

## A Functional Report on Stress Management among Bank Employees

Dr. Y. Venkateswara Rao<sup>1</sup>, Lavanya Ramesh Rayapureddy<sup>2</sup>, Annapurna Rayapureddy<sup>3</sup>

<sup>1</sup>Professor, Department of MBA, Mallareddy Engineering College for Women, Maisammaguda, Dhulapally, Hyderabad, Telanagana, INDIA

<sup>2</sup>MBA I year, Mallareddy Engineering College for Women, Maisammaguda, Dhulapally, Hyderabad, Telanagana, INDIA

<sup>3</sup>M.Sc (Botany), AK Navajeevan College, Ramakoti, Hyderabad, Telanagana., INDIA

### ABSTRACT

A man's life today faces all sorts of challenges and obstacles that hamper his normal functioning and most of the time his pressure is too hard to handle. When we are expected to meet the changing demands, we undergo stress. Studies show that stress is a negative state of mind and since state of mind is changeable, stress is controllable. By adopting various stress management techniques and knowing exactly where the stress is coming from can release stress to a greater extent and give a sort of comfort and boost confidence. In the proceeding article the causes of stress and stress controlling techniques are elaborated clearly. Stress is defined as a situation where the organism's homeostasis is threatened or the organism perceives a situation as threatening. Stress coping methods are the cognitive, behavioral and psychological efforts to deal with stress.

**Keywords--** Stress, HRM, Project, BPO, Lack of Satisfaction

seems to find new ways of stressing us out and plaguing us with anxiety attacks. Moreover, be it our anxiety, mind-body exhaustion or our erring attitudes, we tend to overlook causes of stress and the conditions triggered by those. In such unsettling moments we often forget that stressors, if not escapable, are fairly manageable and treatable. Stress, either quick or constant, can induce risky body-mind disorders. Immediate disorders such as dizzy spells, anxiety attacks, tension, sleeplessness, nervousness and muscle cramps can all result in chronic health problems. They may also affect our immune, cardiovascular and nervous systems and lead individuals to habitual addictions, which are inter-linked with stress.

Like "stress reactions", "relaxation responses" and stress management techniques are some of the body's important built-in response systems. As a relaxation response the body tries to get back balance in its homeostasis. Some hormones released during the 'fight or flight' situation prompt the body to replace the lost carbohydrates and fats, and restore the energy level. The knotted nerves, tightened muscles and an exhausted mind crave for looseness.

### I. INTRODUCTION

Stress management is the need of the hour. However hard we try to go beyond a stress situation, life



### Objectives:

➤ To identify and measure the level of stress among bank employees.

➤ To understand how stress works and develops sustainable behaviors of the Banking Employees.

- To identify the causes of unwanted stress and avoid negative stress whilst enhancing positive experience
- To utilize effective relaxation and stress reduction techniques.
- Practice skills in developing tailored methodologies to address their unique styles of reacting to stress, mitigating its effects and avoiding the development of severe stress responses.

#### **Scope of the Study:**

Bank employees have been identified as a “high risk” occupation for exposure to violence and stress: indeed, the term “going activities” has become synonymous with serious acts of workplace violence. However, less severe and therefore sometimes more inconspicuous acts of violence, such as threats and psychological abuse, occur far more frequently, and affect postal and telecommunications services workplaces to a varying extent. The nature of banking sectors work means that employees face the risk of violence and stress emanating from outside the work environment. Bank workers also face hostility from the public, dangers associated with handling valuables, as well as discriminating stress due to organizational reforms and the impact of mergers and acquisitions, globalization, new technology, new work practices, business performance and the like. These factors have strained relationships between managers, employees and workers’ organizations, have given rise to job insecurity, dissatisfaction and conflict among the workforce, and can lead to workers feeling unable to cope with the demands of work and allowing tensions to intensify.

#### **Importance of the Study:**

Stress – the mere word can cause anyone to cringe and feel on-edge. Stress is how the body reacts to any kind of demand, threat or change being experienced. It is usually associated with a feeling of being overwhelmed. It is important to note that stress is not a “one size fits all” concept. What stresses one person out may not faze the next person based on the way in which they perceive the stressor. This is why it is important to understand the causes and effects of stress, as well as how to identify your own stressors and ways to properly manage your stress.

#### **Limitation of the survey**

- The questionnaires were filled by 35 employees working in the three major Banks of Bokaro i.e. Axis Bank, HDFC Bank and SBI Bank. So the scope of sample findings was less.
- The questionnaire was filled by 35 employees of different designations. So the point of view of employees differs as per their designations.
- The employees from whom the questionnaires are filled are in a heavy workload so some of the questionnaires filled by the employees who are in stress cannot be called reasonable.
- One of the other problems of questionnaire is the cost. Sometimes it may be possible that even by

spending so much the result may not be reasonable.

## **II. RESEARCH METHODOLOGY**

Stress is a dynamic condition in which an individual is confronted with an opportunity, demand or resource related to what the individual desires and for which the outcome is perceived to be both uncertain and important. This is a complicated definition. Stress is not necessarily bad in and of itself. Although stress is typically discussed in a negative context, it also has a positive value. It’s an opportunity when it offers potential gain. Consider for example, the superior performance that an athlete or stage performer gives in “clutch” situations. Such individuals often use stress positively to rise to the occasion and perform at or near their maximum. Similarly, many professionals see the pressures of heavy workloads and deadlines as positive challenges that enhance the quality of their work and the satisfaction they get from their job.

But it is different in the case of bank employees. The bank employees are the people who also have to achieve the certain target and so for the non achievement of target the employees remain stressed and tensed. The employees who have the simple table work also have to face the problem of stress. Due to recession the banking sector is also facing the problem of employee cut-offs and so the work load of the existing employees increases and they feel stressed.

This research is to carry out the study that how much stressed the employees of the banks are and how do their stress affect their work life, social life, output etc. so a sample of 14 to 15 employees are selected from all the three banks for the research of stress among them.

#### **Sampling**

**Sample:** I have taken the sample of 35 employees from three different banks of Bokaro Steel City. All the employees were of the same designations.

**Reason:** As we find the employees of the bank to be more stressful as more and more employees are taking VRS and are dismissed because of inflation. I have selected only those three banks which are affiliated to the public and are specialized in consumer needs fulfillment.

It is incumbent on the researcher to clearly define the target population. There are no strict rules to follow, and the researcher must rely on logic and judgment. The population is defined in keeping with the objectives of the study. Sometimes, the entire population will be sufficiently small, and the researcher can include the entire population in the study. This type of research is called a *census* study because data is gathered on every member of the population. Usually, the population is too large for the researcher to attempt to survey all of its members. A small, but carefully chosen *sample* can be used to represent the

population. The sample reflects the characteristics of the population from which it is drawn.

**Research Instrument:**

Work through the table on paper and calculate values manually. Fill in values appropriately on the sheet. This will automatically calculate scores for you and interpret these scores, showing the score and interpretation in row 30. If you choose to use the manual method, then calculate the total of the scores as described in the instructions (note that this uses a slightly different scoring method from the spreadsheet). Apply the score to the scoring table underneath to get the interpretation.

### III. THEORETICAL FRAMEWORK

A lot of research has been conducted into stress over the last hundred years. Some of the theories behind it are now settled and accepted; others are still being researched and debated. During this time, there seems to have been something approaching open warfare between

competing theories and definitions: Views have been passionately held and aggressively defended. What complicates this is that intuitively we all feel that we know what stress is, as it is something we have all experienced. A definition should therefore be obvious...except that it is not.

**Definition:**

Hans Selye was one of the founding fathers of stress research. His view in 1956 was that "stress is not necessarily something bad – it all depends on how you take it. The stress of exhilarating, creative successful work is beneficial, while that of failure, humiliation or infection is detrimental." Selye believed that the biochemical effects of stress would be experienced irrespective of whether the situation was positive or negative. Since then, a great deal of further research has been conducted, and ideas have moved on. Stress is now viewed as a "bad thing", with a range of harmful biochemical and long-term effects. These effects have rarely been observed in positive situations.



The most commonly accepted definition of stress (mainly attributed to Richard S Lazarus) is that **stress is a condition or feeling experienced when a person perceives that "demands exceed the personal and social resources the individual is able to mobilize."** In short, it's what we feel when we think we've lost control of events.

**Good stress v/s Bad stress:**

Stress has often been misunderstood to be negative, with few people acknowledging the importance and usefulness of positive stress. In our everyday lives, stress is everywhere and definitely unavoidable; hence our emphasis should be on differentiating between what is good stress, and what is bad. This will help us to learn to cope with negative stress, and harness the power of positive stress to help us achieve more. There are 4 main categories of stress, namely eustress, distress, hyper stress and hypo stress. Negative stress can cause many physical and psychological problems, whilst positive stress can be very helpful for us. Here's how we differentiate between them.

**Coping with Stress at Work place**

With the rapid advancement of technology, the stresses faced at work have also increased. Many people

dread going to work, hence the term "Monday Blues". What is the reason for this? There is partly the fear from being retrenched in bad times, leading to greater job insecurity on the part of those who remain. Undoubtedly, occupational stress is one of the most commonly cited stressors faced by people all over the world.

Stress refers to the pressure and reactions to our environment which results in psychological and physical reactions. Whilst some stress is good for motivation and increasing efficiency, too much stress can result in negative impacts such as reduced effectiveness and efficiency. More and more people are feeling isolated and disrespected at work, and this has led to greater occupational stress. Many companies have taken to consulting experts and professionals on ways to increase connectedness and motivation of their employees. Some companies organize parties and make their employees feel valued at work. These are measures to motivate employees and help them to feel secure at their jobs, translating into greater productivity. However, not all companies have such measures in place, and some have not gotten it quite right. Hence, it is up to you to make sure that you can cope with stress at your workplace, and use it to help you work

better. Here are 3 simple steps to help you with coping with stress in the workplace.

**Step 1: Raising Awareness**

Help yourself to identify when you are facing rising levels of stress, tipping the scales from positive to negative. This is important, as being able to identify signs of being stressed can help you to take steps to ensure that your overall quality of life does not drop. If left unacknowledged, the problem will only snowball, leading to disastrous consequences to your health and overall wellbeing. You can identify if you are feeling stressed by checking if you have any physical or psychological reactions, such as excessive sweating or heart palpitations, or the onset of headaches, irritability or the need to escape. If you experience any of these reactions, identify if you are feeling any overwhelming negative emotions, and if you are constantly worried.

**Step 2: Identify the Cause**

You need to be able to analyze the situation and identify what is causing the rise in stress. These stressors can be external and internal. External stressors refer to things beyond your control, such as the environment or your colleagues at work. Internal stressors refer to your own thinking and attitude. Often, we only start reacting to

stress when a combination of stressors working together exceeds our ability to cope.

**Step 3: Coping with Stress**

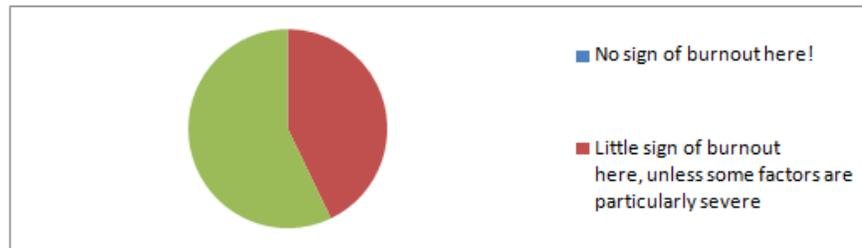
In order to deal with the situation that is causing you stress, you need to calm your mind and body so as to stave off the reactions and cope with it in a positive way. This can be through different methods, such as taking time off. If a situation is triggering your stress and you are unable to calm down, remove yourself from it. Go outside and take a walk to calm down. Alternatively, you can try implementing relaxation techniques such as deep breathing. If it is an internal stressor, stop your thought process until you are able to deal with it logically.

#### IV. DATA ANALYSIS AND INTERPRETATION

The project report shows the information of the level of stress which the employees are facing as the period of recession is going the employee cut-off and turnover ratios are found to be high so the workload for the existing employees are high. So they are facing the problem of work overload and thus they get stressed.

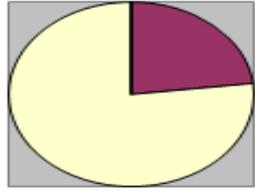
**The report of HDFC bank**

>=		response
-1	No sign of burnout here!	0
5	Little sign of burnout here, unless some factors are particularly severe	6
18	Be careful - you may be at risk of burnout, particularly if several scores are high	8
35	You are at severe risk of burnout - do something about this urgently	0
45	You are at very severe risk of burnout - do something about this urgently	0



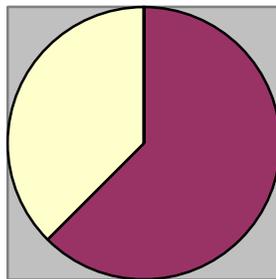
**The Report of SBI Bank**

>=		response
-1	No sign of burnout here!	0
5	Little sign of burnout here, unless some factors are particularly severe	3
18	Be careful - you may be at risk of burnout, particularly if several scores are high	10
35	You are at severe risk of burnout - do something about this urgently	0
45	You are at very severe risk of burnout - do something about this urgently	0



**The report of Axis Bank**

>=		Response
-1	No sign of burnout here!	0
5	Little sign of burnout here, unless some factors are particularly severe	5
18	Be careful - you may be at risk of burnout, particularly if several scores are high	3
35	You are at severe risk of burnout - do something about this urgently	0
45	You are at very severe risk of burnout - do something about this urgently	0



**Analysis:** It is seen from the above data that the employees working in the banks are at the risk of two levels that is “a little sign of burn out” and “be careful”. Taking a look on the data of all the three banks, it is seen that the employees working in SBI are found less stressed out compared to

other banks. This can be because it’s a public sector. If all the graphs are compared, it is seen that the ratio of stressed employees in AXIS banks are high as compared to all the other banks.

**Overall result of the survey**

>=		Response
-1	No sign of burnout here!	0
5	Little sign of burnout here, unless some factors are particularly severe	14
18	Be careful - you may be at risk of burnout, particularly if several scores are high	21
35	You are at severe risk of burnout - do something about this urgently	0
45	You are at very severe risk of burnout - do something about this urgently	0

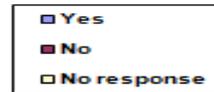
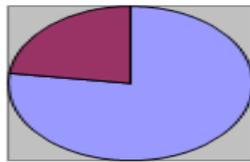


**Analysis:** From the above graph it can be seen that maximum employees of all the banks are at a moderate level of risk of burnout while the employees who were

found with a little sign of burnout is less. So the ratio of little sign of burnout and moderate level of burnout is 2:3.

**1. Are you satisfied with the performance you give at your work?**

Yes	No	No response
27	8	0

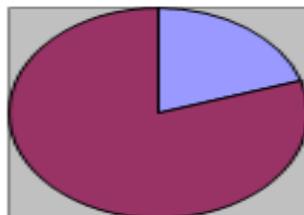


**Analysis:** From the diagram it is clear that 77 % of the employees are satisfied with the performance they give in the work, while 23 % of the employees are not satisfied. It has been observed that may based on the interest of the

employees may not be work has assigned so that is the one other reason few employees are not satisfaction in their work environment.

**2. Do you think that you are suffering from depression?**

Yes	No	No response
7	28	0

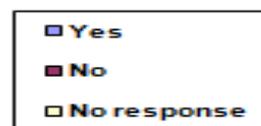
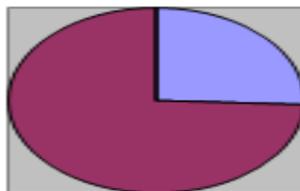


**Analysis:** 20 % of the employees feel that they are suffering from depression while 80 % of the employees feel that that they are free from the depression. In this

connection few are not fitted in their jobs and work so they are in depression under work pressure.

**3. Do you worry about your colleague's opinion about you?**

Yes	No	No response
9	26	0

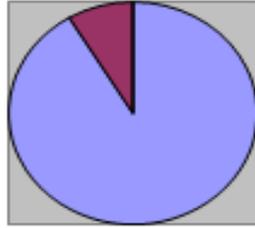


**Analysis:** 26% of the employees worry about their colleague's opinion about them while 74% of the employees are not concern with the opinion about their colleague. It has been observed that maximum employees

may not think about other they are busy with their work and their attitude totally difference from others.

**4. Do you discuss your problem with your spouse or friend or any other close to you?**

Yes	No	No response
32	3	0

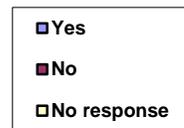
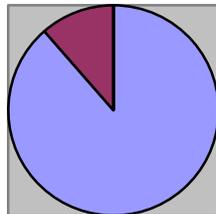


**Analysis:** 91% of the employees of the bank discuss their problem and share their feelings with their spouse or friends or others while 9 % of the employee is not concerned with it. As a researcher it has been observed that

maximum employees will show the interest to discuss about their job and work environment with their life spouse, family members, friends and others.

**5. Do you work more than 8 hours?**

Yes	No	No response
31	4	0

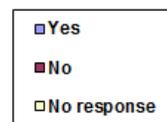
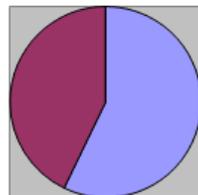


**Analysis:** 89% of the employees work for more than 8 hours which is the starting point of the stress while 11 % of the employees don't work for more than 8 hours. It is known that generally the working hours are fixed by 8

hours a day so maximum employees will show the interest to work in their responsible time and if need more also.

**6. Do you regularly spend time for entertainment?**

Yes	No	No response
20	15	0

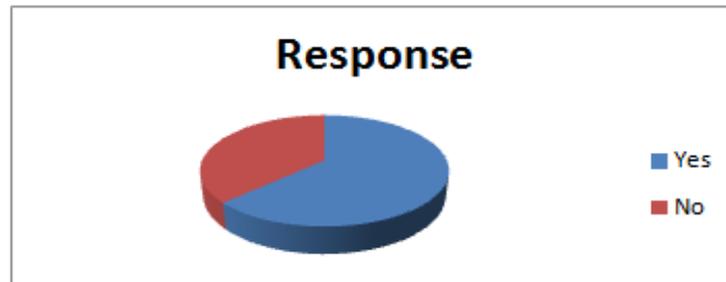


**Analysis:** 57% of the employees spent regular time on entertainment which helps us to remain stress free while 43 % of the employees don't do that. In this context maximum organization are providing the recreation

facilities to their employees to reduce their stress and work burden.

**7. Do you plan your work before doing?**

Yes	No	No response
22	13	0



**Analysis:** It is a good habit to plan the work you do. 89 % of the employees plan their work before doing while 11 % of the employees don't plan their work. It has been observed that planning is very important and it can place vital role to do the work, with plan only we can achieve the objectives easily.

## V. EMPLOYEE'S OPINION ABOUT HOW TO REDUCE STRESS

This project consist of the information about the employees undergoing from stress who working in the banks. So considering this factor this topic becomes one of the most important part of the project as it consists of the opinion of the employees who work in the banks. In short it was a direct interview of the employees who gave their opinion about how to reduce stress. The response of employees in the major banks of Bokaro like State Bank of India, The AXIS Bank, and The HDFC bank was marvelous and they have given their valuable opinion about reducing stress as a result of the last question included in the questionnaire 2. So the opinion if the employees were as follows:

- *"Just smile away"* An employee- HDFC Bank
- *"Just believe in yourself and just do what your heart wants"* An employee- HDFC Bank
- *"Talking to family members, - Watching TV or listening good music, - Going for a walk or long drive"* An employee- HDFC Bank
- *"Believe in God"* An employee- HDFC Bank
- *"Respect yourself and give time to yourself"* An employee- HDFC Bank
- *"Working in environment welfares, lot of positive attitude. Positive attitude is only that reduces stress and achieves success. Most of the people frustrate due to lack of positivity and stress level climbs up due to that. So get positive attitude about work, about life, and forget the stress"* An employee- AXIS Bank
- *"We should do such activities from which we get happiness and also make others happy. Pass your time with your close friends and relatives."* An employee- AXIS Bank
- *"Play and watch cricket"* An employee- AXIS Bank

➤ *"Listen music and spend time with family"* An employee- SBI Bank

➤ *"Get adjusted with others, Find and spend time for prayer, Study the scriptures, See oneness in all, All are manifested of the supreme GOD"* An employee- SBI Bank

These opinions are seemed to be valuable and effective as one of the effective things has been noticed that the employees who have got less than 18 marks in the Burnout test have given their opinions about reducing the stress.

It is also noticed that in the AXIS bank Bokaro in the time of afternoon slow instrumental music are been played so that the employees can work stress free. This is one of the positive things which are seen in the organization who is caring for their employees. This will help the organization to boost up the productivity.

From the certain sample of employees selected for the research, only 10 employees have given their opinion how to reduce stress. So we can understand that how overloaded the employees of the bank are.

## VI. FINDINGS & CONCLUSIONS

It is analyzed from the questionnaire filled by the employees that the employees who have scored more than 20 marks in the burnout test are not satisfied with the performance which they give in the organization. Thus it is proved that the employees who are desired to give better performance than their original performance are found more stressful than the others. While at the same time the employ that have scored less than 20 marks in the burnout test are satisfied with the performance. From the sample of 35 bank employees who have been surveyed, one is found to be a heart patient. This can be because of high level of stress.

Very rare of the employee are to be found suffering from depression. It is proved from the survey that the employees who have scored more than 25 marks in the burnout test are concern about the opinion of their colleagues. And the employees who got less than 25 marks do not mind about their colleague's opinion. Thus it is proved that the colleagues opinion also play a lead role in the increase and decrease of the stress level. Those who mind about their colleague's opinion are found to be more stressful.

The employees who have scored 28-29 marks in the burnout test don't believe in sharing their problems with their spouse or friend or any closed one. Thus we can say that sharing your problems with your spouse or close friends is a better idea to reduce stress.

In the second questionnaire one of the question was "You have an important function at your home and your boss asks to give a 4 hour over time what will be your response 'Yes or No'?" the employees have given their opinion as per their mood.

While considering the point of view of entertainment it depends upon the mood of the employees. The entertainment is considered one of the most ultimate solutions to reduce stress. Most of the employees do not spend regular time in entertainment. This may be because they may not be getting time for entertainment or they may not be interested in the same.

One of the questions was asked that were their social life balanced? It is observed that the employees who have scored above 20 marks in the burnout test did not have their social life balanced. Thus we can conclude that the employees who are above 20 don't have their social life balanced. Thus it is proved that stress may affect our social life also.

The employees were asked whether they plan their work or not, moderate answers were given. The employees scoring more than 25 marks were not found their work planned. Thus the employees who plan their work have scored below 25 marks in the burnout test except some cases as there are always some drawbacks in making plan. Failure of a plan may also lead a person to stress. Thus we can conclude that planning of the work may help to reduce stress level.

Most of the employees who have scored more than 20 marks fear about their quality of work they give. This aspect is not dependent of the burnout level. This aspect depends upon the dedication of work. So it is meaningless to compare this question with the burnout test.

A question was asked that weather you get stressed at the non-achievement of their target? All the employees have responded positively. But this is not concern with the burnout score. From this we can conclude that all the employees are given achievable target and naturally by the non-achievement of the target all the employees may get stressed. One of the other possibilities is that the employees have responded positively to show themselves to be good.

The employees having more than 10 marks in the burnout test says that they are under stress. Out of 35 employees of the sample 20 of the employees accepted that the reason for their stress is workload. 10 employees are not stressed because of the workload but because of their family problem. 5 of the employees are not suffering from stress. 14 employees out of 30 employees who are stressed feel stressful when their boss scolds them while 16 employees refused that they are not stressed because their

boss scolds them. All the 30 employees have accepted that they try to find the solution of their stress. 10 employees out of 30 employees practice yoga to reduce their stress and the other 20 employees don't practice yoga. The burnout scores of the employees who practice yoga are either more than 25 or less than 20. Thus we can conclude that the employees have reduced their stress by yoga therapy and other employees have just started the yoga because of high level of burnout

## REFERENCES

- [1] [www.google.com](http://www.google.com)
- [2] [www.citehr.com](http://www.citehr.com)
- [3] [www.nhrd.com](http://www.nhrd.com)
- [4] Indian Journal of Management
- [5] Advanceedge
- [6] Human Capital Management
- [7] [www.NASCOM.com](http://www.NASCOM.com)