



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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STRESS COPING STRATEGIES: AN EXPERIENTIAL EXPLORATION OF BANK EXECUTIVES**DR. PARVEZ ABDULLA****ASST. PROFESSOR****SCHOOL OF MANAGEMENT STUDIES****BABA GHULAM SHAH BADSHAH UNIVERSITY****RAJOURI – 185 131****DR. A. M. SHAH****PROFESSOR & HEAD****THE BUSINESS SCHOOL****UNIVERSITY OF KASHMIR****HAZRATBAL – 190 006****AFAQ ALAM KHAN****ASST. PROFESSOR****DEPARTMENT OF INFORMATION TECHNOLOGY****BABA GHULAM SHAH BADSHAH UNIVERSITY****RAJOURI – 185 131****ABSTRACT**

Stress is inevitable in all business organizations, in particular the banking sector where money is the core product. Stress has an identifiable effect on well being, productivity and effectiveness of individuals, which gets reflected in organizational growth directly. The negative consequences of stress in terms of psychological and physiological imbalances in individuals lead to ineffectiveness both at individual and organizational level. While in every organisation, the experience of stress is unavoidable, organizations as well as the individuals need to find out the remedies to get out of it. Thus, management of stress is becoming of great concern in every organisation and in particular the banking sector. In order to be efficient at work, it is imperative to deal with stress at individual and organizational level. To be precise it is the responsibility of individuals as well as the organizations to get rid of stress effectively. The present study is an attempt to find the coping strategies used by the Bank Executives at individual level and the coping strategies employed by the organizations to minimize stress levels prevailing in the organizational setup and hence allows employees to perform as desired by the system.

KEYWORDS

Stress, Coping Strategies, effective and ineffective coping strategies.

INTRODUCTION

The performance and effectiveness of an individual in an organisation depends on his/her own potential, efficiency, competence, managerial skills etc. and the design of the role one performs in the organisation. To perform job with excellence, every individual has to work under immense pressures leading to high stress levels which in turn requires interventions at individual and organisation level so as to cope with stress effectively (Abdulla 2004). Stress has an identifiable effect on well being, productivity and effectiveness of individuals, which gets reflected in organizational growth directly. The stress in organisation has negative consequences on the psychological and physiological setup of individuals. While in every organisation, the experience of stress is inevitable, organizations as well as the individuals need to find out the sources of stress, its causes, effects and the remedies to get out of it. Infact, the stress and its managements is becoming of great concern in every organisation especially in banking sector.

The strategies for coping with the stress are broadly classified in to two categories namely, effective coping strategies and the ineffective coping strategies. The effective coping strategies are generally approach strategies in which one takes the problem causing stress as a challenge, while in case of ineffective coping strategies also called as escape or avoidance strategies, one denies the stressful situation, blame others, use drugs, sedatives, alcohol to escape the situation. Approach strategies include coping with stress through mental preparedness, which is channalized by diet management, meditation, yoga or creative enrichment such as listening to music art, etc. The best form of approach strategy to cope with stress is through joint effort and thus one resolves the problem which results into positive outcomes. While as avoidance strategies negate the positive outcomes and are ineffective, and unproductive. The researches have shown that use of avoidance strategies can be harmful to both organisation and the individual, as one denies the situation, blaming others, and the individual regulates emotional feelings so as to get relieved of stress. Though the emotional regulation forms a part of approach strategy but their frequent regulation and use proves to be ineffective, in the organisation. The coping strategies used by persons having better inter personal relationships help them to cope with stress effectively and use more approach strategies. It signifies that social and emotional support helps people to cope with stress positively, but unsolicited support hampers positive consequences. So to some extent coping depends on the depth or intensity of emotional behaviour (innate behaviour) of an individual. Generally individuals are classified on the basis of their personality traits and emotional characteristics. One group of individual who decide to suffer, deny the problem, point fingers on others constitute type A personality. The type A personality individual use dysfunctional coping strategies (ineffective or least result oriented), which are damaging for the organisation. As these strategies do not have direct impact or the confrontation with problem resolution, so it gives a sense of well being and hope to the individual. These ineffective coping strategies are perceived to be useful for shorter duration but later on leads to negative implications in the form of psychological and physiological impairments. The other group constitutes the type B personality trait. These take on stress causing problems with challenge, and opportunity to prove their worth. Consequently, to solve these problems arising in the organisation, they seek advices from others, and try to solve problems in joint collaboration with each other. It suggests that these personality B type people use more of functional (effective) coping strategies. Individuals in the organizations do not use one kind of coping or other exclusively but use different combinations of these strategies to deal with same kind of stressful situation.

REVIEW OF LITERATURE

The researches in the field of stress coping dispositions have been categorized in to three namely individual coping interventions, organizational coping interventions and the research in the banking sector

INDIVIDUAL COPING INTERVENTIONS

Folkman and Lazarus (1985) observed that in an organisation an individual uses either problem focussed coping/ strategies or emotional focussed coping/strategies depending on the behaviour of the individual. In problem focussed coping individuals take on to the problem as a challenge and as an opportunity to grow. It has a direct impact on work environment and individual, and one confronts the stressful situation directly. In case of emotional focussed coping impact is indirect on stressful situation, as one seeks social support to resolve the situations leading one into stress. In long run former coping i.e. problem focussed is seen to be effective than latter. Collins, *et. al.* (1983) has noticed that use of emotional focussed coping has a potential to cause stress as contact with situation is indirect. Glen D. Bowman *et.al.* (1995) while conducting a study on nurses, evaluated effect of emotional focussed coping on individuals and organisation, and found it has a negative impact on both. The reason being that one uses more of avoidance approaches in emotional focused coping such as blame others, escapism etc. in case of problem focused coping relationship of the individual and organisation was seen to be positive. Aldwin *et. al.* (1980) reports that emotional focussed coping has two aspects viz positive and negative aspects. The positive aspect is in form of using support from friends, family, exploring inter personal relationships, seeking social support, all these facilitate problem focussed coping. In case of its negative aspect, which is escapism, self blame and hampers problem focussed coping. Study by Shinn, Morch and Hukabee (1988) worked on the impact of social forces on coping with stress on the basis of gender differences. They explained the gender differences in coping and use of social support by male and females in dealing with problems. The study revealed that no difference was seen prominent in case coping with relatively same stressors experienced by males and females. In context of social support used for coping it was found that females use more of social support than males. According to Parker and Decottis (1983) emotional focussed coping has a less deleterious effect on psychological imbalance of an individual than that of a problem focussed coping. D'zurilla and Nezu (1982); Synder and Ford (1987); and Friedman (1991) have observed that problem solving approach i.e. resolution of problem by approaching problem actively to get rid of stress, has a negative effect on physical and psychological well being of a person. While in emotional focussed approach, one gets rid of stress but, out-come is for shorter durations and superficial and in long run it is fatal for both individual and organisation. Heppner, *et. al.* (1995) found that emotional focussed coping has a direct relationship with social desirability, i.e. one gets relieved of stress and burden on brain gets lowered quickly by its use than in the case of problem focussed coping. Pareek (1983) while observing out-come of resolution of stressful situation, reported two approaches of coping namely functional coping strategy or style, and dysfunctional coping strategy or style. Former is an active approach while as latter is an avoidance approach. Pareek suggested that individuals use varied combinations of these strategies in an organisation to get rid of stress. Wilder and Plutchick (1982) argue that, individuals use various forms of coping strategies to negate the ill-effects of stress. These strategies include suppression (avoiding the stressor), help-seeking (asking others for help), replacement (engaged oneself in direct stress reducing activities), blame (blaming others), substitution, (engaged oneself in indirect stress reducing activities), mapping (engaged in collecting more information), reversal (acting opposite the way you feel), and minimization (minimizing the intensity of stressful situation). Heppner *et. al.* (1995) in a study based on under graduate students of a college have found that, various factors inhibit or facilitate coping process towards resolution of stressful event. Factors held responsible for inhibiting or facilitating coping process are reflective style, suppressive style, and reactive style. The findings revealed that the style of emotional focussed coping in respondents was general disposition style, and frequently endorsed reactive and reflective styles of coping. The reflective style as explained by Tobbins, *et. al.* (1989) is an active approach based on cognition of individual, such as analysis, planning and approaching the problem. The suppressive style is indicative of denial of problem or complete escapism including social withdrawal, and the reactive style lies in-between the two styles which is based on cognitive behavior and on ones emotional activities. The reactive style suggests a bit passive approach in the later stages of the problem i.e. energy reserves do get depleted and distorts problem solving ability due to complete exhaustion of the individual. While observing medical services employees of a fire department Kangan, H Kangan and M. Watson (1995) pointed out, stress arises out of vulnerability to environment and on one's own condition based on needs and desirability and dependence on others. They emphasized on stress reduction programmes as coping strategy, which is based on physiological reactions, skill for coping with people, and inter-personal awareness. The most useful strategy to counteract stress was interpersonal awareness in long run, while as coping with people and physiological reactions was found to be most effective but for shorter duration. To conclude individuals are not aware of stresses/stressors they are experiencing, but these stresses are identified by others. This suggests that one should be aware of what is happening around, and maintain better inter personal relationship which acts as a best medium for coping with stress. Holmes (1984); Miechenbaum (1986) and Morecock (1988) observed that coping with people, interpersonal awareness, and self understanding in work environment, increase the confidence level of individuals to cope with stress to a greater extent. They observed that physiological reactions can be used to cope or reduce stress levels, as it depends on one's ability to control physiological reactions of body while reacting to the abrupt changes in environment. Bhandharkar and Singh (1992), proposed an action plan to cope with stress among Executives which include, trust in one self, cultivation of self belief, relying on genuine problem solving techniques and developing positive habits such as yoga and meditation besides sports. These strategies help in coping with stress actively. Holmes (1984), Miechenbaum (1986), and Morecock (1988), observed that frequent use of relaxation techniques, proper diet management, regular exercises were found to be very effective in coping with stress. Latack (1984; 1986) has observed three types of coping strategies used by employees in organisations to deal with stress. These strategies are based on actions or activities towards the problem resolution, behavioural aspect and symptoms of stressors in the individual. Action strategies are problem focussed while as cognitive or behavioural strategies based on emotions of the individual are based on thoughts or desires. Folkman (1986) depicts that individuals use different combinations of strategies depending on their personality or behavioral characteristic (personality traits). The strategies include confronting coping, distancing, self controlling, seeking social support, accepting responsibility, escape avoidance plan full problem solving approaches, and positive reappraisals. A study based on Indian pilots by S. Kumar and R. Kulkarni (1996) have identified various numbers of coping strategies to overcome stressful situation. They have found that the best tool or strategy to cope with stress by pilots is to improve knowledge, followed by exercises, analysis of problem, planning, time management, vacation, seeking social support, improved attendance, denial of problem, yoga and religious activities respectively. The research suggests that pilots give first preference to solve problem by taking on to it (approach strategy or problem focussed copings), followed by seeking of social support (emotional copings), and other passive approaches (non-problem focussed copings) for problem resolution. Ester R Greenglass (2001) has suggested a new approach for stress reduction. Research reflects before experiencing stress or before stress takes its place, the individual can do something (to cope with stress actively) in anticipation so as to keep stress at a distance from himself. This type of coping is called as proactive coping which involves anticipation of problem or stressors in environment well in advance, and start taking remedial action before it starts aggregating. It is seen that in proactive coping, behaviour and mental setup of individual eliminates stress to a greater extent. Proactive coping according to him integrates planning and preventive strategies with proactive self-regulating goal attainment, regulating goal attainment with identification and utilization of resources, and utilizes proactive emotional coping for self regulating goal attainment. Pareek (2004) in one of his researches has identified two strategies to cope with stress, which are effective and ineffective coping strategies. Former approach involves taking the problem as a challenge, while as ineffective strategies correspond to avoidance strategies or escapism. He argues that the use of ineffective coping though relieves one of stress, but has a negative impact on organisation as well as on the individual in the long run. Coping strategies used by the individual to overcome stress can show us the effect of stress experienced and the approach used by the individual. Rajogoplan and Khandelwal (1988) have found a relationship between stress and the coping strategy used by the individuals in the organisations. In their study positive correlation was estimated between role stress and avoidance mode of coping strategy or style. This signifies higher the role stress experienced by the individuals in the organisation, more is the use of avoidance mode of coping by them. They also conformed negative correlation between role stress and approach mode of coping style. This indicates that lesser is the intensity stress experienced by the individual more positive will be his approach in resolving problems. The study by Srivastava (1991) concluded, that individuals using approach coping strategies or styles towards problem resolution in an organisation, experience less harmful impact on their psychology or are less prone to illness or psychological imbalance as compared to the group using avoidance strategies to cope with stressful situations. Persons using approach strategies according to him are always aware of the stress, may feel stressed for shorter durations, but in the long run feel free of tensions and stress. While using of avoidance mode of coping strategies the individuals may get relieved of stress, but remain away from stress for shorter duration, and in the long run they are the ultimate sufferers. Roger and Dymond (1954), and Mc.Keachie (1955) in their studies have found that discussing particular problems causing stress with a person of one's choice is a best coping strategy to deal with stress. By adapting this strategy one gets relieved of stress to larger extent.

Singh, and Udupa (1977), and Datey (1977) in their studies have observed that use of relaxation techniques regularly by the individuals as the best remedy and strategy to cope with stress. They have given emphasis on regular yogic practices, which shows positive relationship on stress level reduction. Tubesingh and Tubesingh (1982) pointed out that, coping with stress depends on the skills of the individual and the applied skill on the problem resolution by the individual decides the outcome of stress. They have categorized these skills in individuals as, personal management skills, relationship skills, outlook skills, and stamina skills. Besides these skills, it was found that developing positive skills such as regular practices of yoga, breathing long, self mediation, plays an important role in coping with stress. Veninga and Spardley (1981) have reported that, to cope with stress various safety measures need to be taken by employees themselves. These include releasing pressure on job by assessing yourself, pampering your self and give more emphasis on the practicing relaxation techniques. Bhandarkar and Singh (1986) have found yoga, meditations and exercise as the useful tools for reduction of stress in organisations and also noted involvement of individuals in active sport helps one in reducing stress levels. Thus, suggesting development of positive habits among employees, based on interests of individuals, are of higher significance in lowering stress levels. Pestonjee (1987) noted that, to get rid of stress, organisations must adopt scientific methods for the use of their employees. These scientific methods include regular exercises, diet management, and meditation. Organisations should make available all these facilities to their employees, besides arranging regular checkups of employees with company doctors, spread of messages regarding identification of stressors and counseling pertaining to get stress eradicated. Moreover, stress audit should be made frequently i.e. keeping note of prevailing and dominant stressors in organisations. Pestonjee and Muncherji (1991; 1999) observed that an individual adopts two methods to deal with stress in organisations which include drug and non drug therapy. They found that non drug therapy, which includes yoga, acupuncture (as a relaxation technique) is best than drug therapy (use of sedatives, alcohol and other harmful narcotics), because drug therapy affects whole physio-psychological well being of individuals.

ORGANISATIONAL COPING INTERVENTIONS

Pestonjee (1989) observed that to overcome stress efforts may be required from both organisation and individual. According to him it is responsibility of the organisation to get their employees out of stress. The organisations should put more efforts to reduce work stress among employees in order to make the organisation a cordial and stress free place. Pawlak (1979) while studying employees of a service sector emphasized on organizational change as an important factor to cope with stress. He portrayed that for smooth functioning and well being of organisation and individual, both are responsible. It is imperative that, both should work in coordination with one another. As organisation forms a human system along with employees, the interventions by the organisation in the form of problem resolutions, policy implementation, etc. significantly interfere in the delivery of effective services to its customers by the employees. So it becomes imperative that, employees should be ready for change "organizational change". The individuals should readily accept these changes in the form of rules, demonstration projects, modifying board committees, should use radical tactics. These organisational changes if not resisted forms a tool for stress reduction. Murphy (1988) while identifying three strategies for coping with stress emphasized that it is the responsibility of an organization to adopt these strategies or changes or use these interventions to facilitate employee satisfaction and reduce stress level. The three strategies or interventions are Employee Assistance Programmes (counseling programmes organized by organization). Stress Management Training (training programme for employees as to improve their coping skills). Stress Reduction Strategies (which deals with changes in stress levels experienced by employees in job, through job redesign, rewards system, job fit etc.). Bryum and Robinson (1993) found job redesign as best tool for stress reduction among employees at organizational level. They have laid emphasis on other factors, like providing compensation to employees, regular reward system, participation of employees in decision making, regular training programmes, and job-fit, and welfare programmes organized by organization as useful tools for reducing stress. They also suggested cognitive control management training programmes for stress reduction. One can see the best way out for negating stress level is by taking stress producing problems positively i.e. to do something in regard to stress in positive way, so as to nullify its ill consequences from its root level. This can be done by going in depth of it, than that of blaming others or staying in state of denial when problem is confronted or faced. The employees should be made aware and stress psycho-educational programmes should be organized on the whole by organisations and awareness regarding stress is imperative as revealed by the researchers. Lazarus (1993) observed in his study that a balance is to be maintained between organisation and the employees by frequently altering working conditions, teaching employees as which strategy to use and which not to use in dealing with stressful situations, very helpful in stress reduction. The most important is identification of stressful situation by organizations and its relationship with work setting and individual. These are the best interventions or strategies at organization level to reduce stress levels among employees. Mullins (1999) in his study argues that providing training to employees, designing reward system in organisations, relaxation techniques, help employees to cope with stress. The most important technique used by organization is frequent review of organizational objectives employee consultation and employee appraisal target setting. Hamilton and Fagot (1988) in their study compared 39 males with 51 females on telephone. They identified twenty eight stressors in the respondents, which were equally prominent in both the sexes (males and females). This study contradicts with earlier studies where in prominent difference prevails in males and females while coping with stress. They also reported that females experience more stress level than males which is supported by Bernard (1971), Gove and Tudor (1973). They reported that in the females the effect of stress remains for longer time. They concluded that coping style varies with age and have also shown with passing of age people shift from using of active coping to passive coping strategies. Abdullah (2007) identified coping strategies used by women Executives/officers of the service sector to cope with stress. They found that most frequently coping strategy used by female employees in different service sectors for stress reduction, was discussing problem with friends, parents and superiors followed by improving knowledge, withdrawal from problem, religious activities the least and last preference was given to the use of relaxation technique. This shows that females use and give preference to emotional focused coping followed by problem solving coping. The survey related to stress researches and management reveals, that it is viewed as a phenomenon depending on perception of environmental factors, and their appraisal, or it is regarded as interaction and few are of opinion that prominence of stress in individuals depends on one's adaptation or potential to deal with stressful situation. The interruptions posed by environment, surroundings, then situation follow ups, extreme inner-self, all cause stress in individuals. These situations having potential to produce stress arise in work environment as well as in social environment of an individual.

RESEARCH IN BANKING SECTOR

Many studies have been conducted by researchers pertaining to stress and its management in the sector. Sen. (1981) while comparing various hierarchical levels including clerical staff in a banking sector, observed that clerical staff was more prone to stress than managerial cadre. Moreover, clerical staff scored high on role stagnation irrespective of their working in different banks, while as they scored least on inter-role distance than Executives of various hierarchical levels. This suggests that clerks have least feeling of competition among themselves. Further, noticed that lower level Executives used more of impulsive style for coping with stress which is an avoidance strategy as compared to higher level Executives in coping with stress. Kedar Nath (1988) while studying climate in banks found that role ambiguity was potent source of stress among Executives. If Executives are not clear about their roles in the organisation or are not provided with required information relevant to them, they feel stressed on the factor. Achmamba and Gopikumar (1990) while studying male and female employees of a bank observed a relationship between stress and job satisfaction. They found that higher the stress experienced by the employees lesser is the job satisfaction among the employees and vice versa. Abdulla (2004; 2007) revealed that organizational role stress and organizational climate have shown, the effect of personal and organizational factors on stress and its impact on efficacy at work. He further observed more satisfied are the bank employees in the organisation more active approach they use towards problem resolution. Rageshwari (1992); P.Chand and Sethi (1997) argued that strenuous working conditions has been the cause for stress in bank officers. More feasible are the working conditions in banks, least stress is experienced and faced by employees. Bhatnagar and Bose (1985) pointed out, that role overload is one of the potent factors for stress among bank staff. The study showed the effect of educational qualification of employees with their coping disposition with respect to hierarchical position. They came to conclusion that it had no effect on their coping disposition. While on the other hand it was found that income played a significant role in bank employees coping style and approach towards problem resolution, i.e. higher the income, more they use problem focussed coping to deal with stress. As per Chand and Sethi (1997) there is a significant relationship between job stress and role overload, higher is the work load more the bank employees get exposed to stress. Ganaraj (2001) in a study of branch Executives of commercial banks observed that environmental factors and individual characteristics i.e. how bank employees/Executives perceive the stressful situation or stress plays a key role for generation of stress. Moreover, the study depicts that there is inverse relationship between stress and job performance.

RESEARCH GAP

The experience of stress is a general and common phenomenon at work, especially in banking sector, where money is the major product. As per Abdullah (2007) stress is most prominent outcome and is cumulatively accumulating in banking sector for two very important reasons. Firstly, huge sums are involved thus, one is exposed to high pressures, and secondly banking sector being a purely service sector so customer relationship management decides the fate of the sector. While the Indian banking system is facing stiff competition with other financial institutions and non-banking financial companies along with foreign financial institutions, the bank employees especially the Executives are subjected to enormous pressures and tensions. As the sector operates throughout the country, from a small village to big cities, this also poses constant pressures and threats on its employees to greater extent. Despite research work has been done in the banking sector to identify the sources of stress but very little research work has been done in banking sector to identify coping strategies adopted by the employees to enact stress at individual and organizational level. The present study is taken to address the purpose.

OBJECTIVES

- To identify individual coping strategies (effective and ineffective) used by the bank Executives to enact stress.
- To identify the coping dispositions employed by the organisation to reduce stress among the employees/Executives.
- To suggest workable stress reduction strategies which Executives/ organisation can use to lower stress levels in the banking sector.

HYPOTHESIS

- The Executives in the banking sector stick to effective coping strategies in comparison to ineffective coping strategies.

RESEARCH METHODOLOGY

The J&K bank Executives/ Executives have been studied for the present study. The study covered a sample of around 159 Executives/ respondents selected through stratified random sampling. The sample consisted of scale I/Associate Executives, scale II/Executives, Scale III/Senior Executives and scale IV/Executive Manager working at different hierarchical levels at different places across J&K. Due care has been taken in selecting the sample through random sampling so as to represents the whole population of Executives effectively. Moreover, appropriate steps were taken to cover every aspect of the sample population in terms of demographic and geographic features to ensure quality work.

INSTRUMENT

From the literature twelve individual levels coping strategies, which help a person or they are using in an organisation to cope with stress were selected. They comprised of functional/effective and dysfunctional/ineffective coping strategies (Table1). Moreover from the literature the organizational coping strategies were identified which enact stress levels effectively were also administered to respondents laying emphasis on what organizations should do to cope with stress (Table 2). The respondents had to answer the statements in each case on a five point likert scale (0-4) ranging from strongly disagree to strongly agree.

TABLE 1: INDIVIDUAL LEVEL COPING STRATEGIES USED BY BANK EXECUTIVES

Effective Coping Strategies	Ineffective Coping Strategies
Improving knowledge	Diverting attention to other alternatives
Taking problem as a challenge/ opportunity	Working for longer hours.
Better communication	Going on a vacation (escaping)
*Performing religious activity	Considering problem as inevitable part of job life
**Seeking support from friends and family	Avoiding confrontation with colleagues, Subordinates and Seniors.
***Relaxing at regular intervals	
Discussing problems with boss and subordinates	

Note
 *, **, *** Emotional focussed coping strategies
 * indicates Spiritual enrichment
 ** indicates poignant support
 *** indicates substantial and psychological revival

TABLE 2: ORGANIZATIONAL LEVEL COPING STRATEGIES USED BY ORGANIZATIONS TO ENACT STRESS

Organizational Coping Variables
Giving Incentives
Family Welfare Schemes
Effective Performance and Appraisal System
Assigning Jobs According to the Interest of Employees
Participation of Executives in Decision Making

PATTERN OF ANALYSIS

The statistical tools used to measure coping dispositions at individual and organizational level were mean, standard deviation, and percentages. Mean is a very important measure of central tendency which helps in comparison of factors. The standard deviation gives very important and useful information about the spread of data and enables us to measure the accuracy of central tendency (mean). Further, the coping strategies at individual level were classified into two functional and dysfunctional strategies and. To see whether there is a significant difference between the groups of Executives on certain parameters i.e. hierarchy level, gender, popular Z-test, was performed along with Analysis of Variance wherever required.

DISCUSSION

While the Executives knowingly or unknowingly use coping strategies, so as to negate the ill -effects of the pressures felt by them, various coping strategies are employed at the individual (personal level) and at the organizational level to overcome the stresses.

The bank Executives use various coping strategies at the individual level to deal with the stressors in the organisation. The overall individual level coping strategies used by bank Executives to cope with stress have been categorized as problem focussed coping strategies (effective or functional coping strategies) and non-problem focussed coping strategies (ineffective or dysfunctional coping strategies). Besides these strategies, individuals/Executives employ emotional focussed coping which forms apart of problem focussed coping, but redundant support and use of emotional focussed coping acts in the opposite direction. So emotional focussed coping helps one to get rid of stress but spontaneous exploitation of these strategies of coping proves to be ineffective or dysfunctional. These coping strategies include seeking support with family and friends, relaxing at regular intervals (Performing religious activities which give a sort of spiritual enrichment).The table 3 shows the most frequently strategies used by employees to cope with stress. The table shows that the most frequently used coping strategy to cope with the stress is improving knowledge. It ranks first with a mean score of 92.75 percent and standard deviation of 0.45. This shows that

Executives try to reduce themselves of stress by improving their knowledge in the relevant field. This is followed by taking problem as an opportunity and challenge having a percent mean of 88.50 and a standard deviation of 0.53, which suggests that Executives in the organisation actively try to solve the problem and tend to have a positive result oriented approach towards problem resolution. This confirms that Executives in the organisation have a very optimistic mind-set towards the job and concerned problems. Better communication in the organisation i.e. in the form feedback, is rated third important tool for coping with stress with percent mean score of 86.50 and standard deviation of 0.89. This shows that the bank environment provides a transparent climate to its Executives so as to get relieved of stress by working in coordination with one another allowing the flow of information in all the directions. Another strategy which is rated high (fourth) by the Executives is avoiding entering in to confrontation with a mean score of 86.00 percent and a standard deviation of 0.86. This suggests that the bank employees have tendency to compromise at times at the cost of their values, indicating a negative approach towards coping with stress.

TABLE: 3 COPING STRATEGIES USED BY BANK EXECUTIVES

Coping Variables	Mean	Std. Dev.	%age of Mean Score	Rank
Improving knowledge	3.71	0.45	92.75	1
Taking problem as a challenge	3.54	0.53	88.50	2
Better Communication (Feed Back)	3.46	0.89	86.50	3
Avoiding Confrontation	3.44	0.86	86.00	4
Working For Longer Hours	2.13	1.16	60.75	12
Performing Religious Activities	3.20	0.77	80.00	7
Seeking Support From Family/Friends	3.00	1.00	75.00	9
Discussing Problems with Boss / Subordinates	3.33	0.86	83.25	5
Going On a Vacation	3.31	0.80	82.75	6
Problem as inevitable of job life	3.07	0.92	76.75	8
Diverting Attention To Other Alternatives	2.29	1.09	57.25	11
Relaxing at Regular intervals	2.84	1.16	71.00	10

Similarly, is discussing problems with boss and subordinates ranks fifth with a percent mean of 83.25 and standard deviation of 0.86. This signifies that bank Executives are not afraid of, or feel shy in discussing their problems related to job with their juniors, seniors or their colleagues. The strategy going on a vacation with a mean score of 82.75 and a standard deviation of 0.80 is ranked sixth. It is a sort of escaping from the problem at that instant of time when one is confronted with the problem. The strategy is followed by performing religious activities (mean 80.00 and a standard deviation of 0.77), considering problem as inevitable part of job life(mean 76.75 and standard deviation 0.92), seeking support from family and friends(mean 75.00 and a standard deviation 1.00), relaxing at regular intervals(mean 71.00 and a standard deviation 1.16) which accounts in total for emotional enrichment and diverting attention to other alternatives respectively. The strategy of working for long hours to counter work overloads with a mean score of 57.25 percent and a standard deviation of 1.09, is given least importance because, it is a negative approach to reduce stress. Thus, the bank Executives in the bank use problem focussed coping, get emotionally boosted up and recharged by performing religious activities and the least importance is given to working for longer hours for coping with stress. It is also seen that Executives use more of problem focussed coping except that of avoiding confrontation with colleagues at times which makes them a bit compromising. This shows that the Executives have an inclination towards the organisational objectives. Besides, it is also seen that they do not give more preference to emotional focussed coping. The percent mean score and the ranks of strategies like seeking support from family and friends along with relaxing at regular intervals indicates that Executives want to complete their work in the stipulated time. It is also indicated by the fact that they work for longer hours which helps them to reduce their work overloads and pressures ultimately relieves them of stress in the organisation. Thus, one can conclude bank executives use more of problem focussed coping than that of non- problem focussed coping and emotional focussed coping.

Tables below show the use of coping strategies (effective and ineffective coping strategies) by Executives on the basis of gender and at hierarchy

The table 4 reflects the effective coping strategies adopted by the bank Executives. It reveals that there is no significant difference in using coping strategies between the male and female Executives. This highlights the fact that male and female Executives are equally competent, except in case of a strategy of discussing problems with boss and subordinates, which is found to be significant at 7% (Z = 1.86, P = .07). While female Executives relatively feel a bit conservative, in discussing their problems related to job with their seniors and colleagues, male Executives do not hinder in discussing issues related to problem at job with their seniors or their counterparts.

TABLE: 4 COPING STRATEGIES USED BY MALE AND FEMALE EXECUTIVES OF THE BANK (EFFECTIVE COPING)

Coping Strategies	Sex	N	Mean	Std. Dev.	Z	Sig.
Improving Knowledge	Male	101	3.69	0.47	1.07	.29
	Female	58	3.81	0.40		
Taking problem as a challenge	Male	101	3.53	0.53	0.17	.86
	Female	58	3.56	0.51		
Better Communication (Feed Back)	Male	101	3.48	0.86	0.38	.71
	Female	58	5.38	1.03		
Performing Religious Activities	Male	101	3.22	0.69	0.36	.73
	Female	58	3.13	1.03		
Seeking Support From Family/Friends	Male	101	3.04	0.89	0.45	.66
	Female	58	2.88	1.36		
Discussing Problems with Boss / Subordinates	Male	101	3.46	0.69	1.86	.07
	Female	58	2.88	1.20		
Relaxing at Regular intervals	Male	101	2.76	1.15	1.08	.29
	Female	58	3.13	1.20		
Overall information	Male	101	3.31	.21	0.46	.65
	Female	58	3.75	.33		

The table 5, presents the use of ineffective coping strategies for having a stress free job life. Demonstrates that there is one strategy namely going on a vacation where significant difference is found (Z = 2.90, P = .05). On the basis of mean score it is found that female Executives score high on going on a vacation as a coping strategy. This signifies that female Executives have a tendency to escape from the problems, causing stress by the postponement of its confrontation with the individual.

TABLE: 5 USE OF INEFFECTIVE COPING STRATEGIES BY MALE AND FEMALE BANK EXECUTIVES

Coping Strategies	Sex	N	Mean	Std. Dev.	Z	Sig.
Avoiding Confrontation	Male	101	3.44	0.82	0.98	.98
	Female	58	3.44	1.03		
Working For Longer Hours	Male	101	2.02	1.12	0.18	.18
	Female	58	2.50	1.27		
Going On a Vacation	Male	101	3.20	0.86	2.90	.05
	Female	58	3.69	0.48		
Problem as inevitable of job life	Male	101	3.00	0.99	1.55	.13
	Female	58	5.31	0.60		
Diverting Attention To Other Alternatives	Male	101	2.32	0.99	0.33	.74
	Female	58	2.19	1.42		
Overall information	Male	101	2.79	0.46	1.37	.19
	Female	58	3.02	0.62		

The overall results from the tables 4 and 5 reveal that the, male and female Executives do not differ on use of effective or ineffective coping strategies in the bank (overall statistics for coping strategy $Z = .46$, $P = .65$ and ineffective coping strategy $Z = 1.39$, $P = .19$). This turns out to be an evidence for the authenticity that the male and female Executives use varied amalgamation of coping strategies to cope with the stress. [-

Table 6 and 7 further portrays the use of effective and ineffective coping strategies respectively by the Executives of the different hierarchical levels in the organisation. The results reflect that there is no significant difference in using the effective and ineffective coping strategies by the Executives working at different levels. This connotes that Executives do not differ in coping with stress at any level in the organisation. Thus, it is evident that no difference is indicated by the data for the use of effective coping strategies or ineffective coping strategies to enact stress in the organisation irrespective of the scale of the Executives. To conclude Executives in the organisation are not treated with difference in the organisation irrespective of the position of an executive in the organisation.

TABLE: 6 USE OF EFFECTIVE COPING STRATEGIES BY THE EXECUTIVES OF DIFFERENT HIERARCHY AT INDIVIDUAL LEVEL

Coping Variables	Scale	N	Mean	Std. Dev.	F	Sig.
Improving knowledge	I	82	3.80	0.41	1.85	.14
	II	35	3.50	0.52		
	III	22	3.55	0.53		
	IV	20	3.78	0.44		
Taking problem as a challenge	I	82	3.60	0.55	1.05	.38
	II	35	5.33	0.49		
	III	22	3.67	0.50		
	IV	20	3.44	0.53		
Better Communication (Feed Back)	I	82	3.48	0.93	0.37	.77
	II	35	3.25	1.14		
	III	22	3.44	0.73		
	IV	20	3.67	0.50		
Performing Religious Activities	I	82	3.20	0.72	1.67	.18
	II	35	2.83	1.12		
	III	22	3.56	0.53		
	IV	20	5.33	0.50		
Seeking Support From Family/Friends	I	82	2.98	1.12	0.39	.76
	II	35	2.92	1.08		
	III	22	5.33	0.71		
	IV	20	2.89	0.60		
Discussing Problems with Boss / Subordinates	I	82	3.20	1.04	0.71	.55
	II	35	3.50	0.52		
	III	22	3.55	0.53		
	IV	20	3.44	0.53		
Relaxing at Regular intervals	I	82	3.08	1.14	2.237	.09
	II	35	2.50	1.24		
	III	22	2.11	1.36		
	IV	20	3.00	0.50		
Total Statistics	I	82	5.33	0.46	0.81	.49
	II	35	3.11	0.50		
	III	22	5.31	0.40		
	IV	20	5.36	0.19		

TABLE: 7 USE OF INEFFECTIVE COPING STRATEGIES ACROSS HIERARCHY

Coping Variables	Scale	N	Mean	Std. Dev.	F	Sig.
Avoiding Confrontation	I	82	3.45	0.85	1.00	.40
	II	35	3.75	0.45		
	III	22	5.33	1.32		
	IV	20	3.11	0.60		
Working For Longer Hours	I	82	2.20	1.31	0.45	.71
	II	35	2.00	0.85		
	III	22	1.78	1.39		
	IV	20	2.33	0.50		
Going On a Vacation	I	82	3.50	0.64	2.11	.10
	II	35	3.25	0.45		
	III	22	2.89	1.17		
	IV	20	3.00	1.23		
Problem as inevitable of job life	I	82	3.15	1.05	0.23	.87
	II	35	2.92	0.67		
	III	22	3.00	1.00		
	IV	20	3.00	0.50		
Diverting Attention To Other Alternatives	I	82	2.48	1.11	1.61	.20
	II	35	1.92	1.31		
	III	22	1.78	0.97		
	IV	20	2.44	0.53		
Overall Info,	I	82	2.95	0.49	1.82	.15
	II	35	2.76	0.43		
	III	22	2.55	0.74		
	IV	20	2.77	0.25		

Further, It is the responsibility of the organisation to intervene and help their employees to get them out of the problems they are facing while on job as well as outside the job so that the employees give their best to the organisation. The Executives of the bank feel that organisational intervention forms the important tool for coping with stress as reflected in table 8. At the organisational level the Executives in the organisation rated paying incentives for the efficient and quality work as the best strategy with a mean score 90.50 percent and standard deviation of 0.78 for coping with stress. It is followed by effective performance and appraisal system (mean score of 85.25 and standard deviation of 0.89), participation of Executives in decision making ranked third (mean 84.25 and standard deviation 0.93) and family welfare schemes (mean 83.00 and standard deviation 0.95). The banking organizations should adopt these strategies so as to help their employees/Executives to get rid of stresses in the organisation. The least strategy they agreed on the organisational level intervention which helps in coping with stress is assigning jobs according to the interest of the employees.

TABLE: 8 COPING STRATEGIES PERCEIVED BY THE EXECUTIVES TO BE EFFECTIVE IN DEALING WITH STRESS AT ORGANISATIONAL LEVEL.

Organisational Coping Variables	Mean	Std. Dev.	% age of Mean	Rank
Giving Incentives	3.62	0.78	90.50	1
Family Welfare Schemes	5.32	0.95	83.00	4
Effective Performance and Appraisal System	3.41	0.89	85.25	2
Assigning Jobs According to the Interest of Employees	3.02	1.03	75.50	5
Participation of Executives in Decision Making	5.37	0.93	84.25	3

It is seen that Executives find it important to be a part of decision making in the organisation which may help them, in coping with stress. They also hit upon appraisal and performance evaluation as a stringent coping strategy and rated family welfare schemes as a potent factor for eradication of stress among Executives. Thus, organizational coping strategies form an important tool for coping with stress at job to accomplish organisational goal, synergistic with individual objectives .

While the bank manager’s job is relatively seen as full of pressures, the banking organisations have an responsibility of developing an atmosphere in which employees feel free of pressures and comfortable towards performing their job and are able to give their maximum to the organisation in terms of efficiency and effectiveness. The bank Executives perceives that organisational intervention forms an important aspect in coping with stress in the banking sector.

Executives working with the bank believe that the best part that the organisation should do to relieve Executives of stress is to provide employees regular incentives for the work, and design effective performance and appraisal systems. They also gave due recognition to the coping intervention of participation of Executives in decision making and family welfare schemes but least consideration is given to assigning job according to ones interest. Based on the organisational interventions to cope with stress tables 9, and 10 depicts the perception of male and female Executives, and the hierarchy of the Executives respectively.

TABLE 9: PERCEPTION OF MALE AND FEMALE EXECUTIVES ABOUT ORGANIZATIONAL COPING STRATEGIES

Coping Factors	Gender	N	Mean	Std. Dev.	Z	Sig.
Giving incentives	Male	101	3.59	0.86	0.97	.34
	Female	58	3.75	0.44		
Family Welfare Schemes	Male	101	3.46	0.84	1.83	.08
	Female	58	2.88	1.20		
Effective Performance and Appraisal System	Male	101	3.48	0.84	1.03	.32
	Female	58	3.19	1.05		
Assigning Jobs According to the Interest of Employees	Male	101	2.96	1.01	0.92	.37
	Female	58	3.25	1.13		
Participation of Executives in Decision Making	Male	101	3.52	0.61	1.63	.12
	Female	58	2.88	1.54		
Total info.	Male	101	3.40	0.50	1.00	.33
	Female	58	3.18	0.88		

The statistics from the table reveals that there is no disparity in the perception of male and female Executives about their sensitivity towards the implementation of organizational coping strategies by the organisation

Across hierarchy the organizational coping strategy, reveals that there is no difference of perception among Executives working in different levels about coping strategies. Thus, it is obvious that Executives of different scales and seniority have a same opinion about the use and implementation of organizational coping strategies in the sector. It implies that irrespective of the scale, Executives tend to follow the same model or prototype of organizational copings strategies.

TABLE 10: PERCEPTION OF THE EXECUTIVES ACROSS HIERARCHY ABOUT ORGANIZATIONAL COPING STRATEGIES

Coping Variables	Scale	N	Mean	Std. Dev.	F	Sig.
Giving incentives (I)	I	82	3.70	0.52	2.30	.08
	II	35	3.75	0.45		
	III	22	3.00	1.73		
	IV	20	3.78	0.44		
Family Welfare Schemes (FWS)	I	82	5.30	0.91	0.94	.42
	II	35	3.25	1.14		
	III	22	3.11	1.27		
	IV	20	3.78	0.44		
Effective Performance and Appraisal System (EPA)	I	82	5.30	1.09	0.49	.68
	II	35	3.58	0.52		
	III	22	3.56	0.53		
	IV	20	3.56	0.99		
Assigning Jobs According to the Interest of Employees (AJI)	I	82	3.13	0.79	1.11	.35
	II	35	3.08	1.67		
	III	22	2.44	0.60		
	IV	20	3.11	0.96		
Participation of Executives in Decision Making (PMD)	I	82	3.43	3.58	0.42	.73
	II	35	3.17	3.40		
	III	22	3.44	3.44		
	IV	20	5.33	5.33		
Total stats.	I	82	5.37	0.61	0.79	.49
	II	35	5.36	0.50		
	III	22	3.11	0.20		
	IV	20	3.51	0.30		

It has been observed that executives used more of problem focussed coping strategies than that of non-problem focussed coping strategies to cope with stress, except in case of avoiding confrontation with others which is an avoidance strategy. Executives tend to use problem focussed copings along with emotional focussed copings in the organisation. In case of organizational intervention to deal with stress they perceived providing benefits in the form of incentives for efficient work as the best organizational strategy. They perceived the effective and performance appraisal as the best tool of the organisation to deal with stress affecting its executives. They equally supported participation of executives in the decision making followed by family welfare schemes for the employees by the organisation. The least preferred organizational intervention strategy to deal with stress was found as assigning jobs according to the interest of the executives (job-fit). This finding contradicts with the finding of Bryum-Robinson (1993) who has emphasized job fit as an active organizational intervention to deal with stress. To conclude banking sector has a direct impact on the economy of a country and there is a stiff competition in this sector. The stress level of the bank employees is alarming and has been increasingly significantly. Infact, customer retention has become very difficult in the sector, which is enhancing the stress level among the bank employees as well as in the employees. To enact the stress levels it is the responsibility of the organizations and individual to intervene through proper coping strategies in order to sustain for long.

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