CHAPTER 1
INTRODUCTION

Background and Purpose

It is very easy to recognize the linkage between occupational stress and job satisfaction among the employees at work. However, the level to which both concepts are connected is still not determined, specifically in the banking sector. The working profile of banking professionals is very challenging as they need to do direct interaction for handling the queries and provide services to the general public. Moreover, the most important sector which plays the leading role in the upliftment of the economy is the banking sector. Due to the use of modern-day technology and increasing change in the traditions of the organizations, job satisfaction has become advanced as a considerable aspect of the management strategies. In practicality, in every organizational setup, the most essential role is played by the internal well being of the employee.

Among the different sectors of the Indian economy, the banking sector is more challenging, complex and demanding to control because of the control of other regulatory, the comprehensive interpersonal system also by occupying with the rising and custom-made requirements of the customers. For improved incorporation among the employees and management, a comprehensive examination of emotions of the employees for the job and the job role which results in stress is necessary. The analysis of job stress and role stress gets extra consideration, since the positioning of banking sector in India is higher level, triggering dissatisfaction for job, providing in bank sector which might be a cause of work overload, issues with acquaintances, personal stress, limited number of employees, harmful work environment and inadequate supervision. Though, much research work has been conducted overseas
but noticed few in Indian context particularly in the NCR region, to review out the amount of work stress and the significance of its management among banking professionals. The research is an effort to analyze and recognize the partnership between the degree of work stress and degree of coping or management of stress among public and private sector banking professionals. The lower degree of satisfaction and a higher level of stress at work has badly damaged the professional and non-public life of the banking employees.

The explanation behind this is that the banking professionals have insufficient time, insufficient interest in carrying out extra duties, reluctant in more responsibilities at work, etc. But there is a solution to every problem required if it is seen on time. Hence, the management should come out with appropriate management ways to triumph over job stress. The study is empirical in nature and causal in dynamics and is targeted to investigate the pressure of job stress among the banking professionals working at different hierarchical positions in selected banks of the public and private sector in the NCR Delhi region and further tries to understand the stress-coping behaviour of the employees.

In today’s commercial environment of job insecurity, flatter organizations, and enormous work stresses, there are very few professionals who feel caught where they are merely, and such a sense to be in a rut can change into a regular way to obtain stress. If we feel frustrated because of our job, we must do something positive about it. Whenever we see successful people around, we presume that their employment opportunities have been clear upward paths. It isn't so, individuals who are perceived to go in the management ladder detail by detail, have no magic ticket or security password. They just work hard, watch out for opportunities, await their chance, prepare and provide themselves with more substantial roles and keep maintaining a positive lifestyle. Second, it isn't always essential to switch careers to make
professional life more exciting and satisfying. Why don't we presume that people have no ability or methods to enhance the account or lifestyle of the work, which we are doing. Where there's a will, there's away. If we have a good notion, we must maintain with it won't accept an inadequate response, and leave no rock unturned until we obtain it put in place. The sense of fulfillment and achievements which results in long-lasting satisfaction. Furthermore, a history of such perseverance and indefatigable zeal can't be ignored for too much time, and the rewards will observe eventually. Whenever we lack the power and skill to lead to any situation, stress will occur. A capacity to giggle is an excellent antidote to anxiety and stress. Laughter is an excellent medication, a panacea for all those seasons. 'You aren't fully dressed, without a look on your face' can be an adage always to keep in mind. The laugh has been thought of as a curve of the facial skin which helps straighter tense issues in life, besides squaring up to people problems which normally warrants going around in circles. Stress management entails three main types of treatment. These are stress prevention, staff training, and worker counselling program. We must observe that there's a cyclical aspect in the collection of the interventions. The employee counselling program is a voluntary and private service, which gives help employees and their immediate young families in working with their personal or work-related issues.

**Meaning of Stress**

A response by an individual to a threatening situation or to a changed circumstance is Stress. An individual responds through personal reaction to the external demand/event example appearing for an exam or to an internal state of mind example thinking about the exam. The interesting fact is that stress keeps on increasing if it is not coped or handled at the same time. Most of the time stress is considered a negative concept but in actual stress helps us in achieving our best. For
example, the student scored highest in a class by studying hard under stress and pressure of exams.

Stress is considered as positive and is necessary when it is consumed in a moderate amount and which helps to motivate to do or perform better like exam preparation. Hence, a limited amount of stress is required and advantageous but too much stress is harmful. Today's busy and hectic life leads to experience stress by all human beings. The only hopeful and relaxing part of this fact is that humans can learn the art of controlling and managing "extra" stress.

According to Rao (2005), when an individual experience tension due to extraordinary situations, demands or opportunities is understood as stress. The emotional imbalance faced by a human due to amalgamation of demands of a job and pressure of modern life is altogether known as "Stress". Nevertheless, stress is not always objectionable. It is a flavor to life without which life also becomes dull, boring and unexcited.

The founder of stress Selye (1936) defined "the non-specific response of the body to any demand for change" as Stress. According to him, having stress is not harmful, it depends on an individual how he/she perceive it. Stress kills brain cells but in nature, all stresses are not destructive. He further differs and refers to negative stress and positive stress. Stress researchers also did differentiation between the two stresses (Golembiewski, Munznernrider and Stewenson,1986; Sharahan and Mortimer,1996).

Stress, in reality, can bring the passion for work, knock hidden abilities and also brings inspiration, but only if it is in the right amount and this stress is called "good stress" or "positive stress" or "Eustress". On the other side, when the performance of an individual gets impacted by the objectionable feelings and sentiments and fetches psychological uneasiness which disturbs the working activities
and daily living of the individual is called as "bad stress" or "negative stress" or "Distress" (Fevre et al., 2003). Distress change the perception of viewing the surroundings and environment as negative brings anxiety disturbs concentration and may cause mental illness.

Selye is also famous for developing the concept of GAS (General Adaptation Syndrome Model), through which he explained stress as a body's reaction to a specific stressor, it can be real or imaginary. Selye defined the GAS model at III stages, i.e. Alarm reaction stage, Resistance Stage, Exhaustion stage.

![GAS Model Diagram](image)

(Source: David G. Myers - Exploring Psychology 7th ed. (Worth) page 398)

**Alarm Reaction Stage:** Also called a fight or flight stage where the body explicit starting symptoms when under stress. The fight or flight stage makes an individual either fight the stressor and faces the situation that causes stress or flees away from the situation or stressor and protect yourself.

**Resistance Stage:** Once the body has faced the stressor, either the stress will be eliminated or reduced. After the fight or flight stage, the body's defense system becomes weak as it distributes its energy in repairing its damaged tissues which help
in reducing the stress hormones formulation. At this level, the body is still guarded, although not as strong as it was on the first stage, and particularly when stressor still sticks on and the body needs to fight against it continuously.

**Exhaustion Stage:** At this stage, the body starts losing its ability to fight against the stressor which is still there from the longer period and try's to reduce the damaging effect. Exhaustion stage either leads to burnout or stress overload which may further lead to cause health issues if not tackled on time.

**Definitions of Stress**

Due to the multiplex characteristics, many researchers do not have content to a particular definition (Kahn and Boysiere, 1992). When stress is constructive and influencer it can lead to getting work done on the other hand it can also be destructive which can lead to getting failure and unsuccessful. Some definitions are compiled below given by research in the same field.

Grath (1970) rightfully pointed out that stress is a substantial imbalance between environmental demand and the response capability of the focal organism.

Selye (1974) defines stress as the non-specific response of the body to demands placed on it.

According to Lazarus and Folkman (1980), stress will generate among human beings where a particular relationship between a person and the environment, that is appraised by the person as taxing or exceeding his/her resources and endangering his/her well being.

Lazarus (1990) suggests the following definition Psychological stress, which results from the interplay of system variables and processes, depends on an appraisal by the person that the person-environment relationship at any given moment is one of harm, threat, or challenge.

Baum (1999) defines stress as a negative experience, which is mostly
accompanied by behavioral, cognitive, emotional and physiological changes.

According to Robbins (2003) an opportunity, demand, constraint, threat or challenge can create stress for an individual when the effect of the event is uncertain and important.

Positive pressure is proved to be one of the most important factors in improving the productivity of the organization (Spielberger, 1980). If the same pressure becomes excessive, it may lead to distress which will negatively affect the attitude and behavior of employees in the workplace (Seaward, 2005).

According to Robbins and Sanghi (2006), stress usually results from, lack of fit between a person and his environment when he/she cannot cope up with the encountered demands.

Factors relating to the environment, the organization, and the individual can also trigger stress. (Robbins and Judge, 2007)

Stress usually occurs when an individual’s physical and emotional ability does not match their job demands. (Ugoji and Isele, 2009).

**Workplace Stress**

Workplace stress is a situation takes place from the interaction between the people at work with their jobs. It can be seen by observing the changes in the employees which pressurize and deviate their focus and attention at work and disturbs the normal functioning. Workplace stress is an outcome that arises when the changes or demands at work increases to the abilities, resources or wants of the employee.

Stress at the job may lead to bad health of an employee and can even cause an injury. A little amount of stress is found good and is obvious to happen when a new task is taken up as a challenge, as it helps in energizing the energy and motivate the employee physically and psychologically to give its best by learning new skills to perform.
According to Cooper (1983; 1985), there are six factors that are responsible for causing stress at work.

1. Intrinsic factors like noise, working in shifts, unhygienic washrooms, chemical smokes, etc.
2. Work relationships like lack of support, disagreement, grievance with peers, etc.
3. The role assigned in the job like role overload, role ambiguity, etc.
4. Career growth like insecurity of job, lack of career progress, lack of opportunity for promotion.
5. Structure and climate of the organization like lack of opportunity to participate in the decision-making process, absence of independence, limited charge to the speed of work, etc.
6. Work-life balance like less support from the spouse, the clash between work and house role, etc.

Every individual has a different intensity of experiencing stress. Some people have the patience and stamina to face and overcome the stress while some people get too stressed and react excessively to stressors.

**Stressors**

The dictionary meaning of stressors is ‘an activity, event, or other stimuli that cause stress’. Stressors are anything that causes stress to an individual. It can be internal or external to an individual’s environment or it can directly or indirectly affect the individual and causes stress.

During the path of work, a person comes across many stressors. Stressors can broadly be classified into two groups i.e. stressors related to job and stressors related to the individual. Researchers have given different classifications for occupational stress. According to (Burke, 1993) stressors among employees can be recognized in
A study on job stress and its management

the form of job characteristics, structure of the organization, relationship with colleagues, role stress, physical environment, work-life imbalance and development for the career.

Unrealistic and huge fixed targets which have a drastic increase from 40% to 200% over the previous years, shortage of staff, technical hitches in core banking, insults done by customers at branches, nonexistence of recognition of the hard work by the employees have done harm to the morale of the employees in banks (Bagaji et al., 2014)

Workplace Stressors

At a workplace, stressors originate at different levels i.e. personal level, managerial level, organizational level, extra organizational level.

a) **Personal level stressors:** these stressors arise out of the job responsibilities and an individual's personality. Some individuals have an easy approach to deal with a challenging situation while some get panic and stressed at the time of coping with the situation. The most common personality individuals are:

1. **Type of personality:** There are mainly two kinds of personality types of an individual i.e. "Type A personality and Type B personality". People relate to Type are more subject to stress and they are always found moving, eating fast, impatient, walking around, think too much while Type B personality people are less subjective to stress, these type of personality people are more calm and peaceful, don't think too much, don't worry about the time.

2. **Role overload:** overburden of work causes stress to the employees.

3. **Role conflict:** this causes stress when an employee has to face competing demands.

4. **Role ambiguity:** this occurs when an employee has a vague idea of its
job and is uncertain about its duties, expectations, and level of decision-making power.

5. **Job characteristics:** a task becomes more hectic when it involves decision-making skills, leadership, information exchange, examining others, etc.

**b) Managerial level stressors:** these types of stressors are mainly caused by managerial behaviors and group interactions. For instance, lesser support, conflicting demands, lacking direction, less or no appreciation for the performance, fail to provide guidance, lack of supervision, etc.

**c) Organizational level stressors:** these are the stressors caused by the factors which are within the organization. Organization management has full control over these factors to modify or upgrade the objectionable situations that are causing stress to their employees at work. For example., the climate of the organization wherein situations like poor light system, dirty washrooms, bad infrastructure, etc and organizational structure factors like the flow of decision-making system via hierarchy, time and control took to handle the complaints and queries, etc may cause stress.

**d) Extra organizational level stressors:** these are the sources that are outside the organization. Work-life balance, family disputes, personal career growth, tensions associated with the children's academics or career, death of a close family member, accident are some examples of stressors outside the organization which has a direct influence on an individual and causes stress.

**Meaning of Stress Management**

The process through which a person can be able to control his/her stress is called stress management. However, stress management doesn't mean eradicating stress thoroughly. Infect, stress can never be completely eliminated, however, it can
be controlled or managed. Individuals who are affected by the side effects of stress can be learned to cope with the after-effects of stress. Some people say that "life is nothing without stress", as per them, they have enough reasons, through stress their efficiency has improved. It can be said that stress needs to be controlled and managed to avoid its negative effects if it crosses certain limits.

**Perceived Stress**

At a specific or over the time period, the beliefs and thoughts that an individual has about how much stressed they feel they are called Perceived stress. Perceived stress includes feelings which have randomness, unmanageability, and uncertainty of one's life, how a person learns to manage annoying and troublesome situations, how much surprising changes are occurring in an individual's life and assurance of an individual's capability for handling the problems and complications.

Perceived stress is actually the feeling of a person regarding common stressful events of his or her life and its capability to manage that stress instead of quantifying the number or types of stressful activities taken place in one's life.

Lazarus (1999), revealed in a study that the ability of an individual is to manage stress which is strained by any kind of happening or event is considered as perceived stress. Additionally, ignoring the fact that how sensible an individual is, no single person is stress-free in life. Ewen (1998) and Cohen (1996) agreed to the fact that too much stress is dangerous and may disturb the functioning of the immune system but on contrary, a person can also grow if the stress experienced is in a controllable amount.

**Organizational Role Stress**

The expected type of behavior from an employee at work is called an organizational role. In other words, it is a communication between the role transmitter (sender) and the role receiver where role sender proposes expectations to the role
receiver who holds a particular position in an organization. Roles can be divided into three categories i.e.:

i) role expectation or "the expected role"

ii) role perception or "the perceived role"

iii) role actualization or "the actual role"

Role expectation is the anticipation or belief of the role sender from employee i.e. role receiver. The perceived role is the thinking behavior of the individual that how they can perform to achieve the role which was expected. Lastly, role actualization is the actual technique he/she works in an organization.

According to Srivastava (1999), the stress experienced by an individual because of the job of the organizational role is Organizational Role Stress (ORS). Holmlind and Strandvik (2005), defined Organisational role stress as a mismatch between one's abilities and the job conditions and requirements.

The business environment is changing and becoming more dynamic, competitive day by day. The organizational roles are also getting more complex with an increase in demands and hence lead to an increase in potential organizational role stress (ORS). Researchers have found varied sources of stress. Sharma and Devi (2008) identified factors that contribute to stress to an employee like lack of support from seniors, workplace inequality, insufficient resource availability in a role, role overload, lack of group connectivity and restraint to change.

Coping

A response to stress may include adaptation, depression, anxiety and stress management. If the individual is having stress from a longer time, it may result in health issues and mental illness. So, to avoid this stress is needed to be managed.

The process of handling stressful and troublesome circumstances is coping. It includes efforts to deal with problematic situations and pushing efforts to resolve
them. According to Kohlman, Weidener, Dotzauer, and Burns (1997), the Coping process may involve coping through focusing on the problem, focusing on the emotions and finding social help, which can be used by an individual to handle the stressful situation.

A person may increase its power to tolerate the stress by focusing on other topics like a hobby, spending time in nature or children, listen to music, etc.

**Indian Banking System**

The banking system in India is comprised of commercial banks and cooperative banks. Among these categories, commercial banks account for more than 90% share of assets of the total banking system. Commercial banks refer to all those banks (scheduled and non scheduled) which comes under Banking Regulation Act, 1949.

Scheduled Commercial Banks can be classified as:

1) Public Sector Banks, which are:
   - SBI and its Associates
   - Nationalized Banks
   - Other Public Sector Banks
2) Private Sector Banks
3) Foreign Banks
4) Regional Rural Banks and Other Scheduled Commercial Banks.

**Public Sector Banks**

The banks of which the major stake i.e. more than 50% is held by the government is called Public Sector Banks. The commercial banking system in India is overlooked by the Public sector banks and they are also listed in the stock exchanges. State Bank of India (SBI), associate banks of SBI and nationalized banks come under public sector banks. SBI and its associate banks have more than seventeen thousand
branches in all over India and around two hundred foreign branches in all over the world and hence has the largest assets and is the biggest financial service provider company. Currently, there are five associate banks of SBI i.e. State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and State Bank of Bikaner and Jaipur.

The banks which are completely held by the government are known as Nationalized banks. As per the information retrieved from RBI website, in India, presently there are 17 nationalized banks, names of nationalized banks in India are as below:

<table>
<thead>
<tr>
<th></th>
<th>Allahabad Bank</th>
<th>11</th>
<th>Oriental Bank of Commerce</th>
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<tbody>
<tr>
<td>1</td>
<td>Andhra Bank</td>
<td>12</td>
<td>Punjab and Sind Bank</td>
</tr>
<tr>
<td>2</td>
<td>Bank of Baroda</td>
<td>13</td>
<td>Punjab National Bank</td>
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<td>3</td>
<td>Bank of India</td>
<td>14</td>
<td>Syndicate Bank</td>
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<td>4</td>
<td>Bank of Maharashtra</td>
<td>15</td>
<td>UCO Bank</td>
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<tr>
<td>5</td>
<td>Canara Bank</td>
<td>16</td>
<td>Union Bank of India</td>
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<tr>
<td>6</td>
<td>Central Bank of India</td>
<td>17</td>
<td>United Bank of India</td>
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<tr>
<td>7</td>
<td>Corporation Bank</td>
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<td>8</td>
<td>Indian Bank</td>
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<tr>
<td>9</td>
<td>Indian Overseas Bank</td>
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</table>

(Source: Developed by the researcher)

**Private Sector Banks**

The private sector banks are banks whose major number of shares or equity are not held by the government but are owned by private shareholders. The objective of formulating the private sector banks was to enhance the performance and presentation of public sector banks and to fulfill the requirements of the economy in a better manner. The private lender has control over the private sector banks by having consent from the RBI. In India, some banks in the private sector are the leading players in the economy and help in spreading the business activities.

The new banks in the private sector are properly furnished with all types of financial tools, modern innovations and procedures to take care of the complications.
The private sector banks follow an organizational structure and are managed professionally.

The banks in the private sector can further be categorized into two groups i.e., old private sector banks and new private sector banks. In India, old private sector banks are those which have their existence from the time of nationalization of banks but because of having operations at small scale or other reason, were not nationalized. The banks were given license to exist and continue their operations together with public banks and new private banks.

The reformed banks in the year 1993, as per the new guiding principle of Reserve Bank of India (RBI) to admit the banks in the private sector are called new private sector banks.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Old Banks in Private Sector</th>
<th>New Banks in Private Sector</th>
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<tbody>
<tr>
<td>1</td>
<td>Catholic Syrian Bank</td>
<td>Axis Bank</td>
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<tr>
<td>2</td>
<td>City Union Bank</td>
<td>Bandhan Bank</td>
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<tr>
<td>3</td>
<td>Dhanlaxmi Bank</td>
<td>Development Credit Bank (DCB Bank Ltd)</td>
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<tr>
<td>4</td>
<td>Federal Bank</td>
<td>HDFC Bank</td>
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<tr>
<td>5</td>
<td>Jammu and Kashmir Bank</td>
<td>ICICI Bank</td>
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<tr>
<td>6</td>
<td>Karnataka Bank</td>
<td>IndusInd Bank</td>
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<td>7</td>
<td>Karur Vysya Bank</td>
<td>IDFC FIRST Bank Ltd</td>
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<tr>
<td>8</td>
<td>Lakshmi Vilas Bank</td>
<td>Kotak Mahindra Bank</td>
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<tr>
<td>9</td>
<td>Nainital Bank</td>
<td>Yes Bank</td>
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<tr>
<td>10</td>
<td>Ratnakar Bank</td>
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<tr>
<td>11</td>
<td>South Indian Bank</td>
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<tr>
<td>12</td>
<td>Tamilnad Mercantile Bank</td>
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(Source: RBI website)

Foreign Banks

The banks which have their head office in a foreign country (not in India) but also have the operation in India are known as Foreign Bank. In India, the presence of foreign banks can be in two ways, first in the form of a branch office and second in the form of a representative office. Having a branch office means that the foreign bank has a physical office and its operations in India. Foreign banks can also have their presence by having a representative office in India, which is established by the
head office of the bank to execute marketing and non-transactional activities and they are not actually a branch. As per the current details available on the RBI website, there is a total of 46 foreign banks from 25 countries that are running their branch offices in India, by adding to this, there are a total of 36 banks foreign banks from 18 countries which are running as representative offices in India.

**Regional Rural Banks (RRB)**

The regulating body of RRBs is NABARD. Due to the cultural issues, even after nationalization, it was hard for commercial banks to lend money to farmers in rural areas. Hence, the government took the initiative and started Regional Rural Banks in 1970s, which is owned with their respective shares by three entities, they are:

a) State Government accounts for a 15% share
b) Central Government accounts for a 50% share
c) Sponsor bank accounts for 35% share

*From the categories of scheduled commercial banks, public sector banks and private sector banks have been selected for this study.*

**Changing Scenario of Banking System**

The banking horizon in India has changed drastically due to globalization, privatization, liberalization, increased competition, development of new technology and downsizing by which the banking sector has faced extreme changes which also includes changes in insurance plans.

The banking sector has to bring improvements in their current working to survive and gain a competitive edge in the multinational led economy. The high pressure to perform better than other competitors with the new advanced changes, the banking sector is facing a high degree of stress which has influenced the cultural and psychological wellbeing of the employees.
Indian financial sector reforms that have been introduced in the first 1990s as part of the structural changes experienced a profound effect on almost all areas of banking operation. Predicated on the advice of the Narasimham committee article, a couple of reforms were released for the bank industry under the liberalization plan of the Indian federal government in the entire year 1991.

In India, the liberalization process aims included creating an expended, productive and rivalry economic climate and included tips on the accessibility of private and overseas banking institutions. Computerization reduced the amount of federal stockholding in banks possessed by the government, benefits of voluntary retirement life techniques (VRS) for additional personnel, etc. Later the development of these reforms, leads the banks to multiplied in proportions and amounts, in addition, varied fresh spheres like common funds, product owner banks, insurance, and other financial services which include counseling for personal investment, etc in the accounts of the business.

With the time, practicing of information technology in vast size have revolutionized the idea of conventional banking activities. There has been substantial competition in the public and private sectors among all the financial institutions. Banks in the public sector are experiencing challenges to improve the functional methods and also create services, modified services and marketing ways to meet the difficulties from financial institutions of different industries which is more than likely to set-up stress among employees.

The banking sector of any country plays an important and integral role in its economic growth. Since one of the critical indicators of a company is its employees the success/failure of the society mainly is determined by their satisfaction/dissatisfaction. With the consequences of globalization and progression in technology, the intricacy of work and its requirements have increased manifold.
Employees are anticipated to provide the best performance at a faster tempo which includes a paved method for job stress. Job stress is a well-recognized problem worldwide, and organizations are trading heavily in handling them.

In banking institutions, one realizes stress when stresses or requirements of the problem are more comprehensive than his capacity to handle, of course, if such a disorder persists for long; it ends in mental, physical and behavioral issues. Bankers are facing high stress anticipated to reasons like role ambiguity, overwork, role turmoil, responsibility for folks, participation, insufficient feedback, rapid technical change, organizational framework and culture, job development, etc. Among the negative results of such issues is the effect on performance. Because of all such demanding situations, employees are probably not able to focus appropriately on the tasks and therefore the email address details are bear by both workers as well as the company altogether.

Occupational stress, when overlooked can bring about both brief and long-term medical problems that will adversely affect both employees and organizational performance. Hence occupational stress is regarded as the costliest professional medical issue. Because of occupational stress and its effects, organizations lose their talented and trained employees. Also, there's a risk of the company becoming responsible for the damages from stress at the office. The level and development of the condition have been noted through various clinical tests across industries.

This study involves not only the day to day stress of work but also the strain caused by rapid, traumatic incidents or the management of stress after post-traumatic disorder. The fundamental goal of the study is to avoid stress taking place or, where employees already are experiencing anxiety, to avoid it from triggering severe harm to the employee's health and job performance or even to the healthiness and performance within their organization.
Brief on stress and stressors in the Indian Banking System

Work stress is an important and long-lasting problem in an organization. The previous few decades have caused serious changes in the type and functioning of work in an organization. The advantages of advanced technology, especially the usage of personal computers at work in combination with a major move towards globalization and privatization using its inbuilt top features like mergers and acquisitions, appropriate grouping and downsizing, re-composition of performing industries. Many organizations began to rely upon delegation and outsourcing of work which weaken certain needs of everlasting employees. Due to this, major changes have been seen in the working conditions and occupational structure. The increase in the requirement for skilled and multi-skilled employees also increased with the increase in the development of IT departments. Employees are required and asked to execute multiple duties and are also compelled to transport office work to home. Careers have grown to be less steady and less secure.

The number of weekly working hours has constantly increased. Every single change in the task performance along with changes in the organizational strategies or policies has raised job stress and connected difficulties among the employees. Stress can be an occurrence that dislocates or disrupts someone's psychological and physical status say, for example, performing too many duties triggers an employee to get overtired or enter in quarrels with co-workers that cause anger and irritation. Stress can be an integral area of work-life and in reality, a significant amount of stress originates from work among the workers.

Stress is identified as a person's response to a disturbing element in the surroundings. It is an accustomed reaction to an exterior circumstance that results in emotional, physical and behavioral deviations among the workers. Stress is the consequence of a mismatch between the demands to be fulfilled and the employee's
perception of his/her capacity to meet those demands. Hence, stress is an unexpected demand on an average person and it could be regarded as a risk or threat which might develop emotional imbalance and make a difference in the individual's presentation of work. At whatever time, a person believes that the unexpected demands for the work are outside of his/her capacity, he/she is reported to be under stress.

Stress is experienced at the emotional level also when it is tolerated at the physical level. Stress doesn't belong to take place to any particular category of people only, it can happen to any person with no regard to their professional post, position in their business or strata of the contemporary society to which they serve. Stress, if it is under controllable limit it is a thought-provoking experience but if it runs beyond the limit it starts creating problems in the life of the individual and gets difficult to control. As a result, employees get demotivated and lose hope and trust and feels unable to give their best at their job. This condition causes minimizing his/her efficiency and success in executing the role designated to him/her at work, modern culture and family.

Stress can broadly be classified into two categories i.e.:

a) Positive Stress, also known as Eustress

b) Negative Stress, also known as Distress

*Positive stress (Eustress)* motives and helps in improving potential, resulting in better performance and gaining achievements.

*Negative stress (Distress)* produces profound dejection, despondency, and despair. One's efficiency may rise to a specific level and is capable enough to handle the degree of stress but after that level, it drops invariably.

In the task environment, when an individual is struggling to apply any control or effect in demand put after them, a sort of tension is established that may bring about stress. Work stress is recognized and interpreted diversely by people and their
capacity to handle it and reaction to it also varies significantly. Situations that may impose stress using one individual might not exactly be difficult to others. Specific characteristics such as personality attributes and coping style can impact what sort of person responds to work stress. Although these characteristics can be partially responsible for an individual’s perception of stress. Working environmental factors such as work-pressure, needs, and pressure, conflicting anticipations, or concern with layoffs or being terminated at can affect the quantity of stress any particular one feels.

People with some personality characteristics like Type A personality (type A personality people are extra inclined towards stress-related illness) characteristics or people susceptible to depression may react more often and much more intensely to job-related stress. Work stress can also derive from an imbalance between someone's efforts and the non-public rewards she or he obtains from work, for example, staff who undertake obligations far beyond their normal workload but who don't have the advertising they feel they need, maybe susceptible to stress.

Work stress can rely upon an individual's developmental level in life with a way to obtain stress being different from a beginner in the work in comparison to an experienced worker of '60s. Personal and demographic factors can also be connected with work stress which includes age, educational certification, gender, complex skill, monetary issues, family problems such as looking after kids and older parents, dual-career lovers, etc. Work stress can derive from an unhealthy fit between your employee and the surroundings. Undesirable person-environment fit can result in psychosocial stress and stress that adversely influence the employees. An unhealthy fit between your person and his workplace can be longstanding or due to recent changes in the task environment, such as demanding personnel to learn new kinds of technology. The regarded factors behind stress are numerous and included in these are huge workload, annoying work tactics, work-pressure, management strategies and
methods and also workplace environment.

Stress can even be formed at times when there is no clarity about the work information or potential professional growth. Insufficient support and help from the seniors and no co-operation from the peers and subordinates also end in stress development. Greater responsibilities without sufficient support and decision-making strength, time deadlines to finish the work, limited time to achieve the objectives, etc., usually increase the stress of a person. Lack of involvement in organizational decision-making, insufficient appreciation or prize for achieving good results, lack of grievance handling system, etc., are some other probable factors behind stress. In a nutshell, stressors can be physical, psychological, internally or externally made.

Occupational stress is a problem which can easily be found in all work sphere. Though the smaller amount of stress could reap some benefits and assisting one to continue to be fruitful and challenged at the job, extended stress can have incapacitating implications. Despite work posing a thrilling challenge for release, it can significantly donate to health problems including physical and mental symptoms both. While work stress is not a sickness or any kind of disease still they have some negative health results. Occupational stress can result in health issues like the starting point of new health issues such as coronary illness or it can worsen conditions like asthma, ill-tempered colon symptoms or high blood pressure problem. Problems like mood swings and sleeping disturbances, headaches, exhaustion, and gastrointestinal problems can even be connected with job stress. Major depression and panic too can be associated with extended job stress. Each one of these health concerns can result in increased absenteeism, reduced work presentation and raise medical health cover expenses.

The most concerning thing is the partnership between work stress and behavioral problems such as anger that can result in assault in and from the work area.
Work stress can also donate to alcoholic beverages or other substance abuse, whereby people use liquor and other drugs to modify their thoughts and handle difficult and tense work situations. Stress can deteriorate public and family romance and eventually lose one out. The organization world, therefore, must acknowledge stress as a challenge and take compulsory initiatives to do something against it. Stress can result in poor work performance of the workers and lower their morale and confidence. These factors, subsequently, increase the staff turnover rate and decrease the grade of life.

**Coping Work Stress Strategies**

As time is surpassing, stress at work is also observed to be increasing day by day. An increase in competition is one of the current biggest reasons behind this. People, especially in a country like India, first struggle for a good education and later run behind good job opportunities equivalent to their qualifications and capabilities, which can help them in refining their career growth. Considering these facts it is negligible to say that stress has affected the lives of every individual employee. It is difficult to avoid the sort of one's lifestyle, culture at work, individualism approach, competition and other factors that have a major role in creating time stress in an individual's life and also in organizational life.

From the perspective of an organization, to enhance the performance and output of the organization, little or acceptable degree of stress is considered very essential. Proper attention by management is required to handle the high degree or regular flow of stress among the employee which eventually affects their performance. But if consider the point of view of the employees, even a little stress is unwanted by them. Hence, there's always an opposite judgment on this problem by management and the employees. Management believes that an average degree of stress at work is good and is essential for employees to work more effectively for
better results but on the other hand from the point of view of employees they get distracted from work from the increased pressure.

The value for stress managing strategies will not get reduced or affected by the difference in the opinion about the lifetime and degree of stress by the employees and management. Individuals must be required to overcome the strain by applying the right mix of coping strategies.

**Individual Coping Strategies**

Many reports have been conducted on strategies of dealing with stress but an employee's personality and trust play the main role to be able to get over stress. Nowadays people know that they have to take care independently to keep themselves fit. They are really personally in charge of reducing the strain level and retaining equilibrium in their life. A number of the strategies an individual may use to lessen his stress level are talked about below:

a) **Time Management**

A well-organized staff with good time management can perform double when compared to a poorly managed worker. The commonly known time management ideas can be utilized are:

1. Making a 'to-do' list on a regular basis
2. Arrange and execute work corresponding to its importance and urgency.
3. Knowing your daily routine and doing the most challenging work in the area of the day if you are most alert and full of energy.

b) **Physical Exercise**

Physicians advise that physical exercise boosts blood circulation boosts heart and soul capacity and deviates the individual from task stress. These exercises could be walking, running, going swimming, or any other outdoor game. Although there is absolutely no make sure that exercise would always lead to the increased working of
the center at least it diverts someone's mind from the task pressure and tensions he bears along with him from work to home. The mental exhaustion can be well treated by physical work. They must alternate so far as possible.

c) **Relaxation Techniques**

Rest techniques like deep breathing or biofeedback help a person detach himself from the immediate world. The individual encounters deep rest which emits all his tensions and concerns and provides him a peaceful mind-set. These techniques assist in enhancing medical and reducing the strain level if done for 15-20 minutes on a regular basis.

d) **Social Network**

Having good interpersonal relations at work helps in getting support in both ways i.e professional support and emotional support. Interpersonal support in the work environment is becoming very important as the stress at the job is increasing with time. Every employee undergoes and faces nerve-racking circumstances where he/she desires visitors to speak with, those who have good listening skills and who are helpful enough relax them and triumph over the stress. It is really observed that increasing the communal network turned out helpful in reducing stress. Social networks beyond your organization also refresh your brain and body. The individuals, in today's scenario, do set up social get-togethers of their large households, localities, societies, etc. which become stress busters.

e) **Self-Control**

Handling oneself within an unfavorable situation is the main task a person must do. To be able to seek help from the outdoor world, when confronted with a difficult situation the individual can deal with himself first. Employees should keep perseverance while going right through a nerve-racking situation and understand the fact they are coping well with such situations. These would cause them to become
appreciate their own work and make sure they are able to handle such situations in the future better. As said prior, someone's own personality takes on the main role in dealing with the task stress.

Organizational Coping Strategies

The management of an organization has most of the control over a lot of factors within an organization that causes stress. It's all decided by the management that how to maintain a charge over these factors and alter them as and when required. Moreover, the amount of stress a worker encounters mainly is determined by the sort of work and the knowledge or skills a worker has. At times, some tasks are more demanding than others. In the same way, more capable employees having desired skills are employed to deal with a demanding situation than inexperienced employees. Some of the strategies to help the employees to handle the work stress which is adopted by the management are as follows:

a) **Definite Goals**

At the time of assigning the goals to the workers, the administrator needs to be as specific and reasonable as possible. Employees should be expected to execute better if their goals are specific plus they get regular feedback on the performance which serves as a motivator for reaching the goals by employed in the right path. This also helps in keeping the stress level low as the management knows what they are doing and the worker knows that they are on the right course.

b) **Employee Participation**

The organization management should involve its working staff in the organizational activities example involvement in the decision-making process, on a regular basis to make them feel important. By this, being a part of the decision-making process, employees also feel themselves as a part of the organization and consider the organization as their own and as a result, faceless degree of stress.
Hence, the work surroundings become more favorable and appropriate to work with the employees. The employees would also be tuned to the levels of which the goals are placed and the techniques adopted for analysis of job performance.

c) **Strong Communication**

The management should make an effort to maintain solid and healthy communication with the employees of these organizations to be able to create a connection with the employees. This gives the employees a possibility to submit their requirements or any role turmoil they may be facing thereby minimizing the amount of stress. Also, the management can mildew the perceptions and views of its employees in the route beneficial to the corporation all together, if the management properly communicates using its employees.

d) **Reward to Employees**

The first and foremost compensation an employee can get is recognition at work. The employee must be identified and rewarded whenever they complete the tasks or achieve beyond the targets. This act of recognition offers a feeling of satisfaction and improves self-confidence among the employees which again helps in reducing the amount of stress at work with a provision of working with more dedication for attaining the next placed goals.

e) **Sabbatical**

The provision of leave for a couple of weeks or weeks is another way of enabling the employee to have a respite from the usual stressful lifestyle and taking his stress level low. Employees should sometimes get a choice to detach him from the regimen and enjoy a holiday with relatives and buddies so that once he’s again he willingly join his job again with a brand new mind and use higher excitement and energy.

f) **Health and Fitness Programs**
Management of an organization must take initiatives to organize wellness and fitness programs for the workers. The focus of the programs should be on the improvement of physical health as well as the mental health of the employees. For example, programs focus on weight maintenance, better diet plans, yoga or cardio, overcoming liquor and smoking habits, etc., facilitate the employee to concentrate more on its health and lifestyle habits.

**Impact of Occupational Stress**

Stress is a natural, non-escapable and unavoidable element in today's time. The word "Stress" has originated from the Latin word "String" which means "drawn tight". In the earlier times of the fifteenth century, the word used to express pain, burden, problem or load, specifically on a human body or heart and spirit. Later reaching to the seventeenth century, stress represented as hardship, suffering or misfortune. In the century eighteenth and nineteenth, it referred to as "force, pressure or strong work" (Hinkle, 1973). As per Cooper and Marshall (1978), the concept of stress was started to be referred to in books of social sciences and physics. The term stress particular in physics means, the awakening of inner forces in a body in response to external power actions that are responsible for deforming the body. The external forces which are the causes of deforming of a body are called "stress". Selye (1936), proved that stress can be a result of both factors external (also known as stressors) as well as internal like beliefs and ambitions of an individual, personality, and attitude of an individual also by the idealistic outlook of oneself. Stress can occur at any place, home, work or at a social life and at any point in time.

This above mentioned human reaction is illustrated below:
Too Little Stress: is a situation where there is an insufficient challenge to an individual to attain a sense of personal achievement. The skills of the individual are not properly utilized, and there is a lack of motivation and encouragement which results in dullness and purpose of life becomes meaningless.

Effort Optimum Stress: At this stage, the life of an individual is much controllable despite facing all ups and downs. The sense of job satisfaction gives motivation and allows an individual to perform and sail all the way through the routine task at the job by avoiding a lot of complexities and trouble and ends the day at work with pleasant tiredness.

Too Much Stress: At this stage, an individual has a lot of work to do in a day. The employee becomes unable to perform in a better way and achieve the results as desired because of continuous physical and emotional exhaustion which enables the employee to take time off for rest in between.

Burnout or Breakdown: This is a stage at which an individual experience unending, continual anxiousness or several mental sicknesses. As a result, the stress at this stage may show up as extreme drinking and smoking, habits of consuming
sleeping pills or tranquilizers. Due to unresolved tension and being under pressure from long, accidents may take place at work or at home. Under stress an individual may misbehave with others, may attack them or may provoke others to attack them. Sometimes the reaction is opposite, an individual may feel withdrawn or gets reserved as the relationship at work declines. Whenever a person is recognized with these symptoms, suitable measures need to be taken to bring that person out of mental and physical illness and from the state of disequilibrium. Even if a person still found struggling and despite exhaustion still continues, then he/she might face a mental or physical breakdown. The results of such breakdowns can be depression or even heart attacks.

Selye (1936) has identified stress as "a strong activity wherein a person is met with a chance, constraint or demand". According to Coleman (1976), the modern days are called the "years of nervousness and stress". Stress is "a powerful condition where a person is met with a chance, constraints, or demand related from what she or he desires and that the results are identified to be both uncertain and important" (Copper et al., 1988; Vazquez, 2001; Huczynski and Buchanan, 2001; Robbins, 2002; Greenberg and Baron, 2003). As per (Carver and Connor, 2010; Leskovic, 2013; Dumitrescu, 2014) stress isn't just a reply, it is also a program of a specific assessment of the problem. Organizational stress comes up due to insufficient person-environment fit (French and Kahn, 1962; Grath, 1976; People from France et al.,1982).

When organizational stress is mismanaged, it influences the human probable in the business. It further brings about impaired quality, morale, inefficiency and also affects the health and influences the well-being of an individual. Studies have recommended that the outcome of stress is in the form of a broader selection of physical and mental habits which is damaging to the average person (Odd and Brown,
1970). Therefore stress also results in negative economic insulations (Cooper and Cartwright, 1994; and Edworthy, 2000). Stress has mental, physiological and behavioral proportions (Schaufeli and Enzmann 1998; Childs and Stoeber, 2012).

Intellectually, person at work understand conditions as intimidating and demanding which cognitive evaluation business lead to biological problems such as blood circulation pressure, cardiovascular diseases, ulcers, diabetes, raised cholesterol, etc; reactions to mental illness like stress, anger, irritation, major depression, mental and physical tiredness; burnout symptoms and behavioral replies like "substance exploitation, smoking, suicide" (Herrero et al., 2013; Chung and Wu, 2013; Banovcinova and Baskovaa, 2014; Dumitrescu, 2014). These occurrences can lead to Problems. But stress can have results also. It could provoke an individual towards action, it may cause a new recognition and a thrilling, unique point of view. The pressure at work brings alertness among workers which activate and channelizes the adaptive behavior of them. Consequently, somewhat, a firm degree of stress actively plays a part in organizational performance and such stress is named Eustress.

Stress in the banking sector has been evaluated among different sets of pros like accountants, professionals, human resource experts, professors, hospital nurses and the aviation sector too. It has covered a variety of areas like clinics, airlines, mechanized companies, accounting firms, colleges and so on. But, little attention has been directed at occupational stress in the bank sector. The number of jobs progressively increasing has led to the creation of a new course of young consumers with high throw-away incomes triggering changes in life-style, kinds of sociality, family framework, and self-identity. These changes feed the rapid upwards socio-economic freedom experienced by employees in this industry. The unique job conditions, job needs are tiresome, and finance institutions are emphasizing on recruiting not for the sake of compassion or by any chance but because of utter desire.
The scientific improvements put a great deal of pressure on staff and organizations, challenging more immediate and immediate changes across all functionalities.

This sector is highly volatile and lack job security and need frequent upgradation of skills to be able to remain on the market. Average working time has lengthened to 50 times weekly (Ruler, 1995). A visible feature which has been seen affecting not just a company's important things, but also has affected the employees’ self-esteem, is stress (Pathak, 1992; Herrero et al., 2013). According to Horwitz (2010), Workplace stress is turned into a crucial concern for the recruiters, workers, and organizations. Work overload, underutilization of talents, deadline stresses, role stressors, focus on based careers, decreasing resources and physical distress are surfaced as issues connected to employees’ problems and job dissatisfaction (Caplan et al., 1975; Herrero et al., 2013).

For keeping the wellbeing of employees and efficiency in the workplace and non-workplace background, recognizing the stress type and complexities, its triggers and determinants have become important. Stress is emanating from the organizational framework also known as occupational stress. From this backdrop, it becomes important to speak about occupational stress as the key concern of the current study.

**Statement of Problem**

As per today's scenario, despite the fact that the banking sector is steady and stable still, banking professionals are facing severe pressure in regard to completing targets, competition from other banks, sudden changes in rules and regulation of government, etc. Banking is a service sector which involves more of interacting with customers, where it is easy to understand that banking professionals working at branch level offices are more under pressure as compare to those working in Regional Offices or Head Office of the banks.

Bankers face customers in different moods and with different requirements
being working at the receiving end, naturally, we can say that their stress, strain and work pressure are increasing. Moreover, they are under pressure to achieve high targets with fewer resources. Managing the daily and short term tasks with a few numbers of working employees is a big problem for the branch heads. Hence, this study attempts to understand and find out all such problems.

Further, an attempt is made to find out the problems or health issues faced by bankers, the ways and methods adopted by banking professionals at their personal level and organizational level to cope and overcome the problem of stress. Banking professionals have a direct linkage between the customers and banks which made them have personal interactions with customers. As a result, stress for them is unavoidable. Therefore, it's a necessity to understand and analyze the stress-causing factors.

It is clear from the review of literature that the focus and the main concern of a large number of studies are to recognize the prevailing job stress at the workplace and its impacts on the job satisfaction level of the employees. Some other studies have put the focus on the role of stressors and their management. Studies related to stress experienced by banking professionals were also conducted in the past in different parts of the world and also in different parts of India. By examining the various previously published research work it was found that majorly stress of bank employees, in general, has been studied by most of those studies and not restricted to different levels of hierarchy in banks. It is well noticeable that stress among the clerical and managerial staff in the banking sector is always different for some obvious reasons. Therefore, this present topic has been chosen to perform the study by the researcher.

Also, very few comparative studies have been made on the assessment of perceived and job stress along with strategies adopted for coping in public and private
sector banking professionals particularly in the New Delhi- NCR region. With regard to the increase in use of technology, target-based selling of banking products, intense competition among banks in private and public sectors, customer demands change not only the operational methods of public banks but also introduce new products, services and marketing techniques to meet the challenges from banks of different sectors which is very likely to create stress among employees. In this context, thorough research is required to check the influence of said variables. Hence, a clear gap can be found in which this study will help to fill.

This study is expecting to help in preventing delinquency and indiscipline among workers which is often common under stressed conditions. This study can provide useful information about the characteristics and contemporary behavioral structure of workers, to those who want to help and guide them in their overall adjustments. The study will identify those negative psychological mechanism/behaviours adopted by the employees to overcome the stress which may be harmful to their mental health if persist for a long time and corrective measures may be developed to substitute these mechanisms by positive mental health and appropriate behaviour.

In view of this concept, this study will bring into light and forefront some silent issues that will help to utilize the potentials of workers for the benefit of the society as well as our nation. Ultimately, the study will help to explore a satisfactory support system that will help working persons to live every phase of their life with purpose, dignity, and peace with a positive frame of mind.

**Rationale of the Study**

In today's era, the type and strength of stress are so turbulent that the current age is called, "Age of Stress, Stress and Major depression" (Pestonjee, 1992; Horwitz, 2010). Most of the time by an individual is spent at the work, the work area and its
surroundings are always considered as an active contributor which influences stress (Carr, 1994). In the workplace, various roles performed that have to maintain synchronization with the functions at home and other areas. The strain-induced scheduled to services which an individual performs in the organization is considered as a robust organizational stressor (Kahn et al., 1964; Srivastava, 2007) the final results which have been found to be expensive to the business (Fisher and Gitelson, 1983). Taking into consideration the effects of role stress, research workers applied theories like role-theory which comprehends problems associated with stress at the job also to determine the involvement of role stressors to work stress (Gupta and Adhikari, 2008). However, the prior research in this field of work signifies that organizational role stress as an occurrence has scarcely been grasped as a whole and methodologically where there are commercial banks especially according to the Indian framework (Sankpal et al., 2010; Shah, 2003; Ahmad and Shah, 2007). The general commercial bankers from both public and private sector banks have also been observed comparatively insufficient efforts to investigate the exhaustive occurrence of role stress.

This study with the stated objectives is undertaken to understand the stress-related problems prevailing among the banking professionals, the stressors which are responsible for causing stress and to analyze the stress management at both the public sector and private banks in NCR. The survey carried out on the employees of vital banking organizations working in public and private sectors functioning in certain selected places of NCR. The scope of the review is limited to the workers working in NCR. It does not cover employees in the other banks than the selected banks. The study considered a mix of professionals working at different hierarchical designations in banks. The survey method attempts to analyze the current phenomenon and has short-term validity. The validity of the study will depend on the quality of responses
received from the respondents.

**Research Questions**

a) **Research Question 1:** Is there any difference in perceived stress among public and private sector bank employees?

b) **Research Question 2:** Is there any difference in role stress among the employees of public and private sector banks?

c) **Research Question 3:** What are the impact of perceived stress and role stress on various stress coping strategies adopted by banking professionals?

**Objectives of the Study**

The current research work has been undertaken to address the following broad objectives:

1. To study the perceived stress among banking professionals of public and private sector banks.

2. To examine the role stress among banking professionals of public and private sector banks.

3. To study the impact of perceived stress and role stress on various stress coping strategies adopted by banking professionals.
Before embarking any investigation, it is mandatory for a researcher to gain and have good knowledge about the previous studies done earlier, which are significant and relevant for the study. By this, the researcher will gain more understanding and in-depth knowledge about the topic and other various factors connected to the study. It will also be helpful to select the right type of techniques required for commencing the course of research by the researcher.

Scripting a review of literature is an act of representing the writer’s understanding and familiarity of a specific area of study which includes hypothesis, phenomena, prominent variables, vocabulary, history, and methods. Also, it enlightens and brings upon the significant researchers as well as research groups in that specific area. Lastly, the literature review is a "legitimate and publishable scholarly document" with some alterations and modifications. (Compte and colleagues, 2003)

According to Wiersma (1991), a review of literature writing is a logical process that needs cautious and perceptive understanding and awareness of facts. Writing a review of the literature with the quantity of information collected from different sources is by no mean an easy or small task. Here, the researcher tries to find out the contribution other researchers have made about a similar problem and tries to collect information that is relevant for the research.

Similarly in views of Best and James (2007), "Acquaintance with the literature of any problem helps in discovering the areas and facts which are already known, what attempts have already made to find out, which methods can be applicable or