

## COPING MECHANISM TO MANAGE STRESS AN EMPIRICAL ANALYSIS

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### **P**URPOSE

A person, who is dealing with stress, also makes an effort to come out of it. Competition at workplace, factors related to organisational climate, stressors related to role given and work and tasks involved are faced by employees at workplace. The aim of the study is to find out the coping mechanism used by the employees of public and private sector bank to cope up with the stress arising at workplace. Global world today comprises of jobs and job conditions that are so strenuous that it is difficult for the employees to manage stress at workplace and carry out other responsibilities easily.

**Design/Methodology/Approach:** A survey instrument, questionnaire comprising of stress coping mechanism as management practices and self help practices was used to identify the coping ways adopted by the employees. Stratified sampling method was used for the selection of public and private sectors in the banking industry and random selection method was used for selecting banks in each of these two sectors for the study. The data has been collected from middle level employees of top two banks selected on the basis of high turnover; public sector (SBI and PNB) and private sector banks (HDFC and ICICI) of Delhi state. A structured questionnaire based on five point Likert scale was used. The sample size for the study comprised of 480 respondents (240 middle level employees from each sector). Statistical analytical tools such as Confirmatory Factor analysis, Structured Equation Modelling (SEM), and other descriptive statistics scores have been used. The survey instrument was shown to be both reliable and valid. The secondary data were collected through research publications, standard journals, periodicals, and web.

**Findings:** The CFA was applied for all the constructs and CFI is above 0.90 for every construct. The results indicate that delegation of some responsibility is having the highest standardised regression weight (0.83) and is the most influencing criteria for coping with stress in the category of self help practices (on the job) followed by adopting religious exercises (SRW 0.84) as self help practices (off the job), and by adopting physical exercises (of the job). If the employees are dissatisfied with the job due to stress factors, then employees should make an effort to cope with the stress. Significant relation has been found between overall job satisfaction and stress coping ways adopted by the employees.

**Research Limitations/Implications:** The accuracy of the analysis is dependent on the accuracy of the data reported by selected organizations.

**Practical Implications:** The results of this study would help banking organisations to better understand the stress factors and coping mechanism that can be used by employees. Academicians can use the results to build models that would further expand the stress management domain.

**Originality/Value:** This study is probably the only study in today's technologically changing environment that systematically determines the coping mechanism to deal with the stress having its

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*impact upon satisfaction in the banking sector in India. It offers a beneficial source of information to banking organisations, which are still lagging far behind when it comes to coping with stress.*

**Key Words:** *Coping ways, Job satisfaction, Self help practices, Stress.*

## **Introduction**

There is no denying the fact that stress can lead to illness and low job satisfaction and poor performance at workplace. One should have the knowledge of the factors causing stress and the ways to cope with the stress. A person, who is dealing with stress, also makes an effort to come out of it. Competition at workplace, factors related to organisational climate, stressors related to role given, and work and tasks involved are faced by employees at workplace. An individual in the organization and everyone in this world want to accomplish goals (individual as well as organizational) in a state of mind that is free from all the tensions and strains. But in reality, such situations are found to be rare. Coping mechanism helps in reducing or minimizing the harmful consequences of stress which results from the potential stressor. Coping is done to master the conditions, which are perceived to be harmful, threatening or challenging consisting of intrapsychic or action oriented efforts to manage the internal or external demands and conflicts (Lazarus & Launier, 1978).

## **Need of the study**

Stress leads to physical and health problems; psychological problems; and lack of satisfaction from life. The main causes of stress in today's world are globalization, strategic alliances, technology, diverse workforce, etc. The major reasons to study stress are harmful psychological and physiological effects on employees, absenteeism and turnover of employees at workplace, major cost to the organizations nowadays, etc. By controlling dysfunctional stress, individual and organization can be managed more effectively. The effects of stress can lead to physical and mental problems for long period of time if not taken care in the beginning. Reaction towards a stressful situation is more dangerous as compared to the stress caused by it. How one perceives a particular situation and takes it; is what builds up the stress. So one should always make an effort to take every situation in calm and light way and avoid all sorts of physical and mental stress. One can intelligently use the coping mechanisms to handle the stress.

## **Concept of Coping**

The link between stress and coping is an inevitable feature of the human condition. In everyday language, an individual's ability to cope refers to his/her successfully accomplishing a task of dealing with a situation. Coping involves person's active effort to resolve stress and to create new ways of handling new situations at each stage of life (Erikson, 1959). This idea emphasizes the importance of personal resources and competencies that are used to deal with new challenges. Coping means dealing with stressors to eliminate, reduce or minimize their harmful consequences.

## **Methods of Coping**

Psychologists have found two important ways used by the people to deal with stress. First, in which a person decides to suffer or deny the stress experience (a passive approach). Second, when a person actually deals with the stressor and uses a negotiation approach with other members to deal with it (an active approach). Strategy adopted for coping with stress is known as coping strategy (Taylor, 1991). It comprises behavioural and psychological efforts made by people to handle stressful events encountered by them and to minimize their harmful consequences. Coping strategies can be cognitive, behavioural, and problem-focused coping strategies, emotion-focused, functional, and dysfunctional coping strategies.

## **Review of Literature**

Recent studies have examined various organizational variables and their effect on work stress and coping ways.

House & Rizzo (1970) found the organizational practices associate with stress are goal conflict,

inconsistency, delayed decisions, resulting into distorted and suppressed information breaking the chain of command.

Kahn, Wolfe, Quinn, Snoek, & Rosenthal (1964) found that persons who were high in neurotic anxiety also had a sensitivity to organizational stress i.e, they had lower tolerance than their more stable counterparts to stressful situations.

Selye (1974) has suggested that failure to react to a stressor is an indication of death.

Caplan (1974) has suggested that support systems may aid individuals to mobilize their psychological resources, master strain, share tasks, and obtain necessary supplies such as information and skills. Social support can influence stress experience and its consequences.

According to the psychological view, involvement in other activities such as going to a movie, reading a book, or relaxing exercise relieves stress simply by offering a change of pace (Bahrke & Morgan, 1978). In support of this view, some studies have found that subjects who rested in recliner or ate lunch with friends in a pub experience the same reduction in anxiety level as did people who exercised.

Vansell, Brief, & Schuler (1981) suggested that there is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of futility or lower self esteem, lower levels of job involvement and organizational commitment, and perceptions of lower performance on the part of the organization, of supervisors, and of themselves.

Weiss, Ilgen, & Sharbaugh (1982) have related demographic variables with stressful events and job search. They have reported age, tenure in the organization, and the hierarchical position to be negatively related with stress and job search.

Srivastava (1983) found out the stress and performance (production) relationship. It was observed that employees who maintained a constantly high level of production experienced less role stress as compared with those having low production capacity.

Keily & Hodgson (1990) suggested that physical exercises are of great help in relieving tension and stress. Physical exercises include practice of deep breathing and relaxation skills that helps in diverting one's mind from work stress and becomes a source to "let off steam".

Wellness programmes are activities that organizations sponsored to promote good health (Gebhart & Crump, 1990). Studies have revealed that yoga has cured or helped control several stress related diseases – reducing blood pressure, controlling asthma, and neuroticism (Ivanicavich, Matteson, Freedman, & Phillips, 1990).

Lindstrom (1991) suggested that work involving cash handling is potentially stressful as it requires high attention and exposes employees to constant pressures related to avoiding mistakes.

Pestonjee (1992) has referred to this as "Changing Gear". If a person has had a heavy workload, he should take a day or two off and do something entirely different from his work.

Forbes & Pekala (1993) suggested that the purpose of work is to get that stage where there is a deep physical relaxation thereby detaching one from the stressful situations.

Peterson (1995) found the impact of role overload stressor on managers; and the impact of role conflict, role ambiguity, and role overload on industrial workers.

Potter, Smith, Strobel, & Zautra (2002) concluded that the interpersonal stressors at work place have the influence on the employees. Interpersonal conflicts experienced in the work place also predict diseases and decline in well being. Results proved that psychosocial environment of work place have unique effects on employee.

Malta (2004) suggested that occupational stress is any discomfort which is felt and perceived at a personal level and triggered by instances, events or situations that are too intense and frequent in nature so as to exceed a person's coping capabilities and resources to handle them adequately.

Singh & Sharma (2008) in their research study focused on how having knowledge management in the organization can ensure management success and consequently job satisfaction. The four items were summated to have job satisfaction score. The reliability (Cronbach's alpha) of this item scale on involvement comes out to be 0.759.

The study conducted by Singh & Dhawan (2013) focused on significant and negative effect of various stressors on overall job satisfaction and consequently positive effect on overall job performance; where climate and workload (other organizational stressor) is the greater factor that contribute to the work stress level among employees in bank. It was found that out of various role stressors, inter role distance (mean = 1.90) is the major cause of stress arising out of the fact that employees have no time for social activities followed by role stagnation (weighted mean=1.82) where employees have no time and opportunity for accepting future challenges, work overload, and no personal growth due to this factor. Role overload is another major factor that is responsible for stress at workplace with the variable "*role is overburdened*" having the highest standardized regression weight (0.93).

Singh (1996; 2002) suggested that organizations have recognized and approved the significance of human resource in an organization, therefore, they intend to retain and develop talented people.

Singh & Kumar (2013) studied the level of employee engagement among the faculty members of DU. The study tested the model to find out whether or not the engaged employees exhibit good job performance, job involvement, job satisfaction, state of intrinsic motivation (flow), and Intention To Stay (ITS). Fifteen items scale consisting of five items of spirituality, six items of meaningfulness, and four items on alignment was used to measure SAEE.

Shah & Pethe (2006) found the positive relationship between organization role stress and learned helplessness. Koteswari & Bhattacharya (2007) concluded that minimize adverse consequences associated with expatriation, successful management of expatriation process need to be adopted with the help of careful human resource management strategy. Singh & Dhawan (2012) found a significant relationship between the perceptions of the employees working in the public and private sector banks with respect to organizational stressors and coping techniques. The study examined the different organizational climate stressors encountered by public and private sector bank employees and the coping styles being used by them to cope with it.

### **Objectives of the study**

The main objective of the study is to find the impact of stress on overall job satisfaction and stress coping mechanism in the banking sector. The research paper also aims:

1. To study the impact of stress on overall job satisfaction.
2. To study the relationship between overall job satisfaction and stress coping.
3. To study the ways adopted by the employees to cope with the stress.

### **Hypotheses of the Study**

H<sub>0</sub>1: There is no significant impact of stress on overall job satisfaction.

H<sub>A</sub>1: There is a significant impact of stress on overall job satisfaction.

H<sub>0</sub>2: There is no significant relationship between overall job satisfaction and stress coping.

H<sub>A</sub>2: There is a significant relationship between overall job satisfaction and stress coping.

H<sub>0</sub>3: There are no ways adopted by the employees to cope up with the stress.

H<sub>A</sub>3: There are ways adopted by the employees to cope up with the stress.

## Research Methodology

### Data Collection

By using a standard questionnaire, data has been collected from the middle level employees of public and private sector banks. The secondary data was collected through research publications, standard journals, periodicals, and web.

### Method of Selection of Sample

The sample has been collected from the banks of Delhi state. Top two banks on the basis of high turnover in each sector have been selected i.e., public sector banks (SBI and PNB) and private sector banks (HDFC and ICICI), and bank branches have been selected randomly from each of the banks. The sample size comprises of 480 respondents (240 middle level employees from each sector). Responses on the scale include the use of five-point likert type scale. Score for each type of parameter taken for the study ranges from 0 to 20.

### Statistical Method

For testing research hypothesis, every construct used in the study has been validated and accepted by using a Structural Equation Modelling (SEM) and Confirmatory Factor Analysis (CFA). Descriptive statistics have also been used in the study.

### Analysis and Results

CFA is used to find the construct validity of survey items explaining how well the construct is explained by the variables under the construct. Also, the factor loading and the squared multiple correlations (SMC) of the items must be significantly correlated to the specified construct thereby contributing to the construct validity comprehension.

### Confirmatory Factor Analysis - Measurement of Reliability and Validity

Reliability statistics for the study are tested by using Cronbach's Alpha test, Composite Reliability, and Average Variance Extracted and results are found acceptable.

**Table No. 1: Measurement of Reliability and Validity**

Scale	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Stress coping Scale	0.951	0.928	0.664
Management Practices	0.892	0.893	0.581
Self help practices (on the job)	0.875	0.876	0.639
Self help practices (off the job )	0.923	0.923	0.667

Table no. 1 shows reliability > 0.8 and Average Variance Extracted (AVE) > 0.5 which is considered to be highly acceptable.

### Measurement Model

In the measurement model, critical ratio of standardised regression weight of each variable is checked to establish whether it is significant or not at the established confidence level and then model fit is determined. Goodness of fit statistics produced by AMOS software was used to evaluate whether or not the measurement model fit the data. The final stage of statistical analysis is Structural

Equation Modelling (SEM), a statistical process that assesses how well the collected sample data fit to the theoretically driven and developed model.

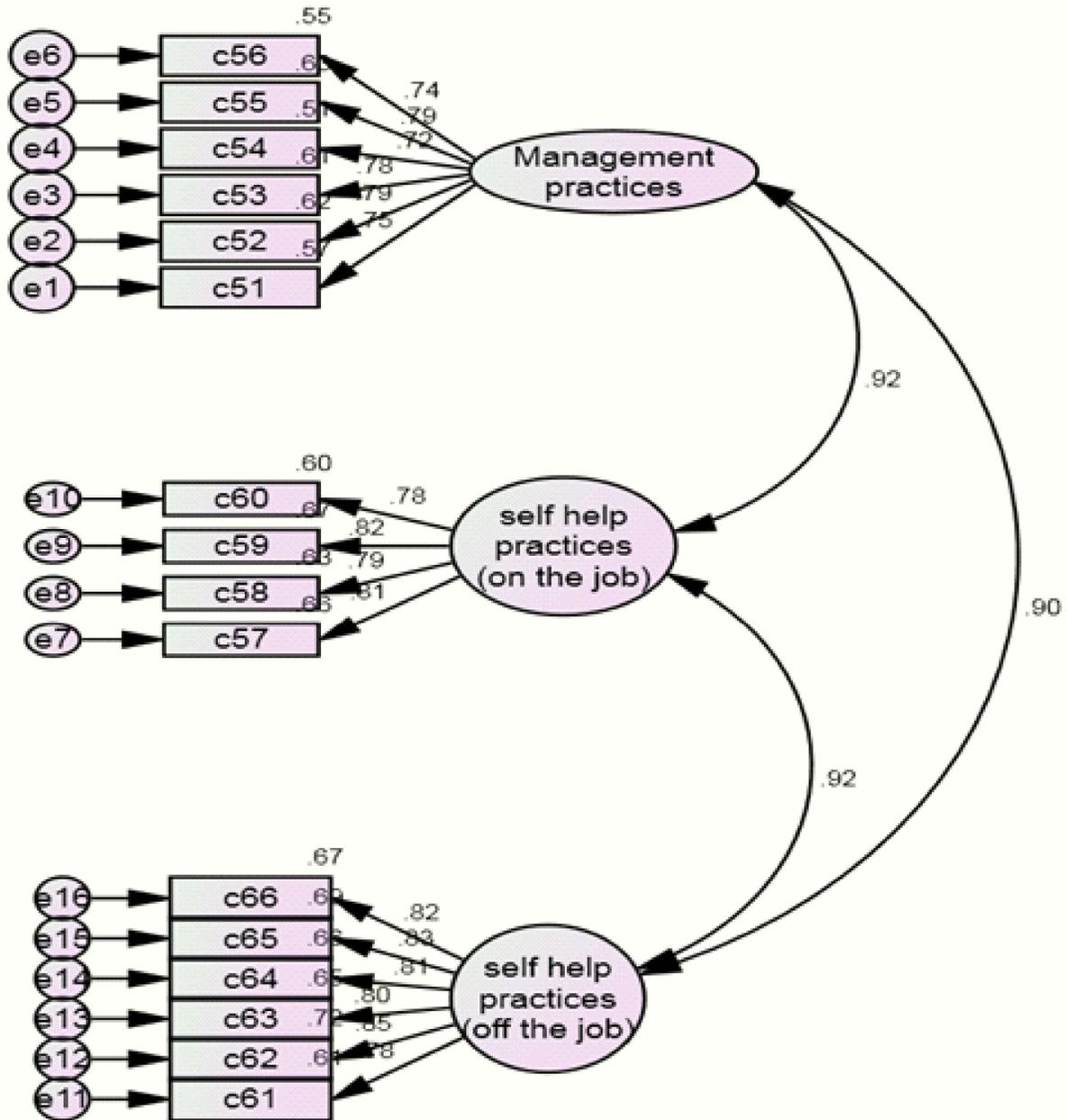


Figure No. 1: Measurement Model

Standardized factor loadings of all the indicator variables are within the range of 0.74 to 0.851 (> 0.50). All factor loadings and correlations between measurement error terms are statistically significant at  $p < 0.05$  as they should be.

The CFA model in figure no. 1 consists of three constructs representing management practices and self help practices (on and off the job) to deal with the stress. The constructs are named as Management

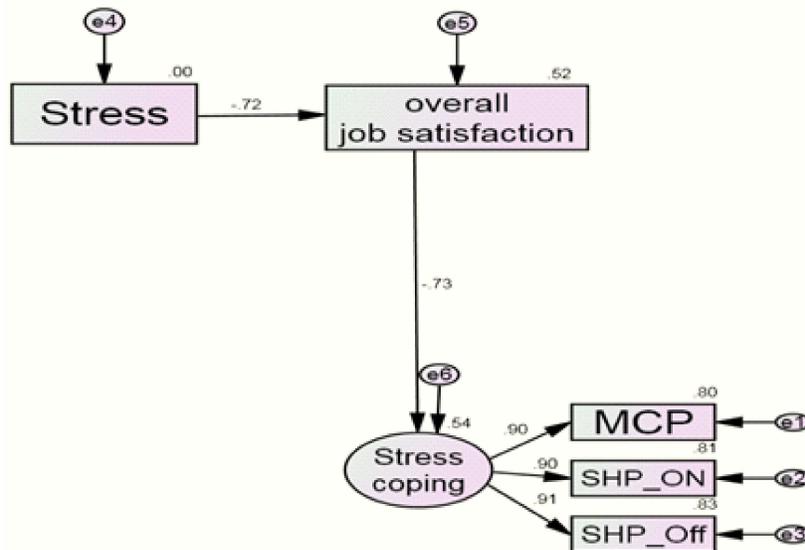
Practices, Self Help Practices (on the job), and Self Help Practices (off the job). The management practices have five measured variables, Self Help practices (on the job) have four measured variables, and Self Help Practices (off the job) have six measured variables. The results indicate that the standardised regression weight of all the measured variables to their respective constructs are more than 0.70 and the correlation between the constructs are significant. This indicates that the CFA model is valid in terms of convergent and discriminant validity and the different types of coping mechanisms are also correlated with each other.

**Table No. 2: Model Fit Summary**

Estimates	GFI	AGFI	CFI	NFI	RMSEA	LO90
Observed	0.959	0.945	0.989	0.972	0.036	0.026

Table no. 2 shows excellent fit to the obtained data in terms of all the selected goodness of fit statistics.

**Structural Equation Modelling**



**Figure No. 2: Structural Equation Model of Stress and Coping Mechanism**

**Assessing Structural Model Validity**

The purpose of using the SEM for this study’s research model is to explore the relationship between the unobserved variables within the structural model. The structural model shows the impact of stressors on overall job satisfaction and the ways of coping with the stress adopted by the employees.

**Goodness of Fit Statistics for the Structural Equation Modelling**

Table no. 3 shows the model fit statistics and that all the values are within the acceptable range which is clearly indicative of the fact that model is fit.

**Table No. 3: Goodness of Fit Statistics**

Estimates	GFI	AGFI	CFI	NFI	RMSEA	LO90
Observed	0.801	0.752	0.808	0.791	0.032	0.041

**Assessing Structural Model Relationships and Testing Hypothesis**

Checking the critical ratio of standardized regression weight of each indicator and structural path between variables demonstrates that all factor loadings of latent constructs and structural paths from stress to overall job satisfaction are significant at  $p < 0.05$ . Overall, the predictor variables of stress account for 52% of the variance in the overall job satisfaction.

**Table No. 4: Standardized Regression Weight**

Parameter		Estimate
JS	← Stress	-0.718
Stress_Coping	← JS	-0.735
MCP	← Stress_coping	0.896
SHP_ON	← Stress_coping	0.903
SHP_Off	← Stress_coping	0.911

**Testing Hypotheses**

**H<sub>0</sub>1:** There is no significant impact of stress on overall job satisfaction

The model clearly shows that the stressors are the predictors of overall job satisfaction and stressors are negatively related to it, having the standardised regression weight of -0.72. Higher stress indicates lower job satisfaction. A negative correlation is determined between stressors and overall job satisfaction. The finding of a negative and significant relationship between stress and overall job satisfaction ( $\beta = -0.72$  and  $p < 0.05$ ). Thus, the first null hypothesis that there is no significant impact of stress on overall job satisfaction is rejected and alternative hypothesis is accepted that there is a significant impact of stress on overall job satisfaction.

**H<sub>0</sub>2:** There is no significant relationship between overall job satisfaction and stress coping.

The model shows that there is a negative impact of stress on the overall job satisfaction. Higher the stress, lower is the overall job satisfaction. Similarly, higher the stress from other organisational stressors, lower is the overall job satisfaction and if the employees are dissatisfied with the job, the employees makes an effort to cope with the stress. It can be concluded that lower overall job satisfaction leads to the efforts towards coping with stress as shown by the regression coefficients of -0.73 from overall job satisfaction to stress coping.

**H<sub>0</sub>3:** There are no coping ways adopted by the employees to handle the stress.

The SEM model of stress, overall job satisfaction, and stress coping shows that the low overall job satisfaction tend to push an employee towards adapting stress coping ways and the various ways that have been used for the purpose of the study is management help practices, self help practices off and on the job. The highly used stress coping mechanism is self help (off the job) practices which include adopting religious exercises and physical exercises. Also at rank 2<sup>nd</sup>, management also helps employees in coping by providing them with various mechanisms such as training; by pursuing qualification courses to gain related knowledge, and by engaging in many other recreational activities. The null hypothesis that there are no coping ways adopted by the employees to cope with the stress is rejected and the alternative hypothesis is accepted that there are coping ways adopted by the employees to cope with the stress.

The squared multiple correlation of the measured variable, overall job satisfaction indicates that the 52 percent of the variance of the overall job satisfaction caused by all the stress can be explained

with the help of stress. The squared multiple correlation of the measured variable, stress coping indicate that the 54 percent of the variance of stress coping caused by the low overall job satisfaction can be explained with the help of stress.

### Major Findings and Discussions

- The findings of the study support the hypothesis that there is a significant effect of stress on overall job satisfaction of the employees working in the banking sector.
- There is found to be a negative relation of stress with the overall job satisfaction.
- Out of various role stressors, inter role distance (mean = 1.90) is the major cause of stress arising out of the fact that employees have no time for social activities followed by role stagnation (weighted mean =1.82) where employees have no time and opportunity for accepting future challenges, work overload, and no personal growth due to this factor.
- Overall job satisfaction has a relation with stress coping.
- Negative correlation signifies that lower job satisfaction results in high efforts of the employees to cope with the stress.
- Management practices , self help practices on and off the job coping ways are found to highly correlated (standardised regression weight 0.92 and 0.90 respectively).
- The results indicate that delegation of responsibility is having the highest standardised regression weight (0.83) and is the most influencing criteria for coping with stress in the category of Self Help Practices (on the job) followed by adopting religious exercises ( SRW = 0.84) and physical exercises also in case of Self Help Practices (off the job).
- Overall job satisfaction is affected by stressors at workplace and in turn affects the stress coping ways adopted by the employees.

### Conclusions

The problems related to stress cannot be ignored in any sector. Banking sector is one of that. The research was intended to analyse the coping ways adopted by the employees at workplace so that it could help others at the time of problems and readily provide solutions. The study shows a significant and negative effect of various stressors on overall job satisfaction and consequently its impact upon employees who are moving towards adapting stress coping ways. The lower job satisfaction pushes employees towards adapting stress coping ways and the result shows that self help practices off the job such as adopting religious and physical exercises are of much use followed by delegating responsibility, a method of self help practices off the job.

### Recommendations

- Stress coping techniques from management side should be introduced such as dedicated training institutes, developing cordial relations at workplace, arranging family picnics, trips, etc. Also different programs such as exercise, meditation, adoption of relaxation technique to relieve stress should be conducted.
- On their own, employees should also make an effort to adapt to every situation positively by positive reappraisal, plan full problem solving, and self controlling techniques.

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