

**DEVELOPING STRESS MANAGEMENT MECHANISMS FOR HABIB BANK  
LIMITED**



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**Developing Stress Management Mechanisms for Habib Bank  
Limited**

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## **Abstract**

Banking sector owes a vital importance in the economy of any country through its energetic functions. The report is an upshot of four months research on Habib Bank Limited (HBL), a renowned bank of Pakistan. HBL possess an imperative and historical importance in banking scenario of Pakistan.

Banking sector is competitive and technology is ever changing. The current employment practices have a major effect on individual's physical and mental health. Research interest in the area has increased rapidly in recent years. It is commonly accepted that organisational factors play a significant part in contributing to an individual's experience of stress. Human Resource Group (HRG) of HBL has plans to work on developing stress management policy/mechanisms in near future. HBL requires alignment with international practices and policies are tailored according to the local environment and culture. It is a deep seated motivator to work in area of stress management as it is of the most important issues in economic crisis and political instability which has direct impacts on businesses. Four month time span was inadequate to study a larger organization like HBL but still industrious efforts were made to converse the study in this comprehensive report.

HBL as other banks and financial institution has two basic functions: support and core. The core functions add value directly to the business and are of vital importance while support function indirectly affects the business and help the core functions to enhance their value addition. The research report is an exploratory research where the stress factors (also called stressors) were determined through qualitative research methods like interviews, focus groups and observations. These methods were chosen to develop understanding of perception,

assumptions and opinion of citizen of HBL. It was found out through carrying out several interviews that stress factors may differ from one division/group to the other. So, for the purpose of simplicity, retail banking was chosen where employees deal with customers directly and regularly. The stressors found in the retail banking were related with the workload, transparency of performance management system, compensations and benefits lesser than the going rates and low career advancement. These stressors were repeatedly discussed during the focus group sessions which were conducted by developing a questionnaire based upon the information obtained from the interviews in the beginning of research.

The aim of the research is to develop stress test as tool for recruitment and selection process so that the potential candidates can be filtered to find out the right candidate for the job who can better cope up with stress of work. Few best options were recommended to HBL to cope up with stress apart from the stress test in recruitment and selection process. The psychologist test as tool for recruitment and selection is recommended after consulting a psychologist and determining organizational needs. This test will serve as a guideline and can be customized according to the employment needs and HR analysis. Another mechanism developed for the organization is three months stress management plan which involves: determining population, assessment test for stress levels, applying inclusion criteria based on demographics, conducting 3 months stress management activities according to weekly plan. The weekly plan includes behaviour therapy, psycho education, workshops and activities to cope up stress at individual level.

## DEDICATION

We dedicate this effort of ours to Allah Almighty  
&  
to our Beloved Parents and dedicated Teachers who have  
been extremely helpful and supportive throughout the  
crucial times.

## **ACKNOWLEDGEMENTS**

In the name of Allah (SWT), the Merciful, the Most Beneficent. Praise is only for Allah, the Master of the day of judgment and the Lord of universe.

We are grateful to Allah (SWT) who created us, gave us the knowledge and wisdom and to whom we have to submit and return.

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Anum Ahad,  
Ayesha Saddiqua,  
Bilquees Fatima  
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Mehreen Abbasi

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