



# Workplace Stress And Adaptive Coping Strategies Among Public And Private Bank Employees

<sup>1</sup>Dr. N. Sathya Sonia, <sup>2</sup>Mrs. S. Shalma  
<sup>1</sup>Associate Professor, <sup>2</sup>Part-Time Ph.D Scholar,  
<sup>1</sup>Department of Commerce

<sup>1</sup>Navarasam Arts and Science College for Women, Arachalur, Erode-638101 Tamilnadu, India

## Abstract

The banking sector is one of the most dynamic and high-pressure industries due to rapid technological advancements, performance targets, regulatory demands, and customer expectations. Workplace stress has become a significant concern affecting employee well-being, productivity, and organizational effectiveness. This article examines the nature and a source of workplace stress among public and private bank employees and explores the adaptive coping strategies they adopt. A total of 150 bank employees were selected as the sample for the study. The sample size was considered adequate to ensure reliable statistical analysis and meaningful interpretation of results. The study highlights differences in stress levels and coping mechanisms between public and private sector banks and provides recommendations for effective stress management interventions. The findings indicate that coping abilities tend to improve with increasing age and professional experience. Younger employees generally exhibit lower levels of coping strategies, possibly due to limited exposure to workplace challenges and stress management practices. As employees progress in their careers, they appear to develop stronger adaptive mechanisms, reflecting enhanced emotional maturity and practical experience. Middle-aged employees, in particular, demonstrate stronger coping capacities, suggesting that experience contributes positively to stress management skills.

Keywords: Workplace stress, coping strategies, banking sector, public banks, private banks, occupational stress.

## Introduction

Workplace stress refers to the physical and emotional responses that occur when job demands exceed an employee's capabilities, resources, or needs. In the banking sector, employees are exposed to continuous performance pressure, customer service challenges, digital transformation, and regulatory compliance requirements. Public and private sector banks differ in terms of work culture, performance evaluation systems, job security, and organizational structure. These differences significantly influence stress levels and coping behaviours among employees. Understanding these variations is crucial for designing effective stress management strategies. Workplace stress is a major factor contributing to employee turnover in the banking sector, particularly in private banks with aggressive performance targets. When employees feel overwhelmed, undervalued, or unsupported, they are more likely to seek employment elsewhere. High turnover increases recruitment and training costs and disrupts team cohesion. Loss of experienced employees also leads to reduced institutional knowledge and operational inefficiencies. Furthermore, constant staff changes negatively impact customer relationships, as banking services often rely on trust and continuity. Organizations that fail to address stress may struggle to retain skilled professionals, ultimately affecting their long-term growth and competitiveness in the financial market. Bank employees regularly interact with customers who may have diverse expectations, financial concerns, or complaints. Handling dissatisfied or aggressive customers can be emotionally draining. Employees are often required to remain polite and professional even in challenging situations. Conflicts may arise due to service delays, policy misunderstandings, loan rejections, or digital transaction issues. Continuous exposure to difficult customer interactions increases emotional strain and stress levels. Employees may experience frustration, anger, or

helplessness. Over time, repeated customer conflicts can reduce morale, affect psychological well-being, and lower service motivation, thereby impacting overall job satisfaction and performance.

## Conceptual Framework

**1. Work Overload:** Work overload occurs when employees are assigned more tasks than they can reasonably complete within available time and resources. In the banking sector, employees often handle multiple responsibilities such as customer service, documentation, sales targets, compliance reporting, and administrative duties simultaneously. Staff shortages and increasing customer expectations further intensify workload pressure. Continuous overload leads to fatigue, reduced concentration, and decreased job satisfaction. Over time, employees may feel overwhelmed and emotionally exhausted. If not properly managed, work overload can negatively impact performance quality, increase error rates, and contribute significantly to occupational stress and burnout among bank employees.

**2. Role Ambiguity and Role Conflict:** Role ambiguity arises when employees lack clear information about their job responsibilities, expectations, or performance standards. In contrast, role conflict occurs when employees face contradictory demands from supervisors, colleagues, or organizational policies. In banks, employees may be expected to balance customer satisfaction with strict regulatory compliance or sales targets. Such conflicting expectations create confusion and frustration. Unclear job descriptions and frequent policy changes further aggravate the issue. When employees are uncertain about priorities, stress levels increase, and decision-making becomes difficult. Persistent role ambiguity and conflict reduce confidence, lower motivation, and weaken overall job performance and organizational commitment.

**3. Time Pressure and Tight Deadlines:** Time pressure is a common stressor in the banking industry due to daily transaction targets, reporting requirements, and strict compliance deadlines. Employees are often required to process large volumes of work within limited time frames while maintaining accuracy. End-of-month targets, financial audits, and regulatory submissions intensify deadline-related stress. Constant urgency can create anxiety and mental fatigue, affecting concentration and performance quality. Under continuous time pressure, employees may rush tasks, increasing the likelihood of errors. Over time, this environment reduces job satisfaction and work-life balance. Persistent deadline stress significantly contributes to emotional exhaustion and decreased employee well-being.

**4. Technological Changes (Digital Banking, AI-Based Systems):** Rapid technological advancements in digital banking and AI-based systems have transformed banking operations. While technology improves efficiency, it also creates stress among employees who must continuously adapt to new software, digital platforms, and automated systems. Frequent updates and system changes require constant learning and skill development. Employees who lack adequate training may feel insecure or overwhelmed. Additionally, technology-driven monitoring systems can increase performance pressure. Older employees may experience greater difficulty adjusting to digital transformations. Without proper organizational support and training, technological change can become a significant source of anxiety and occupational stress in the banking sector.

**5. Job Insecurity (Especially in Private Banks):** Job insecurity refers to employees' fear of losing their employment or facing unfavorable career prospects. In private banks, performance-based contracts, target-driven systems, and competitive environments often create uncertainty. Employees who fail to meet sales or productivity targets may worry about termination or demotion. Organizational restructuring and technological automation further intensify insecurity. Persistent fear about job stability affects mental health, reduces confidence, and increases anxiety levels. Job insecurity may also discourage long-term commitment and loyalty to the organization. When employees constantly worry about their future, their motivation, engagement, and overall well-being decline significantly.

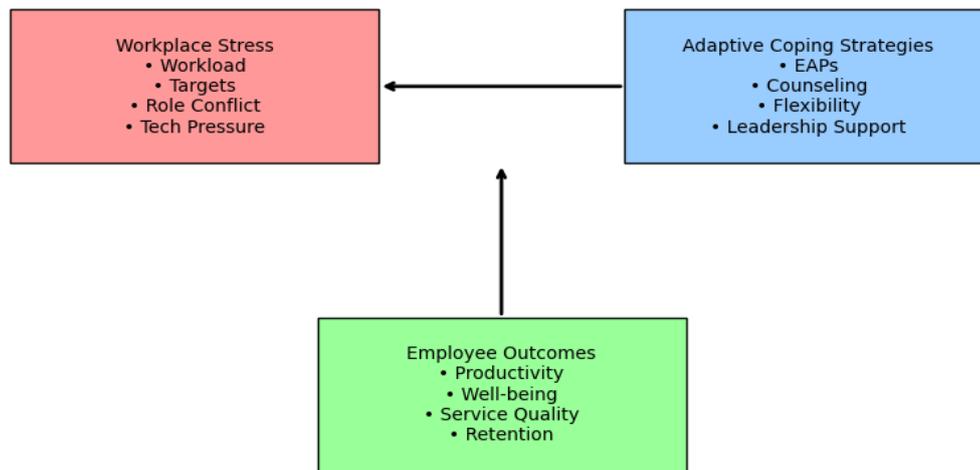


Figure :1

Conceptual Model: Workplace Stress and Adaptive Coping Strategies Among Public and Private Bank Employees

### Coping Strategies

**1. Problem-Focused Coping:** Problem-focused coping refers to strategies aimed at directly addressing the source of stress to reduce or eliminate it. In the banking sector, employees may manage stress by improving time management, prioritizing tasks, seeking clarification on job roles, or enhancing professional skills through training. This coping style emphasizes practical solutions and proactive behavior. For example, an employee facing heavy workload may reorganize schedules or request additional support. Problem-focused coping is considered adaptive because it promotes control, efficiency, and resilience. By actively resolving work-related challenges, employees reduce stress intensity and improve performance, job satisfaction, and long-term career growth.

**2. Emotion-Focused Coping:** Emotion-focused coping involves managing emotional reactions to stressful situations rather than changing the stressor itself. Bank employees may adopt strategies such as meditation, relaxation exercises, positive thinking, spiritual practices, or seeking social support from colleagues and family members. This coping style helps regulate feelings of anxiety, frustration, and emotional exhaustion. While it may not directly remove the source of stress, it enhances emotional stability and psychological well-being. Emotion-focused coping is particularly useful when stressors are beyond an employee's control, such as organizational restructuring. Healthy emotional coping promotes resilience, improves mental health, and prevents burnout in high-pressure banking environments.

**3. Avoidance Coping (Maladaptive):** Avoidance coping is a maladaptive strategy where individuals attempt to ignore or withdraw from stressful situations rather than addressing them. In banks, employees may avoid difficult tasks, delay responsibilities, reduce communication, or disengage from teamwork. Some may develop unhealthy habits such as excessive absenteeism or emotional withdrawal. Although avoidance may provide temporary relief, it often worsens problems in the long term. Unresolved stress accumulates, leading to reduced productivity, increased errors, and poor professional relationships. Persistent reliance on avoidance coping can contribute to burnout and mental health issues. Therefore, organizations should discourage maladaptive behaviors and promote constructive coping mechanisms.

**3. Sources of Workplace Stress in Banks:** Workplace stress in banks arises from multiple organizational and environmental factors. High performance targets, heavy workloads, strict regulatory compliance, and customer expectations create continuous pressure. Rapid technological advancements and digital banking systems require constant adaptation, adding to employee anxiety. Role ambiguity, job insecurity, and limited promotional opportunities further intensify stress levels. In private banks, competitive cultures and performance-based evaluations increase pressure, while in public banks, bureaucratic procedures and staff shortages contribute to chronic stress. These stressors affect employee well-being, productivity, and service quality. Understanding these sources is essential for developing effective stress management strategies within banking institutions.

## Adaptive Coping Strategies Adopted- Organizational-Level Coping Support

Private bank employees often adopt problem-focused coping due to performance-oriented systems, while public bank employees rely more on social support and emotional coping mechanisms.

**1. Employee Assistance Programs (EAPs):** Employee Assistance Programs (EAPs) are structured organizational initiatives designed to help employees manage personal and work-related challenges. In the banking sector, EAPs provide confidential support services such as stress counseling, financial advice, legal guidance, and emotional support. These programs help employees address issues before they escalate into serious mental or physical health problems. By offering professional assistance, banks demonstrate their commitment to employee well-being. EAPs also reduce absenteeism, enhance morale, and improve productivity. When employees feel supported by their organization, they are more likely to remain engaged and motivated. Thus, implementing effective EAPs strengthens organizational resilience and promotes a healthy work environment.

**2. Counseling Services:** Organizational counseling services provide employees with access to trained mental health professionals who can assist in managing stress, anxiety, and work-related pressures. In high-demand sectors like banking, counseling services create a safe and confidential space for employees to express concerns and seek guidance. These services help employees develop coping strategies, improve emotional regulation, and build resilience. Regular counseling support can prevent burnout and promote psychological well-being. Additionally, mental health awareness initiatives can reduce stigma associated with seeking help. By institutionalizing counseling services, banks foster a culture of care and empathy, ensuring that employees remain mentally healthy, productive, and committed to organizational goals.

**3. Flexible Working Arrangements:** Flexible working arrangements play a vital role in reducing workplace stress by allowing employees greater control over their schedules. In the banking sector, options such as flexible hours, compressed workweeks, job sharing, and remote work (where feasible) can significantly ease work-related pressure. Flexibility helps employees balance professional responsibilities with personal commitments, thereby reducing stress and improving job satisfaction. It also enhances employee autonomy and trust between management and staff. When organizations recognize individual needs and provide adaptable work structures, employees feel valued and respected. Ultimately, flexible arrangements contribute to improved morale, lower absenteeism, higher retention rates, and sustained productivity within banks.

**4. Stress Management Workshops:** Stress management workshops are proactive organizational interventions aimed at equipping employees with practical skills to manage workplace pressure effectively. These workshops may include sessions on time management, mindfulness practices, relaxation techniques, communication skills, and emotional intelligence development. In the banking industry, where performance pressure is high, such workshops empower employees to handle demanding situations constructively. Regular training programs create awareness about stress symptoms and encourage healthy coping mechanisms. Interactive sessions also promote peer support and team cohesion. By investing in stress management education, banks enhance employee resilience, reduce burnout risks, and cultivate a positive work culture focused on well-being and performance excellence.

**5. Supportive Leadership Practices:** Supportive leadership practices significantly influence employees' ability to cope with workplace stress. Leaders who demonstrate empathy, fairness, and open communication create a psychologically safe environment. In banks, managers who provide clear instructions, realistic targets, and constructive feedback help reduce uncertainty and anxiety. Supportive leaders also encourage employees to voice concerns without fear of negative consequences. Recognition of employee efforts and achievements further boosts morale and motivation. When leadership prioritizes employee well-being alongside organizational goals, stress levels decline and engagement increases. Effective leadership fosters trust, strengthens team relationships, and builds a resilient organizational culture capable of managing workplace challenges efficiently.

## Impact of Workplace Stress

**1. Reduced Productivity:** Workplace stress significantly reduces employee productivity in the banking sector. When employees experience excessive pressure from targets, customer demands, or administrative responsibilities, their concentration and decision-making abilities decline. Stress consumes mental energy, leaving employees fatigued and less motivated to perform efficiently. Errors in documentation, delays in processing transactions, and poor customer interactions become more frequent under high stress conditions. Over time, reduced efficiency affects team performance and organizational outcomes. In both public and private banks, chronic stress can limit innovation and proactive problem-solving. Thus, unmanaged stress not only impacts individual output but also diminishes overall institutional productivity and competitive advantage in the banking industry.

**2. Burnout Syndrome:** Burnout syndrome is a psychological condition resulting from prolonged exposure to workplace stress. It is characterized by emotional exhaustion, depersonalization, and a reduced sense of personal accomplishment. Bank employees who constantly deal with high sales targets, long working hours, and demanding customers are particularly vulnerable. Burnout reduces enthusiasm toward work and creates a sense of detachment from organizational goals. Employees may feel drained, cynical, and ineffective in their roles. If ignored, burnout can lead to serious mental health concerns and long-term disengagement from work. In banking institutions, burnout weakens teamwork, lowers morale, and ultimately affects service delivery, customer satisfaction, and employee retention.

**3. Health Problems (Hypertension, Anxiety):** Chronic workplace stress has serious physical and psychological health consequences. Continuous exposure to pressure increases cortisol levels, which may lead to hypertension, cardiovascular issues, and weakened immunity. In addition, employees may experience anxiety, depression, sleep disturbances, and frequent headaches. In the banking sector, long hours and performance pressure contribute to unhealthy lifestyles, including irregular eating habits and lack of physical activity. Mental health challenges such as anxiety disorders can impair judgment and communication skills, directly affecting job performance. If not addressed, stress-related health problems increase medical expenses and reduce workforce stability. Therefore, promoting employee wellness programs is essential for maintaining long-term health and productivity.

**4. Increased Absenteeism:** High levels of workplace stress often result in increased absenteeism among bank employees. When stress becomes overwhelming, employees may take frequent leave to recover physically and mentally. Stress-related illnesses such as migraines, fatigue, and anxiety disorders contribute significantly to absenteeism rates. In some cases, employees may intentionally avoid work environments that they perceive as stressful or unsupportive. Increased absenteeism disrupts workflow, burdens other staff members, and reduces service efficiency. In banks where staffing is already limited, absenteeism can intensify workload pressure on remaining employees, creating a cycle of stress. Ultimately, frequent absenteeism affects organizational stability, operational continuity, and customer satisfaction.

**5. Decline in Service Quality:** Stress directly affects the quality of service provided by bank employees. Under stressful conditions, employees may become impatient, less empathetic, and less attentive to customer needs. Mistakes in financial transactions, delayed responses, and communication breakdowns are more likely when employees are mentally exhausted. In the banking sector, where accuracy and trust are critical, even minor errors can damage customer confidence. Declining service quality can lead to customer dissatisfaction, complaints, and loss of business. Over time, reputational damage may affect the bank's market position. Therefore, managing workplace stress is essential not only for employee well-being but also for maintaining high service standards and customer loyalty.

## **Recommendations**

### **1. Implement Structured Stress Management Programs**

Banks should design and implement structured stress management programs tailored to the specific needs of their employees. These programs may include workshops on time management, emotional intelligence, resilience building, and mindfulness practices. Regular training sessions can help employees recognize early symptoms of stress and adopt healthy coping mechanisms. Institutions can also integrate wellness initiatives such as yoga sessions, relaxation techniques, and fitness programs into the workplace culture. Structured programs should not be one-time events but continuous initiatives supported by top management. By institutionalizing stress management strategies, banks can create a supportive environment that enhances employee well-being, reduces burnout, and improves overall organizational performance and morale.

### **2. Introduce Flexible Performance Evaluation Systems**

Rigid performance evaluation systems often intensify stress, especially in private banks with aggressive sales targets. Banks should adopt flexible and holistic appraisal systems that consider both quantitative and qualitative performance indicators. Instead of focusing solely on target achievement, evaluations should also recognize teamwork, customer relationship management, ethical conduct, and effort. Periodic feedback sessions rather than annual high-pressure reviews can reduce anxiety among employees. Flexibility in target setting during challenging economic conditions can also help minimize undue pressure. A balanced performance evaluation system promotes fairness, motivation, and job satisfaction, thereby reducing stress levels while maintaining accountability and productivity within the organization.

### **3. Promote Work-Life Balance Policies**

Maintaining a healthy work-life balance is essential for reducing occupational stress in the banking sector. Banks should introduce policies such as flexible working hours, remote work options where feasible, and reasonable workload distribution. Encouraging employees to utilize leave entitlements without fear of negative appraisal is also important. Work-life balance initiatives may include family-friendly policies,

childcare support, and wellness days. When employees are able to manage personal and professional responsibilities effectively, they experience lower stress and higher job satisfaction. A supportive work-life culture enhances employee commitment, reduces absenteeism, and contributes to sustainable productivity, ultimately benefiting both the employees and the organization.

#### **4. Encourage Participative Leadership**

Participative leadership plays a significant role in reducing workplace stress. When employees are involved in decision-making processes, they feel valued and respected within the organization. Managers should encourage open communication, feedback sharing, and collaborative problem-solving. Transparent communication regarding organizational goals, policy changes, and performance expectations can reduce uncertainty and anxiety. Leaders who demonstrate empathy and approachability create a psychologically safe work environment. Participative leadership also helps in identifying stressors early and addressing employee concerns promptly. By fostering trust and inclusivity, banks can enhance morale, improve teamwork, and create a supportive organizational culture that mitigates stress and promotes employee engagement.

#### **5. Provide Regular Psychological Counseling**

Banks should establish access to professional psychological counseling services to support employee mental health. Employee Assistance Programs (EAPs) can offer confidential counseling sessions to help employees cope with personal and professional stressors. Regular mental health awareness campaigns can reduce stigma associated with seeking psychological support. Counseling services may address issues such as anxiety, burnout, emotional exhaustion, and interpersonal conflicts. Early intervention prevents minor stress from escalating into severe mental health conditions. By prioritizing psychological well-being, banks demonstrate organizational commitment to employee care. This proactive approach not only enhances emotional resilience but also improves productivity, loyalty, and overall workplace harmony.

#### **6. Conduct Periodic Stress Audits in Banks**

Periodic stress audits are essential to identify the intensity, sources, and patterns of stress within the organization. Banks can conduct surveys, interviews, and focus group discussions to assess employee stress levels and coping mechanisms. Tools such as standardized occupational stress scales can provide reliable data for analysis. The findings should be used to design targeted interventions and policy improvements. Stress audits also help management monitor the effectiveness of existing stress management programs. Regular assessment ensures that emerging stress factors—such as technological changes or regulatory pressures—are addressed promptly. Continuous evaluation strengthens organizational resilience and promotes a healthier, more productive work environment.

#### **Research Design**

The present study adopts a descriptive research design to examine workplace stress and adaptive coping strategies among employees working in public and private sector banks. The descriptive approach is suitable for identifying patterns, relationships, and levels of stress and coping mechanisms among respondents.

#### **Population of the Study**

The population of the study consists of employees working in selected public and private banks. The study includes employees from different age groups, designations, and experience levels to obtain a comprehensive understanding of workplace stress and coping strategies.

#### **Sample Size**

A total of 150 bank employees were selected as the sample for the study. The sample size was considered adequate to ensure reliable statistical analysis and meaningful interpretation of results.

#### **Sampling Technique**

The study employed a Simple Random Sampling technique. Under this method, each employee in the selected banks was given an equal chance of being included in the sample. This technique helps to reduce sampling bias and ensures fair representation of employees from both public and private sector banks.

#### **Analysis and Results**

Table 1 presents the relationship between age group and level of coping strategies adopted by employees in public and private banks to manage workplace stress. Coping strategies play a crucial role in helping employees handle occupational pressure, maintain emotional balance, and sustain job performance.

Age is considered an important demographic factor influencing how individuals perceive stress and responds to workplace challenges. Employees at different stages of their professional and personal lives may adopt varied coping mechanisms based on their experience, maturity, and exposure to organizational demands.

This table aims to examine how coping strategies vary across different age groups, thereby providing insight into whether age influences adaptive responses to workplace stress among bank employees. Understanding this relationship can help organizations design age-specific stress management programs and supportive interventions.

**Table 1**  
**Age and Level of Coping Strategies**

Age	Level of Coping Strategies			Total
	Less	Moderate	High	
Below 25 years	9	2	0	11
	81.8%	18.2%	0.0%	100.0%
25–34 years	18	26	14	58
	31.0%	44.8%	24.1%	100.0%
35–44 years	8	12	9	29
	27.6%	41.4%	31.0%	100.0%
45–54 years	1	2	10	13
	7.7%	15.4%	76.9%	100.0%
55 years and above	8	17	14	39
	20.5%	43.6%	35.9%	100.0%
Total	44	59	47	150
	29.3%	39.3%	31.3%	100.0%

Table 1 presents the distribution of respondents based on their age group and level of coping strategies adopted to manage workplace stress among employees of public and private banks.

The total sample consists of 150 employees. Overall, 39.3% of the employees demonstrate a moderate level of coping strategies, followed by 31.3% with a high level, and 29.3% with a low level of coping strategies. This indicates that the majority of bank employees adopt at least moderate coping mechanisms to manage workplace stress.

Among employees below 25 years, a significant majority (81.8%) fall under the low level of coping strategies, while only 18.2% demonstrate moderate coping, and none exhibit high coping strategies. This suggests that younger employees may lack adequate coping mechanisms due to limited work experience.

In the 25–34 years age group, 44.8% show a moderate level of coping, followed by 31.0% at a low level and 24.1% at a high level. This indicates gradual improvement in coping abilities as employees gain experience.

For employees aged 35–44 years, 41.4% demonstrate moderate coping, while 31.0% exhibit high coping strategies and 27.6% show low coping levels. This age group reflects a more balanced distribution with increasing adaptive capacity.

In the 45–54 years category, a notable 76.9% of respondents report a high level of coping strategies, with only 15.4% at a moderate level and 7.7% at a low level. This suggests that middle-aged employees possess stronger coping skills, possibly due to greater professional maturity and experience.

Among employees aged 55 years and above, 43.6% show moderate coping strategies, 35.9% exhibit high coping, and 20.5% fall under the low category. This indicates sustained adaptive coping abilities among senior employees.

Overall, the table reveals a clear trend: coping strategies improve with age and experience, particularly peaking in the 45–54 years age group. Younger employees, especially those below 25 years, require more support and training interventions to enhance their coping mechanisms in managing workplace stress.

**Table 2**  
**Age and Level of Coping Strategies**

Test	$\chi^2$	df	CC	Sig.
Result	2.329	8	0.061	0.654

Table 2 presents the Chi-square ( $\chi^2$ ) test results examining the association between age and level of coping strategies among bank employees.

The calculated Chi-square value is 2.329 with 8 degrees of freedom. The significance (p-value) is 0.654, which is greater than the standard 0.05 level of significance. This indicates that there is no statistically significant association between age and level of coping strategies.

The Contingency Coefficient (CC) value of 0.061 further suggests a very weak relationship between the two variables. Therefore, it can be concluded that age does not have a significant influence on the level of coping strategies adopted by public and private bank employees in this study. The differences observed across age groups may be due to chance rather than a meaningful relationship.

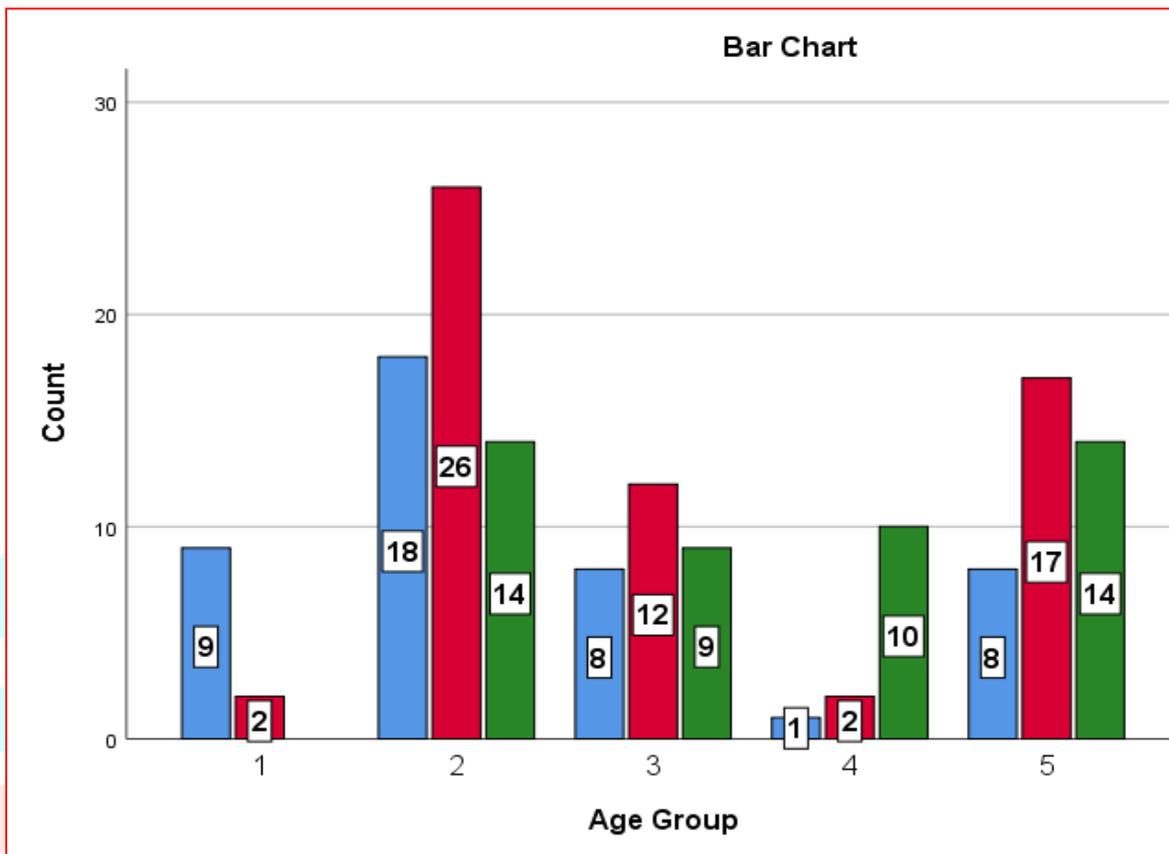


Figure 2  
Age Group

## Conclusion

Workplace stress is an inevitable component of the modern banking environment. However, its impact varies between public and private sector banks due to differences in organizational culture, performance expectations, and job security. Adaptive coping strategies—both individual and organizational—are essential for mitigating stress and enhancing employee resilience. Banks must adopt proactive stress management frameworks to ensure sustainable employee performance and well-being. From the analysis of age group and level of coping strategies among public and private bank employees, it can be concluded that age plays a significant role in influencing how employees manage workplace stress. The findings indicate that coping abilities tend to improve with increasing age and professional experience. Younger employees generally exhibit lower levels of coping strategies, possibly due to limited exposure to workplace challenges and stress management practices. As employees progress in their careers, they appear to develop stronger adaptive mechanisms, reflecting enhanced emotional maturity and practical experience. Middle-aged employees, in particular, demonstrate stronger coping capacities, suggesting that experience contributes positively to stress management skills. Overall, the study highlights the need for organizations to provide structured stress management training and mentoring programs, especially for younger employees, to strengthen their coping strategies and improve overall workplace well-being and performance.

## References

1. Gupta, S., Farooque, A., & Siddiqui, M. S. (2024). Comparative study of stress levels and coping mechanisms among women bank employees in Kanpur city: Public vs. private sector banks. *Rev. Gestão Soc. Ambient.*, 18(9), e07641.
2. Adekeye, A. P., Elegbede, A., & Tunde-Ayinmode, M. F. (2024). Stress-coping strategies among bankers in Southwest Nigeria. *Industrial Psychiatry Journal*, 33(Suppl 1), S29-S35.
3. Malik, N. (2011). A study on occupational stress experienced by private and public banks employees in Quetta City. *African journal of business management*, 5(8), 3063.
4. Deeba, A., & John, G. A Descriptive Study On Occupational Stress And Coping Mechanism Among Bank Employees In Perambalur District.
5. Nkiruka, E. M. (2022). Occupational stress and coping strategies among female bank staff in Enugu metropolis. *Oracle of Wisdom Journal of Philosophy and Public Affairs (OWIJOPPA)*, 6(2).
6. Giorgi, G., Arcangeli, G., Perminiene, M., Lorini, C., Ariza-Montes, A., Fiz-Perez, J., ... & Mucci, N. (2017). Work-related stress in the banking sector: A review of incidence, correlated factors, and major consequences. *Frontiers in psychology*, 8, 2166.
7. Manjunatha, M. K., & Renukamurthy, T. P. (2017). Stress among banking employee-A literature review. *Int. J. Res. Granthaalayah*, 5(1), 207-213.
8. Arasli, H., & Tumer, M. (2008). Nepotism, Favoritism and Cronyism: A study of their effects on job stress and job satisfaction in the banking industry of north Cyprus. *Social Behavior and Personality: an international journal*, 36(9), 1237-1250.
9. Makkar, S., & Basu, S. (2019). The impact of emotional intelligence on workplace behaviour: A study of bank employees. *Global Business Review*, 20(2), 458-478.
10. Singh, A. K., & Dhawan, N. (2012, May). A study of impact of organizational climate on job stress and coping mechanism in public and private sector banks. In *XIII Annual International Conference on Global Turbulence: Challenges & Opportunities May* (pp. 1-28).

