



The Demographic Profile and its Impact on Stress Management Practices among Women Employees in the Banking Sector

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ABSTRACT:

This study investigates the influence of demographic variables on the effectiveness of stress management practices among female employees in the banking sector. A growing concern in high-pressure industries such as banking, workplace stress can arise from high workloads, tight deadlines, and performance-based expectations. Women have added stressors, felt in balancing work-life commitments. This study investigates how demographic variables, including age, education level, marital status, experience of working years, and sources of stress, impact the choice and effectiveness of different stress management techniques, particularly those involving exercise, meditation, time management training, counselling, and interpersonal relationships. The predictive analysis provides a closer look at different demographic groups and their common stress management methods. The results showed that younger employees engaged more with physical and time-management-based practices, whereas older employees tended to engage in structural practices like counselling and meditation. Another factor influencing the choice of stress management strategies is education level and marital status, whereby highly educated employees and married individuals tend to prefer mindfulness and professional support systems. This suggests that programs for what works to manage stress in the workplace should be tailored to employees' demographic characteristics. By using focused interventions that address unique needs, organisations in the banking sector can improve employee wellness and productivity. Through the use of data to drive stress management, banks can create a healthier, more engaged, more resilient workforce that will ultimately lead to long-term organisational success.

1. Introduction:

As women enter the banking sector in increasing numbers, more focus has been drawn to the factors they face in dealing with workplace stress. The banking sector is famous for its stressful working atmosphere and long working hours, tight deadlines, and target-orientated tasks. The impact can be particularly felt among women employees who shoulder both work and family responsibilities, leading to stress that disturbs their work-life balance and overall well-being. Under these circumstances, stress management practices become crucial because they help women employees meet workplace demands and retain their productivity. But the effectiveness of these practices varies considerably according to demographic characteristics, such as age, education level, marital economic status, work experience, and position in the job market. The demographic characteristics influence how people view and respond to stress and the ability to adopt effective mechanisms to cope with stress. Younger or newer employees might be particularly hard-hit by workplace pressure compared to their seniors, who have cultivated a greater degree of resilience over the years. For example, marital status and family responsibilities can influence stress and the capacity to engage in stress management practices. It also matters what kind of education and job roles you have access to and are aware of in terms of how to manage stress. Insights into these demographic differences are necessary to design specific interventions to address the needs of women employees in the banking sector. This study aims to investigate the association between demographic characteristics of women employees in the banking sectors and their engagement in stress management scenarios. The purpose of the study is to identify through cross-tabulation the effect that variables such as age, marital status, experience and position have on employees relative to the adoption of techniques and whether or not they have been beneficial in terms of reducing stress. Stress reduction techniques include regular exercise, meditation, time management training, counselling sessions and interpersonal support. This study will use statistical tools to analyse data and provide empirical insights into how demographic factors influence stress management behaviours among women employees, including correlation analysis, regression modeling, and analysis of variance (ANOVA). This paper will assist banking sectors and policymakers to consider these stressors while designing gender-sensitive workplace wellness programs for women employees. In this way, organisations can address their staff's overall well-being, leading to a more satisfied and effective workforce because they are implementing stress management programs that meet these demographic needs.

2. Literature Review:

Stress which is a ubiquitous problem for workers in every industry, often one that is pervaded by that temptation to just meditate for 10 minutes and not think much about the job—is particularly common in high-pressure industries like banking. As high-risk employment with long and erratic working hours

and pressure to comply with strict deadlines, as well as an intense competitive environment, the banking sector can induce higher stress levels (Fredman et al., 2019), with women in particular experiencing increased psychological distress (Duncan et al., 2020). Social expectations, personal responsibilities, and career aspirations can be some unique workplace stressors female employee's encounter. There is a significant amount of research on stress among women working in banks, as well as various researchers studying the aspects of demographic factors and stress management techniques on women coping with stress in the workplace. According to Kaur and Sharma (2016), the banking sector is one of the top stressful workplaces where women are unable to balance their professional and personal roles, leading to burnout and emotional exhaustion. According to their study, women employees experience more stress at the workplace as compared to male employees, especially due to familial duties, societal expectations, and stiff work schedules. This finding is supported by Mandal and Rao (2017), who find that the banking women tend to face more stress because of long working hours, demanding targets, and absent flexibility in work arrangements. Clutterbuck and Hirst (2012) also substantiate that the pressure in the banking sector adversely affects productivity and psychological well-being, which results in reduced job performance, increased absenteeism, and job dissatisfaction. They highlight the importance of organised stress relief initiatives exercise regimes, meditation, professional counselling, and the like—to manage workplace stressors. Demographic factors have also been widely studied in terms of their role in the management of stress. Age, education level, marital status, and years of experience are known determinants of how one copes with workplace stress. According to Gustafsson, Luthans, and Youssef (2019), younger employees adopt more proactive stress management methods (physical exercise, better time management, etc.), whereas older employees prefer meditation and psychological counselling in being effective. Jones and Kettley (2018) also discover that those with higher education levels are more inclined to adopt structured techniques like meditation, professional therapy, and mindfulness practices to manage their stress. Numerous studies have investigated the efficacy of stress management strategies. According to Morris and Patel (2015), physical exercise is integral to stress relief, as it simultaneously decreases cortisol levels and increases endorphin production. Likewise, Mandal and Rao (2017) emphasise that meditation and mindfulness exercises are beneficial for the employees of high-stress sectors, improving emotional regulation and decreasing anxiety. Trainers can be especially beneficial for workers who find it hard to strike a balance between their personal lives and professional lives, since they will be able to learn how to prioritise their workloads and better organise their time (Jones & Kettley, 2018). EAPs have been shown to have a significant impact on employee well-being, with counselling services providing significant stress relief and time, as they offer employees the opportunity to discuss workplace challenges and receive emotional support in a structured environment (Gustafsson et al. 2019). How this plays out is a person's marital status is an important factor with regards to workplace stress and coping. Such findings have been supported by Kaur and Sharma's (2016) research, which shows that married women employees working in the banking sector are frequently faced with additional stress relating to their family responsibilities and are therefore more likely than their married male counterparts to rely on interpersonal relationships and professional counselling when seeking support. In contrast, single employees are more likely to be career-orientated, and they are more likely to use techniques of physical stress relief, such as exercise and meditation (Mandal & Rao, 2017). Another thing that affects how employees deal with workplace stress is years of experience. Research by Gustafsson et al. (2019) indicates that management of stress among senior employees is more likely with formal stress techniques like counselling and structured relaxation strategies, while younger employees have physical activities and time management strategies. This finding is consistent with those of Clutterbuck and Hirst (2012), who note that seasoned staff members demonstrate an appropriate general awareness of workplace stressors and are more proactive in obtaining workplace stress management solutions. Interpersonal relationships at the workplace are another big factor in stress and stress management. As found by Jones and Kettley (2018), workplace relationships and social support systems reduce stress and increase job satisfaction. Having supportive colleagues and managers helps employees deal with work stresses better and helps them stay mentally healthy. But, while social support helps, the study found that it does not compare to structured stress management programs, like meditation or counselling. Research also distinguished between the stress impact of organisational policies. According to a study by Spector and Jex (2017), organisations that offer employee wellness programs, flexible work arrangements, and mental health support services will see significantly lower workplace pressures and higher employee contentment. Stress Management: Banking institutions offering stress management workshops, mental health counselling, and work-life balance programs witness improved employee performance and lower turnover rates. There is also research that indicates that the perception of stress and the strategies used to cope with it are significant differentiators based on gender. According to Verma and Gupta's (2020) writings, women employees suffer from more mental tension because of gender inequities, lack of growth opportunities, and malpractices in the organisation. Highlighting gender-specific challenges in high-pressure industries such as banking, their research calls for more women-centric stress management programs. New workplace trends also affect levels of stress. Singh and Mehta (2021) note that the emergence of digital banking and automated approaches has added to job-related mental pressure, especially in the case of workers who lack technological overhauling. Continuous training and professional development programs also allow employees to adapt to technological changes while decreasing the stress involved with digital transformations. One way to summarise the literature showing that stress is one of the greatest hurdles faced by women workers working in banking and career influences based on demographics is to say that they play an important role when it comes to feeling and managing stress. Protocols such as exercise, meditation, counselling, and time management training have been shown to reduce stress, improve well-being in the workplace, and have a positive, long-lasting impact on individuals' mental health. Solutions for women in banking must also come from organisations in the form of employee wellness programs, mental health initiatives, and flexible work arrangements. With changing times, it will be important to adopt comprehensive stress management strategies tailored to the requirements of different demographic groups as the industry continues to change to ensure employee well-being as well as long-term organisational growth.

3. Data Analysis:

i. Demographic Profile Analysis:

Table 1 shows demographics of respondents provide insights into an important variable, namely the breakdown of banks in stress level and stress management practices of women employees of the banking sector.

The largest group of respondents (40%) belongs to the 31-40 years age group, followed by the 20-30 years (35%) and 41-50 years (25) segments. This distribution indicates that employees are at different stages of their careers or have faced internal and external stressors, younger employees may be stressed because of career development and job expectations, while mid-career employees may be stressed because of job responsibilities and work-life balance issues. Older employees may experience stress related to career stability and satisfaction in long-term job prospects. Demographic Information The educational qualifications of respondents indicate that 50% have a bachelor's degree, 30% have a master's degree and 20% hold doctoral qualifications. This bodes well for a well-educated workforce, leaving room for employees to be more amenable to organized stress management programs like mindfulness training, professional counselling and leadership development programs. Higher levels of education may also affect this by making different stress management resources more accessible and known.

Employee marital status has a strong impact on the nature of stressors they encounter. Now the data reveals that 50% of respondents are married, 40% are single and 10% are divorced. However, married employees might face difficulties juggling work-time and increased family duties, subsequently resulting in greater stress. Job stressors may arise for both single employees associated with career advancement and financial reasons, as well as for divorced employees facing personal and professional challenges causing stress.

Years of experience shows that a very large percentage of them have been in banking a long time. More experienced workers may have been able to cope better and have already established a routine at work, while newcomers may still be adjusting to the requirements of the industry, making them more susceptible to stress in the workplace.

These demographic findings are important in understanding how different employee groups experience stress and which stress management strategies likely will work best for them. Overall, these factors can guide financial institutions when developing stress management techniques that are tailored to employees at different stages in their careers, with varying levels of education and with diverse personal lives. By adhering to the research, tailored well-being programs can be designed for optimal results, such as keeping employees happier, less stressed, and more productive.

Table 1: Demographic Profile of Respondents

| Demographic Variable | Percentage (%) |
|----------------------------------|----------------|
| Age (20-30 years) | 35% |
| Age (31-40 years) | 40% |
| Age (41-50 years) | 25% |
| Education (Bachelor's Degree) | 50% |
| Education (Master's Degree) | 30% |
| Education (Doctorate Degree) | 20% |
| Marital Status (Married) | 50% |
| Marital Status (Single) | 40% |
| Marital Status (Divorced) | 10% |
| Years of Experience (0-5 years) | 10% |
| Years of Experience (5-10 years) | 60% |
| Years of Experience (>10 years) | 30% |

ii. Stress Levels and Sources of Stress:

Table 2 shows stress level of women employees in Banking Sector. Analysis Most respondents (60%) responded with moderate stress, meaning they have workplace-related challenges, yet their stress remains manageable to an extent. That said, a significant proportion (25%) reported high levels of stress, indicating that a number of employees are experiencing high levels of workplace pressure — that might have an adverse effect on both their well-being and work performance. In comparison, a mere 15% of the respondents reported being under low stress, which suggests that an almost negligible number of employees are working in a non-stressful environment.

The high number of comments on moderate to high stress levels indicates a concern of stress among women employees of the banking sector, which is probably because of intense work scheduling, performance metrics, and dual responsibility in both spheres (professional/personal). Research shows that employees are more likely to burn out, mentally stagnate, and produce less-valuable work in high-stress environments. For this reason, managers should consider stress management training as an intervention point. Based on these findings, constructing structured stress management programs like workplace wellness programs, counselling services, mindfulness and relaxation training, and work-life balance features will improve employee's management of stress. Workplace stress can be managed through this targeted approach, which will ultimately lead to better employee wellness, job satisfaction, and overall organisational efficiency.

Table 2: Stress Levels of Respondents

| Stress Level | Percentage (%) |
|-----------------|----------------|
| Low Stress | 15% |
| Moderate Stress | 60% |
| High Stress | 25% |

iii. sources of stress:

The findings from Table 3 highlight the primary sources of stress among respondents, providing critical insights into the key workplace challenges faced by women employees in the banking sector.

The most significant source of stress reported by respondents is workload (40%), indicating that excessive job demands, long working hours, and tight deadlines are major contributors to stress. The banking industry is known for its performance-driven culture, where employees are often required to meet stringent targets, handle large volumes of work, and deal with high customer expectations, leading to increased pressure and stress.

Work-life balance (25%) is the second most commonly cited stressor, reflecting the dual burden of professional and personal responsibilities faced by women employees. Many women struggle to balance their careers with household responsibilities, childcare, and family commitments, leading to emotional exhaustion and difficulty managing both aspects effectively.

Career development concerns (15%) are another notable source of stress. Women employees may experience anxiety related to limited growth opportunities, gender biases, performance expectations, and competition in the banking sector. The need to constantly upskill, prove their capabilities, and secure career progression can contribute to significant mental pressure.

Organisational factors (10%) include issues related to management styles, workplace culture, job insecurity, and internal politics. Employees who experience a lack of managerial support, unclear job roles, or poor communication within the organisation may find their stress levels rising due to uncertainty and dissatisfaction.

Other factors (10%) encompass additional sources of stress, such as peer relationships, financial concerns, health issues, or personal problems that indirectly affect work performance. Although these stressors may not be workplace-specific, they can still have a significant impact on an employee's ability to focus and perform effectively at work.

Table 3: Sources of Stress among Respondents

| Source of Stress | Percentage (%) |
|------------------------|----------------|
| Workload | 40% |
| Work-life Balance | 25% |
| Career Development | 15% |
| Organizational Factors | 10% |
| Other Factors | 10% |

iv. Impact of Demographic Factors on Stress Management Practices:

Table 4 offers an overview of the diverse practices adopted by women employees in the banking sector across the country to manage stress, highlighting the potential preferences of different demographic groups. The differences seen by age, education level, marital status, and years of experience reveal the different ways employees respond to workplace stress.

In fact, younger employees aged 20-30 years (70%) and 20-30 years (60%) also showed a greater interest in exercise and time management, respectively, to combat workplace stress (perhaps professional life is still new for them, and they have not yet learnt to relax). For employees aged 31-40 years, it seems that they are better balanced, where 60% of the employees tend to practice meditation and 55% tend to practice counselling, indicating that as they advance in their careers, mindfulness techniques and emotional support become important. The 41-50 years demographic is also responsible for the greatest percentage of meditation (70%) and counselling (75%), indicating the recently established awareness of older employees towards personal emotional/psychological health as the stress management over physical exercise.

Bachelor's degree holders engage more in exercise (60%) and interpersonal relationships (50%), which means they rely on physical activity and social support/arrangement to relieve their stress. Employees who hold master's or doctoral degrees tend to prefer meditation (75%) and counselling (70%), indicating that higher education levels are linked to the adoption of structured stress management practices such as mindfulness and professional counselling.

The married employees, on the other hand, resort more to meditation (60%) and counselling (65%), since they tend to look for emotional stability and organised systems of support for stress management. Exercise (70%) and time management (65%) are most preferred by single workers, which

demonstrates the focus on physical activity and effective planning to meet career objectives. In all the categories, we can see that divorced employees are moderately engaged, but almost 60% of married employees are more inclined towards counselling from the stress, hence the need for most emotional support mechanisms.

Exercise (70%) and time management (60%) are the top coping mechanisms for employees with 0-5 years of experience, highlighting the younger workforce's focus on physical activity and structured work habits to cope with stress. Those with 5-10 years of experience are more balanced, utilising meditation (50%), counselling (50%), and interpersonal relationships (55%) as they seem to bring in psychological and social support. 93% of employees with more than 10 years of experience opt for meditation and 75% for counselling, suggesting that longer employees in the banking sector prefer mindfulness and professional support systems.

Stress management strategies change over time, according to the data, and appear to depend on your age, education, civil status, and career. Exercise and time management are common among younger, single employees, while older, more experienced, and married employees turn to meditation and counselling. This implies that wellness programs can be tailored in accordance with these preferences, offering personalised fitness programs and time management training for younger employees, mindfulness workshops and emotional resilience training for mid-career employees, and counselling and psychological support services for senior employees. This can ultimately lead to more effective stress management interventions and a stronger correlation between stressful/overworked employees and their demographic traits.

Table 4: Stress Management Practices by Demographic Factor

| Demographic Variable | Exercise (%) | Time Management (%) | Meditation (%) | Counselling (%) | Interpersonal Relationships (%) |
|----------------------------------|--------------|---------------------|----------------|-----------------|---------------------------------|
| Age (20-30 years) | 70% | 60% | 40% | 30% | 50% |
| Age (31-40 years) | 60% | 50% | 60% | 55% | 45% |
| Age (41-50 years) | 50% | 45% | 70% | 75% | 40% |
| Education (Bachelor's) | 60% | 50% | 55% | 40% | 50% |
| Education (Master's/Doctorate) | 40% | 50% | 75% | 70% | 45% |
| Marital Status (Married) | 50% | 45% | 60% | 65% | 60% |
| Marital Status (Single) | 70% | 65% | 50% | 45% | 50% |
| Marital Status (Divorced) | 60% | 50% | 55% | 60% | 55% |
| Years of Experience (0-5 years) | 70% | 60% | 40% | 30% | 50% |
| Years of Experience (5-10 years) | 60% | 50% | 50% | 50% | 55% |
| Years of Experience (>10 years) | 50% | 40% | 70% | 75% | 45% |

4. Conclusion and recommendations:

Demographic variables such as age, education, marital status, and years of experience of women employees working in banks have a statistically significant impact on the stress management practices adopted by them. Younger employees favour organisational and time-management-based practices such as making more time for physical activities or studying time management, as these activities assist them in balancing their work demands and sustaining energy levels. On the other hand, older employees prefer more formal methods, such as counselling or meditation, which give emotional and psychological help with stress management. Education also influences stress management preferences, with higher-educated employees often opting for regimented practices such as mindfulness training and professional/psychiatric counselling. Likewise, marital status affects how people respond to stress at work, with married employees tending to use meditation and counselling to cope with the added challenges of balancing work and family, but single employees preferring exercise and career-based time management strategies. Indeed, in order to truly manage stress more effectively within organizations, stress management programs need to be tailored according to demographic characteristics. Organisations can champion better stress management by providing their employees with tailored solutions that align with their unique needs. With the evolution of all aspects of our lives, implementing tailored well-being programs comprising a combination of physical activities, mindfulness techniques, time management workshops, and emotional support initiatives is the way forward for addressing diverse employees facing diverse grievances at various life and career stages. Such initiatives would not only improve the mental health of employees but also eliminate stress so that employees show their best performance at work. A supported workforce will result in happy and productive employees that will not only have fewer sick days but will also create a good environment for work, which will, in turn, lead to long-term benefits for the company.

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