CHAPTER-2

REVIEW OF RELATED LITERATURE

Previous chapter has delineated all the concepts included in the present research, whereas this chapter focuses on the literature which is carried out previously in the field of human aspect of banking. Particularly, in relation with job satisfaction, stress and anxiety of the employees in various organizations.

In the present research study, the investigator has attempted to study the concept of employees of Nationalized and cooperative banks, their gender, their satisfaction about job, stress and anxiety. When the researcher makes a careful review of the literature, he becomes aware of the important and unimportant variables in the concerned area of research.

In assessing each review, researcher has been taken into consideration following points.

1: **Provenance (origin)**: what are the author's credentials?

Are the author's arguments supported by evidence (e.g. primary historical material, case studies, narratives, statistics, recent scientific findings)?
2: **Objectivity** :- is the author's perspective even-handed or prejudicial? Is contrary data considered or is certain pertinent information ignored to prove the author's point?

3: **Persuasiveness (expression, fluency)**:- Which of the author's theses are most/least convincing?

4: **Value** :- Are the author's arguments and conclusions convincing? Does the work ultimately contribute in any significant way to an understanding of the subject?

Researcher has been reviewed various studies of job satisfaction, stress and anxiety.

Lock (1976) gives a comprehensive definition of job satisfaction as ‘A pleasurable or positive emotional state resulting from the appraisal of one’s job or job experience’. Job satisfaction is the result of employee’s perception of how well their job provides these things which are viewed as important.

Job satisfaction or in its broader from work satisfaction, is a difficult entry to define even in simplistic term for the individual, it exists when the perceived benefices of the work exceed the personal costs of a margin deemed by the worker to be adequate under the circumstances. It is not however a static state and is subject to influence and modification from forces within and outside of the
immediate work environment. One school of try out Gold Thorpe et. al. (1968) in fact examines to provide fulfillment outside of the job or finds fulfillment in the work itself.

Furthermore, job satisfaction is not the unitary or integrated state that the name would imply. There are multiple facets to the working state, some of which are more satisfying or perhaps more acceptable and others less. Job satisfaction at best describes in comparative terms some integrated means of that state at some point in time.

Satisfaction has been defined in different way in various studies Fisher and Hanna (1931) proposed that dissatisfaction stem largely from emotional maladjustment. They noted that: “The reason why this fact has not been adequately recognized by those interested in vocational adjustment is simple, just because he does not know; the individual seldom assigns the true cause as the factor underlying his vocational maladjustment. He is dissatisfied, and simple because his work falls to give him the satisfaction he is seeking, he thinks his work is to blame.”

Hoppock (1935) defined satisfaction as “any combination of psychological, physiological, and environmental circumstance that cause a person truthfully to say, “I am satisfies with my job.” In this
definition the underlying assumption is that, “It is possible for a worker to balance specified satisfactions against specific dissatisfactions and those to arrive at a composure satisfaction with the job as a whole”.

Ginsberg (1951) defined giving three fold schemes of satisfaction first, there are the intrinsic satisfaction which come from two sources : (1) The pleasure which is derived from engaging in work activity (function pleasure), and (2) The sense of accomplishment which is experienced from meeting social standards of success and personal realization of abilities through achievement. Second there are the concomitant satisfactions which are associated with physical and psychological conditions and third there are extrinsic satisfaction which is the tangible rewards of work, i.e. bonuses and rewards.

Bullock (1953) has given definition within the context of work organization and social system. He says it is an attitude which results from a balance and summation of many specific likes and dislikes experienced in connection with the job. This attitude manifests itself in evaluations of the job and of employing organizations. This evaluation may rest largely upon one’s own success or failure in achievement of personal objective and up on the perceived
contribution of the job and employing organization to these ends. Thus, a worker may like certain aspects of his work yet thoroughly dislike others.

Smith et al. (1963) Cornell University have defined it as an defective state which is, “A function of the worker’s present job on the one hand, and his frame of reference on the other.”

Job satisfaction comprises according to Robbers (1966), “those outward or inner manifestations which give individual a sense of enjoyment and accomplishment in the perform of work job satisfaction may come from the speed with which it is accomplished or from other features relating to the job and its performance.” Blum (1951) stilted that “Job satisfaction is the result of various attitudes possessed by an employees.” He further emphasized that those attitudes are related to the job and are concerned with such specific factors as supervision, steadiness of employment, conditions of work, advancement of opportunities, recognition of ability, fair evaluation of work social relation of the job, prompt settlement of grievances, fair treatment by employer, and other similar aspects. However, a more comprehensive approach requires that many additional factors be included before a complete understanding of job satisfaction can be obtained such factors as the age, health, treatment, desires, and
level of aspiration of employees should be considered. Further his family relationship, social status, recreational outlets, and activity in organization labor political or purely social contribution ultimately to job satisfaction. Thus, job satisfaction is general attitude which is the result of many specific attitudes in three areas, namely, specific job factors individual characteristics, and group relationships outside the job.


Herzberg (1966) Stated that the main factors involved in job satisfaction are advancement, recognition, growth and the job itself being termed as “Satisfiers” and “dissatisfies” which includes such things as working conditions and amenities, administrative policies, relationship with supervisors, technical competence of supervisors pay job security and relations with peers. Herzberg argue that it the
quality of the dissatisfactions is less than adequate, dissatisfaction will occur.

Vroom cited by hunt (1971) adds another dimension to job satisfaction theory. He argues that the choice of job initially depends upon what he refers to as “First-level outcome” namely money or direct pay. Behind the first level outcome, are second level outcomes, which may inherent in the job, such as prestige and power or many be attainable by way of money provided as first-level outcome. The effort that the worker is willing to expend and the satisfaction that he derives in doing so, are directly related to the strength of the second – level goals and clarity of the perceived relationship between the primary and secondary goals. Expectancy is a third factor. The higher the expectancy of the secondary goal, as perceived by the worker, the grater is the perceived worth of the primary and hence the satisfaction derived in attaining it.

Newman, John E, Beehr, Terry A (1984) conducted a study in the field of medical and psychological literature pertaining a personal and organizational strategies for handling job stress & anxiety is reviewed. The paucity of research in this domain is emphasized as is the lack of involvement by industrial / organizations. Many strategies
for managing job stress and anxiety exist but their effectiveness has been evaluated.

Taking in to accord the above discussion the investigator has selected banking organization as it being playing a significant role in the human society. Now-a-days the banking services have been widespread even in to the inner corner of rural area moreover, since nearly two decades banks are nationalized and with this change many operations are involved from the smooth work, same how or the other, the experiences is not found satisfactory as it was presumed.

Now-a-days bank employees are found grumbling regarding their jobs and have a general tone of dissatisfaction. There may be many more psycho-social variables like work environment, type of work, type of cadres, attitudes towards job, education motivation, the type of leadership and so on. Such factors may credit job stress among the bank employees and also consequently affect adversely to their interactions with customers, and also within the cadreness of the bank employees. As banking services are most vital and leading role as concerns with more and more human begins, it is important to study certain factors like job satisfaction and job stress and anxiety in relation to some variables of bank employees. In the next section,
researcher mentioned all the previous reviews one by one according to chronology.

Job satisfaction and stress, anxiety has an inverse relationship. Apart from it, anxiety has been reported to affect the individual performance and determine social behaviour like conformity, dependence, social responsiveness, peer rejection and acceptance and sexual attraction. McCandless, Castenda, and Palermo (1956), Sarason (1966), Kissel (1967) and Philips, Martin, and Meyers (1972). Anxiety does have a debilitating effect on complex learning. Passi and Singh, (1972), Gakhar and Luthra (1976), Reeves and May (1977), maze and motor learning. Nijhawan and Cheena (1971) and learning procedures. Akhtar and Sowaid (1972). The detrimental effect of anxiety has also been found on memory. Borkowski and Maun (1968), Sinha and Krishna (1972), perceptual processes and performance. Narayan, (1973), Natraj and Narayanan, (1974) and academic achievement Narayanrao, (1974). Test anxiety has been found to be associated with lower academic performance for some, the reverse might be true for others. Sud and Prabha (1995). A negative relation between examination (test) anxiety and socio-economic status was reported. Srivastava, Sud, and Thakur, (1980) and socially deprived girls.
experience higher test anxiety than their non-deprived counterparts. Sud and Sud, (1997).

By reviewing the studies made on the sex differences in anxiety, it has been concluded in general that females tend to be more anxious than males Ruebush, (1963) Phillips (1966) Dale, (1969) Devi, (1969), Murlidharan and Sharma, (1971), Sharma and Gandhi (1971), De and Singh, (1972), Nijhawan (1972), Bledsoe, (1973), Joesting and Joesting, (1975), Arora (1976), Chatterjee (1976), Mukherjee, Chakraborty and Hassan (1976) but a lot of contradictory studies have also been made which show no significant difference in anxiety scores of both boys and girls Gokul Nathan, (1971), Hundal and Gaur (1974), Sinha (1975), Sinha and Sinha, (1976), Sharma, (1978) while the results of bivariate study of sex and area of residence shows that urban boys and rural girls are significantly more anxious than the urban girls and rural boys respectively Singh, (1985).

The studies made to explore the psychological correlates of anxiety reveal a significant relation between the anxiety and need achievement Bending, (1957) while the later studies in India and abroad show a negative correlation Kausler and Trapp, (1958), Singru (1972), Choski (1975), Singh and Kaur, (1976), Peterson, (1976),
Ziroba, (1977), Hill and Eaton (1977), a positive correlation between high affiliation motive and anxiety and that females tend to have a higher need affiliation Nasu, (1975). Studies conducted to determine the relationship between the self concept and anxiety shows significant negative correlation between the measures of self esteem and anxiety Many and Many, (1975) while highly anxious persons have reported significantly greater discrepancy between their perceived self and ideal self concept than the low anxious persons Shand and Grau, (1977). Similarly those with high scores on the manifest anxiety scale tend to rate themselves lower on perseverance and higher on perfection dimensions than those scoring low Mukherjee, (1969). Dogmatism was found positively related to anxiety Smilters, (1970), Castle, (1971), Hanson and Bush, (1971), Hanson and Clune (1971). A negative correlation in case of neuroticism with anxiety was reported Bending, (1957) while studies conducted in India, show that extraversion has no relation with general anxiety Krishna (1970), Hundal and Singh, (1971).

A negative relationship between assertiveness and measures of trait anxiety and interpersonal anxiety for both males and females (Orenstein, Orenstein and Carr, (1975) between escapism and anxiety Dutt (1966), were also reported while the religiosiy was found to be
positively correlated with anxiety Ahmad, (1973), Anxiety has also been studied in relation to ego strength Gosh and Singhal, (1973), emotional maturity, Suman and Jones (1966), risk-taking, Singh, (1968), but efforts made to establish a relationship between anxiety and intelligence show that manifest anxiety scores were negatively correlated Hazari and Thakur, (1970), Singhal (1974). An inverse correlation in female under graduates Chauhan and Tiwari (1973), and no relationship between intelligence and anxiety have also been reported Saranson, (1956) Dana (1957), Gakher and Luthra, (1976), Singh (1985).

Studies made to confirm the relationship between creativity and anxiety show that moderate or normal anxiety appeared to be an essential prerequisite for optimum functioning of creative potential in male while creativity was negatively related to anxiety in females Arora, (1976) but a prior study showed no differences in the divergent thinking ability of high and low anxious school children Gakhar and Luthra (1976). A significant negative relationship was confirmed between general anxiety and ascendance-submission dimension of personality Dutt (1970), Dutt and Brar, (1971). A positive significant relationship between the authoritativeness and teacher's anxiety was reported Mathew and Mathew, (1971) but in case of students,
authoritarian were found to possess less anxiety than the non-authoritarian group Krishna and Prasad, (1971).

The urban college students were found to be more anxious than the rural students Ansari and Krishna, (1971) but in contradiction to it some other findings conclude that rural children are more anxious than the urban children and the fact is more pronounced, in upper class Nijhawan (1972). No significant difference between the scores of urban-rural population was found Singh, (1985). Noise environment have been found to be helpful in the development of anxiety Edsell, (1976), Effect of crowd Slomin, (1974) and perceived stressful environment stimuli Yasgur, (1973) have also been studied and deprivational conditions were found positively related to anxiety Mishra and Tripathi, (1980).

The above review of the researches conducted to relate anxiety with other variables though does not provide a clear and conclusive picture but despite it helps to guide a future plan for a deeper prove with a better insight.

Hingar and Chaudhary (1992) concluded that bank officers of lower age group are more satisfied with management whereas higher age group officers are least satisfied with management and more


It was found in a study that as the quality of supervision increases, employees' job satisfaction also increases Ellickson and Logsdon, (2001). Research study conducted by Human Resource Management (2003) revealed that for the older workers the factors that contribute to job satisfaction are security and benefits. Franco (2005) found that age, salary, promotion policy, bonus plans, educational and job training programs and wages were related to job satisfaction. Scott (2006) suggested that a balanced lifestyle, rewards and recognition, positive thinking, and information about job requirements mutually affect the job satisfaction.

Ivancevich, John M. (1974) examines the effects of the shorter workweek on selected satisfaction and performance measures. They studied effects of the 4-day, 40-hr workweek by comparing 104 experimental and 106 control Ss (members of the steelworkers' union) on measures of job satisfaction, anxiety - stress, and performance
over a 13-mo period. The analysis indicated that the workers in the 4-day, 40-hr division were more satisfied with personal worth, social affiliation, job security, and pay; experienced less anxiety-stress; and performed better with regard to productivity than their control group (5-day, 40-hr) counterparts.

Lazarus et al (1985) grouped daily hassles as follows:

1) **Household hassles**: - For example preparing meals, shopping, home maintenance.

2) **Health hassles**: - These includes physical illness medical treatment etc.

3) **Time pressure hassles**: - For example, having too many things to do, too many responsibilities and having not enough time.

4) **Inner concern hassles**: - For example being lonely and fear of confrontation.

5) **Environmental hassles**: - These include crime, neighborhood deterioration and traffic noise.

6) **Financial responsibility hassles**: For example concern about owing money, loan installments etc.

7) **Work hassles**: - This includes job dissatisfaction dislike for one’s work duties and problems with coworkers.
8) **Future security hassles**:- For example, concerns about job security, taxes, retirement.

Pincus, J. David (1988) using H. Dennis' (1974) five-factor communication climate construct framework as a predictor variable, a study investigated the relationship between perceptions of communication climate and job satisfaction of supervisory employees in the banking industry. A systematic random sample was drawn from 68 commercial banks in Orange County, California, during the late spring of (1985). Thirteen banks were selected for the study, and 137 supervisory personnel from those banks were surveyed (with a 71% response rate or 98 useable questionnaires). The questionnaire measured Dennis' five communication factors:

1) **Perceptions of superior-subordinate communication**;

2) **Reliability of organization information**;

3) **Supervisors' empathy for subordinates**;

4) **Upward communication and influence**; and

5) **Reliability of information from subordinates and peers**.

Job satisfaction questions examined compatibility with fellow employees, adequacy of immediate supervisor, satisfaction with their job as a whole, effectiveness of the organization, and satisfaction with
economic rewards. The questionnaire was pre-tested among 30 supervisors at two banks in Orange County not included in the sample, and the minor changes recommended by the participants were incorporated. Results confirmed that positively perceived organizational communication is positively and significantly related to job satisfaction. Analysis also revealed a positive link between organizational trust and influence. A major contributor to supervisors' job satisfaction was their communication with top management and their ability to influence workplace decisions—not their communication with immediate supervisors.

Blau, Gary (1989) Tested generalizability of career commitment measure and its impact on employee turnover using longitudinally tracked sample of bank tellers (N=133). Found career commitment could be reliably operationalized and was distinct from job involvement and organizational commitment. Discusses findings in terms of identifying threshold level for operationalizing career commitment and need for future research on career change.

Saunders, Teri; Driskell, James E.; Johnston, Joan Hall; Salas, Eduardo (1996) analyze the effect of stress inoculation training on anxiety and performance. For that purpose they conducted a meta-analysis to determine the overall effectiveness of stress inoculation
training and to identify conditions that may moderate the effectiveness of this approach. The analysis was based on a total of 37 studies with 70 separate hypothesis tests, representing the behavior of 1,837 participants. Results indicate that stress inoculation training was an effective means for reducing performance anxiety, reducing state anxiety, and enhancing performance under stress. The examination of moderators such as the experience of the trainer, the type of setting in which training was implemented, and the type of trainee population revealed no significant limitations on the application of stress inoculation training to apply training environments.

Williams, Stephen; Cooper, Cary L. (1998) try to measuring occupational stress and stated that occupational stress is hindered by the lack of compact and comprehensive standardized measurement tools. The Pressure Management Indicator (PMI) is a 120-item self-report questionnaire developed from the Occupational Stress Indicator (OSI). The PMI is more reliable, more comprehensive, and shorter than the OSI. It provides an integrated measure of the major dimensions of occupational stress. The outcome scales measure job satisfaction, organizational satisfaction, organizational security, organizational commitment, anxiety–depression, resilience, worry,
physical symptoms, and exhaustion. The stressor scales cover pressure from workload, relationships, career development, managerial responsibility, personal responsibility, home demands, and daily hassles. The moderator variables measure drive, impatience, control, decision latitude, and the coping strategies of problem focus, life work balance, and social support.

Anderson, Vidya L.; Levinson, Edward M.; Barker, William; Kiewra, Kathleen R. (1999) examined the effects of meditation on teacher perceived occupational stress, state and trait anxiety, and burnout. They reported that teacher stress has been the focus of educational concern and research for decades, and has resulted in the development of several teacher stress scales and various strategies to address the negative effects of stress and burnout. Promising results in reducing teacher stress have come from the practice of standardized meditation (SM). The current study employed a pretest–posttest control group design and used the Teacher's Stress Inventory, State–Trait Anxiety Inventory, and the Maslach Burnout Inventory to assess the effect of a 5-week standardized meditation class on the perceived occupational stress of 91 full-time elementary, middle, and high school teachers (aged 22–60 yrs) from suburban districts in three states. Results were consistent with previous studies and offered
support for the hypothesis that SM significantly reduces teachers' perceived stress. Teachers perceived a reduction in stress using SM only 2–5 times per week. The use of SM by school psychologists to assist in reducing teacher stress is discussed.

Beehr, Terry A. (1999) conducted a research on job satisfaction and on supervisor/subordinate relationships, there has been a focus on subordinates' satisfaction with their supervisors. In contrast, this study examined supervisor satisfaction with subordinates. Subjects (N=58) were bank supervisors attending a training program. Supervisors completed questionnaires on themselves and on their subordinates. The subordinates' questionnaires measured the functional relationship and included subscales on loyalty, cooperation, conscientiousness, willingness to work hard, follow-through, ability to think for oneself, taking and giving suggestions, honesty, and interest in the work. Entity relationships measured included biological, background, and value differences. Satisfaction with employees was measured using five questions worded positively or negatively. The results indicated that if subordinates did things in such a way as to help the supervisor reach his goals (high on functional relationship), the supervisor's satisfaction with subordinates appeared to be enhanced. The effects of
entity relationship differences were not based solely on biological or other background differences, but the perceived value differences had an important effect on reported satisfaction with subordinates. Functional relationships were important in the development of supervisors' satisfaction with their subordinates even after the effects of entity relationships were taken into consideration.

Dollard, Maureen F.; Winefield, Helen R.; Winefield, Anthony H. (1999) predicting work stress compensation claims and returns to work in welfare workers and states that occupational stress is prevalent in work areas in which there is high contact with distressed or dependent members of the public. However, little is known about the prediction and management of stress-related compensation claims, which can be expensive for employers. The authors interviewed all staff members of a large public sector welfare agency who had made a compensation claim for work-related stress during a 12-month period (N=19) and obtained in-depth information from 16 of the 17 who were still available. A clear relationship was found between type of stress precipitant and length of stress-related leave, suggesting that the organizational response to specific stressful incidents was much more effective than its response to chronic work stressors. Demographic data for all 19 claimants showed that they had
taken twice as many days of sick leave as the organizational average in the year preceding their claim. There are important implications for personnel management practices that may reduce and prevent work stress for vulnerable workers.

Frese, Michael (1999) examined social support as a moderator of the relationship between work stressors and psychological dysfunctioning. In this longitudinal study the match hypothesis proposed by S. Cohen and T. A. Wills (1985) is extended, and the buffer effect of social support is tested within a longitudinal study with objective measures (\( N \)= 90 male blue-collar workers in the German metal industry). Stressors at work were ascertained by observers and a variant of a peer rating. Psychological, physical, and social stressors at work and leisure time stressors were ascertained. The dependent variables of dysfunctioning were psychosomatic complaints, depression, irritation/strain, and (social) = anxiety. There were moderator effects of social support on the relationship between stressors and psychological dysfunctioning. Results are in line with the match hypothesis as social stressors and socially oriented aspects of psychological dysfunctioning were affected most strongly.
Mohammad Mosharraf Hossain (2000) reported that banking sector plays a pivotal role in the economic development of a country. Since one of the key factors of an organization is its employees the success/failure of the organization largely depends on their satisfaction/dissatisfaction. Thus, the present study was designed with a view to investigating the satisfaction of commercial bank employees and its consequences on related issues. A total number of 440 commercial bank employees from both the private and the public sectors were randomly selected as sample for the present study. The results revealed that the public sector bank employees were in a better position in terms of their job satisfaction than the private sector bank employees and the executives were more satisfied than the non-executives. Job satisfaction had significant positive correlation with performance but significant negative correlation with job stress and propensity to quit the job. Job satisfaction had the highest positive contribution to performance. Bank employees perceived their job as highly stressful irrespective of their rank and status in the organization. Moreover, banking employees in Bangladesh were highly dissatisfied with their salary, lack of fair promotional opportunity, low job status and absence of recognition for good work.
Finally, some recommendations are made to improve the situation to provide better quality of services to the customers.

Reichert, Michael; Piéret, Sandrine (2000) examined stress, coping, and well-being in entry level nurses, cooks, electronic technicians, salesmen, and bank clerks. 30 entry-level employees (mean age 22.2 yrs) self-monitored and recorded psychological states, stressful events, and context variables at 1-hr intervals for 2-wk periods approximately 6 and 12 mo following training. Ss also attended post-monitoring sessions. Results show that Ss experienced less frequent but more stressful episodes than did controls, and more anxiety and anger. Coping behaviors were functional, and stressful events affected mood and physical tension well-being indicators. It is concluded that adequate coping attenuates the effect of stress on well-being and facilitates long-term adaptation.

Atkinson, Carol (2002) conducted a survey in England. A 1993 survey in a British bank revealed a lack of strategic approaches to career management and a negative psychological contract. A 2000 follow-up showed that employees viewed the new contract as a regression from a relational to a transactional approach. They had increased responsibility for career development, but management failed to provide the necessary tools.
Strazdins, Lyndall; D'Souza, Rennie M.; L.-Y. Lim, Lynette; Broom, Dorothy H.; Rodgers, Bryan (2004) reported that Job strain (high demands and low control) is a widely used measure of work stress. The authors introduce a new way of looking at work stress by combining job strain with job insecurity, a combination increasingly prevalent in contemporary economies, using data from a cross-sectional survey (N = 1,188) of mid-aged Australian managers and professionals. Those reporting both strain and insecurity showed markedly higher odds for mental and physical health problems (depression: odds ratio [OR] 13.88, 95% confidence interval [CI] 5.67-34.01; anxiety: OR 12.88, CI 5.12-32.39; physical health problems: OR 3.97, CI 1.72-9.16; and poor self-rated health: OR 7.12, CI 2.81-18.01). Job strain and insecurity showed synergistic associations with health, and employees experiencing both could be at heightened health risk.

Hingar, Rowney and Sogani (2005) in their study on Indian and Canadian Female Managers found that pay or salary is the most important aspect of job satisfaction irrespective of country and culture. Chahal (2005) found that there is not a significant difference in the level of job satisfaction of bank employees, university teachers, and journalists owing to gender.
Parnami (2006) found that executives of carpet industry assign I rank to supervision, II rank to work aspect of job satisfaction, III rank to the human relations, IV to promotion and V to salary and facilities irrespective of their position in the organization.

In a study in Harvard Business Review (2006), it was found that only 33% of 7700 employees between the age group of 35 and 55 feel energized by their work; 36% say they are in dead-end jobs. One in three is not satisfied with job and one in five is looking for other job. (http://harvardbusinessreview.blogspot.com/2006). It shows that job satisfaction plays an important role in one's life.


The authors hypothesized that the relationship between job stress and job-related attitudes such as job involvement and job satisfaction would be curvilinear but would be linear with psychosomatic problems. In addition, the authors proposed that attitudinal factors would mediate the relationship between job stress and organizational commitment. Data were obtained from 241 respondents in Trinidad and Tobago. Our findings revealed that curvilinear relationships were supported for anxiety and the outcome variables but not for time pressure. The results also
provided full support for our mediation hypotheses in the case of anxiety. However, partial support for mediation was obtained for time pressure.

Howard, Ann (2006) explore the relationship of ability and intrinsic motivation in the prediction of job performance. Intrinsic motivation was traced to two primary determinants. One, an organizational factor, is the extent to which an employee's job is "enriched," or incorporates challenging elements such as autonomy and variety. A second determinant is an individual difference factor--the extent to which the individual desires to achieve and grow. Data were collected from 353 clerical employees in a large, metropolitan bank. Ability was measured by a pre-employment clerical aptitude test; information about job characteristics, individual growth needs, growth satisfaction, and intrinsic motivation was obtained by an employee questionnaire; and job performance was measured by supervisors' evaluations. The hypotheses were tested by hierarchical moderated multiple regression. Ability and intrinsic motivation combined in an additive way but not in an interactive way in predicting job performance.

Kiedrowski, P. Jay (2006) set a purpose: To quantitatively assess a Senge learning organization (LO) intervention to determine if
it would result in improved employee satisfaction. Methodology used by them was a Senge LO intervention in Division 123 of Company ABC was undertaken in 2000. Three employee surveys using likert-scale questions over five years and correlation analysis were used to compare the impacts in the division, and with the company. Findings: Employees in Division 123 accepted Senge's concepts more and had improved employee job satisfaction over those five years demonstrated by statistically significant gain scores and positive correlation results. However, the division's gain scores were not statistically better than the bank, and correlation analysis did not show a positive relationship between the intervention and job satisfaction compared to no intervention. Research limitations/implications: This research was limited by the survey questions used by the bank, by the difficult conditions in Division 123, and by the implementation approach. Additional research is needed to quantitatively assess another organization undergoing a Senge LO intervention. Practical implications: Aspects of a Senge LO intervention such as team learning, systems thinking, and shared vision were valuable as part of a change effort in an organization. Senge's disciplines appeared insufficient as a total change methodology. Originality/value: This research meets the need for
comprehensive empirical testing of Senge's disciplines which has been lacking here-to-fore. It also helps leaders better understand, from a leader's perspective, the tools to use in creating a learning organization.

Schmidt, Klaus-Helmut; Neubach, Barbara (2007) reported that recent developments in cognitive and social psychology suggest that self-control demands have an effect as a source of stress at work. Initial findings revealed that self-control demands were positively related to job strain. However, evidence is lacking so far as to whether self-control demands exert unique influences on strain. Consequently, in the present study different forms of self-control demands (impulse control, resisting distractions, overcoming inner resistances) were investigated in combination with role ambiguity as a well-established work stressor. The results showed that (a) the measured forms of self-control demands jointly contributed significant portions of incremental variance to the prediction of various measures of strain, and (b) each form was able to explain specific portions of variance in strain.

Van Dick, Rolf et.al. (2008) reported that past research has focused on the differential relationships of organizational and work group identification with attitudes and behavior. However, no
systematic effort has been undertaken yet to explore interactive effects "between" these foci of identification. They predicted that in cases of positive overlap of identifications (i.e. high work group "and" organizational identification) identifications are more strongly associated with employee job satisfaction and extra-role behavior than when only one of the identifications is high--that is, the one identification augments the influence of the other. These hypotheses were tested and supported with data from two samples of bank employees (N=358) and travel agency employees (N=308)

Laird, Mary Dana; Perryman, Alexa A.; Hochwarter, Wayne A.; Ferris, Gerald R.; Zinko, Robert (2009) examined the moderating effects of personal reputation on accountability-strain relationships. Although felt accountability has predicted positive outcomes in some studies, it has demonstrated anxiety-provoking properties in others. This inconsistency has led researchers to search for moderating variables that explain why felt accountability promotes or impedes favorable outcomes. Building on these studies, the authors examine the moderating effects of personal reputation on the felt accountability-strain relationship. As hypothesized, the results indicate that a positive personal reputation ameliorated the strain reactions caused by felt accountability. In particular, as felt
accountability increased, individuals with strong personal reputations experienced less job tension and depressed mood at work, as well as more job satisfaction, but individuals with weak personal reputations experienced the opposite outcomes.

Okoro, Henrietta Mbamalu (2010) reported that recent merger waves in most organizations fail to increase organizational performance and sustain competitive advantage. Several U.S. organizational mergers failed to sustain market competition and retain employees. Most consolidated and merged banks in Nigeria are in distress and have failed to increase organizational performance. Currently, organizational leaders are facing challenges regarding how to integrate two or more merged cultures to maintain employee commitment, job satisfaction, and employee retention. The current quantitative correlational and regression study collected data related to a merged bank in Abuja, Federal Capital Territory (FCT) of Nigeria to examine if a relationship existed between organizational culture and organizational performance. The study results indicated that a measure of the combination of cultural traits (mission, involvement, consistency, and adaptability) had a significant relationship with each of the organizational performance measures (employee commitment, job satisfaction, and employee retention).
Findings from the study revealed that a lack of cultural integration during a merger and acquisition was related to merger failure and decrease in organizational performance. Merger failures were linked to inadequate employee commitment, reduction in job satisfaction, and increase in employee turnover that indicate lower organizational performance. The study implication is that organizational cultural differences may hinder organizational performance. The study extends the organizational culture, leadership, and organizational performance academic discourse and expands the research domain to include a merged Nigerian bank in a developing country.

Cheung, Francis; Tang, Catherine So-kum; Tang, Shuwen (2011) examined the relationship between emotional labor and burnout as well as job satisfaction. Besides, they also explored whether psychological capital (PsyCap) moderated the emotional labor-burnout or job satisfaction associations. In total, 264 full-time Chinese school teachers in China were recruited. Results showed that PsyCap was related to emotional labor, burnout, and job satisfaction in the hypothesized direction. Furthermore, PsyCap moderated the association between emotional labor and the outcome variables. For instance, positive association between surface
acting on depersonalization as well as negative association with job satisfaction was weaker when PsyCap was high. In addition, positive association between deep acting and job satisfaction was further reinforced among participants with high PsyCap but not among participants with low PsyCap. Finally, the relationships of PsyCap with depersonalization as well as job satisfaction were more salient among employees who reported infrequent use of expression of naturally felt emotion. Limitations and implications of the study were discussed.

Duffy, Ryan D.; Bott, Elizabeth M.; Allan, Blake A.; Torrey, Carrie L.; Dik, Bryan J. (2011) examined the relation between perceiving a calling, living a calling, and job satisfaction among a diverse group of employed adults who completed an online survey (N = 201). Perceiving a calling and living a calling were positively correlated with career commitment, work meaning, and job satisfaction. Living a calling moderated the relations of perceiving a calling with career commitment and work meaning, such that these relations were more robust for those with a stronger sense they were living their calling. Additionally, a moderated, multiple mediator model was run to examine the mediating role of career commitment and work meaning in the relation of perceiving a calling.
and job satisfaction, while accounting for the moderating role of living a calling. Results indicated that work meaning and career commitment fully mediated the relation between perceiving a calling and job satisfaction. However, the indirect effects of work meaning and career commitment were only significant for individuals with high levels of living a calling, indicating the importance of living a calling in the link between perceiving a calling and job satisfaction. Implications for research and practice are discussed.

Wang, Shu-wen; Repetti, Rena L.; Campos, Belinda (2011) investigated the role of neuroticism in the associations between job stress and working adults' social behavior during the first hour after work with their spouse and school-age children. Thirty dual-earner families were videotaped in their homes on two weekday afternoons and evenings. An observational coding system was developed to assess behavioral involvement and negative emotion expression. Participants also completed self-report measures of job stressors and trait neuroticism. There were few overall associations between job stress and social behavior during the first hour adults were at home with their spouse and school-age children. However, significant moderator effects indicated that linkages between work experiences and family behavior varied for men who
reported different levels of trait neuroticism, which captures a dispositional tendency toward emotional instability. Among men who reported high neuroticism, job stress was linked to more active and more negative social behavior. Conversely, for men reporting low neuroticism, job stress was related to less talking and less negative emotion. These patterns were not found for the women in the study. The findings suggest that when work is stressful, men who are higher on neuroticism (i.e., less emotionally stable) may show a negative spillover effect, whereas men who are lower on neuroticism (i.e., more emotionally stable) may withdraw from social interactions.

**On the basis of these findings with the above reviews, the following conclusions can be made.**

1) There are so many studies are carried out in the field of job satisfaction, stress and anxiety.

2) A large percentage of human being has been suffering from stress and anxiety, especially in the work place setting.

3) Researchers and applied psychologists have found that stress and anxiety induced many psychological and physiological problems.

4) Various stressful situations directly affect on performance of the individual and contribute satisfaction negatively.
6) In the light of the above studies, it is observed that stress and anxiety reduce the job satisfaction.

- Summary

The present chapter focuses on the previous researches with the central ideas and theme of the present research study. The above studies are completely and partially related to present topic. While reviewing the literature on the job satisfaction, stress and anxiety of the bank employees in Aurangabad, researcher has lamented about the paucity of meaningful research in this field and chooses this topic for the research. Thus, researcher has avoided here the repetition and monotony of the study.