

# A COMPARATIVE STUDY ON THE USAGE OF STRESS MEASUREMENT TOOLS IN BANKING SECTOR OF CENTRAL GUJARAT AREA - HUMAN RESOURCE MANAGEMENT PRACTICES

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## ABSTRACT

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Stress is common in today's era and banking employees are facing extensive stress due to lot of targets to be achieved and most important is dealing directly with customers' which needs a lot of patience. There are many stressors like role ambiguity, organization structure, work overload, work allocation, job recognition; etc which affects the employees performance. Sector studied here is Banking. Bank employees don't have a stress is a myth. Due to globalization, privatization & liberalization and now in these days of demonetization banking system has undergone a rapid change due to introduction of new technologies, fast competition & downsizing so bank employees face a high level of stress. The study is based on 450 valid responses received through a structured questionnaire and personal interviews. Developed questionnaire was reliable and valid by literature review and applying valid statistical tests. All the three sectors Public, Private and Cooperative bank employees equally are catered for the fair responses. Two developing cities (Ahmedabad and Vadodara) and two developed cities (Anand and Kheda) are samples in the research. Through this study researcher found that, the stress level is more in private sector banks compared to public and cooperative sector bank employees. In all the sectors of bank, employees are having unanimous agreement about stressors and stress management practices used by Banks and themselves. In developing cities like Kheda and Anand the stress is bit less and employees are relaxed compared to developed cities like Ahmedabad & Vadodara. Marketing professionals are facing more stress in private sector banks compared to public and cooperative banks. Banks in these days should use proper mechanism to measure the stress level of their employees and also should do various activities to mitigate this stress after checking the stress points. Job satisfaction of an employee is important to the success of an organization. In an organization a high rate of employee contentedness is directly related to a lower attrition rate. Thus keeping employee's satisfaction in their jobs with their careers should be a foremost priority for every bank in any sector. Results were obtained by the application of SPSS Analysis.

**Keywords:** Stress, Stressors, Public Private and Cooperative Bank Employees, Mitigating Stress.

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## INTRODUCTION

Stress is a state of mental or emotional strain or tension resulting from adverse or demanding circumstances. Stress Management is a broad area of study and lot of work has already been done in this. This study is extending the research by adding more dynamics to the existing work. Different tools are used by organizations to test the stress like HR Audit, Stress audit, Effort-

Reward Imbalance and so on, but here the study is emphasized on understanding that is there any stress measurement tool for testing the stress level among employees, what are the causes of stress and what can be done to reduce the same. Currently it has been restricted to Banking Industry.

Sector Studied - Banking

Bank employees don't have a stress is a myth. Due to

globalization, privatization & liberalization and now in these days of demonetization banking system has undergone a rapid change due to introduction of new technologies, fast competition & downsizing so bank employees face a high level of stress. Now if stressed employee is not able to deliver the proper service to the customers it will affect banks reputation in no time.

Santhi & Reddy (2015), says that Stress is very common in all walks of life among individuals. Banking plays an important role in country's development. This paper identified that there are many causes to stress like lack of communication, poor management, tough task, and many more which can be reduced by giving proper rewards to employees.

## **LITERATURE REVIEW**

A critical review of literature is carried out on the Articles, research papers which are studying the stress, its causes, and tools being used to assess it, strategies to be followed for coping up or reducing stress level. Review comprises of papers from general domain, Banking sector and other industries too. Organizations needs to be aware that apart from checking on its financial performance every year, their employees' performance in qualitative terms also needs to be evaluated and thought upon so employees are satisfied & find it a successful place to work.

## **GENERAL/GENERIC REVIEW**

The seventeenth century has been called the 'Age of Enlightenment', the eighteenth, the 'Age of Reason', the nineteenth, the 'Age of Progress' and the twentieth, the 'Age of Anxiety and Stress' (Coleman, 1976). As per Pestonjee & Munchreji (1992), an individual is facing stress in almost every step of their life. In many economies of the world, it has been found that people, especially business executives, die of disorders created by stress. Stress is therefore considered a major killer and the consequent loss to organizations if not seriously dealt with.

Parker and Decotiis (1983), proposed six specific causes of work stress which included job characteristics, organizational structure, climate and information flow, role, relationship, career development and external commitments and responsibilities. Yu (2009) tested that did

organizational change has an effect on employee trust and job involvement. In a way organizational change sometimes is a stress creating situation in public sector employees worrying about work overload & job security. Results came that organization change do have a negative effect on employees stress and work, so organization should provide strategies for stress relief by conducting stress management workshops which will improve employees performance and job involvement. Hussey (1995) contradicts the above studies by saying that organizations these days are depriving themselves of using most effective tools for the achievement of strategic change. Apart from training and retaining HR strategy goes much wider and there should be separation of administrative aspects from strategic one which is organization specific. One step ahead can be strategic audit of HR activity and no organization has done this in a systematic way but if it is implemented it can make a great deal of difference.

Otieno & Koech (2014) highlighted in their paper that in the organizations where HR planning is being done on regular basis and career development of their employees is also taken care of, employees feel satisfied and are ready to take higher positions in the organization.

## **OTHER INDUSTRIES REVIEW**

Haskins, Baglioni & Cooper (1990), identified the major sources of stress for audit seniors and modeled the fundamental relationships among these job stressors, different personality types, coping behaviors and psychological symptoms. After studying different stress models it was concluded that seniors showing signs of lack of mental well being are likely to be males who are Type A personality in their life style and those seniors who are not problem focused or use denial focused coping strategies are least effective in dealing with stress. So some training sessions should be conducted to relieve employees stress.

Devi. P, Sellapan R., Gopalkrishnan G (August 2010) in their paper of Role stress of employees in Life Insurance has identified 3 major stressors at work place that affects the employees stress levels. They were Role ambiguity, Role conflict and Role overload, whose effect also differs as per employee's educational

background and experience too.

Mani. K.P, Sritharan R. & Gayatri R. (2014) in their analysis on Effects of job stress on employees, sample being 3I - Infotech, one of the growing human resources outsourcing company office situated in Chennai reviewed that there is no relationship among measures of relaxation & symptoms of stress with employees' service. Individual factors that caused stress were like work overload, personal reasons, difference in attitude and job role conflict leading to psychological outcomes like emotional exhaustion, anxiety, depression, mood disturbances and many more. Study proved that job stress on employees affected the production and other activities and coping strategies should be followed to keep employees free from financial & psychological issues.

Chen, W. (2016) in his paper concluded that Job stress is having a negative impact on the life satisfaction of the employee. He found the relationship between job stress and life satisfaction was stronger for college professors than for high school teachers, suggesting that college professors may be more stressed about their jobs than are high school teachers because the college professors are likely to have more diversified job tasks. Overall, taking on an administrative duty strengthened the job stress–life satisfaction relationship and college professors encountered a stronger job stress–life satisfaction relationship than did high school teachers

Article on call centre employees of Human Resources Super Staffer by Diane Franklin, states that if you don't treat your employee's right, then turnover, attrition and difficulties in staffing will become a nightmare. Apart from meeting customers' expectations employee's expectations should also be met.

Bowen. P, Edwards. P, Lingard. H, & Cattel. K in their paper on Predictive Modeling of Workplace Stress among Construction Professionals states that for high workplace stress the strongest factor is perceived presence of work life imbalance.

## **BANKING INDUSTRY REVIEW**

According to Sharma and Devi (2011), banks are among the top ten high stress workplaces in India. Banking is one of the very important sectors in the Indian economy. With many studies already done in

line with effect of stress on employee output their study is more on factors causing stress and its effect on Public Sector Bank employees. The findings indicate that due to several changes happening in the external environment PSBs need to add lot more services in their bucket, focus more on customers need, bring changes in working condition and culture of bank etc. and employees by default need to adapt to these changes which creates stress among them.

In line with this previous study, Sen (2012), founded that post liberalization Public sectors bank employees are facing lot of stress as they need to do many other things like attracting large pool of customers for various schemes. Ineffective supervision & poor teamwork are most important factors that create employee stress leading to low productivity, absenteeism, poor quality of work, high turnover, etc. Few stressors were tested liked Inter role distance, role stagnation, role expectations conflict, role erosion, role overload, role isolation, personal inadequacy, role ambiguity, self role distance & resource inadequacy and in all this it was found that Inter role distance (IRD) was the main stressor followed by role erosion. To reduce IRD & Role erosion, right people should be acquired, retained and motivated well enough and also this feedback needs to be fed back to the Ministry Of Finance and RBI so through coordinated effort strong professional work culture will be promoted so they can deal with current as well as future market forces.

Sharma & Parihar (2014) defined Stress as a change in the behavior of people that forces them to behave differently from normal course of action. After comparing causes of stress among public and private sector bank employees it was found that employees in both the public and private sectors face moderate levels of stress, of which they are subject to role erosion the most and resource inadequacy the least. In addition to the above study the study by Balraj (2016) adds that when motivated staff is employed without sufficient pay package they tend to make mistakes in their work and don't serve better creating service deficiency in serving the customers. Providing the opportunities to learn and grow, enough resources at work and designing a job in a way which interests the employees can help in reducing the role of stress at work. Devi (2012), conducted a research on coping strategies used to manage the role of stress at commercial banks.

Different coping dimensions like submissive coping, functional coping, diversion coping, relaxation coping etc and coping strategies like having tea and coffee, indulging in meditation, using entertaining sources like TV & Music were studied. The results indicate that the most important coping dimension is submissive coping and the strategies that group on this include interventions like day dreaming, smoking, complaining, quitting the job and many more which relates to passive behavior towards stress causing problem. The results indicate that there is no significant difference between public and private sector banks on stress coping dimension.

Thiripurasundar, R. & Sekar, B. (2016) opined that problem of stress is inevitable in the banking sector. Majority of the employees are facing severe ailments and psychological problems due to this stress. Stress in banking is mostly due to work pressure and work life balance so organization should support them and reduce their stress by adopting few stress relieving techniques. Rani N. and Singla J. (2015) in their paper states that after conducting an HR audit in the selected private sector banks of India there was a positive impact on the employee performance.

## STRESS MEASUREMENT TOOLS REVIEW

Kanji G. and Chopra P. (2009) developed a model

named (Kanji Chopra work stress model –KCWSM) to measure the work stress and learned that unhealthy stress leads to destruction of an individual's work well being. Psychological work conditions are responsible for work stress. Result came out to be higher work well being will indicate lower work stress within the given psychological work condition. Role of leadership plays important role to keep all four workings conditions like Job support, Job demand, Job control and environment in line and create a proper work environment so employees achieve high work well being.

Rao & Borkar (2012) developed a measurement scale to measure the stress and performance status of public and private sector bank employees of Nagpur and Bhilai city. After identifying 6 major stressors from literature study, researchers designed a questionnaire which was reliable as results came to be same when applied to the same sample later and valid as it was validated by banking expert's opinion. Designed scale proved that Public sector bank employees experience higher level of stress compared to private sector bank employees which ends up affecting their performance.

## RESEARCH OBJECTIVES

A set of following objectives were deliberated at the inception of research. The critical thinking provided the roadmap for the entire research.

**Table 1: Snapshot on Research Objectives and Context**

Research Objectives	Research Context
To identify the stressors and their impact on banking sector employees.	Literature Review & Interviews
To study which are the current practices in banking industry to relieve the stress level of the employees.	Literature Review & Interviews
To study whether the bank type/sector (Public, Private & Cooperative Sector) affects the stress level of the employees.	Empirical study
To study whether the selected cities (region) play any role in the stress level of the employees.	Empirical study
To develop a stress measurement tool (Developed questionnaire) specific to banking industry.	Literature Review, Interviews & Pilot Testing
To check the validity and reliability of the developed tool.	Literature Review, Experts Opinion & Empirical Study

(Source: Authors' Compilation)

**RESEARCH METHODOLOGY**

Following table describes the research methodology of the study

**Table 2: Outline of Research Methodology**

<b>Parameter</b>	<b>Empirical Study</b>
Research Design	Descriptive
Nature of study	Qualitative and Quantitative
Sampling Procedures	Non-Probability
Sampling Technique	Convenient Sampling
Sample Size	450
Sampling Duration	August 2019-Jan 2020
Sampling Extent	Ahmedabad, Vadodara, Anand & Kheda
Sampling Unit	Stratified - Employees of Public, Private and Co-operative Banks
Sampling Area	Gujarat
Research Approach	Survey
Research Instrument and Contact Method	Questionnaire filled through personal visit and Interviews
Type of Questions	Close- Ended & Multiple Choice
Type of Scale	Non - Comparative
Scale Measurements	Nominal, Interval & Scale
Data Collection	Primary and secondary
Sources of Secondary Data	Online and Offline Journals
Data Processing and Management	Microsoft Excel and SPSS 20
Descriptive Statistics	Mean (X) & Standard Deviation (SD)
Inferential Statistics	Cronbach Alpha test & ANOVA Test

(Source: Authors' Compilation)

**DATA COLLECTION, ANALYSIS AND INTERPRETATION**

**DATA COLLECTION**

The data for fulfilling the objectives of the study was collected from both primary and secondary sources as outlined below

**PRIMARY DATA COLLECTION**

Personnel and Group Interviews were carried out considering objectives of the research study through questionnaire.

**SECONDARY DATA COLLECTION**

The secondary data for understanding the origin of stress, stress management strategies used for reducing stress in employees, some tools being used to assess the stress that too with particular reference to the Banking have been collected from various sources such as books, journals, research reports of previously conducted studies in this direction and the internet. These sources have been listed in the bibliography at the end of the research proposal. The APA style of referencing has been used in the research.

## RESEARCH SAMPLES

**Table 3: List of Sample Banks (Central Gujarat)**

Public banks	Private Banks	Co-operative Banks
State Bank of India	HDFC Bank	Thirty seven cooperative banks among 4 cities has been catered as some of the banks were not having their presence in Anand & Kheda
Bank of Baroda	ICICI Bank	
IDBI Bank	Axis Bank	

The above listed Banks are the samples and 4 cities are catered - Ahmedabad, Vadodara, Anand & Kheda. Approximately 13 each from Ahmedabad & Vadodara cities and 12 each from Anand & Kheda cities sector wise making it 450. This is w.r.t. to population size and sample survey.

## HYPOTHESIS TESTING

The premise of hypothesis, statement of hypothesis, type of test administered, nature of test and justification of applied test is discussed in Table 4.

**Table 4: Construct of Hypothesis**

Attributes Used for Hypothesis	Scale	Null Hypothesis Statement	Test Administered	Results
Stressors and their impact on bank employees  & Practices used for relieving stress (w.r.t. sectors)	Likert scale (Strongly Agree =5 to Strongly Disagree =1)  (Always =5 to Never =1)	There is no significant difference in stress faced between the bank employees of public, private and cooperative banks	One Way ANOVA (Analysis of Variance)	Rejected
Stressors and their impact on bank employees  & Practices used for stress relieving (w.r.t. cities)	Likert scale (Strongly Agree =5 to Strongly Disagree =1)  (Always =5 to Never =1)	There is no significant difference in stress faced between the bank employees of developed and developing cities.	One Way ANOVA (Analysis of Variance)	Rejected

## RESULTS AND DISCUSSION

Statistical test was applied for the hypothesis testing and following results were inferred.

### Null Hypothesis –

H<sub>01</sub> - There is no significance difference in stress faced between the bank employees of public, private and cooperative banks.

H<sub>02</sub> - There is no significant difference in stress faced between the bank employees of developed and developing cities.

H<sub>01</sub> - The Null hypothesis was not accepted, as the P value was less than 0.05 (between 0.001 to 0.028) for more than 75% of the statements. In addition to this, most of the practices used for stress relieving also received P values less than 0.05. This proves the statement that, there was a significant difference in stress faced between the employees of public, private and cooperative banks.

Also, 25% of the statements rated more than 0.05 (between 0.078 to 0.598) they were, Problems at work, poor relations with colleagues and supervisor, leaves not sanctioned and customer pressure brings more stress was a common phenomenon across all types of bank and performing work in less time plus the self performance rated more than significant value. Only the practice of taking planned break from work was common between all the bank employees' responses as the significant value was more than 0.05. So, here our Null hypothesis was not rejected and got proved that, there is no significant difference in stress faced between the bank employees of public, private and cooperative banks.

H<sub>02</sub> - From the results it was inferred that approximately 76% of the statement's Sig. P-value was found to be less than 0.05 (between 0.001 to 0.020) in most of the stressor, H<sub>01</sub> was rejected or not accepted. Regarding practices used for stress relieving employees engaging in their physical exercises, hobbies and organization providing free breakfast tea and movie tickets rated less than 0.05 proving that there was a significant difference between the responses of the employees of developed and developing cities.

Lastly, approximate only 23% of the statements were not falling in the range of 0.05 (between 0.08 to 0.990).

No time for lunch, maintaining quality, Problems at work, customer pressure brings more stress was a common response faced between the employees of developed and developing cities. Enough time for work and self performance also rated more than 0.05. The practices used for relieving stress, the Sig. P-value was found to be more than 0.05 in most of the parameters, where our Null hypothesis was not rejected and got proved that, there is no significant difference in stress faced between the bank employees of developed and developing cities. It could be inferred that respondents of different cities have a common view with respect to the practices used in their organization for relieving stress. Adoption of a common stress relieving techniques and strategies across different locations would be treated as best practice in terms of a stress booster.

## SUMMARY OF FINDINGS

The results of this study revealed that there are stressors affecting employees of all the banks plus that bundles of Stress relieving practices are positively related to employee job satisfaction. This means that effective HRM practices lead to employee satisfaction. Results revealed that few practices like timely get together, short training camps, proper promotion method and taking planned break emerged as the predictors of employee satisfaction.

Based on the further analysis conducted, the views received from the respondents, it can be concluded that most of the respondents (approx. 76%) strongly agree on the stress faced by them and not much practices are used to relieve the stress. Anova results showed that there is a significant difference between the stress faced and stress relieving practices used by the public, private and cooperative banks in different cities studied in research. Some stressors like customer pressure, poor relations with staff, leaves not easily sanctioned, etc. are depicting the same response among all the sectors and cities under research.

Marketing professionals are facing more stress in private sector banks compared to public and cooperative banks. Also in the Ahmedabad and Vadodara cities stress faced is more compared to Anand & Kheda.

According to the survey, employee job security is a big concern for the employees, be it private, public or

cooperative sector banks but more in private sector banks precisely. Therefore, the Management of the banks must make HRM policies in a way that the employees feel secure and they can more focus on the productivity of the bank and not only about securing their jobs. The promotion practices should be unbiased and regular to make the employees feel motivated.

The study analyses and compares the stress faced between the Private, public and cooperative sector bank employees of Ahmedabad, Vadodara, Anand & Kheda cities. The findings suggested that the respondents of all the three categories and all the cities are facing different level of stress and strategies used for their coping stress are also different to an extent sector wise and city wise. Job satisfaction of an employee is important to the success of an organization. In an organization a high rate of employee contentedness is directly related to a lower attrition rate. Thus keeping employee's satisfaction in their jobs with their careers should be a foremost priority for every bank in any sector. Development of the stress measurement tool was developed and proved through statistical analysis.

The paper title is truly apt with the conference title of "Shifting paradigm in Business Economy and Society: Vision 2050". Banking sector needs to truly adapt to the changes in the business economy and focus more on their employees wellbeing along with customers satisfaction.

## **RECOMMENDATIONS FOR BANKS**

Following effective HRM practices followed regularly will lead to employee satisfaction.

- a) Providing timely training for all levels of employees will keep them updated and confident.
- b) Providing employee job security, if employee is not feeling secure will leave the organization soon which will bring cost to bank only.
- c) Promotion practices like internal promotion and career path provided to employees will lead to more accomplished employees.
- d) Employee assistance programs like stress management, wellness program, counseling for crisis situation etc. would help employees to deal with the stress related to work and family which

may influence the individual's ability to perform optimally.

## **RECOMMENDATIONS FOR BANK EMPLOYEES**

- a) Employees should engage in physical exercises, yoga, and meditation to relieve stress and keeping their mind positive.
- b) In their free time they can engage themselves in their favorite hobby or studies or upgrading technically or in some other way.
- c) Finding a quality me time by sitting idle for some time so positive thoughts are generated.
- d) Have a regular consumption of healthy food & fruits to keep them healthy.
- e) Taking planned break from work with family for leisure time would help in overcoming busy work schedules.

## **CONCLUSION**

In today's competitive environment there is a considerable reason to believe that people who are working in banking sector are significantly more at risk of poor health because the jobs in banking industry are becoming more and more stressful. There are varieties of factors which may be the sources of their stress. The productivity of workforce is the most decisive factor as far as the success of an organization is concerned. This particular study was intended to study the impact of organizational or occupational stress on bank employees of public, private and cooperative banks. The study concluded that there are various organizational variables or dimensions which are the greater source of stress for bank employees. But private sector employees are facing the greater amount of stress as compared to public and cooperative sector banks. Also the employees residing at developed cities (Ahmedabad and Vadodara) are facing more stress compared to developing cities (Anand and Kheda) due to more work pressure. The increasing pressure on employees to deal with the role, climate, relationship, factors intrinsic to job and many other dimensions has caused the stress to manifest in the form of high attrition, absenteeism, health problems, low morale etc..The present study concludes that, there was stress

among all levels of employees across all the sectors these days. In each and every organization, employees have to be kept fully satisfied, happy, and motivated so that productivity, efficiency and performance will be at the top level. One of the most significant ways to achieve the organizational efficiency is to identify the reasons of “stressors” and the way to cope with it.

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