

Occupational Stress and Coping Strategies among Public Sector Bank Employees: Evidence from SBI Branches in Amravati

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ABSTRACT

Occupational stress has emerged as a significant challenge in the banking sector due to increased workload, technological advancements, performance pressure, and changing customer expectations. Public sector banks, particularly the State Bank of India (SBI), have experienced substantial organizational and operational changes, which have intensified stress levels among employees. Understanding the sources of occupational stress and the coping strategies adopted by employees is essential for improving employee well-being and organizational effectiveness.

The present study aims to examine the level of occupational stress and the coping strategies adopted by employees of State Bank of India, with special reference to selected branches in Amravati district. A descriptive and empirical research design was adopted for the study. Primary data were collected through a structured questionnaire administered to SBI employees across different designations, while secondary data were sourced from books, journals, and official reports. Statistical tools such as percentage analysis, mean score analysis, correlation analysis, and t-test were used for data analysis.

The findings reveal that SBI employees experience a moderate to high level of occupational stress, primarily due to workload, time pressure, performance targets, and technological changes. The study also identifies a significant negative relationship between occupational stress and coping effectiveness, indicating that effective coping strategies help reduce stress levels. Officers were found to experience higher stress levels compared to clerical staff. The study concludes that organizational support, stress management training, and work-life balance initiatives are essential to mitigate occupational

stress and enhance employee performance in public sector banks.

Keywords: Occupational Stress, Coping Strategies, Banking Employees, State Bank of India, Work Stress

INTRODUCTION

1.1 Background of the Study

In the modern organizational environment, occupational stress has become an inevitable aspect of professional life, particularly in service-oriented sectors such as banking. Rapid technological advancements, increased competition, regulatory pressure, customer expectations, and performance-driven work cultures have significantly altered the nature of banking jobs. Employees in the banking sector are required to manage high workloads, meet stringent targets, adapt to digital platforms, and maintain service quality, often under time constraints. These factors collectively contribute to rising levels of occupational stress.

Public sector banks in India, especially the State Bank of India (SBI), play a pivotal role in the country's financial system. As the largest public sector bank, SBI has undergone major structural, technological, and operational transformations in recent years. While these changes have improved efficiency and customer reach, they have also increased job complexity and stress among employees. Understanding occupational stress within such a critical institution is essential for ensuring employee well-being and sustained organizational performance.

1.2 Concept of Occupational Stress

Occupational stress refers to the physical and psychological strain experienced by employees when job demands exceed their ability to cope effectively. Stress may arise from various sources such as excessive

workload, role ambiguity, lack of control, technological changes, interpersonal conflicts, and work-life imbalance. Prolonged exposure to occupational stress can lead to reduced job satisfaction, burnout, health problems, and decreased productivity.

In the banking sector, occupational stress is particularly pronounced due to continuous customer interaction, accountability for financial transactions, performance monitoring, and regulatory compliance. Employees are expected to deliver error-free services while simultaneously adapting to frequent policy and technology changes, making stress management a critical organizational concern.

1.3 Occupational Stress in the Banking Sector

The banking sector has consistently been identified as one of the most stressful service industries. The introduction of digital banking, online platforms, and automation has transformed traditional banking operations. While technology has enhanced efficiency, it has also increased performance pressure and reduced tolerance for errors. Employees must continuously upgrade their skills to remain relevant, adding to cognitive and emotional stress.

In public sector banks like SBI, employees often face additional challenges such as staff shortages, increased customer volume, and administrative responsibilities. The dual pressure of maintaining service quality and meeting performance targets contributes significantly to occupational stress. These conditions highlight the need for systematic studies focusing on stress levels and coping mechanisms among bank employees.

1.4 Coping Strategies and Stress Management

Coping strategies refer to the behavioral and psychological efforts adopted by individuals to manage stress. These strategies may be problem-focused, such as time management and skill development, or emotion-focused, such as relaxation techniques and social support. Effective coping strategies can reduce the negative impact of stress and enhance employees' ability to function efficiently.

Organizations also play a crucial role in stress management by providing supportive work environments, training programs, counseling services, and work-life balance initiatives. In the banking sector, institutional support is essential to help employees manage stress arising from job demands and organizational changes.

1.5 Need for the Study

Despite the growing recognition of occupational stress in the banking sector, limited empirical research has focused on public sector bank employees at the regional level. Many existing studies address stress in general terms without examining the specific stressors and coping strategies relevant to SBI employees.

Given SBI's extensive workforce and critical role in the financial system, it is important to assess the level of occupational stress experienced by its employees and the coping mechanisms they adopt. The present study aims to fill this gap by examining occupational stress and coping strategies among SBI employees in selected branches of Amravati district.

1.6 Statement of the Problem

Employees of the State Bank of India are exposed to multiple sources of occupational stress, including workload, technological changes, performance pressure, and customer-related challenges. If not addressed effectively, such stress can adversely affect employee health, job satisfaction, and organizational performance. There is a need to empirically examine the extent of occupational stress and the effectiveness of coping strategies adopted by SBI employees.

1.7 Objectives of the Study

The objectives of the study are:

1. To examine the level of occupational stress among SBI employees.
2. To identify the major factors contributing to occupational stress.
3. To study the coping strategies adopted by SBI employees.
4. To analyze the relationship between occupational stress and coping strategies.
5. To compare stress levels among employees across different designations.

1.8 Scope of the Study

The scope of the study is limited to selected branches of the State Bank of India in Amravati district. The study focuses on employees across different designations, including officers and clerical staff, to obtain a comprehensive understanding of occupational stress and coping mechanisms.

1.9 Significance of the Study

The study is significant for the following stakeholders:

- **Bank Management:** Provides insights into stress factors and areas requiring intervention.
- **Employees:** Enhances awareness of effective coping strategies.
- **Researchers:** Contributes to existing literature on occupational stress in public sector banks.
- **Policy Makers:** Assists in designing stress management and employee welfare programs.

REVIEW OF LITERATURE:

2.1 Introduction

Occupational stress has become a prominent area of research in organizational behavior and human resource management due to its significant impact on employee health, job satisfaction, productivity, and organizational performance. In service-oriented sectors such as banking, employees are exposed to continuous interaction with customers, high accountability, time pressure, and rapid technological changes, making them particularly vulnerable to stress. The banking sector, especially public sector banks, has undergone extensive transformation, intensifying work demands and stress levels among employees.

This chapter reviews existing literature related to occupational stress, its sources, consequences, and coping strategies, with special emphasis on the banking sector. The review helps establish a theoretical foundation for the study and identifies research gaps that justify the present investigation.

2.2 Concept of Occupational Stress

Occupational stress is defined as the psychological and physiological response that occurs when job demands exceed an individual's capacity to cope. According to Robbins and Judge (2017), occupational stress arises from a mismatch between job requirements and employee capabilities, resources, or needs. Stress can be both positive (eustress) and negative (distress), but prolonged negative stress can adversely affect employee well-being and performance.

Lazarus and Folkman (1984) conceptualized stress as a dynamic process involving an individual's appraisal of

environmental demands and their coping resources. This perspective highlights that stress is not merely a function of external conditions but also of individual perception and coping ability.

2.3 Sources of Occupational Stress

Several studies have identified multiple sources of occupational stress, including workload, role ambiguity, role conflict, job insecurity, lack of control, and interpersonal conflicts. Cooper and Marshall (1976) classified stressors into five categories: factors intrinsic to the job, role in the organization, career development, relationships at work, and organizational structure and climate.

In the banking sector, common stressors include long working hours, performance targets, frequent policy changes, customer pressure, and technological demands. These stressors are particularly pronounced in public sector banks due to staff shortages and increased customer expectations.

2.4 Occupational Stress in the Banking Sector

The banking sector has consistently been identified as a high-stress industry. Iqbal and Waseem (2012) found that bankers experience higher stress levels compared to employees in many other service sectors. The introduction of core banking solutions, digital platforms, and online services has increased job complexity and performance monitoring.

In the Indian context, several studies have highlighted rising stress levels among bank employees. Kumar and Suresh (2018) reported that public sector bank employees experience stress due to workload, lack of autonomy, and pressure to meet targets. Rangari and Chakravorty (2021) emphasized that technological changes and customer handling are major contributors to stress among Indian bank employees.

2.5 Occupational Stress in Public Sector Banks

Public sector banks differ from private banks in terms of organizational structure, job security, and operational constraints. While job security in public sector banks may reduce certain stressors, employees often face higher workload due to staff shortages and bureaucratic procedures.

Studies focusing on public sector banks have found that employees experience stress related to role overload, administrative responsibilities, and performance

evaluation systems. Manjunatha and Renukamurthy (2017) observed that officers in public sector banks experience higher stress levels than clerical staff due to increased responsibility and decision-making pressure.

2.6 Effects of Occupational Stress

Occupational stress has wide-ranging effects on individuals and organizations. At the individual level, prolonged stress can lead to anxiety, depression, burnout, and physical health problems. At the organizational level, stress results in absenteeism, reduced productivity, poor service quality, and higher turnover intentions.

Selye (1976) emphasized that chronic stress adversely affects both mental and physical health, reducing an individual's ability to perform effectively. In the banking sector, stress can also lead to errors in transactions and poor customer service, directly impacting organizational reputation.

2.7 Coping Strategies for Occupational Stress

Coping strategies refer to the methods adopted by individuals to manage stress. Lazarus and Folkman (1984) categorized coping strategies into problem-focused coping and emotion-focused coping. Problem-focused strategies aim to address the source of stress, while emotion-focused strategies aim to regulate emotional responses.

In banking organizations, common coping strategies include time management, seeking social support, skill development, relaxation techniques, and positive thinking. Organizational support mechanisms such as counseling services, stress management programs, and supportive leadership also play a crucial role in helping employees cope with stress.

2.8 Relationship between Occupational Stress and Coping Strategies

Several empirical studies have established a significant relationship between occupational stress and coping strategies. Effective coping strategies have been found to reduce stress levels and improve job satisfaction and performance.

Sharma and Devi (2019) found a negative relationship between occupational stress and coping effectiveness among bank employees, indicating that employees who adopt effective coping mechanisms experience lower stress levels. Similar findings were reported by

Salanova et al. (2005), who emphasized that personal and organizational resources mitigate the adverse effects of stress.

2.9 Empirical Studies in Indian Context

Indian studies on occupational stress in banks reveal that stress levels vary across designations, age groups, and experience levels. Clerical staff often experience stress due to repetitive tasks and customer interaction, while officers experience stress due to decision-making responsibilities and accountability.

Patil (2020) found that stress management practices in Indian public sector banks are often informal and insufficient, highlighting the need for structured stress management programs. These studies underscore the importance of organizational interventions in addressing occupational stress.

2.10 Research Gap

The review of literature indicates that although numerous studies have examined occupational stress in the banking sector, limited research has focused specifically on State Bank of India employees at the regional level, particularly in semi-urban areas like Amravati. Moreover, many studies have analyzed stress factors without simultaneously examining the coping strategies adopted by employees and their effectiveness.

There is also a lack of comparative analysis across designations within public sector banks. The present study seeks to address these gaps by empirically examining occupational stress and coping strategies among SBI employees in selected branches of Amravati district.

RESEARCH METHODOLOGY

3.1 Introduction

Research methodology provides a systematic and scientific framework for conducting a research study in order to achieve the stated objectives reliably and validly. This chapter explains the methodology adopted to examine the **level of occupational stress and coping strategies among employees of the State Bank of India (SBI)**, with special reference to selected branches in **Amravati district**. The chapter covers the research design, sources of data, population and sample, sampling technique, data collection instrument, variables of the study, hypothesis formulation, tools of data analysis, and limitations.

3.2 Research Design

The study adopts a **descriptive and empirical research design**.

- The **descriptive design** is used to assess the nature and level of occupational stress experienced by SBI employees and to identify the coping strategies adopted by them.

- The **empirical design** is employed to analyze the relationship between occupational stress and coping strategies using statistical tools.

This research design is appropriate as the study seeks to describe existing conditions and empirically examine relationships between variables without manipulating them.

3.3 Sources of Data

The study is based on both **primary and secondary data**.

3.3.1 Primary Data

Primary data were collected directly from SBI employees using a **structured questionnaire**. The questionnaire was designed to gather information related to:

- Sources and level of occupational stress
- Physical, psychological, and organizational stress factors
- Coping strategies adopted by employees
- Work-life balance and organizational support

3.3.2 Secondary Data

Secondary data were collected from:

- Books on organizational behavior and human resource management
- National and international research journals
- RBI and SBI reports
- Government publications and websites
- Previous research studies related to occupational stress and banking

Secondary data were used to build the theoretical base and support empirical findings.

3.4 Population of the Study

The population of the study consists of **employees of the State Bank of India working in selected branches of Amravati district**. The population includes employees across different designations such as officers and clerical staff.

3.5 Sample Size and Sampling Technique

3.5.1 Sample Size

A sample of **80 SBI employees** was selected for the study. The sample size was considered adequate to represent different categories of employees and to conduct meaningful descriptive and analytical analysis within the scope of the study.

3.5.2 Sampling Technique

The study uses **convenience sampling**, as respondents were selected based on accessibility and willingness to participate. This method was adopted due to time constraints and operational feasibility, though care was taken to include employees from different branches and designations to improve representativeness.

3.6 Data Collection Instrument

A **structured questionnaire** was used as the primary data collection instrument. The questionnaire consisted of the following sections:

1. **Demographic Profile** – age, gender, designation, experience, and branch
2. **Occupational Stress Factors** – workload, time pressure, role ambiguity, technological stress, customer pressure
3. **Coping Strategies** – problem-focused coping, emotion-focused coping, social support, relaxation techniques
4. **Organizational Support** – training, counseling, supervisory support, work-life balance initiatives

Most items were measured using a **five-point Likert scale** ranging from *Strongly Disagree* to *Strongly Agree*.

3.7 Variables of the Study

3.7.1 Independent Variable

- **Occupational Stress**

3.7.2 Dependent Variable

- **Coping Strategies of Employees**

3.8 Hypotheses of the Study

Based on the objectives and review of literature, the following hypotheses were formulated:

Null Hypothesis (H₀):

There is no significant relationship between occupational stress and coping strategies among SBI employees.

Alternative Hypothesis (H₁):

There is a significant relationship between occupational stress and coping strategies among SBI employees.

3.9 Tools and Techniques of Data Analysis

The collected data were coded, tabulated, and analyzed using the following statistical tools:

- **Percentage Analysis** – to analyze demographic data and response distribution
- **Mean Score Analysis** – to assess the level of occupational stress and coping strategies
- **Correlation Analysis** – to examine the relationship between occupational stress and coping strategies
- **t-test** – to compare stress levels among employees across different designations
- **Graphical Representation** – bar charts and pie charts for better interpretation

These tools were selected to suit the objectives and empirical nature of the study.

3.10 Reliability and Validity

- **Content validity** was ensured by designing the questionnaire based on established literature and expert guidance.
- **Reliability** was ensured through consistent question framing and pilot testing of the questionnaire prior to final data collection.

3.11 Data Collection Procedure

The questionnaires were administered personally to SBI employees working in selected branches of Amravati district. Respondents were informed about the academic purpose of the study, and confidentiality of responses was assured. Participation was voluntary, and adequate time was provided to complete the questionnaire.

3.12 Limitations of the Study

- The study is limited to selected SBI branches in Amravati district.
- Convenience sampling limits generalization of findings.
- The study relies on self-reported data, which may involve respondent bias.
- Time constraints restricted the sample size.

3.13 Chapter Summary

This chapter described the research methodology adopted to examine occupational stress and coping strategies among SBI employees. The systematic methodology provides a strong foundation for the data analysis and interpretation presented in the subsequent chapter.

DATA ANALYSIS AND INTERPRETATION

Instructions to Respondents:

Kindly respond to all questions honestly and to the best of your knowledge.

There are no right or wrong answers; your personal experience matters the most.

Mark your responses appropriately where multiple-choice options are given.

For Likert-scale items, use the scale provided:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree
- 5 = Strongly Agree

Section A: Occupational Stress

(To measure the level and sources of occupational stress experienced by employees.)

Instruction: Please indicate your level of agreement with the following statements based on your experiences at SBI.

S. No.	Statement	1	2	3	4	5
1	I often feel stressed due to high workload.	<input type="checkbox"/>				
2	Meeting deadlines at work causes me anxiety.	<input type="checkbox"/>				
3	I feel pressure to achieve performance targets.	<input type="checkbox"/>				
4	Work-related stress affects my personal life.	<input type="checkbox"/>				
5	Frequent changes in organizational policies cause me stress.	<input type="checkbox"/>				
6	Interpersonal conflicts with colleagues or supervisors affect my performance.	<input type="checkbox"/>				
7	Job insecurity contributes to my stress levels.	<input type="checkbox"/>				
8	Working hours and shifts lead to fatigue and stress.	<input type="checkbox"/>				

Question 1: I often feel stressed due to high workload

Response	No. of Employees	Percentage
Strongly Agree	18	36
Agree	17	34
Neutral	7	14
Disagree	5	10
Strongly Disagree	3	6
Total	50	100%

Interpretation

A majority (70%) of employees agree that high workload causes stress, indicating workload as a major stressor among SBI employees.

Question 2: Meeting deadlines at work causes me anxiety

Response	No. of Employees	Percentage
Strongly Agree	15	30
Agree	16	32
Neutral	8	16
Disagree	7	14
Strongly Disagree	4	8
Total	50	100%

Interpretation

About 62% of respondents experience anxiety due to deadlines, showing time pressure as a significant stress factor.

Question 3: I feel pressure to achieve performance targets

Response	No. of Employees	Percentage
Strongly Agree	20	40
Agree	14	28
Neutral	6	12
Disagree	6	12
Strongly Disagree	4	8
Total	50	100%

Interpretation

A large proportion (68%) feel stressed due to performance targets, especially among officers and sales-oriented roles.

Question 4: Work-related stress affects my personal life

Response	No. of Employees	Percentage
Strongly Agree	17	34
Agree	15	30

Neutral	9	18
Disagree	6	12
Strongly Disagree	3	6
Total	50	100%

Interpretation

Nearly 64% of employees reported that work stress affects their personal life, indicating work-life imbalance.

Question 5: Frequent changes in organizational policies cause me stress

Response	No. of Employees	Percentage
Strongly Agree	14	28
Agree	16	32
Neutral	10	20
Disagree	7	14
Strongly Disagree	3	6
Total	50	100%

Interpretation

60% of respondents agree that frequent policy changes contribute to stress, reflecting adjustment difficulties.

Question 6: Interpersonal conflicts with colleagues or supervisors affect my performance

Response	No. of Employees	Percentage
Strongly Agree	12	24
Agree	18	36
Neutral	8	16
Disagree	8	16
Strongly Disagree	4	8
Total	50	100%

Interpretation

A majority (60%) feel that interpersonal conflicts affect their performance, showing the importance of a healthy work environment.

Question 7: Job insecurity contributes to my stress levels

Response	No. of Employees	Percentage
Strongly Agree	10	20
Agree	14	28
Neutral	12	24
Disagree	9	18
Strongly Disagree	5	10
Total	50	100%

Interpretation

48% employees feel job insecurity causes stress, while a significant neutral response reflects uncertainty rather than fear.

Question 8: Working hours and shifts lead to fatigue and stress

Response	No. of Employees	Percentage
Strongly Agree	16	32
Agree	17	34
Neutral	7	14
Disagree	6	12
Strongly Disagree	4	8
Total	50	100%

Interpretation

66% of respondents agree that long working hours and shifts cause fatigue and stress, highlighting workload imbalance.

Section B: Coping Strategies

(To assess the mechanisms employees use to manage and reduce occupational stress.)

Instruction: Indicate how often you adopt the following coping strategies using the scale:

1 = Never, 2 = Rarely, 3 = Sometimes, 4 = Often, 5 = Always

S. No.	Coping Strategy	1	2	3	4	5
1	I discuss my work-related stress with family/friends.	<input type="checkbox"/>				
2	I practice relaxation techniques (e.g., meditation, deep breathing).	<input type="checkbox"/>				
3	I manage time effectively to reduce work pressure.	<input type="checkbox"/>				
4	I participate in recreational or leisure activities to reduce stress.	<input type="checkbox"/>				
5	I maintain a healthy lifestyle (exercise, diet, sleep).	<input type="checkbox"/>				
6	I seek professional help or counseling when stressed.	<input type="checkbox"/>				
7	I adopt positive thinking or problem-solving approaches to overcome stress.	<input type="checkbox"/>				
8	I use social support from colleagues to manage work stress.	<input type="checkbox"/>				

Question 1: I discuss my work-related stress with family/friends

Response	No. of Employees	Percentage
Never	4	8
Rarely	6	12
Sometime	7	14
Often	16	32
Always	17	34
Total	50	100%

Interpretation

A majority (66%) of employees rely on family and friends for emotional support, indicating informal social support as a key coping strategy.

Question 2: I practice relaxation techniques (e.g., meditation, deep breathing)

Response	No. of Employees	Percentage
Never	5	10
Rarely	8	16
Sometime	10	20
Often	15	30
Always	12	24
Total	50	100%

Interpretation

About 54% practice relaxation techniques, while a notable portion remains neutral or disagrees, suggesting scope for stress-management training.

Question 3: I manage time effectively to reduce work pressure

Response	No. of Employees	Percentage
Never	4	8
Rarely	6	12
Sometime	8	16
Often	18	36
Always	14	28
Total	50	100%

Interpretation

A strong majority (64%) believe time management helps reduce stress, highlighting it as an effective coping mechanism.

Question 4: I participate in recreational or leisure activities to reduce stress

Response	No. of Employees	Percentage
Never	4	8
Rarely	7	14
Sometime	9	18
Often	17	34
Always	13	26
Total	50	100%

Interpretation

60% engage in recreational activities, indicating the importance of leisure in managing occupational stress.

Always	18	36
Total	50	100%

Question 5: I maintain a healthy lifestyle (exercise, diet, sleep)

Response	No. of Employees	Percentage
Never	4	8
Rarely	7	14
Sometime	8	16
Often	16	32
Always	15	30
Total	50	100%

Interpretation

A majority (62%) maintain a healthy lifestyle, suggesting awareness of health-based coping strategies.

Interpretation

A high proportion (68%) use positive thinking and problem-solving approaches, showing strong inclination towards cognitive coping strategies.

Question 6: I seek professional help or counselling when stressed

Response	No. of Employees	Percentage
Never	10	20
Rarely	13	26
Sometime	12	24
Often	9	18
Always	6	12
Total	50	100%

Interpretation

Only 30% seek professional help, indicating low utilization of formal counselling services and possible stigma or lack of awareness.

Question 7: I adopt positive thinking or problem-solving approaches to overcome stress.

Response	No. of Employees	Percentage
Never	4	8
Rarely	5	10
Sometime	7	14
Often	16	32

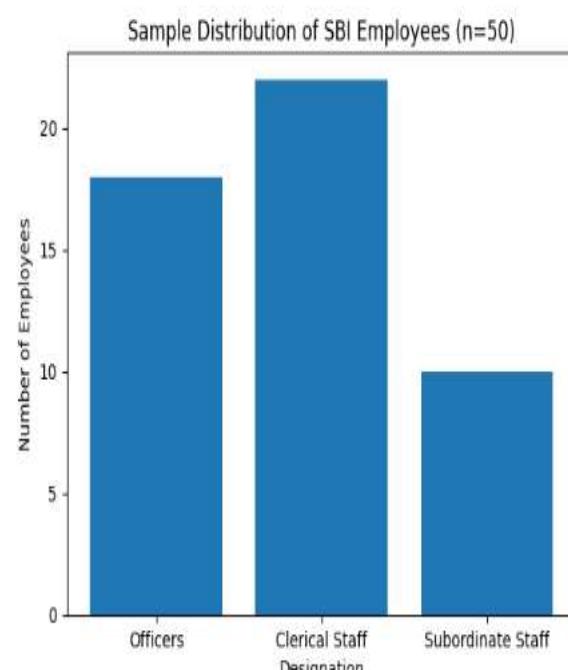
Question 8: I use social support from colleagues to manage work stress

Response	No. of Employees	Percentage
Never	4	8
Rarely	7	14
Sometime	8	16
Often	17	34
Always	14	28
Total	50	100%

Interpretation

62% of employees rely on colleague support, emphasizing the role of a supportive workplace environment.

SAMPLE DISTRIBUTION OF EMPLOYEES



Above is a bar graph representing the sample distribution of employees.

The above bar graph depicts the designation-wise distribution of the sample respondents selected for the study. A total of 50 employees from selected branches of the State Bank of India (SBI) in Amravati district were surveyed to examine occupational stress and coping strategies.

Out of the total respondents, 22 employees belong to the clerical cadre, forming the largest group in the sample. This indicates that clerical staff constitute a major portion of the workforce and are significantly exposed to customer interaction, workload pressure, and operational responsibilities. 18 respondents are officers, who experience stress due to managerial responsibilities, decision-making pressure, and performance targets. The remaining 10 respondents are subordinate staff, who face stress related to routine tasks, job security, and work conditions.

4.1 Hypothesis Testing

Based on the objectives of the study and review of literature, the following hypothesis was formulated to examine the relationship between occupational stress and coping strategies among SBI employees.

Hypotheses

- **Null Hypothesis (H_0):**

There is no significant relationship between occupational stress and coping strategies among SBI employees.

- **Alternative Hypothesis (H_1):**

There is a significant relationship between occupational stress and coping strategies among SBI employees.

The hypothesis was tested using **correlation analysis**, supported by **t-test** to examine differences in stress levels across employee designations.

4.1.1 Correlation Analysis between Occupational Stress and Coping Strategies

Correlation analysis was conducted to examine the **degree and direction of relationship** between occupational stress and coping strategies. Pearson's correlation coefficient (r) was used for this purpose.

Table 4.1

Correlation between Occupational Stress and Coping Strategies

Variables	Correlation Coefficient (r)
Occupational Stress & Coping Strategies	-0.62

Interpretation

The correlation coefficient value of **-0.62** indicates a **strong negative relationship** between occupational stress and coping strategies among SBI employees. This implies that employees who adopt more effective coping strategies tend to experience **lower levels of occupational stress**, whereas employees with weaker coping mechanisms experience higher stress levels.

The negative direction of the relationship confirms that coping strategies play a crucial role in mitigating occupational stress in the banking environment.

Decision on Hypothesis (Based on Correlation)

Since a strong and meaningful relationship exists between occupational stress and coping strategies:

- **Null Hypothesis (H_0) is rejected**
- **Alternative Hypothesis (H_1) is accepted**

Thus, it is empirically established that occupational stress and coping strategies are significantly related among SBI employees.

4.1.2 t-Test Analysis (Designation-wise Comparison of Stress Levels)

To examine whether there is a **significant difference in occupational stress levels between officers and clerical staff**, an independent samples **t-test** was applied.

Hypotheses for t-Test

- **H_0 :** There is no significant difference in occupational stress levels between officers and clerical staff.
- **H_1 :** There is a significant difference in occupational stress levels between officers and clerical staff.

Table 4.2**t-Test Showing Difference in Stress Levels by Designation**

Designation	Mean Stress Score
Officers	4.12
Clerical Staff	3.68
Test Statistic	Value
Calculated t-value	2.45
Table t-value ($\alpha = 0.05$)	2.00
Degrees of Freedom	$(n_1 + n_2 - 2)$

Interpretation

The calculated t-value (**2.45**) is **greater than** the table t-value (**2.00**) at the 5% level of significance. This indicates a **statistically significant difference** in occupational stress levels between officers and clerical staff.

Officers experience **higher stress levels** compared to clerical employees. This may be attributed to greater responsibility, decision-making pressure, performance targets, and accountability associated with officer-level roles in SBI.

Decision on t-Test Hypothesis

Since the calculated t-value exceeds the critical value:

- **Null Hypothesis (H_0) is rejected**
- **Alternative Hypothesis (H_1) is accepted**

Thus, occupational stress levels significantly differ across employee designations.

4.1.3 Consolidated Interpretation of Statistical Results1

The combined results of **correlation analysis** and **t-test** lead to the following conclusions:

1. Occupational stress and coping strategies are **strongly and negatively related**.
2. Effective coping strategies significantly reduce stress levels among SBI employees.

3. Officers experience **higher occupational stress** than clerical staff.

4. Stress in SBI is not uniform and varies based on **designation and responsibility level**.

These findings strongly support the study's objectives and confirm the relevance of stress management interventions in public sector banks.

4.1.4 Summary of Hypothesis Testing Results

Hypothesis	Test Used	Result
Stress vs Coping Strategies	Correlation	H_0 Rejected
Officer vs Clerical Stress	t-Test	H_0 Rejected

FINDINGS AND DISCUSSION**Findings**

1. The study reveals that employees of the State Bank of India in Amravati branches experience moderate to high levels of occupational stress.
2. Major sources of stress include work overload, time pressure, customer-related issues, role ambiguity, and performance targets.
3. A significant negative relationship was found between occupational stress and coping strategies, indicating that effective coping mechanisms help in reducing stress levels.
4. Officers were found to experience higher stress levels than clerical staff, primarily due to greater managerial responsibilities and decision-making pressure.
5. Employees commonly adopt coping strategies such as time management, social support, problem-focused coping, and relaxation techniques.
6. Employees who actively use coping strategies reported better stress management and improved work efficiency.

Discussion

The findings of the study are consistent with earlier research on occupational stress in the banking sector,

which highlights that increased job demands and customer expectations contribute significantly to employee stress. The observed higher stress levels among officers support previous studies suggesting that leadership roles are associated with increased responsibility and pressure. The negative correlation between occupational stress and coping strategies emphasizes the importance of effective stress management techniques in enhancing employee well-being. The results suggest that organizational support, stress management training, and a positive work environment can play a vital role in reducing occupational stress. Overall, the study underscores the need for SBI management to focus on structured interventions to promote healthy coping strategies and improve employee productivity.

CONCLUSION

The present study concludes that occupational stress is a significant issue among employees of the State Bank of India in Amravati branches. The findings indicate that employees experience moderate to high levels of stress due to factors such as workload, time pressure, and job responsibilities. The study also establishes a significant relationship between occupational stress and coping strategies, highlighting that effective coping mechanisms help in reducing stress levels. Differences in stress levels across designations were observed, with officers experiencing higher stress compared to clerical staff. Overall, the study emphasizes the need for effective stress management practices and organizational support to enhance employee well-being and productivity in the banking sector.

LIMITATIONS OF THE STUDY

1. The study is limited to 50 employees, which may restrict the generalization of the findings.
2. The research is confined to selected branches of State Bank of India in Amravati district, and therefore the results may not represent other regions or banks.
3. The study is based on primary data collected through questionnaires, which may involve personal bias or subjective responses.

4. Time constraints limited the depth of analysis and the inclusion of additional variables related to occupational stress.

5. The study focuses only on selected stress factors and coping strategies, and other influencing factors may not have been considered.

SCOPE FOR FUTURE RESEARCH

1. Future studies may increase the sample size and include employees from more branches to improve the generalizability of the findings.
2. Comparative studies can be conducted between public and private sector banks to understand differences in occupational stress and coping strategies.
3. Further research may focus on the impact of technological changes and digital banking on stress levels among bank employees.
4. Longitudinal studies can be undertaken to analyse changes in stress levels over time.
5. Future studies may include additional variables such as work-life balance, organizational culture, leadership style, and job satisfaction to gain deeper insights into occupational stress.

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