A Study to Assess the Knowledge of Stress and Its Management Among Bank Employees in Selected Banks of Bagalkot with A View to Develop SIM

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Abstract: Background: Stress is a state of mind that reflects certain reactions in the human body and is experienced by a sense of anxiety, tension, and depression and is caused by such demands of the environmental or internal forces that cannot be met by the resources available to the person.Objective: To assess the knowledge of stress and its management among Bank employees in selected banks of Bagalkot with a view to develop SIM. Methods: A cross sectional study with a sample of 100 employees working in banks of Bagalkot, selected by convenient sampling technique. A self-structured questionnaire was used to assess the data regarding stress and its management among bank employees in selected bank of Bagalkot. The data was entered in MS excel sheet and transferred to SPSS 18 for analysis. Results: Mean age of participants was 40.01 years ± 2.64 years majority of the bank employees were males 65 % and remaining were females 35%. Among 100 Majority of bank employees were having mixed diet (61.42%), about 30% were vegetarian and 8.57% were non-vegetarian. Among100 employees Majority (52%) of subjects attended programme on stress management and 48 % were didn't attended programme on stress management. Conclusion: Self-instruction module is an effective measure to improve the knowledge of stress and its management among Bank employees.

Keywords: Bank Employees, Knowledge Stress, Stress Management, Workplace Stress, SIM.

1. INTRODUCTION

In today's changing and competitive work environment, stress level is increasing both in the workers as well as the managers. As a result of work stress, more and more workers and managers are showing sign of chronic fatigue. In many cases, stress leads to reduce efficiency of an employee and which in turn leads to reduce productivity. Some individuals will not perform well if they do not experience a level of stress which motivate them to do better.[1]

The word, stress has been derived from the Latin Word, Stringere which means to draw tight. The term is employed to refer to hardship, strain, adversity, or affliction. Every human being has his/her own understanding of stress. Because all demand of adaptability does evoke the stress phenomenon. [2]

Stress which is simply the body's non – specific response to any demand made on it can also cause exhaustion and illness, either physical or psychological, heart attack or accidents. Consequently, continuation of stress may because disruption is one or more of the following areas of health, physical, emotional, spiritual and social.[3]

Working in organisations provides individuals with life-sustaining income. But it puts own pressures on them. This can ultimately have negative consequences both for achieving the goals of the organizational and meeting the needs of the individuals working in them.[4]

Indian banking industry, the backbone of the country's economy, has always played an important role in prevention the economic cataclysm. The nature of job of banking employees is very wearisome as it involves long working hours, inappropriate reward system, and lack of job autonomy and role conflict.[5]

Stress in the workplace reduces productivity, increases management pressures, and makes people ill in many ways, evidence of which is still increasing. Dealing with stress-related claims also consumes vast amounts of management time. So, there are clearly strong economic and financial reasons for organisations to manage and reduce stress at work, besides from the obvious humanitarian and ethical considerations[6]

Stress makes it hard for us to relax and can come with a range of emotions, including anxiety and irritability. When stressed, we may find it difficult to concentrate. We may get experienced headaches or other body aches, an upset stomach or trouble sleeping.[7]

For several years, banks have been going through enormous changes in organization and structure. New technology and new ways of structuring the operation have left their indelible imprint on the working conditions and daily lives of employees which is causing huge stress among bank employees.[8]

Today, workplace stress is becoming a major issue and a matter of concern for the employees and the organizations. It has become a part of life for the employees, as life today has become so difficult at home as well as outside that it is impossible to avoid stress.[9]

Employees of banks are expected to be proactive, proficient enough to bear responsibility and to perform under very stiff competitive environment. The pressure of competition is very high. In addition to this, dynamic environment of banking industry leads to stress among the employees.[10]

Stress affects individuals psychologically, emotionally, and behaviourally and it is tangibly linked to several health problems, especially coronary heart diseases. Any feeling, excessively pushed, pulled, squeezed, or roused by external and internal factors needs to be recognized.[11]

2. METHODS

It was a cross sectional study with an aim to assess the knowledge of stress and its management among Bank employees in selected banks of Bagalkot with a view to develop SIM.A sample of 100 employees working in banks of Bagalkot were selected by Convenient sampling technique.10 nationalized banks were selected in Bagalkot and 10 employees were selected from each bank, hence the data obtained from100 employees was considered for final analysis. The data was entered in MS excel sheet and transferred to SPSS 18 for analysis.

2.1 Study Participants

The study participants were the bank employees.The sampling criteria included the employees working in nationalised banks, who can understand Kannada, Available at the time of data collection and working in bank since at least one year. The employees feeling sick and not able to provide data, who are not willing to participate in the study and suppose to move out at the time of data collection, Were excluded from enrolment in study sample.

2.2. Sample Size Calculation

The sample size was calculated using ROASOFT online sample size calculator.

The sample size was calculated considering the following criteria, $Z = 1.96$ (95% confidence level), margin of error (e)=5%(0.05), Population proportion(P) = 0.5.The calculated sample size was 89. The researcher enrolled 100 subjects. Data was obtained from 100 subjects.

2.3. Setting of the Study

The study was conducted in State bank of India, Union Bank, Punjab Bank, Canara Bank, Indian overseas bank &5 private banks of Bagalkot. The researcher enrolled 10 subjects from each bank.

2.4. Data Collection Instrument

The data was collected by structured questionnaire prepared by the researcher. It included two parts A and B. Part - A included 7 items to assess Socio demographic characteristics of sample. Part – B consists 20 items to assess the knowledge of stress and its management. There were 20 items. Each item has four options with one accurate answer. The score for correct response to each item was "one" and for incorrect response was "zero". Thus for 20 items maximum obtainable scores were 20 and minimum was zero. To find out the association between the selected socio-demographic variables and knowledge scores, respondents are categorized into three groups (Poor, Average, and Good).

2.5. Validity, Reliability, And Translation of Data Collection Instruments

Content validity of the tool was established by obtaining the suggestions from experts. The tool was validated by 4 nursing experts. Minor modifications were made on the basis of recommendations suggestions of experts and result of pilot study. After consulting guide the final tool was reframed. It was found to be valid and suitable for bank employee' areas of Bagalkot.

The reliability of the instrument was established by administering the tool to 10bank employees from Navanagar urban area of Bagalkot city. Split half method was used to ascertain reliability. The r value obtained was 0.84 suggesting the tool was highly reliable.

2.6. Ethical Clearance

Ethical clearance certificate was obtained from Institutional ethical clearance committee, B.V.V.S Sajjalashree Institute of Nursing sciences, Bagalkot (ref No. BVVS/SIONS-IEC/2022-23/198. DT: 09/05/2022) Written consent of participation was obtained from participants before data collection.

2.7. Statistical Analysis

The data was analysed using SPSS version 25. The obtained data was entered in MS excel sheet. The data was edited for accuracy and completeness. The categorical responses were coded with numerical codes. The data was presented with frequency and percentage distribution tables and diagrams. The description of stress and its management among bank employees was presented with Arithmetic mean, range and standard deviation. Chi square test and logistic regression analysis were used to associate the socio-demographic factors with knowledge regarding stress and its management among bank employees.

2.8. Data Collection Procedure

The data was collected in March 2023. Prior permissions were taken from all the 10 banks of Bagalkot. All the participants were explained about the purpose of study and that the data or information provided from them will be kept confidential and their identity will not be revealed. They were informed to avoid discussion with other fellow mates. The instruments were given according to their preferred language. Instructions were given regarding content of data collection instruments. The researcher attained and clarified the doubts of participants during data collection. The filled tools were collected from the participants. On an average participants took 20 to 30 minutes to fill the tools and the whole process was completed in 1 hour. Researcher thanked all the participants and concerned authority.

3. RESULTS

The mean age of participants was 40.01 years $\pm$ 2.64 years. Among 100 participant's majority of the bank employees were males 65 % and remaining were females 35%. Coming to educational qualification Majority of bank employees were having Degree education (54%), 11% completed their PUC education and 31% completed Post Graduate education. Among 100 employees Majority of bank employee's family monthly income was Rs 40,001 -Rs 60,000 (40 %), 22 % were having family monthly income of Rs 20001-40,000, 12 % were having ≤15,000, 26 % were having Rs >60,000 and above. Coming to attending of programme on stress management, Majority of bank employees were (52%) of subjects attended programme on stress management and 48 % were didn't attended programme on stress management. And when it comes to diet Majority of bank employees were having mixed diet (61.42%), about 30% were vegetarian and 8.57% were non-vegetarian. And among 100 employees the mean score of knowledge regarding stress and its management was 12.35and the standard deviation was ± 2.46.

Table.1. level of Knowledge regarding stress and its management among bank employees N=100

Level of knowledge	Range of Score	Frequency	Percentage
Poor	< 6	22	22 %
Average	6-13	54	54 %
Good	14>1 8	24	24

Table1. shows the categorization of scores of bank employees on the basis of their level of knowledge about Stress and its management 24% of bank employees have good knowledge about stress management, about 54% of women have average knowledge and about 22 % of bank employees have poor knowledge regarding stress management**.**

Table.2: Association between knowledge scores of bank employees with their selected socio-demographic variables. N=100

S l. No.	Socio-demographic variables	Df	Chi-square value	Table value	Significance P value
1	Age	4	2.30	9.48	0.68
2	Education	8	16.22	15.50	0.039*
3	Family income per month	8	7.82	15.50	0.45
4	Marital status	6	3.47	12.59	0.74
5	Attended any programme on stress management	2	742	5.99	0.007*
6	Type of diet	4	5.90	9.48	0.20

* Significant

The findings regarding association of the level of knowledge scores with the socio-demographic variables of bank employees shows that; there is no significant association was found between knowledge and age (x^2=2.30) (p>0.05), association between education and knowledge (x^2=16.22) shows, there is significant association between knowledge and education (P<0.05*), association between family income per month and knowledge (x^2=7.82) shows, there is no significant association between knowledge and family monthly income (P>0.05), association between marital status and knowledge (x^2=3.47) shows, there is no association between knowledge and marital status (P>0.05), association between attaining any programme and stress management and knowledge (x^2=7.42) shows, there is significant association between knowledge and occupation (P<0.05*), association between type of diet and knowledge (x^2=5.90) shows, there is no association between knowledge and diet (P>0.05).

4. DISCUSSION

It was a cross sectional study aimed to assess the knowledge regarding stress and its management among bank employees in selected bank of Bagalkot. Participants were selected from selected banks of Bagalkot,

In the present study the mean age of participants was 40.01 years $\pm$ 2.64 years. Among 100 participants. A similar study was conducted by Anjali S Parakkal on bank employees in which 16 %of respondents were between 21&30,42% of them between 31&40,30% of them between 41&50 and 12% of them are greater than 50 years of age.[12]

In the present study marital status of bank employees were 74.28% were married, 5.71% was unmarried, 11.42% were widow and 8.57% were divorced & separated. A similar study was conducted at Nagapattinam district the total numbers of respondents are 100 in which there were 18 subjects were unmarried & 82 were married.[13]

In most of the bank employees were males (65 %) and remaining were females 35%.A similar study was undertaken by Karim, F., & Singh, N. Conducted in SBI,Karimganj district of Assam. Out of the 84 bank employees surveyed out of the total respondents 80.95 % were male and 19.05 % were female.[14]

In most bank employees (52%) attended programme on stress management and 48 % did not attended programme on stress management.

A similar study was conducted on Stress Management among Co-operative Bank Employees in Malappuram district by Abdul Jaleel AND Kuzhiyengal Mambra, study showed that among 50 participants only 12 participants have undergone stress management programmes like yoga and meditation programmes[15].

Conclusion and Recommendation

The results obtained from the study reflect the knowledge of regarding stress and its management among Bank employees in selected area at Bagalkot, Karnataka. 24% of bank employees have good knowledge about stress management, about 54% of women have average knowledge and about 22 % of bank employees have poor knowledge regarding stress management. The demographic factors like education and programmes attended on stress management shows that they have significant association with knowledge on stress management and whereas age, gender, family income, marital status and type of diet have no significant association with knowledge of stress management.

The study recommends that the bank employees need guidance on improving stress management skills. Only 24% of bank employees had good knowledge regarding stress management hence there is need of conducting educational programmes for bank employees to enhance their stress management skills. More recreational and coping strategies development programmes are necessary for bank employees with regard to enhance their stress management capacity.

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