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A study to assess the level of stress and coping strategies of employees among selected banks, Gwalior with a view to develop an information booklet

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ABSTRACT

Occupational stress is one of the major health hazards of the modern workplace. It accounts for much of the physical illness, substance abuse, and family problems experienced by millions of blue and white-collar workers. Also, occupational stress and stressful working conditions have been linked to low productivity, absenteeism, and increased rates of accidents on and off the job. Stress and coping with stress have become important concern both in research and practice. This study conducted to assess the level of stress and coping strategies of bank employees and to associate the stress and coping with selected demographic variables. Objectives of the study are: 1. to assess the stress and coping strategies of bank employees. 2. To assess the relationship between stress and coping strategies. 3. To find out association between stress, coping strategies and demographic variables. 4. To develop an information booklet on stress and coping strategies. A descriptive research design and quantitative approach has been used in the study. Reliability of the tool was tested and validity was ensured in consultation with Guides and experts in the field of medicine and nursing. Purposive sampling technique was used to collect data from the selected samples. The tool used for the study was modified job stress inventory and investigator developed coping scale. The data was collected from 100 bank employees who meet the inclusion criteria. The obtained data was analyzed by using descriptive and inferential statistics and interpreted in terms of objectives of the study. Assessment of the stress level among the bank employees shows that the majority, 84% had moderate level of stress, 9% of employees had severe level of stress and 7% had mild stress. The mean was 47.93 with standard deviation of 0.04. Assessment of the coping strategies reveals that 68% of employees are having poor coping strategies, and 32% are having average coping strategies. The mean was 18.31 with standard deviation of 0.09. The study showed that there is relatively a significant negative correlation between stress and coping strategies. The correlation was found to be-0.82. Findings of the study revealed that there is significant association between the stress, coping strategies and some of the demographic variables. The study showed that the majority of respondents are suffering from a moderate level of stress and majority of respondents have poor coping strategies. The study also showed that there is relatively a significant negative correlation between stress and coping strategies of bank employees. The study found an association between stress, coping strategies and selected demographic variables such as age, marital status, duration of duty etc.

Keywords— Stress, Coping strategies, Bank employees

1. INTRODUCTION

Stress refers to the individual's reaction to a disturbing factor in the environment. Stress is defined as an adaptive response as behavior that maintains the integrity of the individual. Adaptation is viewed as positive and is correlated with healthy responses. When behavior disrupts the integrity of the individual, it is perceived as mal adaptive. Mal adaptive responses by the individual are considered to be negative and unhealthy. The conceptualization of stress reported by Selye is basically a physiological one in which stress response is seen as a necessary adjunct to the organisms fight for survival. By causing various body changes the stress response prepares the individual to fight against emergency or to take flight from it. At the same time, the stress implies strain which can cause by prolonged exposure to a stressor. Coronary heart disease, psychosomatic symptoms and premature aging may be some of the effects.

The pressure is a part and parcel of all work which helps to keep one motivated and urges the individual to strive for excellence, but excessive pressure can lead to stress which undermines performance makes it costly to employers and can make people ill.

The working environment or working condition can be defined as the surrounding of an employee in a certain work area and may be divided into two categories, physical and non-physical. Elements of the physical condition include equipment; setting etc. and non-physical include privacy, noise and conversation. The occupation stress can eventually affect both physical and emotional wellbeing if not managed effectively.

Job stress is a common work place problem experienced by all professionals, irrespective of their nature of work. Occupation stress can be defined as the harmful physical and emotional responses that occur when the requirement of the job does not match the capabilities, resources or need of the worker. The job stress can lead to poor health and even injury. Generally, symptoms of occupational stress are categorized into three. They are psychological, emotional as well as physical symptoms. Psychological symptoms are emotional as well as cognitive problems, which would affect self-esteem and self-confidence. Some of the psychological symptoms are depression, anxiety, boredom, frustration, isolation etc. Other physical symptoms include allergies, skin disease, head ache, sleep disturbances etc. The behavioral symptoms are increased snapping at others, withdrawing from contact with others and alcoholism.

Banking is a service industry and delivers its service across the counter to the ultimate customer. The activities of banking industries are all about 'relationship'. Hence human resource assumes a very important role in the banking industry for providing better resources to the customers with a smile in order to cultivate and maintain a long lasting relationship with their customers. Notwithstanding the level of technology, banking primarily is a labor intensive service sector. Hence it will not be possible for the banks to sustain effectiveness unless the work force is in a stress-free and satisfying work environment. Increased competition, growing customer demands, prompt customer services, time pressure, target and role conflicts are main factors of stress to bank employees. The 1990s saw radical policy changes with regard to the fiscal deficit and structural changes in India, so as to prepare to cope with new economic order. The advent of technological changes especially extensive use of computers in the sector has changed the work patterns of bank employees and made it inevitable to downsize the workforce sector. Poor working relationship among co-workers cannot provide valuable social support and this can cause job stress.

Stress can also be created in situations where there are no clear job descriptions or career prospect. Also, a lack of understanding of supervisors by the employees and vice versa can exacerbate stress level. Chronic stress can eventually lead to employee burn out which involves emotional exhaustion, depersonalization and reduced personal accomplishment. A number of studies have indicated that there is a clear relationship that exists between stress and anger. Stress is a phenomenon that can take us from the feeling of peaceful to sudden discomfort to our surrounding.

According to NIOSH (National Institute for Occupational Safety and Health view), exposure to stressful working conditions (called job stressors) can have a direct influence on worker safety and health. According to the researchers, people who do the stressful jobs have the tendency to do things are bad for health, such as smoking and alcohol drinking, rather than people who enjoy their work to overcome the boredom in the workplace, Psychologists say that people should start thinking about the needs of others, especially the loved ones and the family, thus avoiding the other bad habits that affect their health. So it is important to assess the stress and coping strategies of bank employees.

2. REVIEW OF LITERATURE

A study was done to assess the level of occupational stress and how stress is related to General Health among IT (Information and Technology) workers in a selected company, in Tamil Nadu. A sample of 100 employees both male and female was randomly selected from a selected IT industry. Occupational Stress Scale and the General Health Questionnaire were administered individually to collect data. One way ANOVA was used to analyze the data to test the hypothesis. The result shows that there is a significant difference found between high and low Occupational Stress on General health. Hence it is concluded that the increase in occupational stress affects the general health of the IT workers.

The stress in the workplace survey was conducted online within the United States by Harris Interactive on behalf of the American Psychological Association from January 31 to February 8, 201, among 1,546 adults aged 18+ who reside in the U.S who are employed either full-time, part-time, or self-employed. One third (35 percent) report that they feel their employer provides sufficient opportunities for internal advancement. More than one third (36 percent) of workers said they typically feel tense or stressed out during their workday and almost half (49 percent) said low salary is significantly impacting their stress level at work. Employees also cite lack of opportunities for growth and advancement (43percent), heavy workload (43 percent), unrealistic job expectations (40 percent) and long hours (39 percent) as significant sources of stress.

3. METHODOLOGY

A quantitative approach was found to be suitable, non-experimental descriptive design was adopted. State Bank of India branches was selected as the settings. The population selected for the present study was all the employees working in different banks, Gwalior. The study consisted of 100 employees working in selected SBI branches.

3.1 Description of the tool

The following tools were used for the study:

- (a) Modified Job stress inventory scale to assess the stress.
- (b) Investigator developed a rating scale to assess the use of coping responses among bank employees.

The tool consisted of 3 parts:

- **3.1.1 Section 1: Demographic variables:** This section consisted of 11 items describing characteristics of nurses such as age, gender, educational status, marital status, type of family, monthly income, experience, distance from home, number of dependents, type of appointment, hours of work and previous knowledge about stress management.
- **3.1.2 Section 2: Modified job stress inventory scale:** The Modified job stress inventory is a self-evaluation questionnaire developed by Arbor employee assistance in 1993. This is a standardized tool comprised of 20 statements. Each statement in the questionnaire has 5 choices which are indicated 0=never, 1=occasionally, 2=often, 3=frequently, 4=always in which the client has to mark to indicate how he is self-right at the moment of testing. The tool is modified by the researcher for the study. The resulting scores were ranged as follows:

Total Score: 80 Severe stress: 56-80 Moderate stress: 41 - 55 Mild stress: 26 – 40 No stress: 0 – 25

3.1.3 Section 3: Coping with Stress Scale: The coping strategies of bank employees will be assessed by coping with stress scale. The investigator developed scale consists of 20 statements in which 10 statements indicate positive coping and another 10 statement indicates negative coping.

3.2 Score interpretation

Total Score: 60

0-20 ==>> Use of Poor coping responses 21-40 ==>> Average coping responses 41-60 ==>> Good coping response

3.3 Organization of findings and presentation of data

- **3.3.1 Section A:** Frequency and percentage distribution of the demographic variables of bank employees
- **3.3.2 Section B:** Assessment of level of stress among bank employees
- Classification of subjects based on the level of stress.
- Range, mean, and mean percentage and standard deviation for the stress scale.
- **3.3.3 Section C:** Assessment of coping responses used by the bank employees:
- Classification of subjects based on the use of coping strategies.
- Range, mean, and mean percentage and standard deviation for the use of coping strategies by the bank employees.
- 3.3.4 Section D: Correlation between the level of stress and the use of coping strategies among bank employees
- **3.3.5 Section E:** Association between the level of stress and selected demographic variables of bank employees
- **3.3.6 Section F:** Association between the use of coping strategies and selected demographic variables of bank employees.
- 3.4 Assessment of coping responses used by the bank employees

Table 1: Classification of subjects based on the use of coping strategies

S no.	Aspects	Use of coping strategies		
1	Coping strategy score	Poor	Average	Good
		68	32	0

Assessment of the coping strategies reveals that 68% of employees are having poor coping strategies, and 32% are having average coping strategies.

Table 2: Mean, the standard deviation for the stress level and coping strategies and correlation coefficient of the variables.

S no	o. Tool	Mean	Correlation coefficient	Standard deviation	
1	Stress score	47.93	0.04	-0.82	
2	Coping score	18.31	0.09		

The correlation was found to be- 0.82. This shows there is a significant negative correlation among the scores. This implies that the bank employees are having a high level of stress due to use of poor coping strategies. Hence the hypothesis H1: "There is a significant relationship between stress and coping strategies of bank employees" is accepted.

4. CONCLUSION

The present study shows the assessment of stress level and coping strategies among bank employees, the below said conclusions were drawn. 100 bank employees were selected for the study by using purposive sampling technique. A known experimental descriptive research design was adopted in the study.

- Majority of bank employees 81 % had a moderate level of stress and the majority 68 % had poor coping strategies.
- The mean value of stress was 47.93 with a standard deviation of 0.04. The mean value of coping strategies was 18.31 with a standard deviation of 0.09. The correlation between stress level and coping strategies was found to be -0.82. This shows that there is a relatively significant negative correlation between stress and coping strategies.
- It was observed that there is a significant association between stress and demographic variables, coping strategies and demographic variables. The chi-square value was taken at 0.05 levels of significance.

5. IMPLICATIONS

From the findings of the study, following implications are made The present study would help the bank employees to gain more knowledge regarding stress and coping strategies which in turn helps to increase the work efficiency and reduce the work pressure by adopting suitable coping skills. This helps to reduce job burnout. Practicing relaxation techniques will also help them to overcome the physiological discomforts and further complications of stress.

5.1 Nursing implications

Based on the findings of the study, there are several significant implications of the study. The implications are given on various aspects like Nursing practice, nursing administration and nursing research.

5.2 Implications on nursing education

The present study emphasized on the enhancement of stress reduction techniques in our day to day life to increase employee productivity. In order to achieve these, health care personnel should have an active role.

The study had proved that there is a need to improve knowledge regarding stress and its management. To impart this idea, nursing personnel need to be trained with adequate stress management techniques. Nursing personnel should be given in-service education to update their knowledge and develop skills for treating patients with stress. Students should have adequate practical skills to deal with stress management techniques.

5.3 Implications in nursing practice

Nurses are the key persons of the health team, who play a major role in health promotions and maintenance. It is a practicing profession, so the researcher generally integrates finding to practice. As the incidence of work stress is rising increasingly there is a need for practicing the coping skills in day to day life to increase the work efficiency. This study implies a basis for developing a favorable and positive use of coping strategies by bank employees in their day to day life. Since nursing is considered a stressful profession, the relaxation practices are needed in our profession also to cope with the work.

5.4 Implications on nursing administration

This study reveals moderate stress and use of poor coping strategies among bank employees. The nurse administrator should arrange an in-service education program for the nursing personnel and more detailed education program for the employees which will help to influence the bank employees to cope with their stress. The administrator should emphasize and encourage the nurse to use different strategies for the employees to teach regarding stress management technique

5.5 Implications for nursing research

Research is the foundation where a nursing profession should build up on. The findings of the present study serve as a basis for the professionals and students to conduct further studies. Nursing researchers should find out the effects of advanced coping strategies on dealing with stressful working conditions. The research can be conducted to identify the causes of stress in different occupations. This may help to resolve the work stress to some extent. There is very few research studies are conducted regarding stress and coping in the banking sector by the nursing personals. But more research is needed from the psychiatric nursing field. This will enable the psychiatric nurse to extend her knowledge.

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