

# Job Stress Health and Coping Strategies among Bank Branch Managers

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## Abstract

The present study aims to examine the job stress, health and coping strategies among bank branch managers. A total sample of 316 bank branch managers was randomly selected for the purpose. Stress factors are found through factor analysis and are found to be positively correlated with health disorders among the respondents. The results of stepwise regression analysis revealed that self-controlling coping; positive reappraisal coping; seeking social support coping; and confrontive coping are the significant coping strategies that have positive impact on health of the respondents and it explains 56 percent of variations in the dependent variable.

**Keywords:** Job stress, Health, Coping Strategies, Banking, Branch Managers.

## INTRODUCTION

Work stress is a universal phenomenon and almost all kinds of work environment have the capacity to be stressful. Some of the organizations are found to be more prone to it than the others. Stress is the result of an interaction between the individual and source of demand within their environment. Lazarus (1999) conceptualizes

stress as a state that occurs when employees perceive a demand addressed to them as taxing, exceeding or otherwise threatening their adaptive resources. In the present study, job stress has been defined as an individual's state of mind that he/she feels harmful or threatening for himself/herself in an encounter of a demanding situation or any constraint in the organization.

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## JOB STRESS AND HEALTH

Interest in the phenomenon of job stress and its relationship with health of an employee has reached all time high because stress has emerged as a major health hazard of working environment in the contemporary world. It operates stealthy, gradually undermining the well-being until its toll becomes evident physically or mentally. The worldwide published estimates and studies conducted in this area have examined and documented that job stress is increasingly affecting the physical and mental health of employees working in different professions (Kang and Sandhu 2012; Ford et al., 2014; Giorgi et al., 2017; Monday and Idemudia, 2020; Sidhu et al., 2020, Gonzalez-Mulé et al., 2021). Stress is affecting the health of employees and that in turn is a contributing factor to organizational inefficiency, high staff turnover, absenteeism because of sickness, decreased quality and quantity of care, increased costs of health care, and decreased job satisfaction (Wheeler and Riding, 1994). Thus, stress is recognized world-wide as a major challenge to individuals mental and physical health (ILO, 1986).

## COPING STRATEGIES AND HEALTH

In the light of escalating health risks associated with job related stress, the significance of coping mechanism is steadily gaining importance. Most conceptualizations acknowledged that stress by itself does not automatically lead to aversive outcomes. Stress will become aversive when it leads to a strain, which is a condition that occurs when stress surpasses the available resources, coping strategies, and control available to manage it. Thus, coping has become central to many models used in applied psychology, especially those concerned with health outcomes and health behaviors (Conner and Norman, 1996; Hudson, 2016; Starchenkova, 2020). A fit between demand of a stressor and function of a coping strategy results in positive outcomes in the form of stress reduction and improved physical or mental health (Folkman and Moskowitz, 2004; Esmailmotlagh, 2018). Coping involves conscious

and purposeful actions employed when an individual appraises a situation as stressful and coping strategies aim to either regulate the stressor or regulate emotions arising as a consequence of stressful encounter (Lazarus and Folkman, 1984). The present study conceptualizes coping in terms of a process, specific to a situation producing stress.

## THEORETICAL FRAMEWORK

The current inflexion points in banking industry started with the financial sector reforms initiated in early 1990's. These reforms heralded a dramatic shift in the way banks functioned and operated in India. A substantial shift took place in the productive restructuring of banks where clients are charged for greater diversity of services and products, intensification of outsourcing, flexibility of work, redefinition of tasks and traditional banking activities, and transferring more and more services to the clients themselves (Silva and Navarro, 2012; Blazy et al., 2014). In these changing job conditions and working environment, the bank branch managers have to perform multiple tasks, acquire several skills, accept high sales targets, comply with deadlines, obey frequent travelling and transfers, work with lesser staff, perform with meager authority, face the challenges of white collar downsizing, bear with career uncertainties, compromise with family and personal care, come to the expectations of ever demanding customers, meet global competition in price, product and quality and even face challenges of new technologies. All these changes have brought number of threats to bank branch managers in relation to status, autonomy, reward, skills, and job security. Branches have been designated as profit centers and bank branch managers are thus, constantly pressurized to perform well. Employees in banking are feeling that they were trapped in jobs where they are regarded as quasi-machines rather than as people (Michailidis and Georgiou, 2005). Shri V. Leeladhar, Deputy Governor, Reserve Bank of India (RBI Speeches April, 3., 2005), said that "the new generation' managers may have a demanding role that would be

characterized more than just 'probity and prudence' and increasingly focusing on managing imperatives than that of the managers of yester years". It has been reported that business per employee in the traditional banks (public sector and old private sector banks) has increased from 75.28 lakhs to 549.21 lakhs while in the modern banks (foreign and new private sector banks) the increase is from 397.50 lakhs to 1216.76 lakhs during 1997 to 2008. Simultaneously, profit per employee has increased from 0.57 lakhs to 3.87 lakhs in traditional banks and in the modern banks it has increased from 6.58 lakhs to 17.74 lakhs during this period (Kumar and Sreeramulu, 2007). It has further been reported that business per employee in banks has been increased from 5.40 crores in 2012-13 to 14.12 crores in 2021-22. Profit per employee has been increased from 0.08 crores in 2012-13 to 0.12 crores in 2021-22. Apart from this, employee cost as percentage of employee costs to operating expenses has been reduced for all kinds of banks (Shrivastava, 2023). The data clearly reveals that banking organizations are continuously working on cost cutting and productivity improving strategies and making the job of branch managers more and more demanding and stressful to perform well. It may lead to negative implications on their physical and mental health. Thus, there is a need in the banking organizations to identify stress factors, examine health implications and priorities effective coping strategies to mitigate the adverse effects of stress on health of bank branch managers.

### OBJECTIVES OF THE STUDY

The purpose of the present study is to examine the relationship of job stress, health and coping strategies among bank branch managers.

### REVIEW OF LITERATURE

Numerous research studies have shedding light on job stressors, health and coping strategies of employee in the pursuit of equilibrium amidst stress, health and coping. The studies conducted by Aldwin and Revenson (1987) found that those in poorer

mental health and under greater stress used less adaptive coping strategies. Singh and Singh (1992) examined relationship between stress and strains. Broadbridge (2002) found that problem focused and palliative coping strategies are adopted by individuals and organizations to cope with stress. Michailidis and Yiota (2005) examined employees job stress in Banking and found that drinking habits (alcohol) of the employees were found to play a significant role in determining the levels of occupational stress. Singh and Singh (2007) revealed that coping significantly moderated the relationship between job stress and mental health. Shimazu et al. (2010) found that coping is negatively associated with ill-health. Kang and Sandhu (2011), found organizational and family related factors causing stress among bank branch managers. Astvik and Melin (2012) identified that the use of compensatory and quality reducing coping strategies was negatively related to health. Mark and Smith (2012) found that social support, rewards, and skill discretion were negatively associated with mental health problems. Gyan and Baffoe (2014) revealed that the respondents (Bank Employees) indulge in religious activities, exercises, share with friends, use medicinal therapies, counseling and social gathering to cope with stress. Cheng et al. (2014) found that more engaged coping strategies reduce the negative effects of job insecurity on employee well-being. Holton et al. (2016) examined the impact of maladaptive and adaptive coping strategies on employee health. Jordan et al. (2016) revealed that nurses in the high stress/poor coping group had the poorest health outcomes and perceived coping adequacy influenced the health of nurses. Kaur and Sharma (2016) analyzed job stress management in banking sector and suggested measures to overcome stress that affects physical and mental wellbeing. Upadhyay and Singh (2017) found that occupational stress and non-work sources of social support are predictors of mental health in banking. Maddux (2018) found that yoga appears to be effective for stress amelioration and promotion of psychological health among workers experiencing stress. Tosaras et al. (2018) demonstrated the importance of coping

behaviors in mental health problems. Pashaki et al. (2019) in his research revealed that coping strategies are the predictors of general health. Bialczyk (2020) examined relationship between affective temperament, job stress and coping strategies among bank employees. Singh et al. (2021) showed coping strategies and social support to have a moderating effect on the relationship between stress and mental health in inspectors and officers. Oluwatosin (2023) found time management, medication, relaxation, exercise, technological networking, having family and friends and talk to colleagues and praying and spiritual work as coping strategies used by the respondents to cope with stress. Although so many research studies across the professions have been conducted regarding coping with job stress and resultant strains, but there is hardly any study available that examined the relationship between job stress health and coping among bank branch managers, inspite of the fact that banking organizations are using high technologies and traversing through a period of challenges introduced by productivity improving and cost cutting strategies.

## RESEARCH METHODOLOGY

The study has been conducted on bank branch managers of top twenty-five banks of India based on KPMG survey. The bank branches operating at district headquarters were selected for the purpose of the study. In total, there were around 643 branches (identified through branch locator of each bank) of selected banks operating in Punjab at district headquarters. All the 643 bank branch managers were considered for the purpose of the study. However, only 316 respondents responded and completed the questionnaire.

## TOOL

A self-constructed and standardized Job Stress tool was used to collect data from bank branch managers. The tool is a five-point Likert scale which contains 57 items ranging from strongly agree to strongly

disagree. The reliability of the tool is 0.86, which is found to be quite high and the tool is content validated.

Health of the respondents has been measured through twenty-five test items, including twelve physical health and thirteen mental health disorders. The physical health disorder include: Headache, Skin Rashes, High Blood Pressure, Low Blood Pressure, Backache, Uric Acid, Diabetes, Neckache, Upset Stomach, Joint Pains, High Cholesterol Level and Physical Weakness. Mental health disorders are used from standardized 12 item General Health Scale of 'David and Goldberg' (1978). One item to the mental health disorder scale is added by the investigator i.e., 'sleep disorder' to make the mental health test items to thirteen. Each of the 25-health disorder indicator are followed by five-point scale, where each respondent had to indicate that how frequently they experienced each or any of the given health disorders, i.e., Always (4), Often (3), Sometime (2), Rarely (1), and Never (0). The reliability (coefficient alphas) is found to be 0.76, which is found to be quite high.

A standardized tool developed by Folkman and Lazarus is used to identify the Ways of Coping. It is a 66-item questionnaire that assesses eight ways of coping including confrontive coping (C1), distancing (C2), self-controlling (C3), seeking social support (C4), accepting responsibility (C5), escape-avoidance (C6), planful problem solving (C7) and positive reappraisal (C8). Each item asks the respondent to indicate to what degree he/she uses a specific behavior for dealing with a stressful situation. The responses range from "does not apply or not used"=0 to "used a great deal"=3. Scoring involves adding up the individual item responses for each of the 8 sub scales of ways of coping. High scores indicate that the individual often uses the behaviors described by that scale when coping with a stressful event. The 66-item questionnaire showed internal reliability with alpha level of 0.69, which is quite high.

**DATA ANALYSIS AND DISCUSSION**

Data is analyzed and discussed in two sections. Section I examines the relationship between job stress factors and health of the respondents and section II examines the relationship between coping strategies and health of the respondents.

**Section-I: Job stress and Health**

Factor analysis is employed to identify the stress factors in bank branch managers. Factors with eigen values greater than one is extracted through

principal component method and varimax rotation. The factor analysis revealed 11 stress factors including: Highly Intricate Job (F1), Performance Constraints and Pressures (F2), Insufficient training and career Planning (F3), Unproductive Meetings (F4), Unwanted Criticism (F5), Lot of Traveling and Transfers (F6), Inadequate Office Space and Improper Layout (F7), Corruption (F8), Surveillance Required (F9), Limited Opportunities for Growth (F10), Lack of Authority (F11). To examine the relationship between 11 job related stress factors and health of the respondents a correlation matrix constructed which is given in Table 1.

**Table 1 : Correlations between stress Factors and Health**

	F <sub>1</sub>	F <sub>2</sub>	F <sub>3</sub>	F <sub>4</sub>	F <sub>5</sub>	F <sub>6</sub>	F <sub>7</sub>	F <sub>8</sub>	F <sub>9</sub>	F <sub>10</sub>	F <sub>11</sub>	Health
Health	.63**	.57**	.26**	.33**	.43**	.29**	.09	.07	.15**	.24**	.30**	1.00

\*\* p<0.01, \*p< 0.05

The data reveals several positive and significant relationships between the stress factors and health of the respondents. The health of the respondents is found significantly and positively associated (r = 0.63, p ≤ 0.01) with Highly Intricate Job (F1); Performance Pressures and Constraints (F2) (r = 0.57, p ≤ 0.01); Insufficient Training and Career Planning (F3) (r = 0.26, p ≤ 0.01); Unproductive Meetings (F4)(r = 0.33, p ≤ 0.01);Unwanted Criticism (F5)(r = 0.43, p ≤ 0.01); Lot of Traveling and Transfers (F6) (r = 0.29, p ≤ 0.01) Surveillance Required (F9) (r = 0.15, p ≤ 0.01); Limited Opportunities for Growth (F10) (r = 0.24, p ≤ 0.01); and Lack of Authority (F11) (r = 0.30, p ≤ 0.01). Inadequate Office Space and Improper Layout (F7) (r = 0.09) and Corruption (F8) (r = 0.07) although positively associated with health but the relationship is insignificant. The reason of insignificant relation can be attributed to the fact that all the bank branches operating at the district headquarters are having well equipped infrastructure which is infact, considered to be

performance enhancers (Veitch & Newsham, 2000; Dilani, 2004). Further the relationship between corruption (F8) and health is also found as insignificant (r = 0.07). The reason can be attributed to the fact that all banking operations are centrally governed by sophisticated technology and providing more and more services to the clients themselves (Silva and Navarro, 2012; Blazy et al., 2014). So, branch managers or even other employees, hardly have any authority that can be a source of corruption even for any bank employee.

**Section-II: Coping strategies and Health: Stepwise Regression**

Data regarding use of various kinds of coping strategies, while experiencing stress factors has been collected through 66 item ways of coping questionnaire. The outcome of use of a coping strategy on health of the respondents is examined. The negative relationship between a coping strategy and health of the respondents reveals a positive outcome that use of coping strategies reduces the

health disorders. To examine the role of coping strategies in protecting the health of the respondents, a step-wise regression model has been constructed. All the eight coping strategies including, confrontive coping (C1), distancing (C2), self-controlling (C3), seeking social support (C4), accepting responsibility (C5), escape-avoidance (C6), planful problem solving (C7), and positive reappraisal (C8), were examined

as independent variables and sum of total of scores of all twenty-five health (physical and mental health) test items for each individual respondent were calculated and used as dependent variable. A correlation matrix (given in Table 2) has been constructed to know the linearity of relationship between the independent and dependent variables.

**Table 2 : Correlations between Coping Strategies and Health**

Coping Strategies	Confrontive Coping	Distancing	Self-Controlling	Seeking Social Support	Accepting Responsibility	Escape Avoidance	Planful Problem Solving	Positive Reappraisal
Health	-.33**	-.02	-.42**	-.42**	.05	.24**	-.28**	-.35**

\*\* Correlation is significant at the 0.01 level (2-tailed). \* Correlation is significant at the 0.05 level (2-tailed).

The data given in Table 2, reveals that there exist several statistically significant correlations. It has been found that health has been significantly and negatively associated with ‘Confrontive coping’ (-.33); ‘Self Control’ (-.42); ‘Seeking Social Support’ (-.42); ‘Planful Problem Solving’ (-.28); ‘Positive Reappraisal’ (-.35) respectively (figures in the parenthesis shows the negative correlation). While health has positive and significant relationship with escape avoidance coping (0.24). Distancing and accepting responsibility are found to be insignificant

in determining the health of the respondents. The reported results are extending the theory that those who cope with stress do not rely on single type of coping strategies but uses repertoire of techniques to counteract stress in different situations (Osipov and Spokane, 1988). Further the theory has established that all types of coping is not helpful in reducing the ill impacts of job stress on health of the respondents. The results of the stepwise regression model are reported in Table-3.

**Table 3 : Coping Strategies and Health (Step-wise Regression Analysis)**

Variables Entered	R <sup>2</sup>	AdjR <sup>2</sup>	F
C3	0.324	0.322	150.33*
C3, C8	0.479	0.475	143.66*
C3, C8, C4	0.546	0.541	148.47*
C3, C8, C4, C1	0.559	0.557	124.83*

\* Correlation is significant at the 0.01 level (2-tailed). \*\* Correlation is significant at the 0.05 level (2-tailed).

Table 3 exhibits that out of eight coping strategies examined as independent variables, four are found to be significant determinants of health. The first coping strategy which enters the regression model is “Self-Controlling” Coping (C3) explaining 32.4 percent of the variance (R2 = 0.324). The next coping strategy that enters the regression model is “Planful Problem Solving” Coping (C8) increasing R2 to 0.479 percent, followed by “Seeking Social Support”

Coping (C4) increasing R2 to 0.546, percent and “Confrontive” Coping (C1) is found to be extending R2 to 0.559 percent. Thus, all the four coping strategies loaded significantly to the stepwise regression model explained about 56 percent variance in the dependent variable (health of the respondents). Beta and t values are reported in Table 4:

**Table 4 : Beta and t values of Coping Strategies loaded significantly in the stepwise regression:**

Coping Strategies	Confrontive Coping (C1)	Self-Controlling (C3)	Seeking Social Support (C4)	Planful Problem Solving (C8)
Beta	-.092	-.354	-.277	-.319
t-value	-2.121**	-7.398*	-6.228*	-7.78*

\* Significant at the 0.01 level (2-tailed). \*\* Significant at the 0.05 level (2-tailed).

Table-4 shows the beta values and t value of all the coping strategies that are significantly loaded with respect to health scores of the respondents. The results given in the table reveals that out of the four coping strategies, having significant association with the dependent variable, ‘Self- controlling’ (C3) has the highest beta value i. e., -0.354 explaining maximum dependency of the dependent variable followed by “positive reappraisal” (C8) (beta value, -0.319), ;‘seeking social support’ (C4) (beta value-0.277); and ‘confrontive coping’ (C1) (beta value -0.092), with ‘t’ values of -7.398, -7.78, -6.228 and -2.121, respectively of all the four types of coping strategies. Findings are extending the theory where, studies conducted by Singh and Singh (2007), Shimazu et al. (2010), Mark and Smith (2012), Maddux et al. (2018), Pashaki et al (2019) and Singh et al. (2021) found that coping strategies play a significant role in protecting the physical and mental health from ill effects of stress.

**POLICY IMPLICATIONS**

An understanding of job stress, coping reactions and their impact on health in banking industry is an area of great importance for victim respondents, their families, employer organizations, researchers, academicians and society in general. Factually, it is impossible to remove all job-related stress factors from work environment. Promoting practical behaviors like setting boundaries and managing time effectively help in increasing efficiency and confidence to mitigate the immediate effects of job stress and promote long-term well-being a structured frame work is proposed to tackle this issue by breaking down complex stressors into manageable components. The results of the present study suggest the policy framers of banking sector to simplify the banking processes and provide adequate support to bank managers to focus on their core responsibilities, set realistic and achievable performance goals or provide some flexibility in

achieving targets to reduce pressures. They must be provided timely training, motivate them to enroll in courses, program, workshops, or certifications for gaining new skills and ensure career opportunities. Banking organizations can provide some review materials to the respondents beforehand to bring some productive outcomes, provide constructive feedback, introduce address appropriate travel and transfer logistics. The bank branch managers can be convinced about the necessity of surveillance which can balance personal well-being with professional expectations. It is advised to align the respondents even for short durations to new projects or responsibilities of their interest to keep them motivated for opportunities of using higher authorities. Banking organizations can promote culture of engaging with colleagues, friends, or family members to provides essential emotional succor, to mitigate the feelings of alienation, anxiety and depression. To promote direct engagement with stressors it is proposed to implement assertiveness training and conflict resolution workshops to equip respondents with essential skills for managing workplace challenges directly. Above all the banking organizations can enhance the resources available to branch managers by prioritizing effective coping strategies that positively impact stress management. The present study's findings thus, contribute valuable insights to address gaps in the socio-psychological aspects of human resource management within the banking industry.

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