
**A Study Of Impact Of Organizational Climate On Job Stress And Coping
Mechanism In Public And Private Sector Banks**

Dr. Ajay Kr. Singh

Associate Professor, Department of Commerce
Faculty of Commerce and Business,
Delhi School of Economics, University of Delhi, India

Ms. Nidhi Dhawan

Research Scholar, Department of Commerce
Faculty of Commerce and Business,
Delhi School of Economics, University of Delhi, Delhi

Abstract

***Purpose-** Stress is a universal element and persons from nearly every walk of life have to face stress. Climate refers to perceptions of organizational practices reported by people who work there. Stressful organizational climates are characterized by limited participation in decisions, use of punishment and negative feedback (rather than rewards and positive feedback), conflict avoidance or confrontation (rather than problem solving), and non supportive group and leader relations. Stress can have a negative impact on both employee and organization. The research paper examines 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.*

***Design/methodology/approach** – A survey instrument questionnaire cum-scales comprising organizational climate questionnaire and WCCL scale was used for identifying organizational climate conditions that leads to increase stress level among employees. A Stratified sampling method was used for the selection of sectors (public and private sectors) in the banking unit and also for selecting banks in each of these two sectors for the study. A random selection method was used for selecting bank branches from the selected bank organizations (both the sectors) for the study. The sample included 260 employees from both the public sector and private sector banks in Delhi. The permission was taken from the manager of a randomly selected bank to fill*

the questionnaire from his bank employees at middle level and top level. Many bank branches were visited personally and employees were requested to fill the questionnaires as early as possible.

Findings – *The survey instrument was shown to be both reliable and valid. Statistical analytical tools such as Mann Whitney U test, Coefficient of Correlation, Kolmogorov-Smirnov Z - Goodness of fit test and other Descriptive statistics scores have been used. The organisational climate parameters such as non-prevalence of good and friendly organizational climate (mean=2.05) and lack of proper communication in general and also sector wise is the stress causing parameter to the employees in both the sectors. The results of the data analysis revealed sufficient evidence to establish a relation between the perceptions of the employees working in the public and private sector banks with respect to organizational stressors and coping techniques.*

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 organisational climate stressors and the reasons of employees being stressed at work place, in order to facilitate the adoption of coping techniques at their end. Academics can use the results to build models that would further expand the stress management domain.*

Originality/value – *This study is probably the study in today's technologically changing environment that systematically determines the antecedents of stress and coping implementation 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 stress management.*

Key words: Organizational Climate, stress, coping

Introduction

Modern life is changing very fast and since everyone wants to keep pace with this changing pattern, the life is becoming more and more stressful. It is not only at individual level but also at organizational level, life is becoming more stressful. In such a stressful environment everywhere, it is very important to create such a working climate that not only increases productivity but also assist in making desired transitions as smooth as possible along with quality improvements, thus providing job satisfaction to the employees. Organizational climate can be made conducive to develop potential and competencies of the employees and provide opportunities for fulfillment. There is a need for enhanced role of managers who should feel responsible for building a positive, motivating work culture which should ensure optimum utilization of the capabilities of the team members leading to self and organizational effectiveness. If the work climate is not appropriate or a person is not able to adjust with the working environment, then tension creates a stress and then further psychological problems.

Definition of Stress

“Stress”, the word stress refers to a state of deviation or variation from normal state due to unplanned or improperly designed system or work process resulting into failures and non-accomplishment of goals. A complete freedom from stress is death. (Selye,1974).

Stress allows us to be at our best and the body needs to react appropriately when experiencing a physical threat in order to survive. An acute experience of stressful situation is not harmful. It is the chronic or long term stress response that can be dangerous to one’s health (Beatty, 2001).

Uncertainty and instability are the norms in today’s work environment. This unpredictability causes an increased level of discomfort and stress for employees and managers as they try to accomplish their day-to-day objectives and achieve their professional goals. Hans Selye, a pioneer in stress research, first described the physiological syndrome of stress in 1936. He defined stress as the non-specific response of the body to any demand made upon it (Selye, 1956). The body’s reaction to a stressor became known as “General Adaptation Syndrome”

(G.A.S) or the biological stress syndrome. According to Selye, the General Adaptation Syndrome consists of three phases.

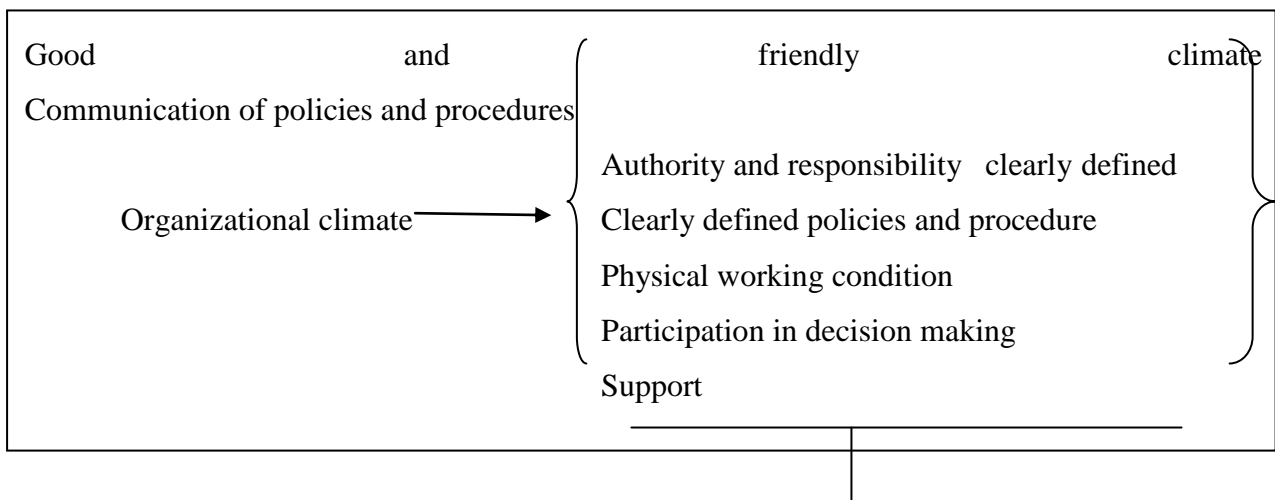
- 1. Alarm Reaction-** A stage where a brain detects a threat or stressor triggering the responses.
- 2. Resistance-** In this stage, a body adapts to the stressors and appears to be coping, i.e., individual adapts to stimulus which permits him or her to eventually return to a state of psychological equilibrium.
- 3. Exhaustion-** A stage in which the body's energy stores and hormone reserves being depleted, which could lead to stress related conditions such as atherosclerosis, hypertension or depression as the stress response systems becomes exhausted.

Stress has been defined in different ways over the years. Originally, it was conceived as pressure from the environment, then as a strain within the person. The generally accepted definition today is one of the interactions between the situation and the individual. It is the psychological and physical state that results when the resources of the individual are not sufficient to cope with the demands and pressures of the situation. Thus, stress is more likely in some situations than others and in some individuals than others. (Michie S.2002)

“Work-related stress occurs when one's job demands are incompatible or mismatched with the mental regulation processes, such as information processing, planning, and movement execution”.(Greiner, 1998). Stress is the emotional and physical strain caused by our response to pressure from the outside world. Stress can be understood more comprehensively as, it is a condition which happens when one realizes the pressures on them, or the requirements of a situation, are wider than their recognition that they can handle. If these requirements are huge and continue for a longer period of time without any interval, mental, physical or behavioral problems may occur.

Organizational climate

The recurring patterns of behavior, attitude and feeling in the organization are called as climate that characterizes life in the organization. It is a psychological climate at individual level and when these individual perceptions are aggregated, it is characterized as organizational climate. Organizational climate is defined as a global impression of one's organization and personal impact of the work environment, which influences the individual's work behaviors and job-related attitudes. It describes the perception of employees towards their organizations which would link to work attitude formation (Litwin & Stringer, 1968; Pritchard & Karasick, 1973). Although climate is perceived by individuals within the workplace, it exists independently of these perceptions and is considered as an attribute of an organization. (Ekvall, 1987). Litwin and Stringer (1968) defined responsibility as the employees' perceptions of the degree of autonomy extended to them by the organization, the feeling of being their own boss and not having to be double-checked on their decisions made. Employees are found to experience emotional exhaustion when they perceive inconsistencies in management expectations and lack of clarity about their job responsibilities (Jaramillo et al., 2006). Climate with perceived good support is believed to have low level of interpersonal conflict.



Stress arises if all these parameters are not supportive

Organizational Climate as a Source of Stressor

There are various sources of stressors in the employment organization identified by Pestonjee (1992) are work, role, personal development, interpersonal relation and organization climate. The climate that persists in the organization can be a potential source of stressors. The freedom given to the plan of work, support given to the views and opinions, participation in decision making, sense of belonging, and provision of good working conditions, free and fair communication, leadership styles and sympathetic approach towards personal problems were considered to measure the stressors in organizational climate. A climate characterizes practices at several levels in the organizations (e.g., work unit climate and organizational climate).

Stressful organizational climate are characterized by limited participation in decision making, employees not informed of the policies, standards and normal routine activities, use of punishment and negative feedback (rather than rewards and positive feedback), conflicts at workplace and confrontation and no supportive group and leader relations, overall physical working conditions not well managed and irritates the employees. In brief, a friendly organizational climate nurturing stress free employees at all levels affecting the quantity and quality of task performance and job satisfaction must prevail for the progress at individual and organizational levels.

Socially supportive climate benefits employee's mental health, with lower rates of anxiety and depression in supportive settings (Repetti, 1987). Where collective climate exists (where members who interact with each other share common perceptions of the organization) research observes that shared perceptions of undesirable organizational features are linked with low morale and instances of psychogenic illness (colligan, pennebaker and Murphy 1982).

Review of Literature

Organizational Climate and Stress- The organizational climate factors are closely associated with the level of stress experienced by the employees in the organization.

Organizational climate serves as a measure of individual perceptions or feelings about an organization. Organizational climate includes management or leadership styles, participation in decision making, provision of challenging jobs to employees, reduction of boredom and frustration, provision of benefits, personnel policies, and provision of good working conditions and creation of suitable career ladder for academics (Nicholson and Miljus, 1992).

Nath(1988) studied the effects of organizational climates, role stresses and locus of control on job involvement among banking professionals. He observed that subjects who experienced high role stress showed less job involvement as compared to the low role stress group. The high scoring goal group on four dimensions of organizational climate achievement, expert influence, affiliation and dependency scored significantly higher on job involvement as compared to the groups which scored low on these dimensions. (Nath, 1988).

Buck, (1972) has observed that both manager and workers who felt that they were under pressure reported that their superior always ruled with an iron hand and rarely tried out or allowed participation in decision making. Managers under stress also reported that their superiors never allowed participation in decision making. Managers who were under stress also reported that their superiors never allowed them to work the way they thought best.(Buck, 1972).

Lack of participation in the decision making process, lack of effective consultation and communication, unjustified restrictions on behavior, office politics and no sense of belonging are identified as potential sources of stressors. Lack of participation in work activity is associated with negative psychological mood and behavioral responses, including escapist drinking and heavy smoking. Caplan et al. (1975)

Madhu et al. (1990) conducted a study on role stress: differential influences of some antecedental factors. 173 managerial personnel from steel organization and 76 from petroleum organization participated in the study. It was found that the petroleum organization has a climate which would assist the employees in stress reduction where as the steel organization may not have developed such a climate.

Basha and Ushashree (1997) studied on job stress and coping as related to perceptions of organizational climate. Significant negative relationship was found between perception of organizational climate and the amount of stress experienced by the employees.

Individuals' own perceptions of the work environment constitute psychological climate at the individual level of analysis, whereas organizational climate has been proposed as an organizational or unit-level construct. When employees within a unit or organization agree on their perceptions of the work context, unit-level or organizational climate is said to exist (Jones & James, 2004; Joyce & Slocum, 2004).

Several studies have focused on perceptually based measures of climate dimensions and job satisfaction, Friedlander and Margulies (1968), using perception data from an electronics firm, studied the multiple impacts of organizational climate components and individual job values on workers satisfaction. They found that climate had the greatest impact on satisfaction with interpersonal relationships on a job, a moderate impact upon satisfaction with recognizable advancement in the organization, and relatively less impact upon self-realization from task involvement.

It is quite obvious that occupational stress influences employee's experiences indifferent aspects of their job, such as job performance and job satisfaction. A part from this, occupational stress in turn gets influenced by the factors like work, role, interpersonal relationship, personal development and organizational climate. Studies in this regard revealed the above facts.

Organizational stress and Coping Mechanism

Coping is viewed as stabilizing factor that may help individuals maintain psychological adaptation during stress period (Lazarus & Folkman, 1984; Moose & Billings, 1982). Very recently, Freedy and Hobfall (1994), pointed out that the persistence of stress and burnout across the time suggests the need for effective intervention programmes. Investigators have suggested management of stress rather its eradication (Cooper & Marshall, 1976).

Active and cognitive coping have been found to be positively associated with negative life events. Individuals who had more personal and environmental resources were more likely to rely on active coping and less likely to use avoidance coping (Holahan & Moos, 1987), and also they pointed out that individual who are adapted to stress with little physical or psychological strain were less inclined to rely on avoidance coping than were people who showed psychological dysfunction under stress.

Investigators have employed two different approaches to study coping. On the one hand, some researchers (e.g., Byrne, 1964; Goldstien, 1973) have emphasized general coping traits, styles or dispositions, while on the other, some investigators (e.g., Cohen & Lazarus, 1973; Katz et. Al., 1970; Wolf & Goodell, 1968) have preferred to study the active on going strategies in a particular stress situation. According to physiological view, stress results from the abnormal biochemical processes in the central nervous system. A number of researchers therefore consider regular physical activity to be the most effective strategy for minimizing the impact of stressful events on physiological health (Thayer, Newman, & McClain, 1994).

Caplan (1974) describes how people seek out formal helpers to intermittently augment natural supports when out-of-the-ordinary challenges or problems arise. For example, people who are ill or exposed to a personal or family crisis may seek guidance from someone who has had similar experiences and can tell them what to expect and the options they have in dealing with burdens and challenges. Thus, both the informal and formal systems can be part of a family's

social support network. Sources of support can allow families to successfully navigate the difficulties they encounter.

Das (1982) highlighted a significant relationship between work group climate and perceived power to job related anxiety, which was equated with stress. The work group climate was identified as important cause of managerial stress. Lack of participation in decision making, absence of open communications, feeling of powerlessness, authoritarian leadership, excessive rule boundedness were identified as strongest cause of stress experienced by Indian managers.

The Kahn research (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.

Objective of the Study

The objective of the study is to examine the organizational stress experienced by the employees due to organizational climate and coping mechanism followed by bank employees working in public and private sector banks.

- ✓ To study the relationship between the organizational climate and stress perception of the employees working in public and private sector banks.
- ✓ To study the coping mechanism followed by the public sector and private sector bank employees.

Hypothesis of the study

- ✓ **HO1:** There is no relationship between the organizational climate and stress perception of the employees working in public and private sector banks.
- ❖ **HA1:** There is a relationship between the organizational climate and stress perception of the employees working in public and private sector banks.

-
- ✓ **HO2:** There is no difference in the coping mechanism followed by the public sector and private sector bank employees.
 - ❖ **HA2:** There is a difference in the coping mechanism followed by the public sector and private sector bank employees.

Research Methodology

Scope of the study

The study has attempted to understand the sources of organizational stress experienced by public and private sector bank employees arising due to organizational climate. The type of factors that lead to stress, level of stress they are bearing and to know the ways used by them to cope with the stress. The employees from middle level and top level from both the sectors have been taken for the research work.

Sample

A stratified sampling method was used for the selection of public and private sector banks. A random selection method was used for selecting bank branches from the selected banks. With an aim to assess the causes and impact of organizational climate on organizational stress and coping mechanism adopted; four organizations from banking sector i.e., two each from public and private sector banks were taken as sample organizations for the present study.

Private sector banks include ICICI bank and HDFC bank and from Public Sector, the banks included were State Bank of India and Punjab National Bank which are leading banks in terms of turnover and number of employees in their respective sectors. The sampling population of this research includes 260 employees from public sector and private sector banks (both middle level and top level) in Delhi city, 130 employees from public sector banks - SBI (86), PNB (44) and remaining from private sector banks- 130 HDFC (100), ICICI (30). This research followed a stratified random sampling method representative population.

In all, 260 employees responded, comprising 229 from middle level and 31 from top level.

Sampling Unit: Delhi City

Source List: Public Sector and Private sector bank employees

Size of Sample: 260

Parameter of Interest: In estimating the number of persons being stressed in jobs due to organizational climate.

Data Collection

The study is based on primary data. The data were collected from employees on questionnaire-cum-scales from public and private sector banks in Delhi. The permission was taken from the manager of a randomly selected bank to fill the questionnaire from his bank employees. Many places were visited and researchers personally requested the employees to fill the questionnaires as early as possible. The information was collected by bank employees at top level and middle level. The secondary data was collected through research publications, standard journals, periodicals and web.

Research Instrument – Questionnaire Method

Keeping in mind the objectives of the study, a questionnaire was used for identifying job situations and organizational conditions that leads to increase stress level among employees. The questionnaire is divided into three sections.

- (i) **Section I-** Demographic factors of the respondents (gathers personal information about the respondents)
- (ii) **Section II-**Organizational Climate questionnaire to identify organizational stressor
- (iii) **Section III-** Ways of Coping Checklist (WCCL) (to identify how well the employees have been able to cope with the stress and by using which technique).

Responses on the scale were given via the use of five-point likert type scale. Organizational climate and Ways of Coping Checklist (WCCL), a standard questionnaire is used to know the

methods adopted by respondents to cope with stress. Scores for each type of stressors ranges from 0 to 20.

Reliability Statistics

Reliability statistics by using Cronbach's alpha test and Guttman Split-Half coefficient

Table A

Coefficient Scale	Cronbach's Alpha	Guttman Split-Half Coefficient
Organisational Climate	0.747(No. of items(5))	0.819
WCCL	0.884 (No. of items(9))	0.868

An alpha of 0.8 or above is regarded as highly acceptable for assuming homogeneity of items, while 0.7 is the limit of acceptability. The test shows that the items inter correlate and there is higher reliability i.e. all the items in the test are measuring the same characteristic. Reliability coefficients of organisational climate scale and WCCL by using Guttman's Split half coefficient is also acceptable.

Analysis and Results- Sectoral Coverage:

The table presents sector wise as well as hierarchy wise distribution of respondents. The total numbers of respondents are 260 out of which 130 each respondent belongs to public sector and private sector banks.

It constitutes 50% from both the public and private sector banks. Of the total, Middle level constitutes 88.1% (229) and top level constitutes 11.9% (31) respondents from both the public and private sector banks.

Table B

Type of Bank	Public	Private	Total	Percent
Hierarchy Level middle level	107	122	229	88.1
top level	23	8	31	11.9
Total	130	130	260	100.0

Descriptive statistics

1. Stress perception of sampled employees (both sectors together) on organizational climate is identified. The purpose is to identify the parameter of organizational climate as the most stress inducing or least stress inducing parameter.

Table C

Descriptive Statistics

Organisational Climate	N	Mean	Std. Deviation
Good and friendly organizational climate	260	2.17	1.457
Communication	260	2.19	1.312
Authority and Responsibility	260	1.77	1.370
Physical working condition	260	1.40	1.277
Participation model followed	260	1.83	1.338
Valid N (listwise)	260		

The parameters considered for the study of organisational climate are prevalence of good and friendly organisational climate, fair communication, clearly defined authority and responsibility, physical working conditions and participation in the decision making process.

Higher mean scores indicate high stress intensity. An overall analysis of total 260 respondents clearly depicts in above table that the stress experienced by respondents is due to the lack of fair communication and non- prevalence of good and friendly organisational climate. Lowest mean score on physical working condition clearly indicates the least contribution of this parameter as a stress causing factor to the employees.

2. Sector wise analysis of stress perception of employees on organisational climate parameters

Table D

Type of Bank	Good and friendly organizational climate	Fair Communication	Authority and Responsibility	Physical working condition	Participatory model	Total
Pub Mean	2.05	2.28	1.52	1.63	1.98	9.46
Pvt Mean	2.28	2.10	2.02	1.16	1.68	9.24
Total Mean	2.17	2.19	1.77	1.40	1.83	18.50
N	260	260	260	260	260	260

The highest mean score for communication parameter (2.19) plays a very important role in organisational climate for creating stress amongst the employees. In case of Public sector, this factor contributes more to stress as compared to private sector employees.

The next stress contributing parameter for creating stress is the prevalence of good and friendly organisational climate (2.17). It is comparatively high in case of private sector employees as compared to public sector employees.

As far as the participatory model being followed and physical working conditions of the workplace are concerned, public sector employees are under higher stress conditions as compared to private sector bank employees.

The employees of private sector banks have also reported experiencing more stress due to unclear authority and responsibility. Private sector employees are not under stress due to physical condition of the workplace.

Inferential statistics

- **Testing the difference in the stress perception of employees of public and private sector banks for organizational climate : Non parametric approach**
- ✓ **HO1:** There is no relationship between the organizational climate and stress perception of the employees working in public and private sector banks.
- ❖ **HA1:** There is a relationship between the organizational climate and stress perception of the employees working in public and private sector banks.

Table E

Type of bank	N	Mean Rank	Sum of Ranks	
Good and friendly organisational climate	Pub	130	124.62	16200.50
	Pvt	130	136.38	17729.50
fair communication	Pub	130	135.64	17633.50
	Pvt	130	125.36	16296.50
authority and responsibility	Pub	130	117.24	15241.00
	Pvt	130	143.76	18689.00
physical working condition	Pub	130	143.19	18614.50
	Pvt	130	117.81	15315.50
participatory model followed	Pub	130	138.94	18062.50
	Pvt	130	122.06	15867.50

Table F **Test statistics**

	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Good and friendly organisational climate	7685.500	16200.500	-1.291	.197
fair communication	7781.500	16296.500	-1.131	.258
authority and responsibility	6726.000	15241.000	-2.909	.004

physical working condition	6800.500	15315.500	-2.811	.005
participatory model followed	7352.500	15867.500	-1.853	.064

At 5% level of significance, Mann Whitney U test shows that p values significantly differ with respect to the parameters authority and responsibility, physical working condition and participatory model followed. Thus these three parameters of organizational climate reject the null hypothesis and establish a significant relationship between the stress perception of the employees working in public and private sector banks by accepting the alternate hypothesis.

The other two parameters good and friendly organizational climate and fair communication accepts the null hypothesis that there is no relationship between these parameters of organizational climate and stress perception of the employees of public and private sector banks.

Also the overall mean scores are highest for fair communication (2.19) followed by good and friendly organizational climate (2.17). These are the highest stress causing parameters in the organisational climate. In case of public sector banks, communication is causing a stress to the employees as they are not kept informed of the policies and standards for normal routine activity. In case of private sector banks non- prevalence of good and friendly organisational climate is the stress inducing parameter for their employees.

The results of table D also provide that employees of private sector banks experience more stress than their counterparts in the public sector banks.

Kolmogorov-Smirnov Z - Goodness of Fit

Table G

	Most Extreme Differences			Kolmogoro v-Smirnov Z	Asymp. Sig. (2- tailed)
	Abso lute	Positi ve	Nega tive		

Good and friendly organisational climate	.085	.085	.000	.682	.741
fair communication	.123	.000	-.123	.992	.278
authority and responsibility	.162	.162	.000	1.302	.067
physical working condition	.131	.000	-.131	1.054	.216
participatory model followed	.169	.000	-.169	1.364	.048

a. Grouping Variable: typeofbank

At 5% level of significance the KS Z Statistic for all the parameters of organisational climate approximates to normal distribution.

2) Comparison of stress perception among top level and middle level employees

Table H Mean values

	Hierarchy level		
	Tl	Ml	Total
Good and friendly organisational climate	2.06	2.18	2.17
Communication	2.10	2.20	2.19
Authority and responsibility	1.81	1.76	1.77
Physical working condition	1.48	1.38	1.40
Participatory model followed	2.13	1.79	1.83

Table I

	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
--	----------------	------------	---	------------------------

Good and friendly organisational climate	3392.500	3888.500	-.409	.683
fair communication	3390.500	3886.500	-.415	.678
authority and responsibility	3456.500	29791.500	-.242	.809
physical working condition	3474.000	29809.000	-.199	.843
participatory model followed	3072.000	29407.000	-1.244	.213

a. Grouping Variable: hierarchy level

At 5% level of significance, the p values of all the parameters of organizational climate rejects the null hypothesis and clearly accepts the alternative hypothesis that there is a relationship in the stress perception of the employees working in the public sector and private sector banks at the Top level and Middle level with respect to organizational climate.

The least stress inducing factor for both hierarchies in both the sectors is physical working condition. Highest mean score (2.20) for communication parameter at both top level middle level indicates that the employees have no proper communication and is a cause of stress to them at workplace.

B) Testing the difference in coping mechanism being used by the employees working in public and private sector banks

- ✓ **HO2:** There is no difference in the stress coping mechanism followed by the public sector and private sector bank employees.
- ✓ **HA2:** There is a difference in the stress coping mechanism followed by the public sector and private sector bank employees

Descriptive Statistics - Mean scores of coping strategies followed by respondents in public and private sector

	Type of Bank		
	Pub (mean)	Pvt (mean)	Total
Confronting Coping	8.81	8.52	8.67
Distancing	8.60	8.27	8.43
self controlling	11.12	10.84	10.98
seeking social support	9.64	10.30	9.97
accepting responsibility	5.68	6.03	5.85
escape avoidance	8.48	8.65	8.56
planful problem solving	11.04	10.80	10.92
positive reappraisal	13.71	13.61	13.66
other stress techniques	7.48	7.05	7.26

Table K

	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
Rank of confront_cop	8271.500	16786.500	-.297	.767
Rank of DIS	8077.500	16592.500	-.617	.537
Rank of self_con	8005.000	16520.000	-.738	.460
Rank of ss	7268.500	15783.500	-1.957	.050
Rank of ar	7924.000	16439.000	-.874	.382
Rank of EA	7826.500	16341.500	-1.032	.302
Rank of pps	7903.000	16418.000	-.907	.365
Rank of pra	8205.000	16720.000	-.406	.685
Rank of ost	7805.500	16320.500	-1.067	.286

a. Grouping Variable: typeofbank

The result shows that at 5% level of significance, on all the dimensions, alternative hypothesis is accepted and thus there is a relationship in the stress coping techniques followed by the public and private sector bank executives. Null hypothesis is rejected on all the dimensions. Further, mean scores are highest in positive reappraisal technique (in both the sectors) that clearly indicates; that there is a greater use of this coping technique in reducing stress. Positive Reappraisal is the most preferred strategy followed by Self-Controlling and planful problem solving.

Accepting Responsibility is placed at the last rank. Seeking social support is dominant in Emotion - Focused Strategies.

Further, mean scores are highest in positive reappraisal technique (in both the sectors) that clearly indicates; that there is a greater use of this coping technique in reducing stress. At 5% level of significance, null hypothesis is rejected that shows a significant relationship between the stress coping strategies followed by the public and private sector bank employees.

Alternate hypothesis is accepted showing significant relationship between coping strategies being followed amongst the employees of public and private sector employees.

Major Findings

- Among the different organisational climate stress parameters, the communication and non-prevalence of good and friendly organisational climate contributes more to the stress level.
- The Physical working conditions available at workplace constitute the lowest contributing stress factor for the employees working in banks. They seem to be satisfied with the infrastructure available and physical working conditions.
- Sector wise, Public sector bank employees are facing stress due to lack of proper communication. Employees are not kept informed of policies and standards for normal routine activity.
- In case of private sector, the non-prevalence of good and friendly organizational climate (mean=2.05) is responsible for inducing more stress to employees.
- Lack of participation of employees and lack of proper working conditions at workplace is more noticeable at public sector banks as compared to private sector banks.
- There is a significance difference and thus relationship exists between employees stress perception working in the public and private sector bank with respect to organisational climate parameters authority and responsibility, physical working conditions and participatory model followed.
- No relationship exists in the stress perception of the employees with respect to the parameters good and friendly organisational climate and fair communication.
- The most stress inducing parameter of organisational climate is lack of proper communication followed by good and friendly organisational climate.
- The results provide that the employees of private sector banks experience more stress than their counterparts in the public sector banks.
- Hierarchy wise also, there is a significant relationship in stress perception of employees for organisational climate in both the sectors.
- The least stress inducing factor for both hierarchies in both the sectors is physical working condition. Highest mean score (2.20) for communication parameter at both top level middle level indicates that the employees have no proper communication and is a cause of stress to them at workplace.
- The middle level executives experience more stress due to organisational climate conditions of the organisation as compared to the top level executives.

- There is a significant relationship in the stress coping technique followed by the public and private sector bank employees.
- Stress coping technique used by both the public and private sector bank employees is highest in case of positive re-appraisal. A self-controlling technique and planful problem solving are also used by them more often.
- Accepting Responsibility is placed at the last rank. Seeking social support is dominant in Emotion - Focused Strategies.

Conclusion

The problem of stress is inevitable and unavoidable in the banking sector. For maximum stress relief, there must be change in one's internal mental processing and perception of the world. A majority of employees face severe stress related ailments and a lot of psychological problems. Hence, management must take several initiatives in helping their employees to overcome its disastrous effect. This particular research was intended to study the impact of organisational climate on job stress and coping mechanism followed in public and private banks. If organisational climate related variables such as supportive culture, good and friendly climate, participative working climate, clearly defined authority and responsibility, proper working conditions, worker autonomy exert significant influences on the satisfaction of organisational members, then definitely, it would create a stress free environment and a balanced organisation climate that would yield more satisfied organizational members. Any of the organisational climate dimensions that perceived to be negative and trigger employee's intention to feel more stress and quit their jobs must be eliminated. To reduce stress at workplace, an organisation should eliminate unnecessary rules and procedures that are ineffective and burdensome. Giving adequate decision- making authority makes employees feel that they are valued and treated respectfully and hence will continue to serve the organisation. The study reveals that unhealthy organisational climate lead to stress. An effort should be made to have a friendly climate with appropriate physical working condition. The relevance for the development of platforms to intensify communication throughout the workplace is essential which would not only reduce role ambiguity at work but also helps employees prioritize the tasks for better management of work leading to stress free environment and friendly organizational climate.

The productivity of the workforce is the most decisive factor as far as the success of the organisation is concerned. The productivity in turn is dependent on the psychosocial well-being of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. It appears that executives are mostly using positive re-appraisal, self-controlling and planful problem solving technique to manage stress. This is a healthy sign and it would be a step in the right direction if organisation helps executives to be more self-reliant in resolving their own stress. The particular research was intended to study the impact of organisation climate on job stress of public and private sector bank employees. Although certain limitations were met with the study, every effort has been made to make it much comprehensive.

Recommendations

- According to this study, lack of proper communication (2.19) plays an important role in creating stress for employees and must be taken care of.
- The next contributing factor to stress in organisational climate is non-availability of supportive and friendly climate (2.17), so, therefore an effort should be made to create a supportive climate.
- Physical working conditions are good at workplace and an effort must be made to maintain it and keep it up-to-date for future progress.
- In case of both public sector and private sector banks, friendly organizational climate must be encouraged (a highest stress inducing factor with highest mean score of 9.35) such as participatory model being followed; executives must be informed of standards and policies in normal routine activity. The clarity of roles and responsibilities assigned to executives and overall physical working condition in the organizational set up must be improved.
- As compare to private sector, the mean scores are high in case of public sector bank employees for participatory model (1.98), physical working condition (1.63) and communication (2.28). So an effort should be made to improve on these parameters. An effort should be made to create a climate where there is a proper flow of communication and employees are kept informed of the policies and standards for normal routine activity. Also adequate participation must be encouraged from the employees.

- As evident from the study, the middle level executives experience more stress in both the sectors due to organisational climate amongst all organisational stress variable, so therefore, organisational climate must be friendly.
- Management should form an organisation that promote positive organisational climate which includes well defined job responsibilities and policies with flexible structure, fair and equitable rewards system as well as supportive and friendly work atmosphere. Positive organisational exerts and enhances employees job satisfaction and hence likely to look for job somewhere else. Keeping good employees is critical to business success and organisations should make employee retention a part of corporate culture
- For stress coping, the techniques positive reappraisal, planful problem solving and self controlling technique and seeking social support are highly used techniques in both the public and private sector banks as evident from the study but low mean score of (7.26) shows clearly that an effort should be made by an organisation to arrange for tours, trips and family picnics and also dedicated training institutes to be provided by the authorities to relieve stress. Also different programs such as exercise, meditation, adoption of relaxation technique to relieve stress.

References

- Basha, A. and Ushashree, S., (1997), "Job stress and coping as related to perceptions of organizational climate", Paper presented in 3rd International and 34th IAAP Conference, TTTI, Chennai.
- Beatty, j. (2001), "The Human Brain. Thousand Oaks", CA: Sage.
- Buck, V. (1972), "Working under pressure", London, staples press.
- Byrne, D. (1964), "Repression - Sensitization as a Dimension of Personality", In B.A. Maher (Ed.), "Progress in Experimental Personality Research", Vol. I. New York: Academic Press.
- Caplan, G. (1974), "Support Systems and community mental health: Lectures on concept development", New York: Behavioral Publications.
- Caplan, R.D., & Jones, K.W. (1975), "Effects of work load, role ambiguity, and type A personality on anxiety, Depression, and heart rate", Journal of Applied Psychology, 60, pp. 713-719.
- Cohen, E. and Lazarus, R.S. (1973), "Active Coping Processes, Coping Dispositions and Recovery from Surgery. Psychosomatic Medicine", 35, 357- 389.

- Colligan, MJ, Pennebaker, JW, and Murphy, LR (1982), "Mass Psychogenic Illness: A Social Psychological Analysis", Hillsdale, NJ: Erlbaum.
- Cooper, C.L, & Marshall, J. (1976), "Occupational sources of stress. A review of Literature relating to Coronary Heart disease and Mental III-Health", *Journal of Occupational Psychology*, 49, 11-28.
- Das, I. and Singhal, R., (2003), "Effect of job autonomy upon occupational stress among managers", *Indian Psy. Rev.*, 60(1): 47-51.
- Ekvall, G. (1987), "The climate metaphor in organization theory". In B. Bass & P. Drenth (Eds.), *Advances in organizational psychology*, pp 177-190, Beverly hills, CA: Sage.
- Freedy, J.R., & Hobfall, S.E. (1994), "Anxiety Stress and Coping", *International Journal*, 6, 4.
- Friedlander, F and Margulies, N. (1999), "Multiple Impacts of Organizational Climate and Industrial Value Systems upon Job Satisfaction". *Personnel Psychology*. 22, 171-183.
- Goldstein, M.J. (1973), "Individual Differences in Response to Stress", *American Journal of Community Psychology*, 2, 113-137.
- Greiner, B. K. (1998), "Work-Related Stress", Retrieved December 17, (2010), from "The slogan work and family research network: [http://wfnetwork.bc.edu/glossary_entry.php?term=Work Related%20Stress,%20Definition\(s\)%20of&area=All](http://wfnetwork.bc.edu/glossary_entry.php?term=Work%20Related%20Stress,%20Definition(s)%20of&area=All)"
- Holahan, J.S. & Moos, R. (1987), "The personnel and Contextual determinants of coping strategies", *Journal of Personality and Social Psychology*, 52, 946-955.
- James, O.J and James, O.P (2004), "The Meaning of Organizations: The Role of Cognition and Values. Organizational Climate and Culture", 5(2). 40-84.
- Jaramillo, F., J. P. Mulki and W. B. Locander (2006), "The Role of Time Wasted in Sales Force Attitudes and Intentions to Quit", *International Journal of Bank Marketing*, 21, (1), pp. 24–36.
- Joyce, O.U and Slocum, J.W. (2004), "Collective Climate: Agreement as a Basis for Defining Aggregate Climates in Organizations", *Academy of Management Journal*. 27(6) 721-742.
- Kahn, Robert L. (1964), "Psychology, Industrial; Stress (Psychology); Interpersonal relations; Organization" Wiley New York: p. 455-461.
- Katz, j., Weiner, H., Gallagher, T. and Hellman, L. (1970), "Stress, Distress and Ego Defenses", *Archives of General Psychiatry*, 23, 131 - 142.
- Latha, G. and Panchanatham, N., (2007), "Job Stress Related Problems and Coping Strategies", *J.Com. Gui. Res.*, 24(3):235-242.

- Lazarus, R. & Folkman, S. (1984), "Stress Appraisal and Coping", New York: Springer.
- Litwin, G. H. and Stringer, R. A. (1968), "Motivation and Organizational Climate", Harvard University Press, Boston.
- Madhu, K., Ananda, T. V. and Rao, A.N., (1990), "Role stress: differential influences of some antecedent factors", *Psy. Stu.*, 35(1):28-35.
- Michie S. *Occup Environ Med* (2002), "Causes and management of stress at work", 59:67-72.
- Moose, R.A., & Billings, A.G. (1982), "Conceptualizing and Measuring Coping Resources and Processes", *Theoretical and Clinical Aspects*. New York: Free Press.
- Nath, K. (1988), "Organizational climate, role stress and locus of control in job involvement among bank personnel", PhD thesis, Banaras Hindu University, Varanasi.
- Newstrom, J.W. and Davis, K., (1998), "Organizational Behavior: Human Behavior at Work", (Tenth Ed.) New Delhi: Tata McGraw Hill.
- Nicholson, E.A and Miljus, R.C (1992), "Job Satisfaction and Turnover among Liberal Arts College Professors. *Personnel Journal* .51: 840-845.
- Pestonjee, D.M. (1992), "Stress and Coping. The India experience", New Delhi: Sage Publication.
- Pritchard, R. D., and Karasick, B. W. (1973), "The Effects of Organizational Climate on Managerial Job Performance and Job Satisfaction", *Organizational Behavior and Human Decision Processes*, 9, (1), pp. 126-146.
- Rastogi, R. and Kashyap, K., 2003, "Occupational stress and work adjustment among workingwomen", *J.Com. Gui. Res.*, 20(3):245-251.
- Repetti, RL. (1987), "Individual and common components of the social environment at work and psychological well-being", *J Personal SocPsychol* 52:710-720.
- Selye, H (1956), "The stress of life", NY McGraw Hill.
- Selye, H (1974), "Stress without Distress", Canada, New American Library.
- Stress At Work, (2010, December) Retrieved December 18, 2010, from Health.Com: <http://www.athealth.com/Consumer/disorders/workstress.html>
- Thayer, R. E., Newman, R., & McClain, T. M. (1994), "Self-regulation of mood: strategies for changing a bad mood, raising energy, and reducing tension", *Journal of Personality and Social Psychology*, 67, 910-925.

- Vashishtha, A. and Mishra, P.C., (2000), “Appraisal support as a Moderator variable of the occupational stress and organizational commitment relationship”, J.Com. Gui.Res., 17(1): 96-103.
- Wolf, S. and Goodell, H. (1968), “Stress and Disease”, Springfield, II: Thomas.