

CHAPTER 1
RESEARCH METHODOLOGY

- 1.1 Introduction
- 1.2 Literature review: An Abstract
- 1.3 Research Problem
- 1.4 Statement of Research Problem
- 1.5 Hypothesis of the Study
- 1.6 Objectives of the Study
- 1.7 Scope and Limitation of the Study
- 1.8 Importance of the Study
- 1.9 Research Methodology
- 1.10 Chapterisation

CHAPTER 1

RESEARCH METHODOLOGY

1.1 Introduction

The highly challenging work environment in today's organizations requires its employees to work in constant stress situations like meeting stiff targets, handling multiple tasks. The banking sector is one of the emerging areas of service sector which is expanding very rapidly in India. During past fifteen years the banking sector had undergone rapid and striking policy changes due to globalization, liberalization, introduction of technology, increased competition from private sector banks. Due to these factors employees of co-operative banks experience a high level of stress. Over the years, urban cooperative banks have registered a significant growth in number, size and volume of business handled. Data from existing literature states that more than 60% of the bank employees have one or other problem directly or indirectly related to the drastic changes.

Workplace stress arises due to lack of person- environment fit. When workplace stress is mismanaged, it affects the human potential in the organization and leads to reduced quality, productivity, health and morale of the employee. Employees are finding it harder than ever to cope with stress in the workplace. Regardless of occupation, seniority, or salary level, employees are spending more and more of their work days feeling exhausted and out of control, instead of alert and relaxed.

There is a dearth of studies on 'workplace stress among co-operative bank employees' and little information is available about employees psychological aspects i.e. personality type. Present study is an effort to understand causes of workplace stress, its effect on morale and job satisfaction and to study effect of personality type on stress.

1.2 Literature Review: An Abstract

An overall appraisal of literature reveals that many researchers have studied stress among employees with special reference to B.P.Os, IT companies, Private and Public sector bank's, schools. Very few researchers have contributed on the workplace stress among co-operative bank employees.

Researcher has found that there is dearth of studies on 'Workplace stress in co-operative bank employees' and very few information is available. Researcher found that there is sufficient scope for study of effect of personality type on workplace stress of the co-operative bank employees. Hence present study is an attempt to bridge this overall gap and to provide comprehensive understanding of workplace stress and effect of personality type on workplace stress.

1.3 Research Problem

In India sectors like IT, retail, manufacturing are facing problem of workplace stress. Like other sectors banking sector is also not an exception for workplace stress. As other sectors banking sector also face problem of tough competition in the market, they have to expand their business, achieve targets in limited time.

The Indian Council for Research on International Economic Relation (ICRIER) has estimated in a study that heart diseases, strokes and diabetes have cost around \$9 bn of India's national income in 2005.

Survey conducted by India's industry body ASSOCHAM revealed that the problems of stress and mental fatigue have intensified in recent times especially at the top and middle level positions across sectors like banks, shipping, construction, retail, and media.¹

1.4 Statement of Research Problem

Statement of research problem is, "A Study of Workplace Stress of Employees with special reference to Co-operative Banks in Satara". The title signifies the study of workplace stress and effect of type of personality on stress levels.

1.5 Hypotheses of the Study

Researcher had few unanswered questions:

Do employees with identical demographic characteristics face same level of workplace stress?

Do employees with same personality type face similar level of workplace stress?

¹ Shamim Akhtar, 2011, "Managing stress in changing times", HRM review, volume XI, pp 25 -31.

Present study put forward following hypotheses to test

1. Employees working more than 8 hours per day are under more stress.
2. Workplace stress has psychological effect on employee.
3. Employees with similar personality type face similar level of workplace stress.

1.6 Objectives of the Study

Present study purports following objectives

1. To find out common causes of workplace stress.
2. To study the effect of stress on work factors like morale, job satisfaction when employees are under stress.
3. To measure the level of stress of the co-operative bank employees.
4. To identify different methods and techniques to reduce workplace stress.

1.7 Scope and Limitation of the Study

1.7.1 Scope of the Study

Study has been conducted in Satara city in Maharashtra State, India.

Geographic Scope- Study has focused on workplace stress and personality type of employees working in co-operative banks in Satara city. The study is confined to co-operative banks in satara only.

Analytical Scope- Data is collected through Structured Schedule, and processed by using tables, mean, standard deviation, rank, weighted average and correlation etc.

Occupational Stress Index (OSI) is used to measure occupational stress among co-operative bank employees in Satara city. Only 15 items were selected from full scale, which was related to role overload, role ambiguity and role conflict.

Job Satisfaction was measured by using Satisfaction-Dissatisfaction Employees Inventory developed by Pestonjee, 1973. Out of 80 items only 'on-the-job' dimensions are taken which constitute job related conditions and managerial practices.

To measure type of personality R.W. Bortners short rating scale is used. Through which Type A personality and Type B personality can be identified.

1.7.2 Limitation of the Study

This study covered employees from co-operative banks in Satara only.

1.8 Importance of the Study

Co-operative banks in India are a part of vast and powerful structure of co-operative institutions which are engaged in tasks of production, processing, marketing, distribution, servicing and banking.

The growth of co-operative banks in India is attributed mainly to their much better local reach, personal interaction with customers, and their ability to catch the nerve of the local customers.

Therefore present study is an effort to help co-operative banks to understand causes of workplace stress, effect of personality type on stress level. As co-operative banks increase their business and they have to compete with other banks indirectly there is an effect of this on employees. Employees may undergo workplace stress.

The study may help co-operative banks and employees who are facing workplace stress. To understand the causes of workplace stress and further to understand personality type of employees, to understand effect of workplace stress on job satisfaction and morale.

1.9 Research Methodology

Research design of study deals with identification of levels of stress and personality type of co-operative employees. For this, researcher has used descriptive research design for study.

1.9.1 Data Required

Data about demographic profile of respondents, causes of workplace stress from task demand, role demand, physical demand and relationship at work. Data about effect of stress on morale and job satisfaction, data about psychological effect employee face working under stress.

Data about personality type and strategies used by various co-operative banks was needed for the study.

1.9.2 Data Sources

The data and information have been collected using Primary Data Sources and Secondary Data Sources.

1) Primary Data Sources

The primary data regarding demographic profile of respondents, causes of workplace stress, effect of stress on morale and job satisfaction, psychological effect and identification of personality type of respondents have been collected through Structured Schedule.

2) Secondary Data Sources

The secondary data regarding concept of workplace stress, concept of type A and B personality, information about potential sources of stress, consequences of stress, stress reduction strategies, concept of morale and job satisfaction have been collected from various books, journals, newspapers and websites. This data is useful for conceptual framework.

1.9.3 Instrument

Structured Schedule was used to collect primary data. Schedule was divided into seven structures. These structures were data about demographic profile, causes of workplace stress, effect of stress on morale & job satisfaction, stress level identification, psychological effect of stress, personality type identification and coping strategies used by various co-operative banks.

1.9.4 Pilot Testing

Pilot testing has been conducted in Satara city, in Maharashtra State, India. For that study, sample size 30 has been taken. With the help of structured schedule, data have been collected. Schedule consists of 6 structures.

- Structure A consists of demographic information of respondents.
- Structure B consists of causes of workplace stress which was again divided into Task Demand, Role Demand, Physical Demand and Relationships.

- Structure C consists of Effect of stress on Morale and Job Satisfaction.
- Structure D consists of OSI (Occupational Stress Index).
- Structure E consists of Psychological Effect faced by bank employees working under stress.
- Structure F consists of various coping strategies used by co-operative banks.

After the Pilot testing, Schedule was revised. Coping strategies used by co-operative banks to reduce workplace stress have been revised. Biofeedback and Improvement in physical work environment these methods has been removed as no response.

In present study, researcher has added study regarding identification of Personality Type of employees. Researcher has used R.W.Bortners short rating scale to identify Type A Personality and Type B Personality.

1.9.5 Variables Used

For this study data about workplace stress is collected by using different structures. These structures encompass variables to test.

To test the causes of workplace stress 33 questions has been divided in to four categories like task demand, role demand, physical demand and relationship.

Respondents were also asked to give their view regarding effect of stress on their morale and job satisfaction.

To test the levels of workplace stress, 15 statements of Occupational Stress Index (OSI) has been used, which was related to role overload, role ambiguity and role conflict. Respondents were also asked to give their view on psychological effect they face working under stress. Psychological effects like anger, anxiety, depression, nervousness, tension, low confidence, fear, boredom, wrong decision making and inability to concentrate on work.

To identify Type A personality and Type B personality 7 statements has been used. For this R.W.Bortners short rating scale is used.

1.9.6 Sampling

Population for the study is finite. Simple random sampling technique has been used to select the sample of the population.

Sample is selected from the following co-operative banks.

Table 1.9.6.1

Sample Distribution

Sr.	Name of Co-operative Bank	No. of Employees
1	Satara D.C.C Bank, Satara	315
2	Baramati Co-operative Bank, Satara	8
3	Col.R.D Nikam Sainik Co-op. Bank, Satara	130
4	Janata Co-operative Bank, Satara	134
5	Prathamik Shikshak Co-operative Bank, Satara	45
6	Rahimatpur Co-operative Bank, Satara	3
	Total	635

Out of total number of employees of 635 actual samples selected were 113.

1.9.7 Data Analysis

Data is classified and presented in tables. Analysis is done by using Mean, Weighted Average, Rank and Percentages. Pearson Correlation Coefficient is used to analyse relationship between variables. Hypotheses are tested using Pearson Correlation Coefficient and Chi-square test.

Data is processed using MS-Excel software and analysed using SPSS Statistics 17.0 software.

1.9.8 Concepts Used In Research

Following concepts are used in research.

1.9.8.1 OSI

Occupational Stress Index (OSI-1981) developed and standardized by Shrivastva and Singh (1981), is a useful tool to assess the occupational stress of employees. It consists of 46 statements each with 5 response alternatives. The index assesses the perceived stress of the employees arising from twelve dimensions of their job life i.e. role overload, role conflict, unreasonable group and political pressures, responsibility, powerlessness, under participation, poor peer relations at work, intrinsic impoverishment, low status, strenuous working conditions, and unpredictability. Out of 46 statements 15 statements have been used by researcher for the study.

1.9.8.2 Satisfaction-Dissatisfaction Employee Inventory

Job satisfaction has been assessed by satisfaction dissatisfaction inventory .This inventory has been developed and standardized by Pestonjee (1973).The inventory is based on the interaction model (Vroom, 1964) of job satisfaction with number of 'on the job' and 'off the job factors'. Job satisfaction is viewed as a "Summation of employee" feeling in four important areas: Job, Management, Personal Adjustment and Social relations. Job and management together constitute 'on the job factors' and 'personal adjustment' and 'social relations' comprise 'off the job factors'. Researcher has used job and management these on the job factors in the present study.

1.10 Chapterisation

This report is organized in six chapters as follows

Chapter 1 is titled as, 'Research Methodology' , which deals with the introduction to the Study, management Problem, research problem, hypothesis, objectives of the study, scope and importance of research and research methodology followed for study.

Chapter 2 is titled as, 'Literature Review', which narrates an overall appraisal of research studies done in the field of workplace stress in India and abroad.

Chapter 3 is titled as, 'Conceptual Framework' which discusses the concept of concept of workplace stress, concept of type A and B personality, information about potential sources of stress, consequences of stress, stress reduction strategies, concept of morale and job satisfaction.

Chapter 4 is titled as, 'Co-operative Banking in India' which deals with features of Co-operative banks, types of Co-operative banks etc.

Chapter 5 narrates analysis and presentation of data, in which collected data has analyzed and interpretation has been provided by researcher. This chapter is titled as, 'Analysis and Interpretation of Data.'

Chapter 6 presents findings and conclusions based on the analysis of data this chapter titled as, 'Findings, Suggestions and Conclusion.'

Besides these chapters the dissertation is appended with Schedule used for data collection and list of references.