Community	2.431	1.050	2.399	Significant
6.	Income	-4.482	1.578	-2.865	Significant

Percentage of Predictability = 60.30%

The Multiple Regression Co-efficient of six factors with employees stress has shown that all the six factors individually contribute significantly to the variation in employees stress when the influences of other factors are kept constant. The percentage of predictability of employees' stress in terms of six factors is 60.30%. This is normally less than that, in terms of eight factors (61.80%). This clearly indicates that the other factors have very little influence on employees stress.

SUGGESTIONS

The researchers has given the following suggestions based on the findings of the study for the purpose of combating stress, so that the effectiveness and performance of individuals and banks will increase manifold, resulting in improved customer service and customer satisfaction.

Monitoring of stressors and symptoms, by maintaining a stress diary, wherein a specific description of the stressful event along with a description of feelings and thoughts that results from the event should be recorded. Symptoms of stress may include headaches, nervousness, sweating, chest pains, backaches, worrying, nausea and the like. The dairy should be maintained for an extended period of time, and a counselor or medical practitioner should help the individuals to analyze the results of the stress diary. Thus, the individuals, in course of time, will be able to analyze their own responses to stressful events and thereby develop suitable coping strategies. The rationale of this technique is that, simply becoming aware of the symptoms of stress may be sufficient in increasing coping or reducing stress.

The employees at various levels must have a positive attitude towards themselves as well as others in the organization. Favourable inter-personal relationship, commitment and goal-directed behaviour will result in creation of a healthy environment in banks. Stress management programmes in organizations should not be 'curative' in nature (that is seeking remedies after the employees experience stress), but they should be 'preventive' (that is, approaches adopted before an employee actually experiences stress). Moreover management must consider ways in which the work environment might contribute to employee stress, and therefore they must make changes in the organization either to alleviate stressful situations for individuals or to help them cope with stress when it is encountered

Time management has been identified as a useful resource in helping employees develop coping responses. Training programmes focusing on knowledge acquisition and skill development help in effective time management. Employees may be instructed to keep a

log of the time they spend on specific duties for a period of several weeks. Analysis of these logs can help the employee determine if actual allocation of time matches the duties and responsibilities of the job.

Employee counseling seeks to improve employee's mental health. It refers to discussion of a problem that usually has an emotional content with an employee, in order to help him cope with it better. It is an exchange of ideas between tow people, a counselor and a counselee. So it is an act of communication. Counseling helps an employee to be more co-operative, as he worries less about personal problems or improves in other ways. Counseling helps the organization to be more human and considerate towards people's problems. It is usually confidential and involves both job and personal problems. The objective of counseling is to help employees develop better mental health, so that they grow in self-confidence, understanding, self-control and ability to work effectively.

To establish meditation and yoga rooms for employees use, as it helps to a great extent to reduce stress. This requires a relatively quiet environment. A comfortable position, a positive attitude and many organizations have reported favourable results.

To spread messages about the regular habits of work, leisure, proper diet, exercise, mental peace and so on, in the newsletter as it helps to minimize stress. This can also be accomplished through health awareness programmes aimed at prevention of illness through education and advocacy of good health. The services offered through these programmes should include nutrition, fitness and exercise, smoking cessation, drinking cessation and health risk appraisals.

Conclusion

From the study, it may be concluded that the most important cause for job stress among bank employees, is 'Role overload, Role Conflict and Job Difficulty', resulting in individuals suffering slightly from 'fatigue' and banks being affected by poor quality of work', churned out by the individuals. 'Relaxation Technique" has emerged as the most important coping strategy for employees.

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