



# COMPREHENSIVE EVALUATION OF INTERNAL AND EXTERNAL DETERMINANTS OF STRESS MANAGEMENT AT BANKING SECTOR WITH REFERENCE TO CANARA BANK MYSORE - 2024-2025

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## Abstract:

Stress management encompasses many methods and psychotherapies designed to lower a person's stress level, especially chronic stress, usually to improve daily functioning. In contrast to eustress, which he defines as stress with positive or otherwise positive results, "stress" in this context only refers to stress that has major negative repercussions, or distress in Hans Selye's phrase.

Stress leads to a variety of physical and mental symptoms that differ based on individual circumstances. These symptoms can range from a decline in physical health to feelings of depression. Managing stress is recognized as essential for achieving happiness and success in today's world. While life presents many challenges that can be hard to cope with, stress management offers various strategies to alleviate anxiety and promote overall well-being.

This study set out to investigate the factors influencing job stress among banking industry personnel. The main elements influencing job stress were shown to have an effect on these experts, and it was also investigated how these factors greatly increased job stress levels. To collect data, a meticulously designed and pre-tested questionnaire was used. Convenience sampling was used for the study, and the factor analysis statistical method was used to interpret the results. The four key characteristics that were shown to be the main determinants were role conflict, work environment, HR regulations, career advancement, and relationships with coworkers, according to the factor analysis.

**Keywords:** Stress management, work environment, career advancement, demands and pressures, Workplace, Well-being, Feedback, communication, Strategies.

## **Introduction:**

Stress has characterized in many methods throughout the periods. Initially, it was viewed as a force exerted by the environment, and later as an internal strain within the individual. The prevalent definition today describes it as an interaction between the context and the person. When a person's resources are insufficient to match the demands and stresses of their situation, a mental and physical state results. Emotional intelligence helps banking professionals manage stress, build strong customer relationships, and make balanced decisions under pressure. It enhances teamwork, communication, and conflict resolution within high-pressure environments. Overall, it contributes to improved employee performance and customer satisfaction. Consequently, stress is more prevalent in certain situations and among certain individuals. It has the potential to obstruct the accomplishment of objectives for both people and organisations.

## **CAUSES OF STRESS:**

The intensity of stress we experience is shaped by the functioning of two protective physiological mechanisms: the 'Alarm reaction' and 'Adaptation.' The 'Alarm reaction' occurs when we encounter a threat to our safety, triggering a physiological response characterized by muscle tension and increased heart rate and breathing. This response is beneficial in situations involving immediate physical danger, such as a bull charging at us, prompting us to either confront or flee from the threat. In contemporary society, however, many threats are psychological, such as an unjust verbal attack from a superior at work, where a 'fight or flight' response is often inappropriate. Therefore, it is essential to find alternative methods to channel the resulting emotional and physical energy, which can be achieved through assertive communication.

The second mechanism, 'Adaptation,' allows us to cease our reactions once we recognize that environmental stimuli no longer pose a risk to our safety. For example, when we first move into a house near a railway line, the sound of passing trains may startle us. Over time, however, our response lessens. If this adaptation process were ineffective, we would eventually experience physical exhaustion and mental burnout.

## **Literature Review:**

The issue Stress Management at Work Place is a growing concern across various regions, including India. Recognizing staff members, offering training and development, emphasizing well-being, giving feedback, and fostering career advancement are some Stress Management strategies suggested in this paper.

**‘The Prevalence and Health Impact of Shiftwork. (1986)’ Authors- NANCY P. GORDON, SCD, PAUL D. CLEARY, PHD, CLAIRE E. PARKER, MD, AND CHARLES A. CZEISLER, PHD, MD**

An analysis of data from the National Centre for Health Statistics' National Survey of Personal Health Practices and Consequences was conducted to assess the effects of variable shift schedules on the health-related behaviors of individuals within the United States labor force. Compared to men with non-variable work schedules, those engaged in variable shifts demonstrated increased rates of heavy drinking, job-related stress, and emotional difficulties. Female workers on variable shifts reported elevated levels of sleeping pill, tranquilizer, and alcohol consumption, alongside diminished social network scores, heightened job stress, and greater emotional challenges.

**‘STRESS, BURNOUT, COPING AND STRESS MANAGEMENT. (1999)’ AUTHORS- ANNE FOTHERGILL, DEBORAH EDWARDS & PHILIP BURNARD.**

An investigation into the stress experienced by psychiatrists has sought to pinpoint stressors that may result in physical ailments and psychological suffering. The objective of the study was to systematically evaluate the existing evidence regarding the efficacy of stress management strategies for individuals employed in the

psychiatric field. A comprehensive review of the current literature concerning stress and its management within the psychiatric profession was performed.

**‘Factors associated with staff stress and work satisfaction in services for people with intellectual disability (1999)’** AUTHORS- C. Hatton, E. Emerson, M. Rivers, H. Mason, L. Mason, R. Swarbrick, C. Kiernan, D. Reeves & A. Alborz.

The current research examines the significant challenges of staff stress and morale, which have been recognized as critical factors impacting the quality of services provided to individuals with intellectual disabilities. This study explores both direct and indirect influences on staff general distress, job strain, and job satisfaction within these services. Additionally, various factors that are indirectly related to these three outcome measures have been identified. The models of general distress, job strain, and job satisfaction developed in this study validate and build upon earlier findings in this field. The study also addresses the implications for organizations and suggests directions for future research.

**‘The factors influencing job stress of software professionals at IBM INDIA PVT.LTD. INDIA (2016).’** Authors- Geeta Kumari, Gaurav Joshi, K.M. Pandey.

This research paper aimed to explore the factors affecting job stress among software professionals at IBM India Pvt. Ltd. in Gurgaon. It highlighted how these professionals were impacted by the primary determinants of job stress and analyzed the extent of their influence. The study employed convenience sampling and utilized factor analysis as the statistical method for data evaluation. The results of the factor analysis identified four key factors influencing job stress: work role, organizational climate, personal growth, and communication access among software professionals at IBM India Pvt. Ltd., Gurgaon.

### Objectives:

- To identify the major factors of job stress of the banking professionals.
- To understand the various factors influencing the employees’ job stress.
- To assess the stress level of employee and their work pressure.

### Methodology

The study's participants are banking employees of the Canara Bank branch in Mysore, India. There were 71 people included in the sample study. To obtain data, the convenience sampling method was employed. Pre-tested questionnaires were used as a data collection. Employing a 5-point Likert scale, where 1 signifies strong disagreement, 2 indicates disagreement, 3 represents neutrality, 4 denotes agreement, and 5 reflects strong agreement.. Meanwhile we have also used Secondary data collection method for obtaining data. The sources of secondary data are articles, abstracts, magazines and internet sources. Apart from this we have also conducted an observational study for the analysis.

## 1. Survey Design

The questionnaire consists of thirty designed questions. The survey comprises two sections, the first of which includes the independent and dependent variables (career advancement, role conflict, job stress, HR policies, workplace culture, and relationships with coworkers). The second section includes demographic information (age, gender, marital status, education, family income, occupation).

## 2. Observation

During the observation period, several stress-related behavioural patterns were noted among banking employees, including irritability and reduced patience in customer interactions, increased absenteeism and reduced punctuality, visible signs of fatigue such as headaches and burnout, lack of engagement during team meetings, and instances of emotional outbursts or social withdrawal. These indicators collectively reflect the high-stress environment prevalent in the banking sector.

### 1. Demographic Profile of Respondents:

1. Age: 60% of the respondents were aged between 25 and 40 years, while 40% were above 40 years of age.
2. Working Experience: 70% of the respondents had over 5 years of Working experience under the banking sector.
3. Education: 40% of employees hold a Bachelor's Degree (Commerce, Arts, or Science), commonly employed in entry-level positions such as clerks and junior officers.  
5% of employees possess Professional Qualifications like CA, CS, or CFA, often found in finance, audit, and investment-related departments.  
10% have Technical Degrees (B.Tech, M.Tech), usually working in IT, digital banking, or fintech roles.  
10% of employees have earned Additional Banking Certifications.

### 1. Key Factors Contributing to Attrition:

#### Work environment

A study examining the factors that affect the management of job-related stress in the workplace defines the 'work environment' as the conditions under which an employee operates. This environment encompasses tools such as personal computers and physical aspects like the temperature of the office, as well as factors related to work procedures or processes.

#### Career growth

The ability to acquire new skills and apply them in the workplace is a prerequisite for career advancement. Some people may find that working for a market leader advances their careers. Others view progress as the chance to assume greater responsibility and challenges.

#### Relationship with superiors and colleagues

Effective working relationships are based on respect, trust, cooperation, and communication. Build strong bonds with the people you work with to increase the enjoyment and productivity of your employment. These relationships might potentially turn out to be future contacts or references for your work.

#### Recommendations

Recommendations Based on the findings of this study:

The following recommendations are proposed to reduce Stress Management at Banking sector:



**Promote Work-Life Balance**

- Encourage the use of earned leaves and mandatory weekly offs.
- Introduce flexible work schedules or rotational shifts, especially for staff in high-pressure departments.

**Strengthen Employee Assistance Programs (EAPs)**

- Introduce regular, confidential counselling services with trained psychologists.
- Offer helplines and mental health support platforms accessible to all staff members.

**Enhance Internal Communication**

- Conduct periodic one-on-one meetings between managers and employees to understand individual concerns.
- Promote open dialogue without fear of reprisal to create a psychologically safe work environment.

**Stress Awareness and Training Workshops**

- Organize workshops on time management, emotional intelligence, and mindfulness techniques.
- Train managers to identify early signs of stress and to support their team proactively.

**Improve Infrastructure and Break Facilities**

- Provide designated relaxation zones or quiet rooms for short breaks.
- Ensure ergonomically designed workspaces to reduce physical strain.

**Conclusion**

In conclusion, stress is an inevitable part of life and often arises from external pressures that disturb an individual's mental balance. In the workplace, particularly in the banking sector, stress can lead to decreased productivity, reduced motivation, and weakened job performance. This research emphasizes the significant impact of emotional intelligence (EI) in alleviating workplace stress, particularly for bank managers. Individuals with high emotional intelligence are more adept at positively managing pressure, maintaining composure in challenging circumstances, and effectively resolving issues.

The findings suggest that EI enables employees to adopt adaptive coping strategies rather than collapsing under stress. In today's competitive environment, employees at all levels face rising tension and uncertainty, regardless of their position. Each managerial level brings not only authority but also increased responsibility and pressure. The interaction between emotional intelligence and job level significantly affects stress dimensions like role overload, role conflict, and accountability.

It is evident that employees with high emotional intelligence and a positive attitude are more consistent, open to change, and capable of turning stress into growth opportunities. They view challenges not as threats but as chances to develop and succeed. Hence, fostering emotional intelligence can be a strategic tool for stress management in the banking sector.

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