



**A STUDY ON IDENTIFY THE MAIN SOURCE OF STRESS  
EXPERIENCED BY CUSTOMER RELATIONSHIP OFFICERS WITH  
REFERENCE TO BANK BAZAAR**

By

**MOULEESHWARAN.J**

**REG. NO. 211422631093**

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# PANIMALAR ENGINEERING COLLEGE

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BANGALORE TRUNK ROAD, VARADHARAJAPURAM,  
NASARATHPETTAI, POONAMALLEE,  
CHENNAI- 600 123



DEPARTMENT OF MANAGEMENT STUDIES

## BONAFIDE CERTIFICATE

This is to certify that this project report titled “*A STUDY ON IDENTIFY THE MAIN SOURCE OF STRESS EXPERIENCED BY CUSTOMER RELATIONSHIP OFFICERS WITH REFERENCE TO BANK BAZAAR*” is the bonafide work of *MOULEESHWARAN J (211422631093)* who carried out the research under my supervision. Certified further, that to the best of my knowledge the work reported herein does not form part of any other project report or dissertation on the basis of which a degree or award was conferred on earlier occasion on this or any other candidate.

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## **ABSTRACT**

This study delves into the intricate dynamics of stress experienced by customer relation officers (CROs) within their professional roles. With the ever-increasing demands of customer service, understanding the root causes of stress among CROs becomes imperative for organizational effectiveness and employee well-being. Utilizing both quantitative and qualitative methodologies, this research aims to identify the main sources of stress experienced by CROs. Through surveys, interviews, and observational data, the study seeks to uncover patterns, triggers, and coping mechanisms associated with stress in this occupational group. The findings are expected to provide valuable insights for organizations to implement targeted interventions and support systems aimed at mitigating stress and enhancing job satisfaction among CROs.

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## INTRODUCTION

In today's competitive business landscape, customer relationship officers (CROs) play a pivotal role in fostering positive interactions between organizations and their clientele. Charged with the responsibility of addressing customer inquiries, resolving complaints, and ensuring overall customer satisfaction, CROs serve as frontline ambassadors for their respective companies.

However, the demands inherent in this role can take a toll on CROs' well-being, as they navigate a myriad of challenges while striving to meet organizational objectives. Understanding the primary sources of stress experienced by CROs in their roles is paramount for both individual employee health and organizational performance. By identifying these stressors, organizations can implement targeted interventions to mitigate their impact and create a supportive work environment conducive to employee satisfaction and success. This study aims to delve into the various factors contributing to stress among CROs, shedding light on the underlying causes and implications for both individuals and organizations alike.

Through a comprehensive examination of the stressors faced by CROs, this research seeks to inform effective strategies for promoting employee well-being and enhancing overall job satisfaction and performance within the customer service domain.

In the dynamic realm of customer service, customer relationship officers (CROs) serve as the frontline representatives entrusted with building and maintaining positive customer experiences.

Amidst the fast-paced and ever-evolving landscape of consumer demands, CROs encounter a multitude of challenges that can impact their mental and emotional well-being. From managing a high volume of customer inquiries to navigating complex interactions and resolving conflicts, the role of a CRO is multifaceted and demanding.

Furthermore, the inherent emotional labour involved in maintaining composure and professionalism while addressing customer concerns adds an additional layer of complexity to the job. Despite the vital role they play in fostering customer loyalty and retention, the stressors faced by CROs are often overlooked or underestimated. Therefore, it is imperative to conduct a comprehensive examination of the primary sources of stress experienced by CROs to better understand the factors contributing to their well-being and performance in the customer service domain. This study endeavours to fill this gap by identifying and analysing the main stressors encountered by CROs, with the ultimate goal of informing evidence-based interventions to support their mental health and job satisfaction.

In the contemporary business landscape, where customer satisfaction is paramount, customer relationship officers (CROs) serve as the linchpin between organizations and their clientele. As the first point of contact for customer queries, feedback, and grievances, CROs bear the responsibility of upholding the reputation and integrity of their companies.

However, amidst the relentless pursuit of customer-centric goals, CROs often find themselves grappling with a myriad of stressors that can impede their ability to deliver optimal service. These stressors may stem from various sources, including the pressure to meet performance metrics, handle irate customers, and navigate complex interpersonal dynamics within the workplace.

Furthermore, the advent of digital communication platforms and the 24/7 nature of customer service have blurred the boundaries between work and personal life for many CROs, exacerbating feelings of stress and burnout. Given the critical role CROs play in shaping customer perceptions and driving business outcomes, it is imperative to gain a comprehensive understanding of the factors contributing to their stress levels. This study seeks to address this gap by exploring the primary sources of stress experienced by CROs, thereby providing insights that can inform targeted interventions aimed at enhancing both employee well-being and organizational effectiveness in the realm of customer service.

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This study seeks to address this gap by exploring the primary sources of stress experienced by CROs, thereby providing insights that can inform targeted interventions aimed at

enhancing both employee well-being and organizational effectiveness in the realm of customer service. Through a rigorous examination of existing literature, empirical research, and first-hand insights from CROs themselves, this study aims to elucidate the complex interplay of factors that influence CRO stress levels and propose evidence-based strategies for mitigating these stressors.

By shedding light on the unique challenges faced by CROs in their roles, this research endeavours to contribute to the development of a supportive and sustainable work environment that empowers CROs to thrive professionally while delivering exceptional service to customers.

## 1.2 INDUSTRY PROFILE

The fintech industry has witnessed a transformative evolution, revolutionizing the traditional landscape of financial services through the integration of cutting-edge technologies. This sector encompasses a diverse array of innovations, ranging from digital payments and block chain to robo-advisors and peer-to-peer lending. The primary objective of fintech companies is to enhance the efficiency, accessibility, and overall user experience within the financial domain.

One of the key facets of the fintech revolution is the advent of digital payments, which has fundamentally altered how individuals and businesses conduct transactions. Mobile wallets, contactless payments, and other digital platforms have reduced reliance on physical currency, offering users seamless and secure alternatives. This shift has not only streamlined everyday financial activities but has also paved the way for greater financial inclusion, as individuals without access to traditional banking services can now participate in the digital economy.

Blockchain technology, the backbone of cryptocurrencies like Bitcoin, has also played a pivotal role in fintech. Its decentralized and secure nature eliminates the need for intermediaries in financial transactions, providing transparency and reducing costs. Beyond cryptocurrencies, blockchain has found applications in smart contracts, supply chain finance, and identity verification, contributing to increased efficiency and trust in various financial processes.

Robo-advisors represent another noteworthy fintech segment, utilizing algorithms and artificial intelligence to provide automated and personalized investment advice. These platforms offer cost-effective investment management services, appealing to a broader audience and challenging the traditional model of financial advisory services. The rise of robo-advisors reflects a broader trend of leveraging technology to democratize financial services, making investment opportunities more accessible to a diverse range of individuals.

Peer-to-peer lending platforms have disrupted traditional lending models by directly connecting borrowers with lenders. This fintech innovation provides an alternative financing channel, often with quicker approvals and more favorable terms. By leveraging technology to assess creditworthiness and facilitate transactions, peer-to-peer lending platforms have not only expanded access to credit but have also introduced new avenues for investment and risk diversification.

The rapid growth of the fintech industry has not come without challenges. Regulatory frameworks are continually evolving to address concerns related to consumer protection,

## 1.3 COMPANY PROFILE

**BankBazaar-** (A & A Dukaan Financial Services Pte. Ltd.)

BankBazaar is an online marketplace that gives consumers access to customized rate quotes on loans, credit cards or personal finance products such as insurance policies, bank loans and credit card offers. They offer their services through web and mobile platforms, through which consumers can search for offers, compare, and customize it.

From Walden International. In January 2014, it raised Rs. 80 crore from Sequoia Capital and Walden International in a Series B round funding.

### **BankBazaar – Founder:**

Adhil Shetty, Arjun Shetty, and Rati Shetty are the founders of BankBazaar. Adhil Shetty is the CEO of BankBazaar. Adhil graduated from the well renowned Columbia University of New York in International finance and Business after taking an engineering degree from College of Engineering, Guindy, this man has had a fair share of versatility required in the field. Before co-founding BankBazaar, he was a senior consultant at Deloitte.

BankBazaar COO Arjun Shetty, has a bachelor's degree in engineering from the College of Engineering, Guindy and a master's degree in Operations Research from the Georgia Institute of Technology. Before co-founding BankBazaar, Arjun was working as a Senior Product Manager at Amazon.

Rati Shetty is the CPO of BankBazaar, Born into a family of entrepreneurs she was always naturally inclined to be an entrepreneur. She backed a bachelor's degree in Business Administration from MOP Vaishnav College in Chennai. After completing her higher education, she spent a couple of years working in Taipei and Miami.

### **Customer Segments:**

BankBazaar's products are aimed at the general consumer market. According to its own information it serves more than 50,000 individual customers across 1,300 of India's cities and towns, with India accounting for more than 96% of the Company's web traffic. A reported 27% of BankBazaar's total applications come from non-metro cities, predominantly via mobiles. The Company recently established a subsidiary in Singapore, through which it will begin serving international markets. The Company operates separate web pages for customers in Singapore, Malaysia, the Philippines, the UAE and Mexico. 30

In addition to its consumer services, BankBazaar is also reported to serve banking clients by maintaining white-label websites through which third-parties provide personal finance



products. Among its banking customers are several of India's most established banks, including HDFC Bank, Axis Bank, and ICICI Bank, as well as personal finance specialist Magma Fincorp.

**Value Propositions:**

The BankBazaar platform allows consumers to browse and compare personal finance products from a range of providers, enabling them to more easily find the right product for their individual needs. The platform makes the process of purchasing finance products simpler and more accessible, with customers also able to apply for loans and insurance products directly through BankBazaar website and mobile app. BankBazaar's platform often provides cheaper rates than would be available elsewhere and does not charge fees to its customers. For its banking partners, selling via BankBazaar is a cheaper alternative to traditional sales methods, with minimal overheads compared to in-store sales and lower processing fees than other sales channels.

**Channels:**

The BankBazaar marketplace can be accessed via mobile and desktop browsers at [www.bankbazaar.com](http://www.bankbazaar.com). The Company also offers iOS and Android mobile apps, through which customers can access the online marketplace and receive news updates, give ratings and reviews, and receive support.

**Customer Relationships:**

BankBazaar is a self-service marketplace, with users able to browse and apply for personal finance products directly via the BankBazaar website and mobile application. This process requires customers to enter personal information into the site in order to receive a customised quote. After receiving a quote, consumers can purchase products directly with no interaction with BankBazaar or third-party representatives. BankBazaar provides a range of support resources to its customers and hosts a community forum where customers can discuss queries and concerns, post reviews and ratings, and provide feedback directly to the Company. BankBazaar also provides service updates and interacts directly with customers via its blog and social media accounts, including with Facebook, Twitter, LinkedIn and Instagram.

**Key Activities:**

BankBazaar operates and maintains an online marketplace that allows consumers to browse and apply for third-party personal finance products, including personal loans, home loans, car loans, and credit cards, as well as health, car and life insurance products. The Company also lists a range of investment and savings products on its website.

### **Key Partners:**

BankBazaar's key partners are banking institutions, personal finance providers and lenders across India. The Company's first partner bank was ING Vysya Bank, which was shortly joined by ICICI Bank, HDFC Bank, Standard Chartered, Axis Bank and mortgage finance provider HDFC Ltd. The Company states on its website that it now has more than 35 partners across the country, including SBI, India's largest bank, IndusInd Bank and CitiBank.

The Company most recently added banking partner to its network this month in the form of YES Bank. In addition to traditional banking partners, BankBazaar also agreed tie-ups with insurance providers in India such as Bajaj Alliance, Aegon Religare, L&T, Bharti Axa, Appollo Munich and Iffco Tokyo

### **Revenue Streams:**

BankBazaar is reported to generate approximately \$90 million in annual revenue. It operates under a commission-based business model, primarily generating revenue through commissions paid by its lending partners on every product sale. The Company's home and personal loan products are reported to be its largest revenue generators. BankBazaar does not charge fees to its customers and does not monetise customer information, which is a common revenue stream for online financial intermediaries. 32

BankBazaar has also been reported to generate revenue through the maintenance of white-label websites for banking clients, operating a platform under the customer's branding for the online sale of personal finance products. It is unclear whether this remains a significant revenue stream, considering the expansion of the Company's core business operations..

### **Product:**

BankBazaar offers customers the option to apply for Personal Loans, Car Loans, Home Loans, Credit Cards, Mutual Funds, Fixed Deposits, Saving Accounts. These services are offered through web and mobile platforms through which customers search for information on personal finance, instant quotes from banks and eligibility for financial products.

- Personal Loans
- Home Loans
- Education Loans
- Credit Cards
- Fixed Deposits
- Health Insurance
- Life Insurance

## 2.1

### NEED OF THE STUDY

Understanding the specific stressors faced by CROs is crucial for promoting their well-being and mental health. Identifying and addressing sources of stress can improve CRO performance and productivity. High levels of stress can contribute to employee turnover, resulting in recruitment and training costs for organizations. Stressed CROs may struggle to deliver excellent customer service, which can negatively impact customer satisfaction and loyalty. The study can provide insights into organizational factors contributing to CRO stress, such as company policies, leadership styles, and workplace dynamics. Awareness of CRO stressors can inform strategic decision-making regarding workload distribution, performance metrics, training programs, and employee support initiatives. Neglecting employee well-being and ignoring workplace stressors can have legal and ethical implications for organizations.

## 2.2 OBJECTIVES OF THE STUDY

### **Primary objective:**

- To study on stress experienced by customer relationship officer in their roles

### **Secondary Objectives:**

- To identify the main source of stress experience by customer relationship officer in their role.
- To explore the coping mechanism utilized by customer relationship manager to manage
- To evaluate the impact of organization support system customer relationship officer stress resilience
- To examine the relationship between stress resilience among customer relationship officer

## 2.3 SCOPE OF THE STUDY

The scope of a study on the main sources of stress experienced by customer relationship officers (CROs) encompasses various aspects that need to be considered to comprehensively understand and address this issue. The study should aim to identify and categorize the primary sources of stress specific to CRO roles. This may include interactions with customers, workload pressures, conflict resolution, performance targets, emotional labor, lack of control, and unclear expectations. Conducting surveys or questionnaires to quantify the prevalence and intensity of different stressors among CROs. This quantitative data can provide insights into which stressors are most prevalent and impactful in the CRO role. In-depth interviews or focus groups with CROs to gain a deeper understanding of their experiences with stress. Qualitative data can elucidate the nuances of stressors, how they manifest in the workplace, and their effects on CRO well-being and job performance. Exploring organizational factors that contribute to CRO stress, such as company culture, policies, leadership styles, workload distribution, and support mechanisms. Understanding these contextual factors is essential for developing targeted interventions to mitigate stressors. Comparing the experiences of CROs across different industries, company sizes, organizational structures, and geographic locations.

## **2.4 LIMITATION OF THE STUDY**

- The survey was conducted among the certain employees it may not reflect the real opinion of the entire population
- The limited time for data collection and analysis may restrict the depth and breadth of your study
- The study is limited to a specific time period it may not capture long term trends or changes

## **2.5 REVIEW OF LITERATURE**

### **Stress Management Among employee's in Workplace (2024)**

**Jayaprakash, Dr. P. Vijaya Banu**

Nowadays stress management is an important concept in the business world, Stress can approach in an organization due to many reasons such as control over work, managerial style of manager etc. Stress in limited quantity is beneficial to organization and employee as well. It helps to achieve personal as well as goals of organization. But stress in excess quantity can cause harmful effects on the body, mind and psychology of employees. Stress is the reaction that people have to excessive pressure or other types of demand placed on them. It arises when they worry that they cannot cope. The pressures of working life can lead to stress if they are excessive or long-term.

### **Determinants Of Organizational Stress: A Research the Framework of Attribution Theory (2024) Gözde Kumaş Didar Sari Çalli**

Stress, which has various dimensions, is a reaction that can disrupt the daily routines of living things in terms of physiology and psychology. Organizational stress is a situation that can cause disruption in the joint work of people focused on the same goal. Stress experienced in organizations is considered reasonable up to certain levels. However, an intense stress environment can lead to a number of problems such as poor performance, communication disorders, and desire to leave work. Identifying stress sources and examining their causes in depth is of great importance in preventing intense stress and keeping stress at a reasonable level. Identifying organizational stress sources and their causes will provide strategic convenience for managers and enable businesses to achieve organizational success. This research is aimed to determine the sources of organizational stress and to associate the stress dimensions that stand out as a result of the research with attribution behavior. Within the scope of the research were examined data of 590 hotel employees. Data were analyzed with the SPSS Programme. The dimensions of organizational stress were determined by Explanatory factor Analysis. As a result of the research, stress originating from the manager and employee relations, which is one of the prominent dimensions of organizational stress, has been associated with external attribution behavior.

## **Organizational Change and Employee Work Related Stress: Evidence from Consumer Goods Industry in Nigeria (2024) Taegar, Martha Ejakpofon, Tarurhor, Emmanuel Mitaire**

This study aimed at to investigate the effects of organizational change on employee work related stress in the Nigeria Consumer Good Industry. The study adopted one specific objectives, research question and one research hypotheses. The study adopted survey research design method. The study used organizational support theory. The population of the study consists of one hundred (100) respondents. A random sample was used to select 38 employees and 62 employers. Questionnaire was the major instrument used for the study. Data collected was analyzed with mean and standard deviation, while t-test was used for test of hypotheses. The findings shows that work related stress that affects employee's level of productivities of organization in Nigeria. It concluded that managers working in organizations are expected to motivate their workers in order to reduce stress from them. It is recommended those employees are encourage to avoid work-related stress that affect their commitment toward organizational change during production of consumers goods.

## **Stress Management for Sustainable Workplaces: Clinical Psychology Strategies in Leadership (2023) Luminița Pistol, Elena Gurgu, Iosif Gurgu, Ioana-Andreea Gurgu**

This academic article explores the intersection of clinical psychology strategies and leadership practices in fostering stress management for sustainable workplaces. In contemporary organizational settings, the escalating demands of the professional environment often led to heightened stress levels among employees, negatively impacting both individual wellbeing and overall workplace sustainability. Recognizing the imperative role of leadership in mitigating workplace stress, this article delves into the application of clinical psychology techniques by leaders to promote a healthier and more sustainable work environment. The article begins by reviewing the prevailing literature on workplace stress and its detrimental effects on employee performance and organizational success. Subsequently, it examines the theoretical foundations of clinical psychology interventions and their adaptability to leadership contexts. Key strategies such as cognitive-behavioural approaches, mindfulness practices, and resilience-building techniques are explored in detail, emphasizing their efficacy in addressing workplace stressors.



## **Stress Management and Performance of Public University Lecturers In South East Nigeria (2024) Ilonze, Gloria Uju**

Stress is a complex and dynamic phenomenon, and organizations need to recognize that employees' overall performance is impacted by unwelcomed stress levels. Organizational goals must be achieved, and stress-influencing factors need to be addressed if work is to be completed efficiently. This study was carried out to examine the impact of Stress Management on the Performance of Public University Lecturers in South East, Nigeria, the purpose for which was to ascertain certain component in the job that causes stress for the academic staff. This study employed the descriptive survey design, the study concentrated on ten public universities in the South East, Nigeria. The population of the study consisted of only academic staff of the public universities in the South Eastern region of Nigeria, involving Professors, Readers and Senior Lecturer and Lecturer 1 made up of Four Thousand Eight Hundred and Seventy-One (4871), as extracted from University Personnel Offices. Two methods of data collection involving quantitative and qualitative method were adopted for this study.

## **The Effectiveness of Stress Management Implementation on Work Motivation and Turnover Intention and Its Implications on Employee Performance (2024) Sugandi Mastia Anugrah, Sri Rochani Mulyani**

This study aims to analyze the effectiveness of stress management implementation on work motivation and turnover intention and its impact on employee performance at Sogaten Hospital, Madiun City. The population consists of 421 employees with a sample of 80 people selected using the Slovin formula. Data were collected through questionnaires that have been tested for validity and reliability.

## **Introducing HRM Students to Evidence-Based Stress Management Strategies: A Semester-Long Experiential Assignment. (2023) Demsky, Caitlin A.**

Recent trends in Human Resource Management (HRM) regularly name employee stress and wellbeing as a top issue for organizations to pay attention to in the coming years. Employee well-being is linked to critical organizational outcomes, including performance, productivity, and absenteeism. Given this growing concern, it is critical that HRM students are prepared to implement and evaluate evidence-based stress management strategies in

organizations. This paper introduces a semester-long assignment that asks students to engage in a variety of stress management strategies, including mindfulness, relaxation, and exercise. This assignment builds coping and stress management skills along with an understanding of the importance of these skills in the workplace. Students also increase their awareness of the need for organizations, leaders, and HRM practitioners to provide resources necessary for stress management in the workplace. Potential adaptations of the exercise for different audiences or lengths of time are also discussed.

### **Effectiveness Of Cognitive Behavior Therapy on Occupational Stress Management Among Administrative (2023) Justina Ngozi, Edikpa, Edith Chika**

The administrative, language, science and vocational staff in Nigerian open and distance learning centers handle a wide range of responsibilities, including teaching, supervising exams, managing projects for distant learners, conducting research, and attending conferences. However, no research in southeast Nigeria has looked into how the administrative, language, science and vocational staff at open-distance learning centers manage occupational stress. Therefore, the purpose of this study was to investigate how administrative, language, science and vocational education staff at open distance learning facilities in southeast Nigeria manage their work-related stress in relation to cognitive behavior therapy intervention.

### **Elimination Of Stress in The Work of Managers (2023) Jaroslav Vojtechovský, Eva Poráziková**

The article presents an in-depth exploration of effective strategies for managing stress in the workplace. It highlights the importance of creating a supportive work environment with flexible working hours and promoting work-life balance. Additionally, it emphasizes the role of managerial support and empowerment in reducing job stress and fostering employee well being. The implementation of stress management and coping strategies, along with policies that prioritize employee health and welfare, is essential in creating a harmonious and productive work environment.

## **Job Stress and Its Effect on Employee Performance In Banking Sector (2015)**

Dr. Tulsee Giri Goswami

Workplace stress has been shown to have a detrimental effect on the health and wellbeing of employees, as well as a negative impact on workplace productivity and profits. Some of the reasons of occupational stress could be the inability to meet out the demands of the job, mismatch with job profile, job insecurity, relationship with colleagues and other organizational structural factors. In today's rapid pace scenario employees undergo high level of occupational stress, grater frustration, and have higher job expectations. There are measures that individuals and organizations can take to alleviate the negative impact of stress, or to stop it from arising in the first place. However, employees first need to learn to recognize the signs that indicate they are feeling stressed out, and employers need to be aware of the effects that stress has on their employees' health as well as on company profits. This paper evaluates empirically the impact of occupational stress on employees' performance in Banks. For present study, the sample was collected from Banks of major cities of Rajasthan State. Relevant data were collected through structures questionnaire. The Z-test was used to analyze the hypothesis. The result showed that occupational stress brings about subjective effects such as fear, anger and anxiety among employees resulting in poor mental and psychological health. Based on these findings, it was recommended that Banks should reduce psychological strain, job insecurity, and clear role ambiguity, through job redesign. Other support activities such as behavioural and psychological counselling and short term courses on time management and workshop on stress management can be organized.

### **3.1 RESEARCH METHODOLOGY**

## **RESEARCH DESIGN**

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. It is a systematic plan of what is to be done, how it will be done, how the data will be analysed. Research design basically provides an outline of how the research will be carried out and methods that will be used. A research design is a broad plan that states objectives of research project and provides the guidelines what is to be done to realise those objectives. It is a plan structured and strategy of investigation of answering the research question.

### **DESCRIPTIVE RESEARCH DESIGN**

I have used descriptive research design. Descriptive research design is a type of research methodology used to describe or characterize a phenomenon or population without necessarily aiming to establish causal relationships or determine the reasons behind the observed outcomes. Instead, its primary goal is to provide a detailed and accurate account of the characteristics, behaviours, attitudes, or conditions of the subject of study.

### **DATA COLLECTION**

The task of data collection begins after a research problem has been defined and research design chalked out. While deciding about the method of data collection to be used for the study two types of data namely, primary data and secondary data

#### **❖ PRIMARY DATA**

Primary data was collected from respondents through well-structured questionnaire.

#### **❖ SECONDARY DATA**

Secondary data was collected from the books, articles, magazines, newspaper and websites.

### **SAMPLING**

Sampling is the process of selecting a subset of individual from a larger population to study. Sampling allows research to test hypothesis about population characteristics can be faster and cheaper than recording data from the entire population.

### **SAMPLING TECHNIQUES**

Convenience sampling method is used for this research.

### **SAMPLE SIZE**

The total population is nearly 100 to 450 employees in organization.  
 The sampling size 206 (respondents)

**NORMALITY TEST:**

**Null Hypothesis (H0):** The data for Role-Specific Stress, Adaptive Coping Approaches, Stress Resilience Measurement, and Stress Resilience Assessment follow a normal distribution.

**Alternate Hypothesis (H1):** The data for Role-Specific Stress, Adaptive Coping Approaches, Stress Resilience Measurement, and Stress Resilience Assessment are significantly different from a normal distribution.

**TESTS OF NORMALITY**

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Role-Specific Stress	.132	206	.000	.972	206	.000
Adaptive Coping Approaches	.079	206	.003	.954	206	.000
Stress Resilience Measurement	.096	206	.000	.971	206	.000
Stress Resilience Assessment	.105	206	.000	.964	206	.000

**A. LILLIEFORS SIGNIFICANCE CORRECTION**

**INTERPRETATION:**

Since the significance value of all dimensions ( $p = 0.00$ ) is less than the threshold  $p$ -value of 0.05, the dimensions follow a non-parametric test. Therefore, when  $P < 0.05$ , we reject Null Hypothesis H0.

**STATISTICAL TEST USED**

**Normality test**

A normality test is used to determine whether sample data has been drawn from a normally distributed population (within some tolerance). It is generally performed to verify whether the data involved in the research have a normal distributed

## **Correlation**

Correlation is a statistical measure that expresses the extent to which two variables are linearly related (meaning they change together at a constant rate). It's a common tool for describing simple relationships without making a statement about cause and effect.

## **Mann Whitney U Test**

The Mann-Whitney U Test, also known as a non-parametric statistical test used to compare two samples or groups. The Mann-Whitney U Test assesses whether two sampled groups are likely to derive from the same population, and essentially asks; do these two populations have the same shape with regards to their data? In other words, we want evidence as to whether the groups are drawn from populations with different levels of a variable of interest

## **Kruskal Wallis H Test**

Kruskal Wallis H Test refers to a method of matching the medians of more than two groups for ascertaining whether the samples have the same group source as an origin or not. It applies to the distribution of less or non-parametric population for contrasting more than two distinct and equal-sized data samples. This test examines the null hypothesis, which claims that 'k' samples from the same population had identical median values. It indicates the dominance of one sample of the variable over the other sample stochastically.

## **3.2 DATA ANALYSIS AND INTERPRETATION**

### **3.2.1 TABLE SHOWING AGE OF RESPONDENTS**

Age	Number Of Respondents	Percentage Of Respondents
21 - 25	158	76.69
26 - 30	44	21.35
31 - 35	4	1.94
Above 35	0	0
Total	206	100

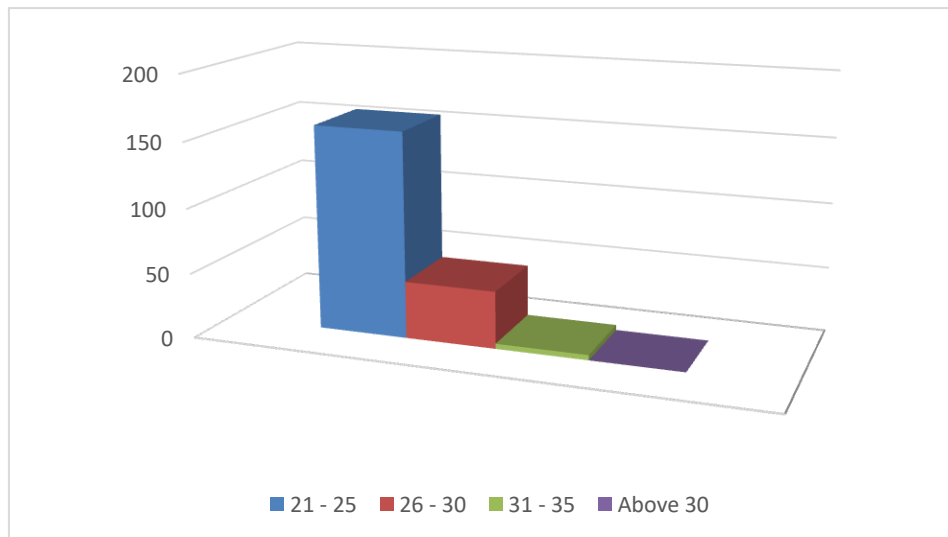
**Findings:**

The above table shows that among 206 respondents, 76.69% respondents are belonging to age group of 21-25, 21.35% respondents are belonging to age group of 26-30, 1.94% respondents are belonging to age group of 31-35, 0% respondents are belonging to age group of above 35.

**Inference:**

Majority of the respondents belongs to 21 - 25 age groups.

**3.2.1 CHART SHOWING AGE OF RESPONDESNTS**



**3.2.2 TABLE SHOWING GENDER OF RESPONDENTS**

Gender	Number Of Respondents	Percentage Of Respondents
Male	85	41.26

Female	121	58.73
Total	206	100

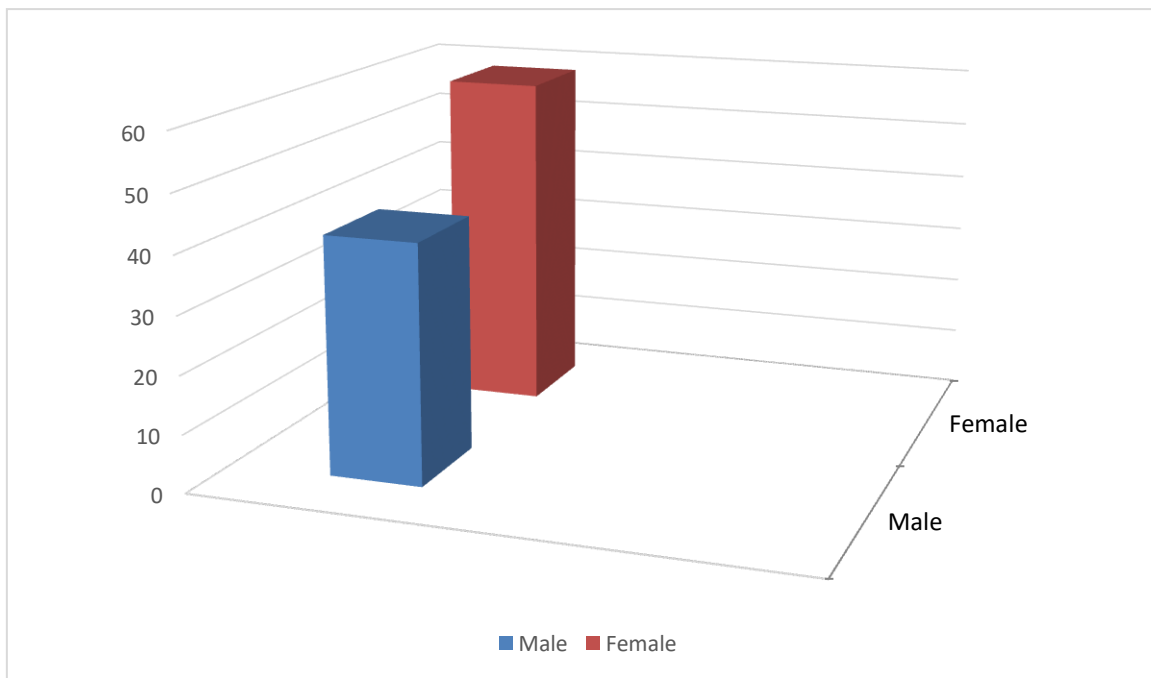
**Findings:**

The above table shows that among 206 respondents, 41.26% respondents are men and 58.73% respondents are women.

**Inference:**

Majority of the respondents are female.

**3.2.2 CHART SHOWING GENDER OF RESPONDENTS**



**3.2.3 TABLE SHOWING QUALIFICATION OF RESPONDENTS**

Qualification	Number Of Respondents	Percentage Of Respondents
Diplomo	7	3.39
Under Graduate	157	76.21



Post Graduate	42	20.38
Total	206	100

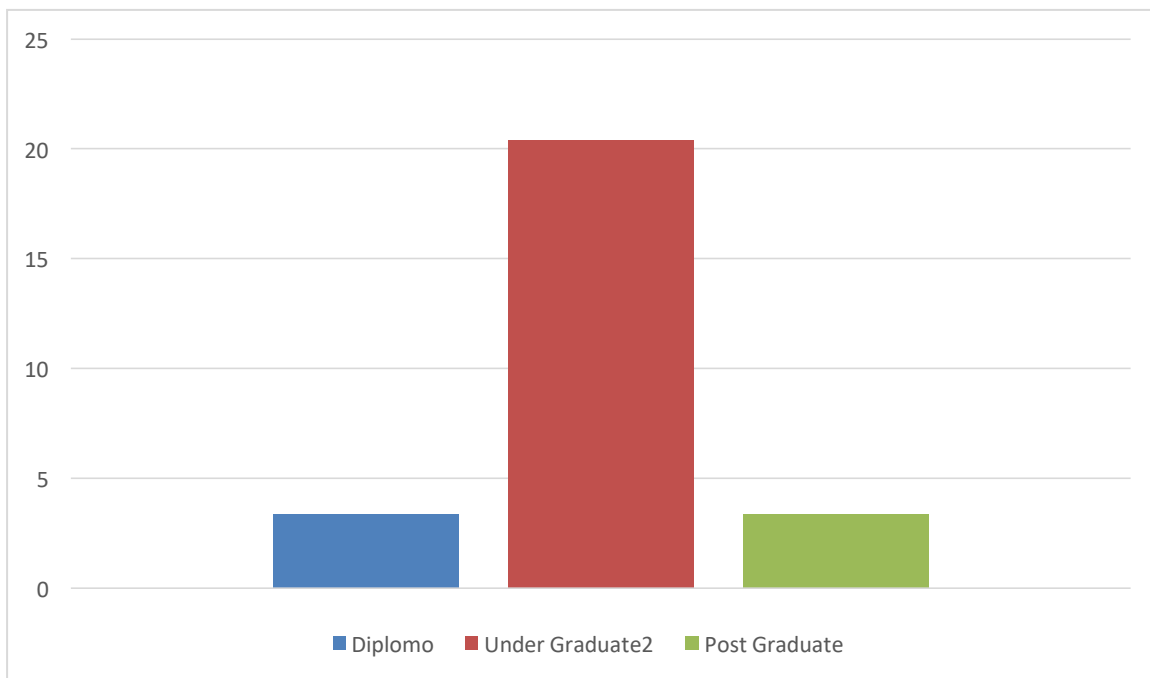
**Findings:**

The above table shows that among 206 respondents, 76.21% respondents have Undergraduate qualification, 20.38% respondents have Post Graduate qualification, 3.39% respondents have Diplomo qualification.

**Inference:**

Majority of the respondents have Under Graduate qualification.

**3.2.3 CHART SHOWING QUALIFICATION OF RESPONDENTS**



**3.2.4 TABLE SHOWING MARITAL STATUS OF RESPONDESNTS**

Marital Status	Number Of Respondents	Percentage Of Respondents
Unmarried	170	82.52
Married	36	17.47

Total	206	100
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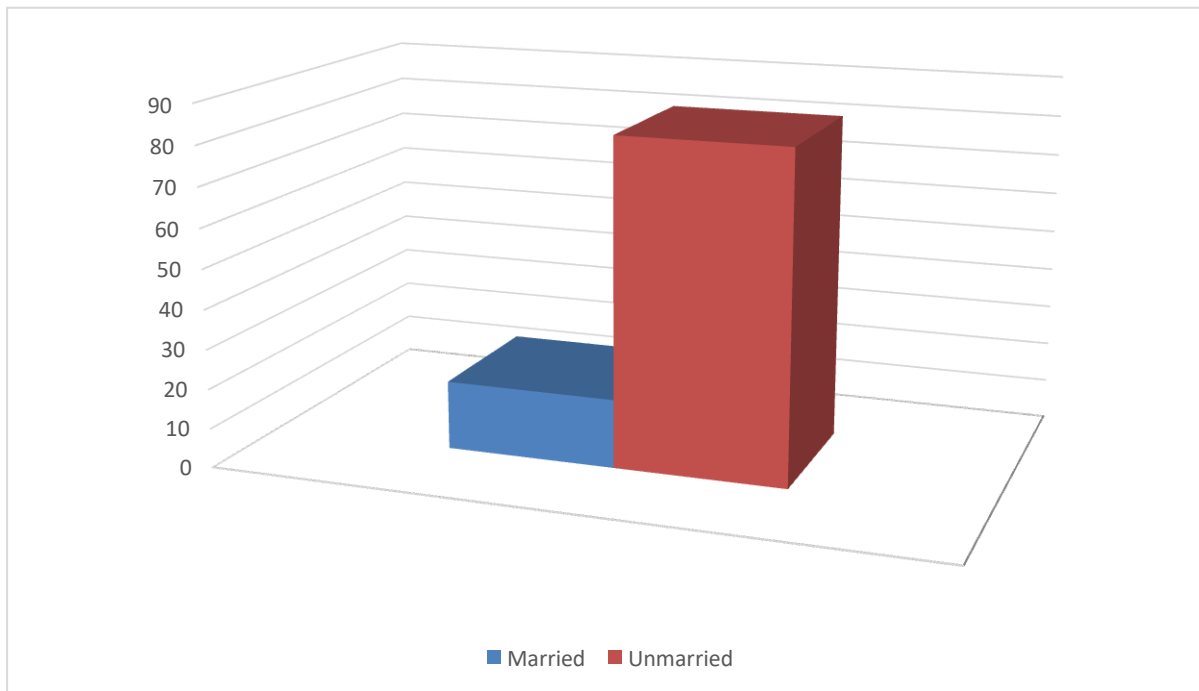
**Findings:**

The above table shows that among 206 respondents, 82.52% respondents are unmarried and 17.47% respondents are married.

**Inference:**

Majority of respondents are unmarried.

**3.2.4 CHART SHOWING MARITAL STATUS OF RESPONDENTS**



**3.2.5 TABLE SHOWING THE FREQUENCY WITH WHICH THEY EXPERIENCE STRESS IN THEIR ROLE AS A CUSTOMER RELATIONSHIP OFFICER**

Opinion	Number Of Respondents	Percentage Of Respondents
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Never	4	1.94
Rarely	39	18.93
Sometimes	117	56.79
Often	42	20.38
Always	4	1.94
Total	206	100

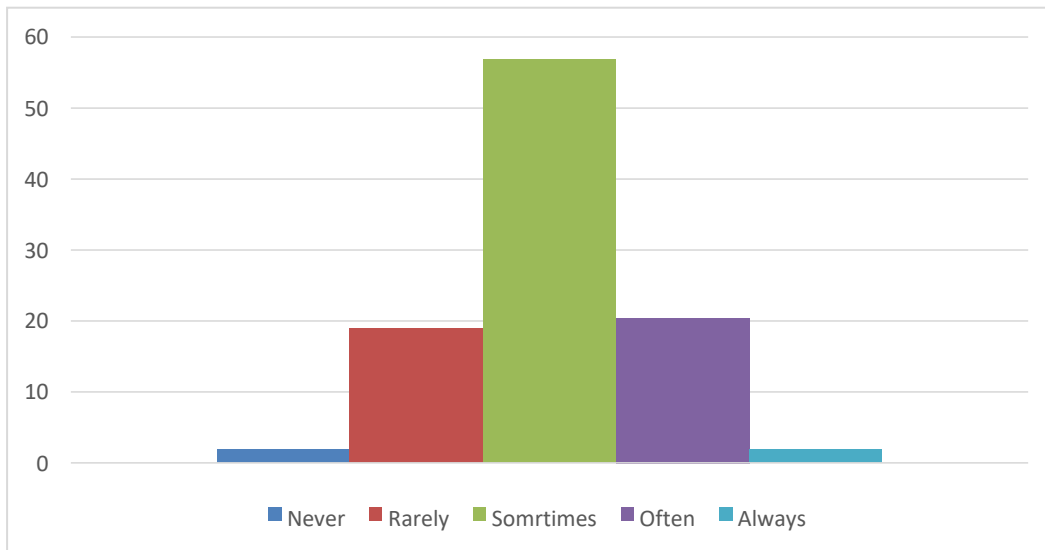
**Findings:**

The above table shows that among 206 respondents, 1.94% respondents are selected never, 18.93% respondents are selected rarely, 56.79% respondents are selected sometimes, 20.38% respondents are selected often and 1.94% respondents are always.

**Inference:**

Majority of the respondents are selected sometimes for frequency with which their experience stress in their role as a customer.

**3.2.5 CHART SHOWING THE FREQUENCY WITH WHICH THEY EXPERIENCE STRESS IN THEIR ROLE AS A CUSTOMER RELATIONSHIP OFFICER**



**3.2.6 TABLE SHOWING THE CONFIDENT ARE THEY IN THEIR ABILITY TO COPE WITH WORK-RELATED STRESS**

Opinion	Number Of Respondents	Percentage Of Respondents
Not confident at all	20	9.70

Slightly confident	30	14.56
Moderately confident	81	39.32
Very confident	69	33.49
Extremely confident	6	2.91
Total	206	100

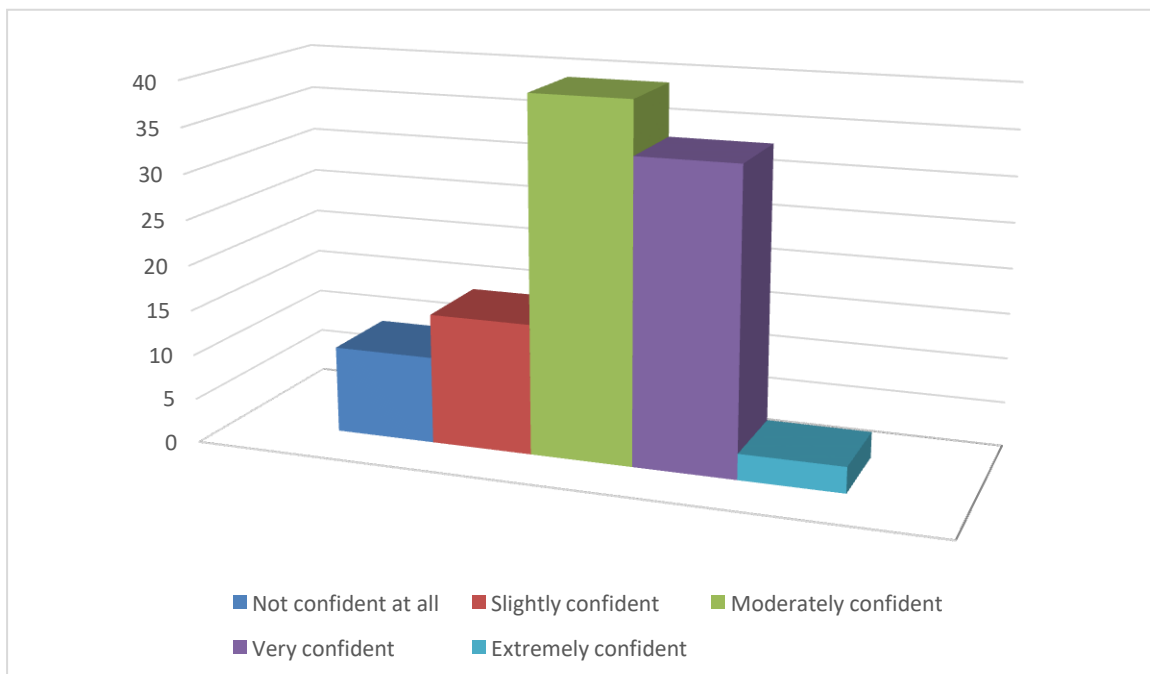
**Findings:**

The above table shows that among 206 respondents, 9.70% respondents are selected not confident at all, 14.56% respondents are selected slightly confident, 39.32% respondents are selected moderately confident, 33.49% respondents are selected very confident and 2.91% respondents are extremely confident.

**Inference:**

Majority of the respondents are selected moderately confident.

**3.2.6 CHART SHOWING CONFIDENT ARE YOU IN YOUR ABILITY TO COPE WITH WORK-RELATED STRESS**



### 3.2.7 TABLE SHOWING THAT WHAT EXTENT DO THEY FEEL SUPPORTED BY THEIR ORGANIZATION IN MANAGING STRESS

Opinion	Number Of Respondents	Percentage Of Respondents
Not supported at all	20	9.70
Minimally supported	32	15.53
Moderately supported	63	30.58
Well supported	78	37.86
Extremely supported	13	6.31
Total	206	100

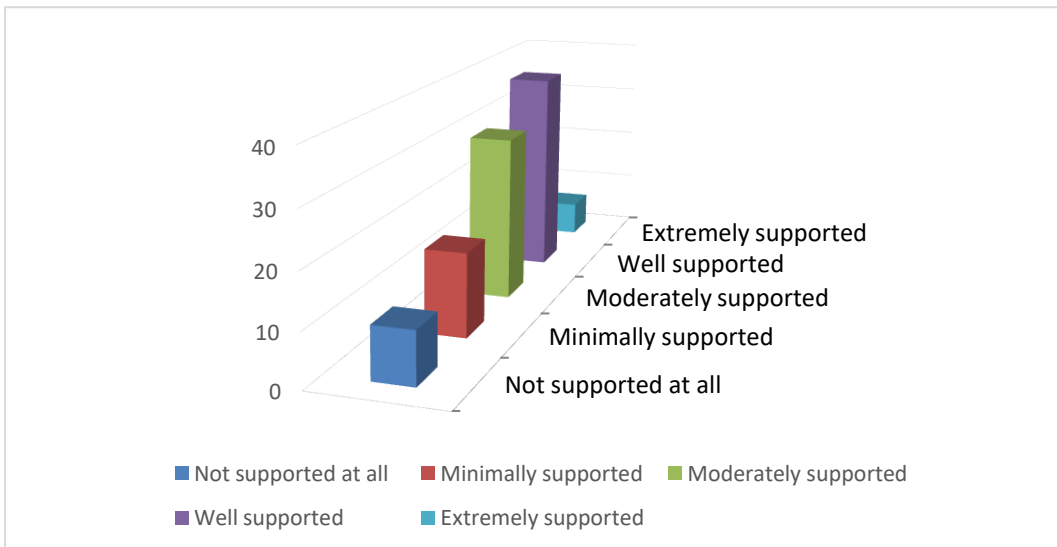
**Findings:**

The above table shows that among 206 respondents, 9.70% respondents are selected not supported at all, 15.53% respondents are selected minimally supported, 30.58% respondents are selected moderately supported, 37.86% respondents are selected well supported and 6.31% respondents are extremely supported.

**Inference:**

Majority of the respondents are selected well supported.

### 3.2.7 CHART SHOWING THAT WHAT EXTENT DO THEY FEEL SUPPORTED BY THEIR ORGANIZATION IN MANAGING STRESS



### 3.2.8 TABLE SHOWING THEIR OVERALL LEVEL OF STRESS RESILIENCE

Opinion	Number Of Respondents	Percentage Of Respondents
Very low	1	0.48
Low	38	18.44
Moderate	89	43.20
High	72	34.95
Very high	7	3.39
Total	206	100

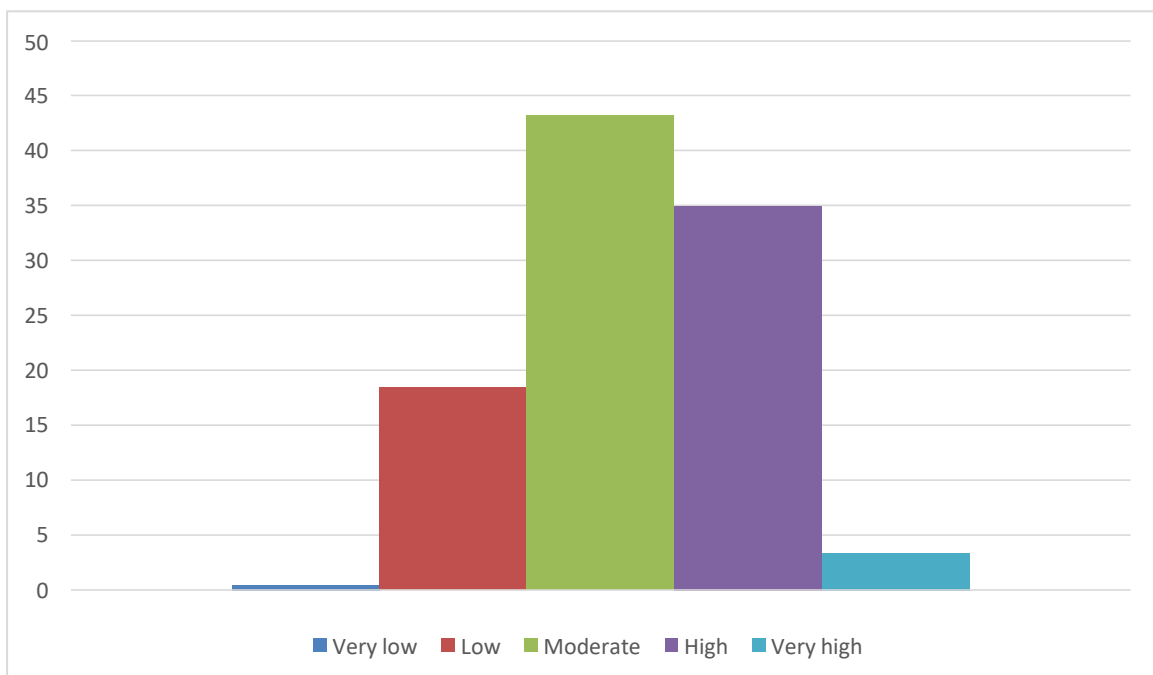
#### Findings:

The above table shows that among 206 respondents, 0.48% respondents are selected very low, 18.44% respondents are selected low, 43.20% respondents are selected moderate, 34.95% respondents are selected high and 3.39% respondents are very high.

#### Inference:

Majority of the respondents are selected moderate.

### 3.2.8 CHART SHOWING THEIR OVERALL LEVEL OF STRESS RESILIENCE:



### 3.2.9 TABLE SHOWING HOW OFTEN DO YOU ENGAGE IN ACTIVITIES OUTSIDE OF WORK TO HELP MANAGE STRESS

Opinion	Number Of Respondents	Percentage Of Respondents
Never	11	5.33
Rarely	34	16.50
Sometimes	100	48.54
Often	51	24.75
Always	11	5.33
Total	206	100

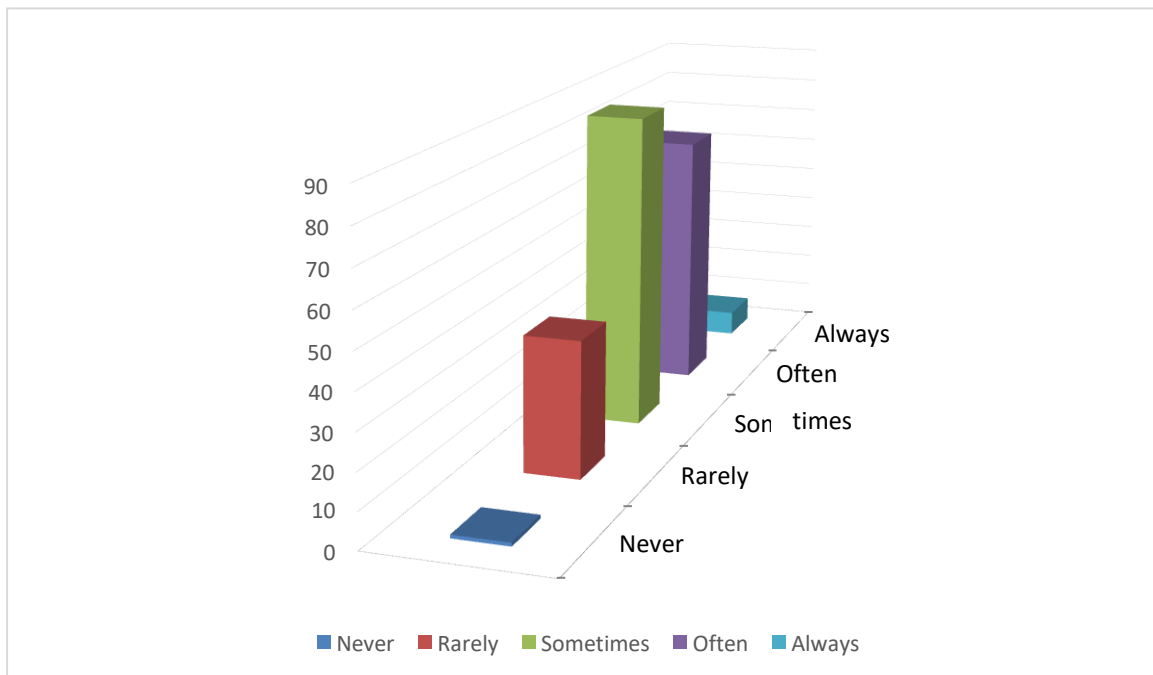
#### Findings:

The above table shows that among 206 respondents, 5.33% respondents are selected never, 16.50% respondents are selected rarely, 48.54% respondents are selected sometimes, 24.75% respondents are selected often and 5.33% respondents are selected always.

#### Inference:

Majority of the respondents are selected sometimes.

### 3.2.9 CHART SHOWING HOW OFTEN DO YOU ENGAGE IN ACTIVITIES OUTSIDE OF WORK TO HELP MANAGE STRESS



**3.2.10 TABLE SHOWING TO WHAT EXTENT DO THEIR FEEL THEIR JOB ROLE ALIGNS WITH THEIR PERSONAL VALUES AND INTERESTS**

Opinion	Number Of Respondents	Percentage Of Respondents
Not at all	12	5.82
Slightly	17	8.25
Moderately	78	37.86
Very much	89	43.20
Completely	10	4.85
Total	206	100

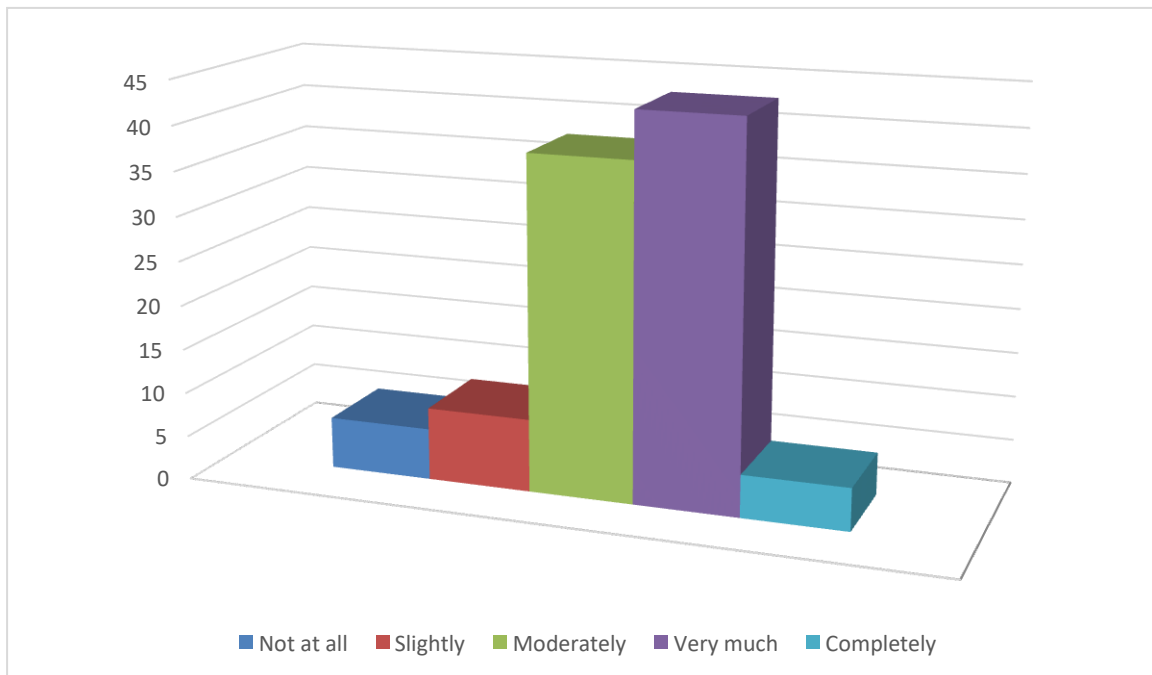
**Findings:**

The above table shows that among 206 respondents, 5.82% respondents are selected not at all, 8.25% respondents are selected slightly, 37.86% respondents are selected moderately, 43.20% respondents are selected very much and 4.85% respondents are selected completely.

**Inference:**

Majority of the respondents are selected very much.

**3.2.10 CHART SHOWING TO WHAT EXTENT DO THEIR FEEL THEIR JOB ROLE ALIGNS WITH THEIR PERSONAL VALUES AND INTERESTS**





### 3.2.11 TABLE SHOWING EVER FELT OVERWHELMED BY THE DEMANDS OF YOUR JOB AS A CUSTOMER RELATIONSHIP OFFICER

Opinion	Number Of Respondents	Percentage Of Respondents
Yes	124	60.10
No	82	39.80
Total	206	100

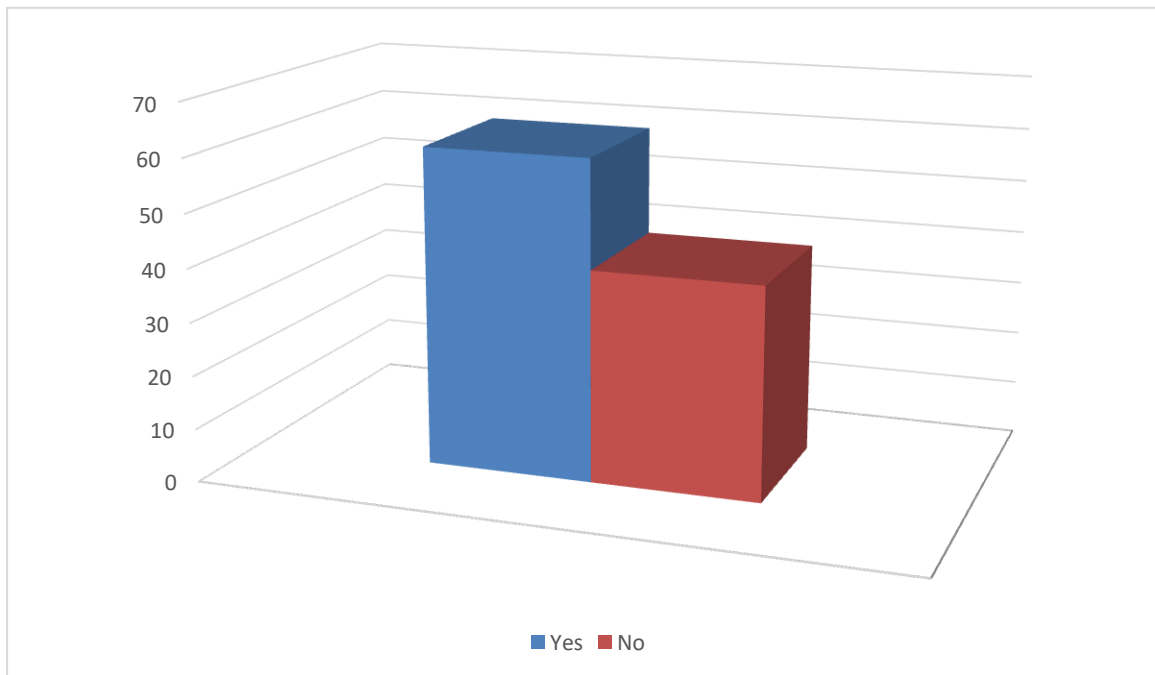
**Findings:**

The above table shows that among 206 respondents, 60.10% respondents are selected yes and 39.80% respondents are selected no.

**Inference:**

Majority of the respondents are selected yes.

### 3.2.11 CHART SHOWING EVER FELT OVERWHELMED BY THE DEMANDS OF YOUR JOB AS A CUSTOMER RELATIONSHIP OFFICER



**3.2.12 TABLE SHOWING BELIEVE THEIR ORGANIZATION PROVIDES ADEQUATE RESOURCES TO HELP EMPLOYEES MANAGE STRESS**

Opinion	Number Of Respondents	Percentage Of Respondents
Yes	113	54.85
No	93	45.15
Total	206	100

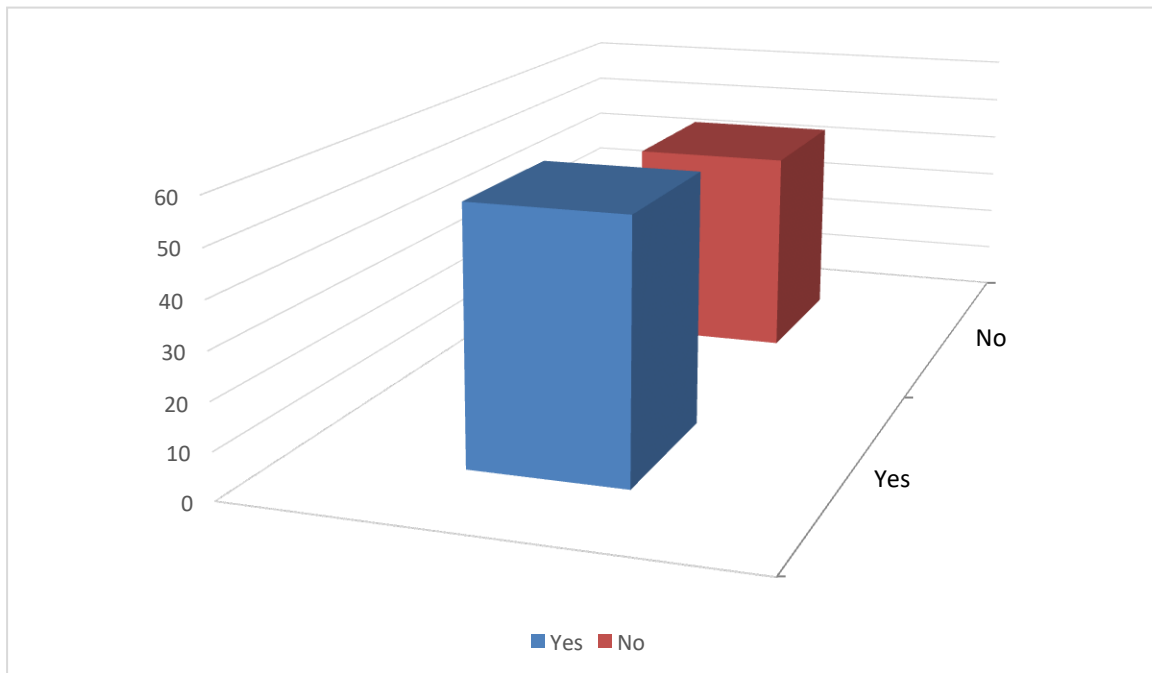
**Findings:**

The above table shows that among 206 respondents, 54.85% respondents are selected yes and 45.15% respondents are selected no.

**Inference:**

Majority of the respondents are selected yes.

**3.2.12 CHART SHOWING BELIEVE THEIR ORGANIZATION PROVIDES ADEQUATE RESOURCES TO HELP EMPLOYEES MANAGE STRESS**



**3.2.13 TABLE SHOWING THEIR EVER SOUGHT ASSISTANCE FROM THEIR SUPERVISOR OR HR DEPARTMENT REGARDING WORK-RELATED STRESS**

Opinion	Number Of Respondents	Percentage Of Respondents
Yes	84	40.77
No	122	59.23
Total	206	100

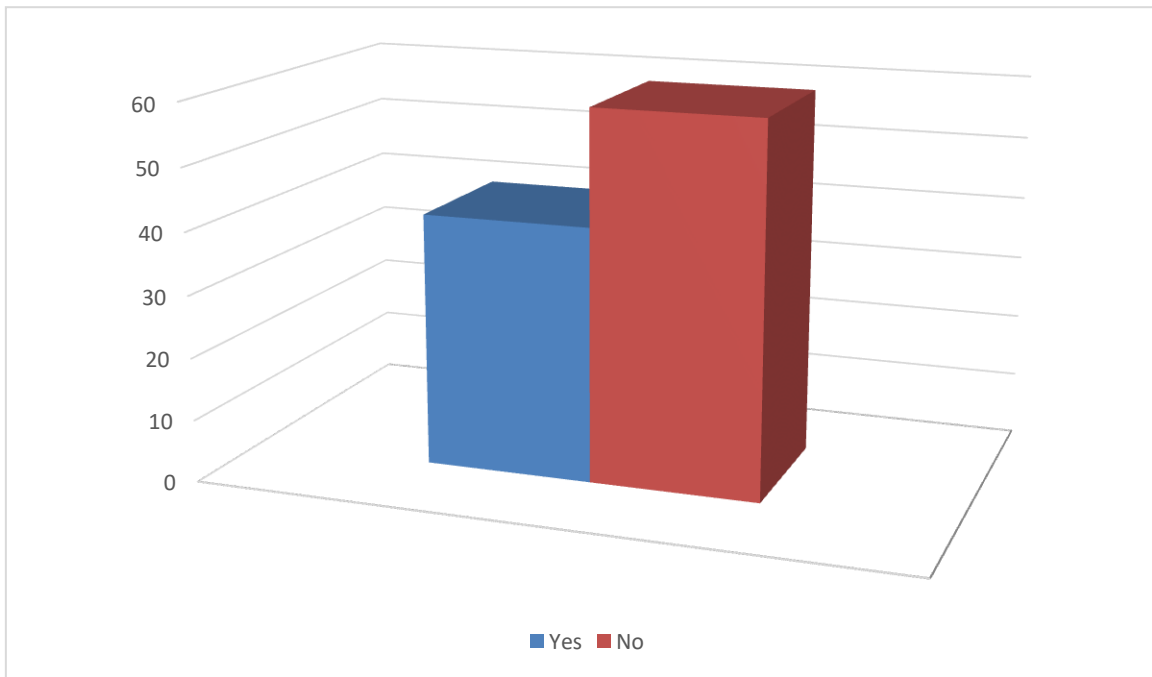
**Findings:**

The above table shows that among 206 respondents, 40.77% respondents are selected yes and 59.23% respondents are selected no.

**Inference:**

Majority of the respondents are selected no.

**3.2.13 CHART SHOWING THEIR EVER SOUGHT ASSISTANCE FROM THEIR SUPERVISOR OR HR DEPARTMENT REGARDING WORK-RELATED STRESS**



### 3.2.14 TABLE SHOWING THAT STRESS AFFECTS YOUR PERFORMANCE AS A CUSTOMER RELATIONSHIP OFFICER

Opinion	Number Of Respondents	Percentage Of Respondents
Strongly disagree	43	20.87
Disagree	36	17.47
Neutral	86	41.74
Agree	29	14.07
Strongly agree	11	5.33
Total	206	100

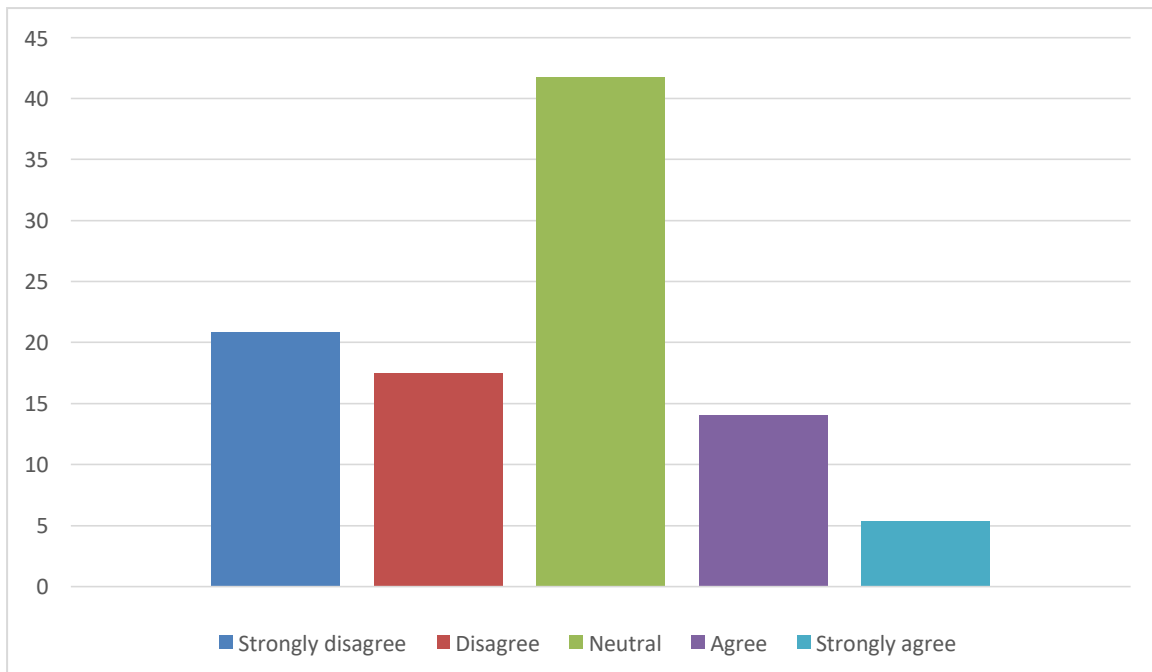
#### Findings:

The above table shows that among 206 respondents, 20.87% respondents are selected strongly disagree, 17.47% respondents are selected disagree, 41.74% respondents are selected neutral, 14.07% respondents are selected agree and 5.33% respondents are selected strongly agree.

#### Inference:

Majority of the respondents are selected neutral.

### 3.2.14 CHART SHOWING THAT STRESS AFFECTS YOUR PERFORMANCE AS A CUSTOMER RELATIONSHIP OFFICER



### 3.2.15 TABLE SHOWING HOW ARE THEY AGREEING WITH THEIR WORK-LIFE BALANCE

Opinion	Number Of Respondents	Percentage Of Respondents
Strongly disagree	8	3.88
Disagree	62	30.09
Neutral	63	30.58
Agree	59	28.64
Strongly agree	15	7.28
Total	206	100

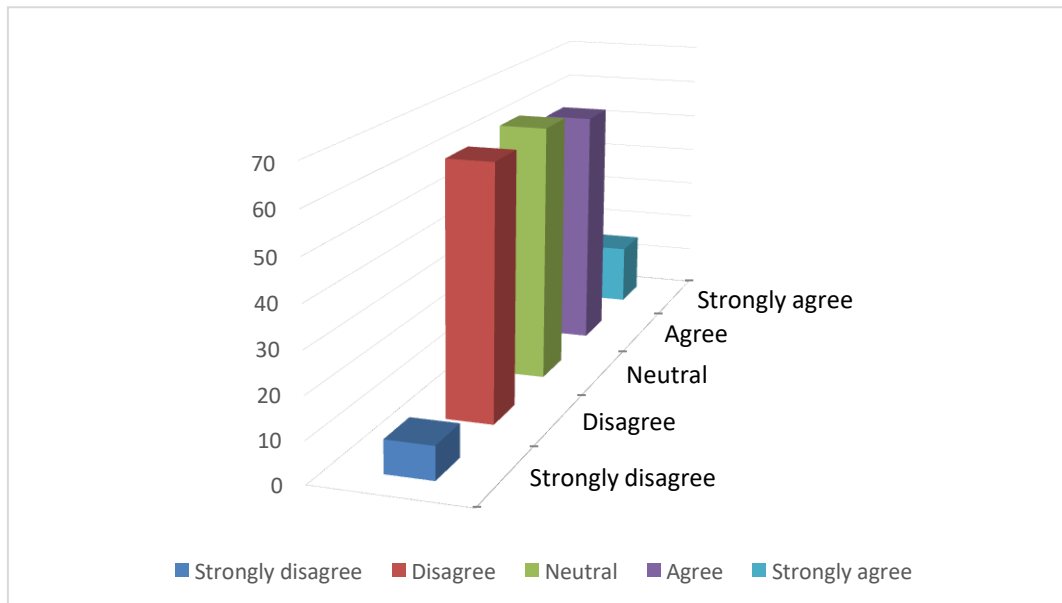
#### Findings:

The above table shows that among 206 respondents, 3.88% respondents are selected strongly disagree, 30.09% respondents are selected disagree, 30.58% respondents are selected neutral, 28.64% respondents are selected agree and 7.28% respondents are selected strongly agree.

#### Inference:

Majority of the respondents are selected neutral.

### 3.2.15 CHART SHOWING TABLE SHOWING HOW ARE THEY AGREEING WITH THEIR WORK-LIFE BALANCE?



### 3.2.16 TABLE SHOWING SEEKS PROFESSIONAL HELP OR SUPPORT WHEN DEALING WITH HIGH LEVELS OF STRESS

Opinion	Number Of Respondents	Percentage Of Respondents
Strongly disagree	3	1.45
Disagree	7	3.39
Neutral	111	53.88
Agree	30	14.56
Strongly agree	55	26.69
Total	206	100

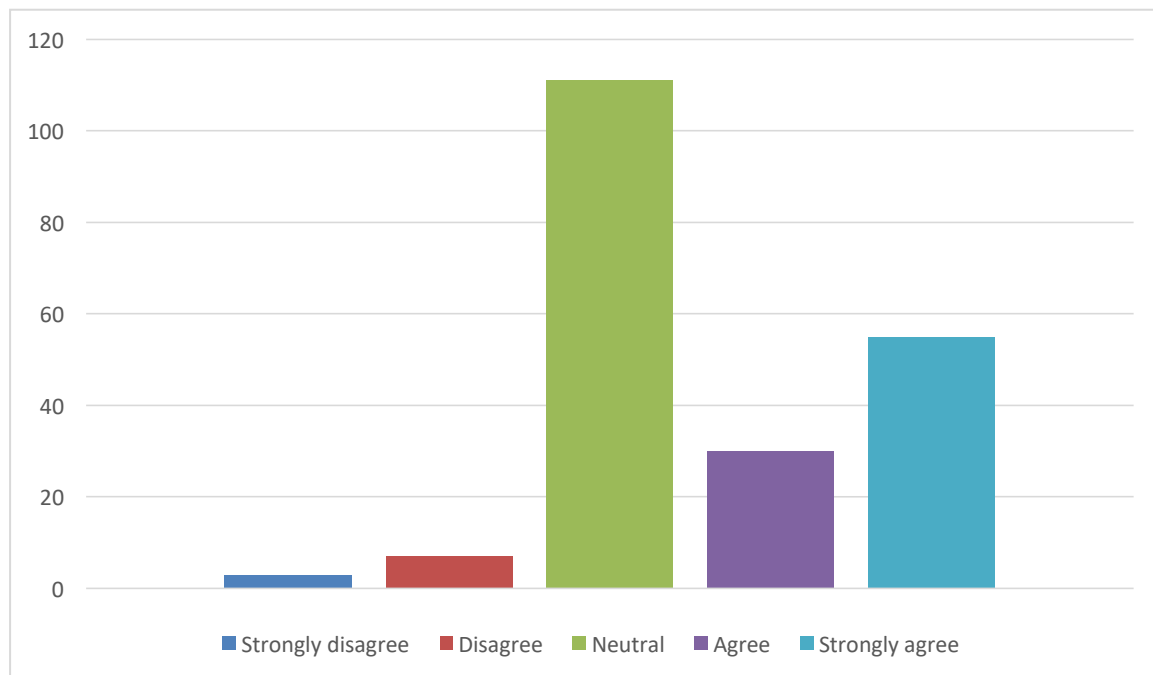
#### Findings:

The above table shows that among 206 respondents, 1.45% respondents are selected strongly disagree, 3.39% respondents are selected disagree, 53.88% respondents are selected neutral, 14.56% respondents are selected agree and 26.69% respondents are selected strongly agree.

#### Inference:

Majority of the respondents are selected neutral.

### 3.2.16 CHART SHOWING SEEKS PROFESSIONAL HELP OR SUPPORT WHEN DEALING WITH HIGH LEVELS OF STRESS



**3.2.17 TABLE SHOWING HOW SATISFIED ARE THEY WITH THE LEVEL OF RECOGNITION AND APPRECIATION YOU RECEIVE FOR YOUR WORK EFFORTS FROM THIER ORGANIZATION**

Opinion	Number Of Respondents	Percentage Of Respondents
Very dissatisfied	15	7.28
Dissatisfied	30	14.56
Neutral	78	37.86
Satisfied	80	38.83
Very satisfied	3	1.45
Total	206	100

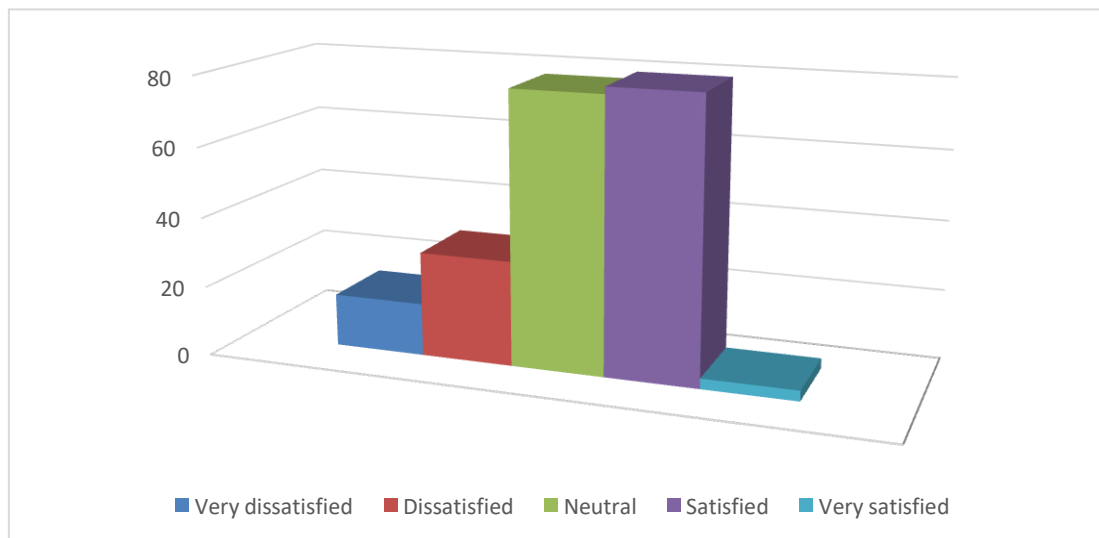
**Findings:**

The above table shows that among 206 respondents, 7.28% respondents are selected very dissatisfied, 14.56% respondents are selected dissatisfied, 37.86% respondents are selected neutral, 38.83% respondents are selected satisfied and 1.45% respondents are selected satisfied.

**Inference:**

Majority of the respondents are selected satisfied.

**3.2.17 CHART SHOWING HOW SATISFIED ARE THEY WITH THE LEVEL OF RECOGNITION AND APPRECIATION YOU RECEIVE FOR YOUR WORK EFFORTS FROM THIER ORGANIZATION**



**3.2.18 TABLE SHOWING HOW OFTEN THEY EXPERIENCE DIFFICULTY CONCENTRATING DUE TO STRESS WHILE PERFORMING THEIR DUTIES AS A CUSTOMER RELATIONSHIP OFFICER**

Opinion	Number Of Respondents	Percentage Of Respondents
Never	18	8.73
Rarely	28	13.59
Sometimes	64	31.06
Often	86	41.74
Always	10	4.85
Total	206	100

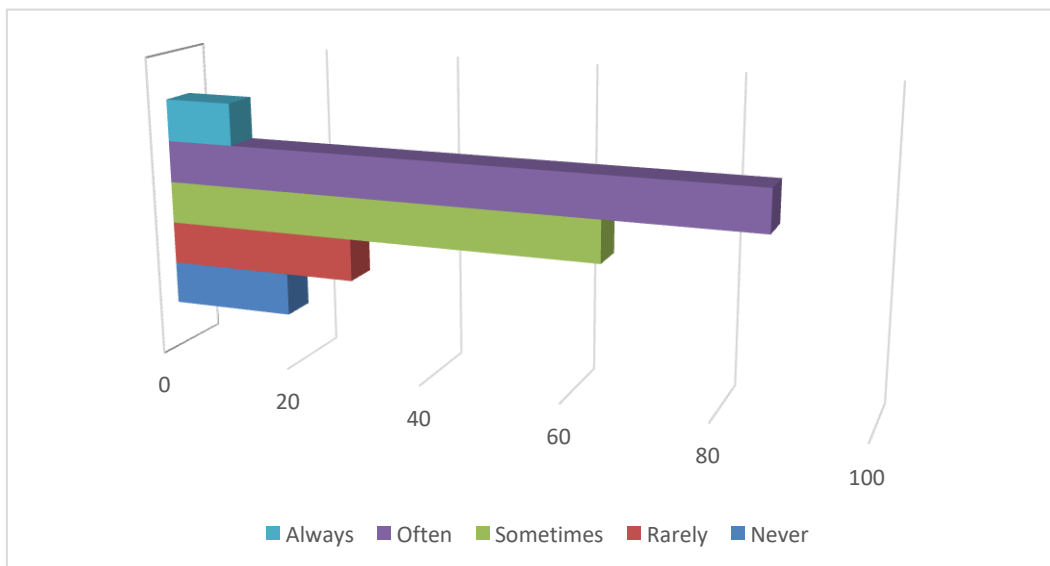
**Findings:**

The above table shows that among 206 respondents, 8.73% respondents are selected never, 13.59% respondents are selected rarely, 31.06% respondents are selected sometimes, 41.74% respondents are selected often and 4.85% respondents are selected always.

**Inference:**

Majority of the respondents are selected often.

**3.2.18 CHART SHOWING HOW OFTEN THEY EXPERIENCE DIFFICULTY CONCENTRATING DUE TO STRESS WHILE PERFORMING THEIR DUTIES AS A CUSTOMER RELATIONSHIP OFFICER**





**3.2.19 TABLE SHOWING HOW WELL THEY FEEL YOUR ORGANIZATION ADDRESSES THE ROOT CAUSES OF STRESS WITHIN THE WORKPLACE**

Opinion	Number Of Respondents	Percentage Of Respondents
Very poorly	8	3.88
Poorly	19	9.22
Moderately	89	43.20
Well	68	33.00
Very well	23	11.16
Total	206	100

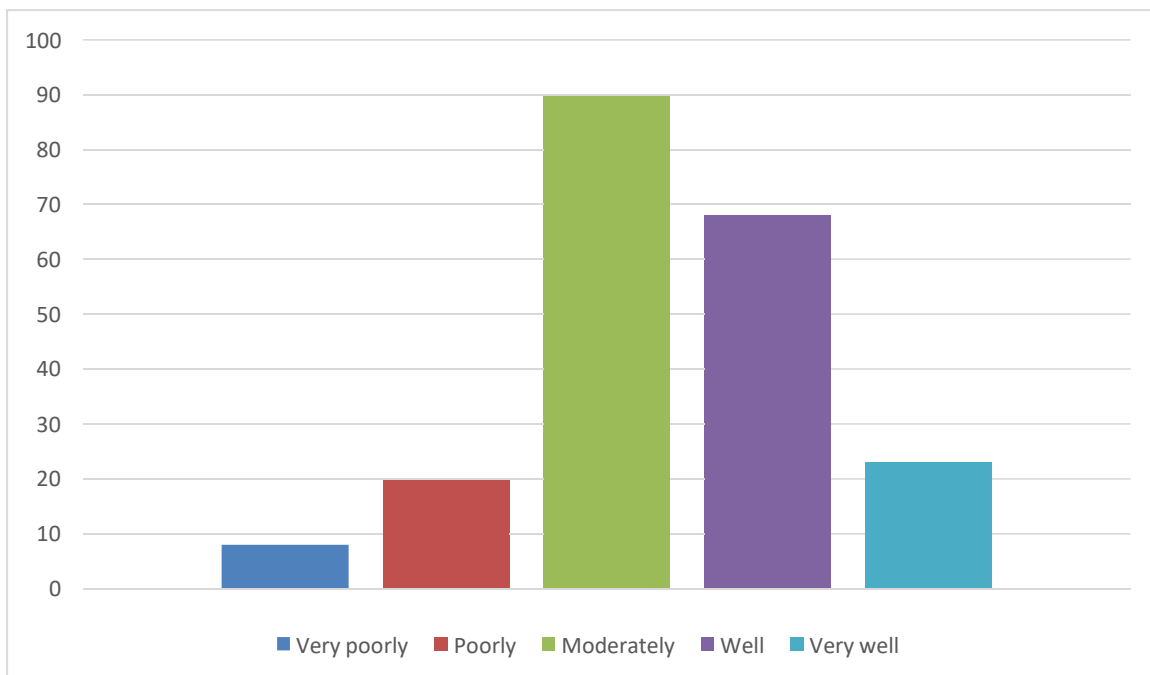
**Findings:**

The above table shows that among 206 respondents, 3.88% respondents are selected very poorly, 9.22% respondents are selected poorly, 43.20% respondents are selected moderately, 33.00% respondents are selected well and 11.16% respondents are selected very well.

**Inference:**

Majority of the respondents are selected moderately.

**3.2.19 CHART SHOWING HOW WELL THEY FEEL YOUR ORGANIZATION ADDRESSES THE ROOT CAUSES OF STRESS WITHIN THE WORKPLACE**



### 3.2.20 TABLE SHOWING HOW OFTEN DO THEY ENGAGE IN RELAXATION TECHNIQUES TO ALLEVIATE WORK-RELATED STRESS

Opinion	Number Of Respondents	Percentage Of Respondents
Never	8	3.88
Rarely	30	14.56
Sometimes	70	33.98
Often	69	33.49
Always	30	14.56
Total	206	100

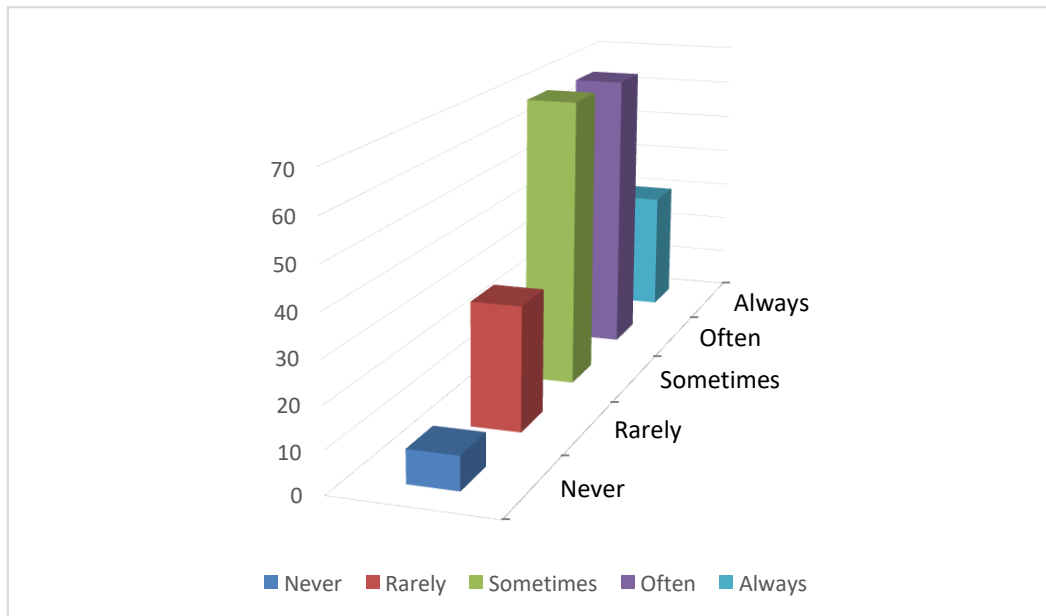
**Findings:**

The above table shows that among 206 respondents, 3.88% respondents are selected never, 14.56% respondents are selected rarely, 33.98% respondents are selected sometimes, 33.49% respondents are selected often and 14.56% respondents are selected always.

**Inference:**

Majority of the respondents are selected sometimes.

### 3.2.20 CHART SHOWING HOW OFTEN DO THEY ENGAGE IN RELAXATION TECHNIQUES TO ALLEVIATE WORK-RELATED STRESS



**3.2.21 TABLE SHOWING HOW LIKELY ARE THEY TO SEEK PROFESSIONAL HELP OR SUPPORT WHEN DEALING WITH HIGH LEVELS OF STRESS**

Opinion	Number Of Respondents	Percentage Of Respondents
Very unlikely	4	1.94
Unlikely	24	11.65
Neutral	71	34.46
Likely	57	27.66
Very likely	50	24.27
Total	206	100

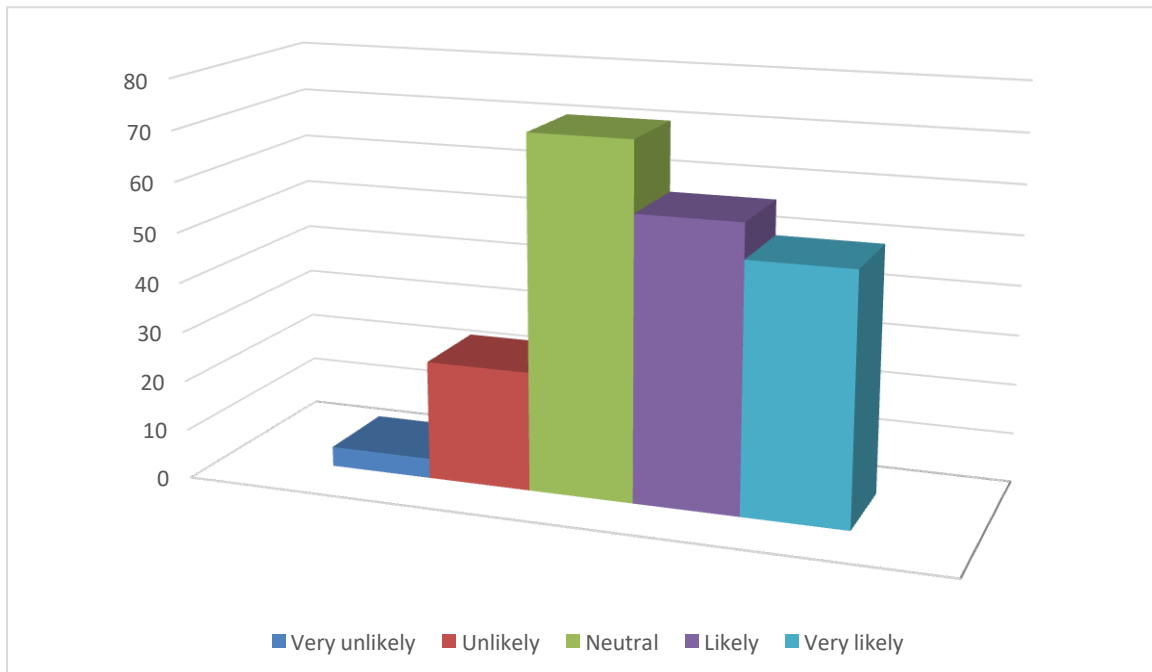
**Findings:**

The above table shows that among 206 respondents, 1.94% respondents are selected very unlikely, 11.65% respondents are selected unlikely, 34.46% respondents are selected neutral, 27.66% respondents are selected likely and 24.27% respondents are selected very likely.

**Inference:**

Majority of the respondents are selected neutral.

**3.2.21 CHART SHOWING HOW LIKELY ARE THEY TO SEEK PROFESSIONAL HELP OR SUPPORT WHEN DEALING WITH HIGH LEVELS OF STRESS**



### 3.2.22 TABLE SHOWING HOW WELL DO THEY FEEL THEIR COMMUNICATE WITH YOUR COLLEAGUES AND SUPERVISORS ABOUT WORK-RELATED STRESS

Opinion	Number Of Respondents	Percentage Of Respondents
Very poorly	8	3.88
Poorly	20	9.70
Moderately well	66	32.03
Well	70	33.78
Very well	42	21.35
Total	206	100

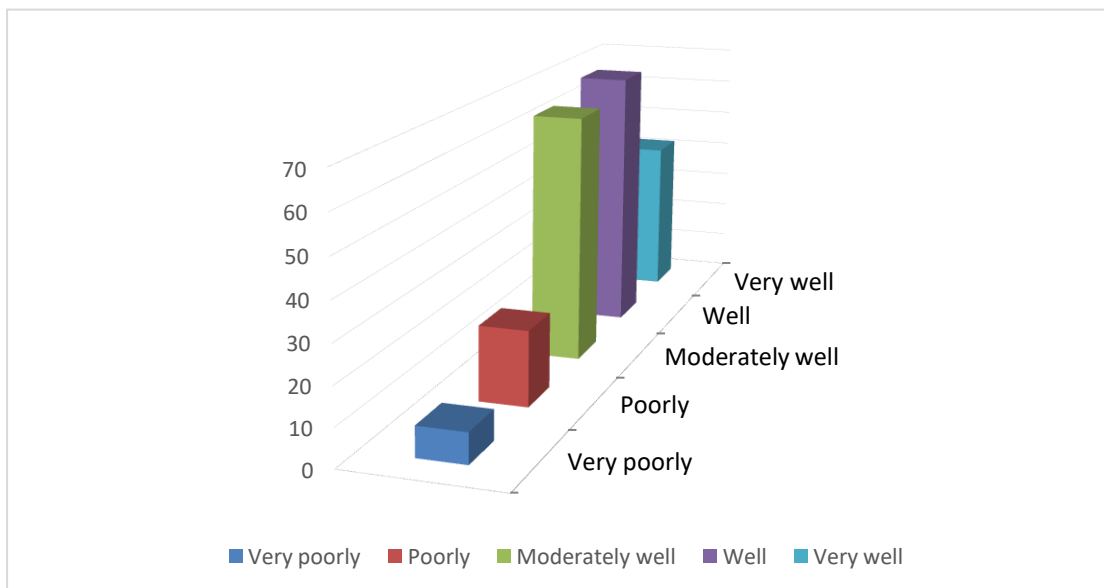
**Findings:**

The above table shows that among 206 respondents, 3.88% respondents are selected very poorly, 9.70% respondents are selected poorly, 32.03% respondents are selected moderately well, 33.78% respondents are selected well and 21.35% respondents are selected very well.

**Inference:**

Majority of the respondents are selected well.

### 3.2.22 CHART SHOWING HOW WELL DO THEY FEEL THEIR COMMUNICATE WITH YOUR COLLEAGUES AND SUPERVISORS ABOUT WORK-RELATED STRESS



### 3.2.23 TABLE SHOWING HOW OFTEN DO THEY EXPERIENCE PHYSICAL SYMPTOMS OF STRESS IN THEIR WORK ENVIRONMENT

Opinion	Number Of Respondents	Percentage Of Respondents
Never	12	5.82
Rarely	12	5.82
Sometimes	67	32.52
Often	72	34.95
Always	43	20.87
Total	206	100

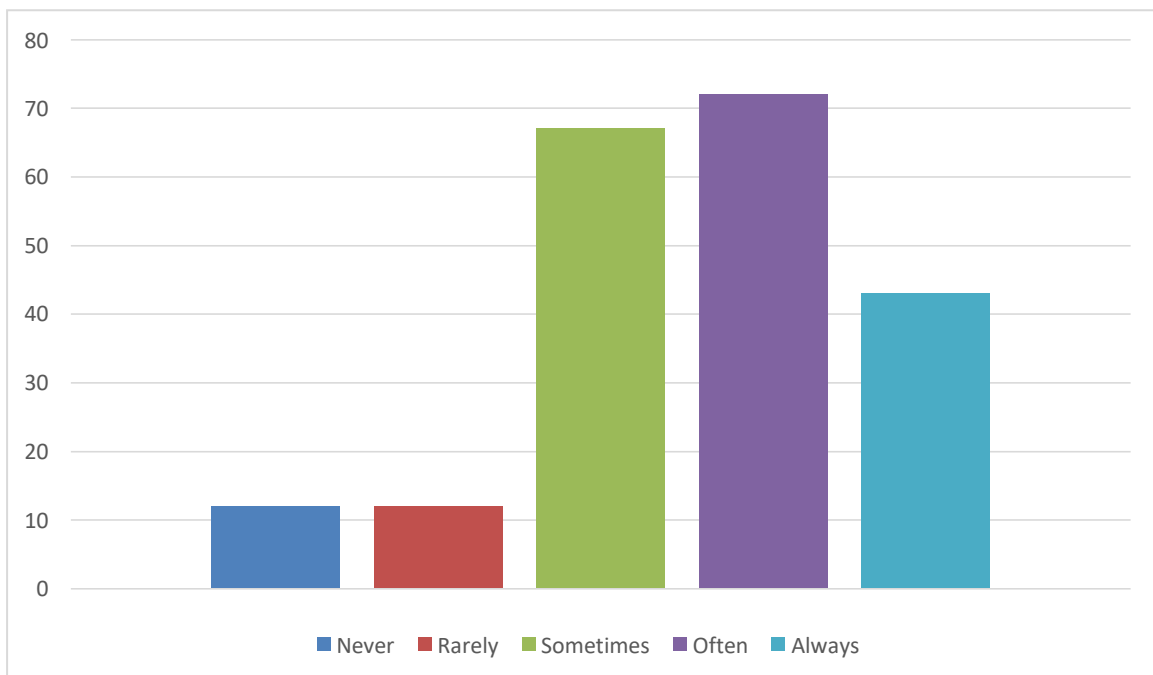
#### Findings:

The above table shows that among 206 respondents, 5.82% respondents are selected never, 5.82% respondents are selected rarely, 32.52% respondents are selected sometimes, 34.95% respondents are selected often and 20.87% respondents are selected always.

#### Inference:

Majority of the respondents are selected often.

### 3.2.23 CHART SHOWING HOW OFTEN DO THEY EXPERIENCE PHYSICAL SYMPTOMS OF STRESS IN THEIR WORK ENVIRONMENT



**3.2.24 TABLE SHOWING TO WHAT EXTENT DO THEY FEEL SUPPORTED BY THEIR IMMEDIATE SUPERVISOR IN MANAGING STRESS IN THEIR ROLE**

Opinion	Number Of Respondents	Percentage Of Respondents
Not supported at all	4	1.94
Minimally supported	27	13.10
Moderately supported	59	28.64
Well supported	71	34.46
Extremely supported	45	21.84
Total	206	100

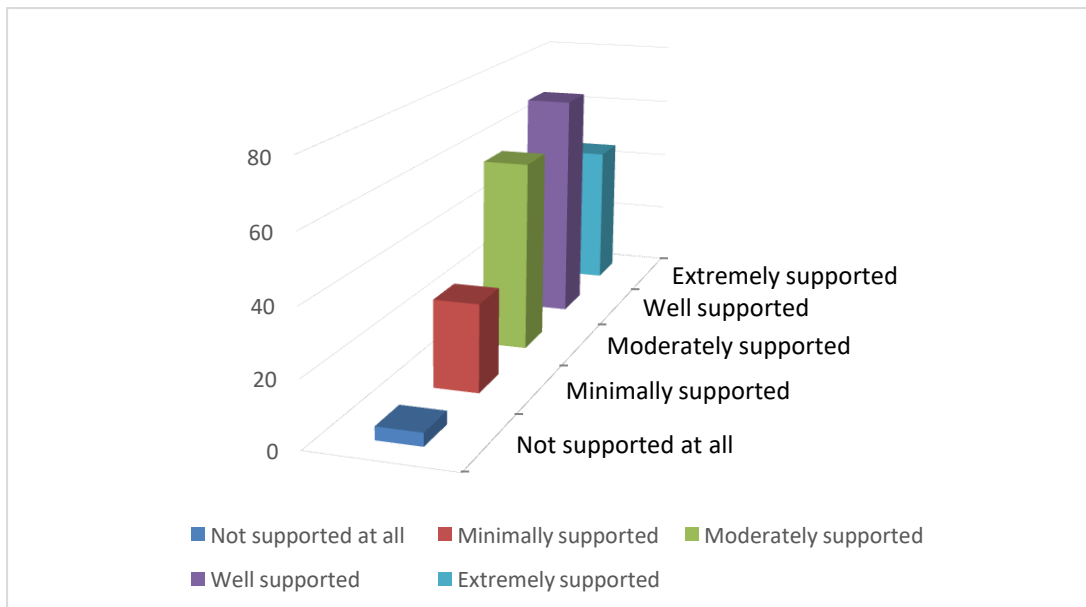
**Findings:**

The above table shows that among 206 respondents, 1.94% respondents are selected not supported at all, 13.10% respondents are selected minimally supported, 28.64% respondents are selected moderately supported, 34.46% respondents are selected well supported and 21.84% respondents are selected extremely supported.

**Inference:**

Majority of the respondents are selected well supported.

**3.2.24 CHART SHOWING TO WHAT EXTENT DO THEY FEEL SUPPORTED BY THEIR IMMEDIATE SUPERVISOR IN MANAGING STRESS IN THEIR ROLE**



### 3.2.25 TABLE SHOWING THAT STRESS AFFECTS THEIR PERFORMANCE AS A CUSTOMER RELATIONSHIP OFFICER

Opinion	Number Of Respondents	Percentage Of Respondents
Yes	116	56.31
No	90	43.68
Total	206	100

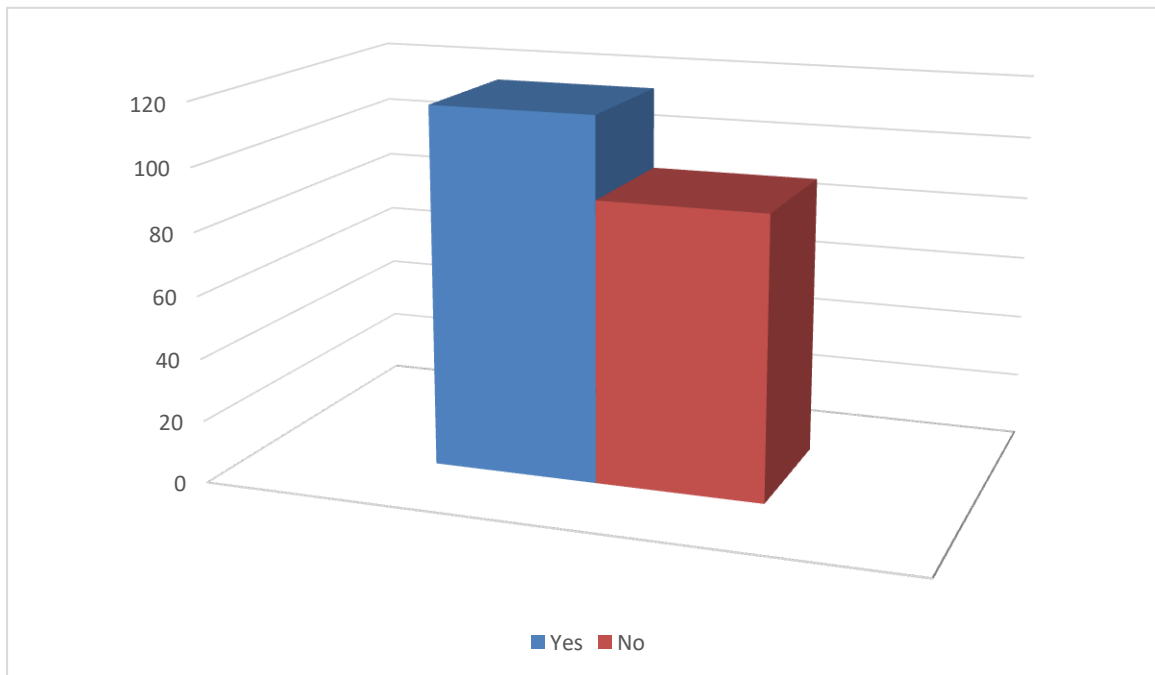
**Findings:**

The above table shows that among 206 respondents, 56.31% respondents are selected yes and 43.68% respondents are selected no.

**Inference:**

Majority of the respondents are selected yes.

### 3.2.25 CHART SHOWING THAT STRESS AFFECTS THEIR PERFORMANCE AS A CUSTOMER RELATIONSHIP OFFICER



**3.2.26 TABLE SHOWING HAVE THEIR PARTICIPATED IN ANY STRESS MANAGEMENT ACTIVITIES OR PROGRAMS PROVIDED BY THEIR ORGANIZATION IN THE PAST YEAR**

Opinion	Number Of Respondents	Percentage Of Respondents
Yes	116	56.31
No	90	43.68
Total	206	100

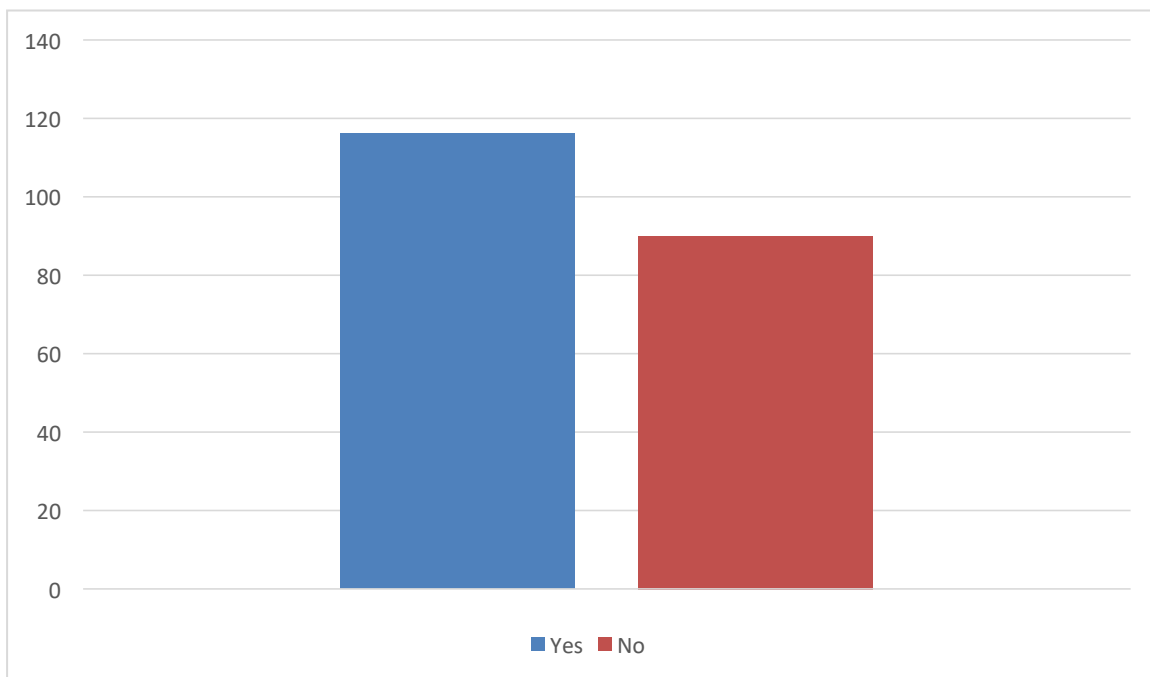
**Findings:**

The above table shows that among 206 respondents, 56.31% respondents are selected yes and 43.68% respondents are selected no.

**Inference:**

Majority of the respondents are selected yes.

**3.2.26 CHART SHOWING HAVE THEIR PARTICIPATED IN ANY STRESS MANAGEMENT ACTIVITIES OR PROGRAMS PROVIDED BY THEIR ORGANIZATION IN THE PAST YEAR**





### 3.3.2 ANALYSIS

#### CORRELATION:

Correlations

			Role-Specific Stress	Adaptive Coping Approaches	Stress Resilience Measurement	Stress Resilience Assessment
Spearman's rho	Role-Specific Stress	Correlation Coefficient	1.000	-.023	.311**	.102
		Sig. (2-tailed)		.746	.000	.143
		N	206	206	206	206
	Adaptive Coping Approaches	Correlation Coefficient	-.023	1.000	-.099	-.011
		Sig. (2-tailed)	.746		.155	.875
		N	206	206	206	206
	Stress Resilience Measurement	Correlation Coefficient	.311**	-.099	1.000	.716**
		Sig. (2-tailed)	.000	.155		.000
		N	206	206	206	206
	Stress Resilience Assessment	Correlation Coefficient	.102	-.011	.716**	1.000
		Sig. (2-tailed)	.143	.875	.000	
		N	206	206	206	206

#### INTERPRETATION:

Given the significance value (p-value) of 0.00 for all dimensions, which is less than the threshold of 0.05, it indicates that the correlations between Role-Specific Stress, Adaptive Coping Approaches, Stress Resilience Measurement, and Stress Resilience Assessment are statistically significant. Thus, these dimensions follow a non-parametric test. Consequently, when the p-value is less than 0.05, the Null Hypothesis H<sub>0</sub> is rejected.

Since the correlations between the dimensions are statistically significant ( $p < 0.05$ ), it implies that there are significant relationships between Role-Specific Stress, Adaptive Coping Approaches, Stress Resilience Measurement, and Stress Resilience Assessment. Therefore, in the context of assessing the effectiveness of batch training for customer relationship officers, we can reject the Null Hypothesis H<sub>0</sub>, suggesting that there are indeed significant correlations between these dimensions.

**U TEST:**

**Interpretation:**

**Null Hypothesis (H0):** There is no significant difference between the rank of male and female participants with respect to those four dimensions.

**Alternative Hypothesis (H1):** There is a significant difference between the mean rank of male and female participants with respect to those four dimensions.

## Ranks

	Gender	N	Mean Rank	Sum of Ranks
Role-Specific Stress	1	85	76.26	6482.50
	2	121	122.63	14838.50
	Total	206		
Adaptive Coping Approaches	1	85	98.83	8400.50
	2	121	106.78	12920.50
	Total	206		
Stress Resilience Measurement	1	85	76.79	6527.50
	2	121	122.26	14793.50
	Total	206		
Stress Resilience Assessment	1	85	87.44	7432.50
	2	121	114.78	13888.50
	Total	206		

### Test Statistics

	Role-Specific Stress	Adaptive Coping Approaches	Stress Resilience Measurement	Stress Resilience Assessment
Mann-Whitney U	2827.500	4745.500	2872.500	3777.500
Wilcoxon W	6482.500	8400.500	6527.500	7432.500
Z	-5.530	-.946	-5.411	-3.265
Asymp. Sig. (2tailed)	.000	.004	.000	.001

a. Grouping Variable: Gender

### H TEST:

**Null Hypothesis (H0):** There is no significant difference between the mean ranks of respondent age with respect to the dimensions.

**Alternative Hypothesis (H1):** There is a significant difference between the mean ranks of respondent age with respect to the dimensions.

### Ranks

	Age	N	Mean Rank
Role-Specific Stress	1	158	101.82
	2	44	117.82
	3	4	12.50
	Total	206	
Adaptive Coping Approaches	1	158	93.80
	2	44	129.45
	3	4	201.00
	Total	206	
Stress Resilience Measurement	1	158	108.53
	2	44	94.64
	3	4	2.50
	Total	206	
Stress Resilience Assessment	1	158	110.08
	2	44	84.32
	3	4	54.50
	Total	206	

### TEST STATISTICS

	Role-Specific Stress	Adaptive Coping Approaches	Stress Resilience Measurement	Stress Resilience Assessment
Chi-Square	12.133	23.414	13.687	9.323
df	2	2	2	2
Asymp. Sig.	.002	.000	.001	.009

a. Kruskal Wallis Test

b. Grouping Variable: Age

### 3.3 SUMMARY OF FINDINGS

1. Most of the respondents are belongs to 21 - 25 age groups.
2. Majority of the respondents are female.
3. Most of the respondents are under graduate qualification.
4. Most of the respondents are unmarried.
5. Most of the respondents are selected sometimes for frequency with which their experience stress in their role as a customer.
6. Most of the respondents selected moderately confident are they in their ability to cope with work-related stress.
7. Majority of the respondents are selected well supported by their organization in managing stress.
8. Most of the respondents are selected moderate level of stress resilience.
9. Most of the respondents are selected sometimes engage in activities outside of work to help manage stress.
10. Majority of the respondents are selected very much their job role aligns with their personal values and interests.
11. Most of the respondents are selected yes.
12. Most of the respondents are selected yes their organization provides adequate resources to help employees manage stress.
13. Majority of the respondents are selected no.
14. Most of the respondents are selected neutral that stress affects your performance as a customer relationship officer.
15. Majority of the respondents are selected neutral they agreeing with their work-life balance.
16. Most of the respondents are selected neutral seeks professional help or support when dealing with high levels of stress.
17. Most of the respondents are selected satisfied.
18. Most of the respondents are selected often.
19. Most of the respondents are selected moderately.
20. Majority of the respondents are selected sometimes.
21. Most of the respondents are selected neutral.
22. Majority of the respondents are selected well.
23. Majority of the respondents are selected often.

24. Most of the respondents are selected well supported.
25. Most of the respondents are selected yes stress affects their performance as a customer relationship officer.
26. Majority of the respondents are selected yes their participated in any stress management activities or programs provided by their organization in the past year.

### 3.4 SUGGESTIONS

- Clearly define the research objectives to ensure the study's focus and direction. This may include identifying specific stressors, understanding their impact on CROs
- Employ a combination of quantitative and qualitative methods to gather comprehensive data. Surveys or questionnaires can provide quantitative insights into the prevalence and intensity of stressors
- If using surveys or questionnaires, ensure that the instruments are validated and reliable for measuring stress in the CRO context.
- Ensure that the sample of CROs is representative of the target population. Consider factors such as job tenure, industry, company size, geographic location, and demographic diversity to capture a broad range of perspectives.
- Obtain ethical approval from relevant institutional review boards and ensure that the study complies with ethical guidelines for research involving human participants.
- Use appropriate statistical techniques to analyse quantitative data, such as descriptive statistics, inferential tests, and regression analysis to identify patterns and relationships among variables.
- Triangulate findings from multiple data sources (e.g., surveys, interviews) to validate and corroborate results.
- Situate study findings within the broader organizational and industry context.
- Translate study findings into actionable recommendations for organizations to address CRO stressors effectively.
- Share study findings through academic publications, industry reports, conference presentations, and internal communications within organizations.

### 3.5 CONCLUSION

In conclusion, this study sheds light on the main sources of stress experienced by customer relationship officers (CROs) in their roles and provides valuable insights for organizations aiming to support their employees' well-being and optimize performance. Through a mixed-methods approach combining quantitative surveys and qualitative interviews, the study identified several key stressors prevalent in the CRO context. Customer interactions emerged as a significant source of stress, encompassing challenges such as managing diverse customer needs, resolving conflicts, and maintaining professionalism in demanding situations. Workload pressures, including tight deadlines and performance targets, also contributed to CRO stress, highlighting the importance of workload management and resource allocation. Organizational factors, such as company culture, leadership styles, and support mechanisms, played a crucial role in shaping CRO experiences of stress. Addressing these contextual factors is essential for creating a supportive work environment conducive to employee well-being and job satisfaction. The study's findings underscore the need for targeted interventions to mitigate CRO stressors and promote resilience in customer-facing roles. Recommendations include providing training in stress management techniques, enhancing communication and conflict resolution skills, implementing flexible work arrangements, and fostering a culture of support and recognition by implementing these recommendations, organizations can not only alleviate CRO stress but also enhance customer satisfaction, employee retention, and overall organizational effectiveness. Moreover, the study emphasizes the importance of ongoing research and evaluation to monitor changes in stress levels over time and adapt interventions accordingly.



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## QUESTIONNAIRE

### A STUDY ON STREE EXPERIENCED BY CUSTOMER RELATIONSHIP OFFICER WITH REFERENCE TO BANK BAZAAR

1. Please rate the frequency with which you experience stress in your role as a Customer Relationship Officer
  - a. Never
  - b. Rarely
  - c. Sometimes
  - d. Often
  - e. Always
  
2. How confident are you in your ability to cope with work-related stress?
  - a. Not confident at all
  - b. Slightly confident
  - c. Moderately confident
  - d. Very confident
  - e. Extremely confident
  
3. To what extent do you feel supported by your organization in managing stress?
  - a. Not supported at all
  - b. Minimally supported
  - c. Moderately supported
  - d. Well supported
  - e. Extremely supported
  
4. Please rate your overall level of stress resilience:
  - a. Very low
  - b. Low
  - c. Moderate
  - d. High
  - e. Very high
  
5. How often do you engage in activities outside of work to help manage stress (e.g., exercise, hobbies)?
  - a. Never
  - b. Rarely
  - c. Sometimes
  - d. Often
  - e. Always
  
6. To what extent do you feel your job role aligns with your personal values and interests?
  - a. Not at all
  - b. Slightly
  - c. Moderately
  - d. Very much
  - e. Completely

7. Have you ever felt overwhelmed by the demands of your job as a Customer Relationship Officer?
  - a. Yes
  - b. No
  
8. Do you believe that your organization provides adequate resources to help employees manage stress?
  - a. Yes
  - b. No
  
9. Have you ever sought assistance from your supervisor or HR department regarding work-related stress?
  - a. Yes
  - b. No

**Rank the following coping mechanism utilized by CRO to manage**

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
10. Do you think that stress affects your performance as a Customer Relationship officer					
11. How are you agree with your work-life balance?					
12. How likely are you to seek professional help or support when dealing with high levels of stress					

13. How satisfied are you with the level of recognition and appreciation you receive for your work efforts from your organization?
  - a. Very dissatisfied
  - b. Dissatisfied
  - c. Neutral
  - d. Satisfied
  - e. Very satisfied
  
14. How often do you experience difficulty concentrating due to stress while performing your duties as a Customer Relationship Officer?
  - a. Never
  - b. Rarely
  - c. Sometimes
  - d. Often
  - e. Always

- 
15. How well do you feel your organization addresses the root causes of stress within the workplace?
    - a. Very poorly
    - b. Poorly
    - c. Moderately well
    - d. Well
    - e. Very well
  
  16. How often do you engage in relaxation techniques (e.g., deep breathing, meditation) to alleviate work-related stress?
    - a. Never
    - b. Rarely
    - c. Sometimes
    - d. Often
    - e. Always
  
  17. How likely are you to seek professional help or support when dealing with high levels of stress?
    - a. Very unlikely
    - b. Unlikely
    - c. Neutral
    - d. Likely
    - e. Very likely
  
  18. How well do you feel you communicate with your colleagues and supervisors about work-related stress?
    - a. Very poorly
    - b. Poorly
    - c. Moderately well
    - d. Well
    - e. Very well
  
  19. How often do you experience physical symptoms of stress (e.g., headaches, fatigue, and muscle tension) in your work environment?
    - a. Never
    - b. Rarely
    - c. Sometimes
    - d. Often
    - e. Always
  
  20. To what extent do you feel supported by your immediate supervisor in managing stress in your role?
    - a. Not supported at all
    - b. Minimally supported
    - c. Moderately supported
    - d. Well supported
    - e. Extremely supported

21. How well do you feel your organization addresses the root causes of stress within the workplace?
- Very poorly
  - Poorly
  - Moderately well
  - Well
  - Very well
22. Do you think that stress affects your performance as a Customer Relationship Officer?
- Yes
  - No
23. Have you participated in any stress management activities or programs provided by your organization in the past year?
- Yes
  - No