CHAPTER-II

REVIEW OF LITERATURE

Because there are few studies that examine a broad set of human resource practices and occupational stress among working women employees. This literature review draws on two streams of research namely human resource management practices and occupation stress of the employees both at national and international level.

2.1 HUMAN RESOURCE MANAGEMENT PRACTICES

Pawan (2000)\(^8\) his research suggests that a number of factors influence human resource management (HRM), policies and practices. This study reports the empirical results of a study designed to examine and highlight the main contingent variables and national factors influencing Indian HRM. The investigation is based on a questionnaire survey carried out in 137 Indian firms in the manufacturing sector. The results suggest a number of significant correlations between a set of contingent variables (i.e., age, size, ownership, life cycle stage and HRM strategies of an organization, type of industry and union membership) and four HRM functions of recruitment and selection, training and development, compensation and employee communication. Similarly, four national factors (namely national culture, institutions, dynamic business environment and business sector) are suggested, which influence Indian HRM policies and practices.

Lise (2001)\(^9\), in his study he identifies three major gaps between HR practice and the scientific research in the area of employee attitudes in general.


and the most focal employee attitude in particular - job satisfaction: (1) the causes of employee attitudes, (2) the results of positive or negative job satisfaction, and (3) how to measure and influence employee attitudes. Suggestions for practitioners are provided on how to close the gaps in knowledge and for evaluating implemented practices.

Rogg (2001)\textsuperscript{10} in his study, the degree to which organizational climate mediates the relationship between human resource practices and customer satisfaction is investigated for 351 small businesses in the same industry. Results indicated support for the hypothesized mediated relationship. The indirect effects of HR practices on customer satisfaction were significant and relatively large while the direct effect was no significant and near zero. The results were supportive of a social context model of the impact of human resource practices on organizational outcomes. Limitations of the study and implications for future research are discussed.

Lisa, et al., (2002)\textsuperscript{11} examined organizational commitment and customer focus as mediators between HR practices and customer satisfaction of seventy-one work units from twenty-five business units from a single firm in the food service industry. Customer satisfaction was assessed by ratings from multiple customers eighteen months after HR practices and process mechanisms were assessed from unique groups of employee respondents. Results suggested that employee commitment and customer focus partially mediate the relationship between HR practices and customer satisfaction.


Alberto, et.al., (2002)\textsuperscript{12} attempt to determine how and to what extent the adoption of this type of practices affects the firm’s performance record. The researchers focus specifically on the impact of HRM has on operational performance. Moreover, we test if the impact of high commitment practices on firm performance is contingent on the strategy followed by the firm. They try to detect possible differences in the relationship between HRM and the different kinds of operational results (efficiency, quality, and time). For this aim we use a database covering an initial sample of 965 factories each with a workforce of over 50 employees. They begin with a review of the literature before going on to present the descriptive statistics for the variables to be used and, finally, testing the relationship between HRM and operational performance through the estimation of several ordered probit models. The results reveal the presence of a positive, statistically significant correlation between the adoption of high-commitment practices and improvements in quality and time-based performance. They also find that this effect is universal and not dependent on the strategy used by the firm.

Durgesh et al (2003)\textsuperscript{13} found out the association between the multidimensionality of TQM and Customer satisfaction in the banking industry in the Indian context. This research provides constructive information that helps the practitioners to precisely identify areas of concerns and take corrective measures to enhance their level of customer satisfaction. Knowledge in this area allows


\textsuperscript{13} Durgesh Pattanayak and Dr. K. Maddulety Effect of TQM on customer satisfaction in Indian Banking industry: A literature review European Journal of Business and Management, ISSN 2222-2839 (Online) www.iiste.org
managers of the banking organizations to direct their resources adequately in improving the more important contributors of Customer satisfaction.

**Emin Babakus, et al., (2003)**

A service recovery performance model is proposed and tested with data from frontline bank employees in Turkey. The model is derived from Bagozzi’s (1992) reformulation of attitude theory. The empirical results suggest that top management commitment to service quality, as manifested by frontline employees' appraisal of training, empowerment, and rewards, has a significant effect on their perceptions of service recovery performance. The influence of management commitment to service quality on service recovery performance is mediated by frontline employees' affective commitment to their organization and job satisfaction. Implications of the results and further research avenues are discussed.

**Lise (2004)**

Identifies three major gaps between HR practice and the scientific research in the area of employee attitudes in general and the most focal employee attitude in particular—job satisfaction: (1) the causes of employee attitudes, (2) the results of positive or negative job satisfaction, and (3) how to measure and influence employee attitudes. Suggestions for practitioners are provided on how to close the gaps in knowledge and for evaluating implemented practices.


Pointed out that the human capital is getting wider attention with increasing globalization and also the saturation of the job market.

---

14 Emin Babakus, Ugur Yavas, Osman M. Karatepe and Turgay Avcı, “The Effect of Management Commitment to Service Quality on Employees’ Affective and Performance Outcomes” Journal of the Academy of Marketing Science July 2003 vol. 31 no. 3 272-286
due to the recent downturn in the various economies of the world. Developed and developing countries put emphases on a more human capital development towards accelerating the economic growth by devoting necessary time and efforts. Thus human capital development is one of the fundamental solutions to enter the international arena. Specifically, firms must invest necessary resources in developing human capital which tend to have a great impact on performance. This study examined the extent to which human capitals have direct impacts on firm performance from various critical perspectives. Firm performance is viewed in terms of financial and non-financial performance. Finally, this study developed a model that explains the relationship between human capital and firm performance.

Jyotsna Bhatnagar (2005)17 their study focuses on the empirical analysis of strategic HR roles and organizational learning capability. Line and HR firm performance is further analysed. The sample size consisted of 640 managers in India. Standardized questionnaires were used as tools for the managers’ perception of the two variables and their link to data collection. Statistical results indicate that correlation coefficients were mostly significant and positive for the variables and sub-variables of strategic HR roles and organizational learning capability. Discriminant functional analysis reflected that line and HR managers differed significantly in their perception of both variables. Stepwise regression analysis indicated that both the variables of strategic HR roles and organizational learning capability predict firm performance.

Chiamsiri, (2005) discussed the paradigm of offshore outsourcing by providing a bird’s eye view of the major IT-enabled services outsourced in India. It explored the possible changes of the nature of the services outsourced in India, and issues related to a human resources management perspective.

Ching-Chow Yang (2006), the purpose of this research is to conduct an empirical study on high-tech firms, in order to analyse the impacts of HRM practices on the implementation of TQM. In this study, a research framework related to HRM practices, TQM practices, and quality performances was developed. Based on the framework, a questionnaire was designed and sent to the HR managers or chief executive officers (CEOs) of high-tech companies in Taiwan to investigate the effect of HRM practices on the implementation and practice of TQM. The study confirms that HRM significantly affects TQM practices. The study concluded that HRM practices have a significantly positive effect on the implementation of TQM. Implementing HRM practices can also have a significant effect on employee and customer satisfaction. It also positively affected “employees' quality awareness” and “corporate image”. The quality performances were also significantly affected by the implementation of TQM.

Shahnawaz, et al (2006) explored and compared various HRM practices in two different organizations—consultancy/research based organization and fashion industry. The study also aimed at assessing how much of commitment in the two industries can be attributed to HRM practices. 45 participants each were

randomly selected from the two organizations. HRM practices were measured by Geringer, Frayne and Milliman scale, while organizational commitment was measured by Meyer and Allen scale. Data were analyzed by t-test and multiple regressions. HRM practices were found significantly different in two organizations and mean scores on various HRM practices were found more in the fashion organization. Regression result showed that various HRM practices were significantly predicting organizational commitment in two organizations and also when they were combined. Performance appraisal and ‘attitudes towards HRM department’ were the significant predictors of organizational commitment in both the organizations.

Komal, et al (2007)\textsuperscript{21} the main intention of this study was to find out relationship among employee participation, job satisfaction, employee productivity and employee commitment. For this matter 34 organizations from Oil & Gas, Banking and Telecommunication sectors were contacted, of which 15 responded back. The findings of this study are that employee participation not only an important determinant of job satisfaction components. Increasing employee participation will have a positive effect on employee’s job satisfaction, employee commitment and employee productivity. Naturally increasing employee participation is a long-term process, which demands both attention from management side and initiative from the employee side.

Smita Gupta, et al (2007)\textsuperscript{22} the aims of their study are to examine the suggested relationships empirically. Data was collected from 100 managerial personnel belonging to a privately owned manufacturing organization in Nourth

\textsuperscript{21}Komal Khalid Bhatti and Tahir Masood Qureshi, Impact Of Employee Participation On Job Satisfaction, Employee Commitment And Employee Productivity, International Review of Business Research Papers Vol.3 No.2 June 2007, Pp. 54 - 68

\textsuperscript{22}Smita Gupta and Manisha Agarwal Perceptions of Performance Appraisal System, Climate of Innovation and Commitment, AIMS, Volume 1, Number 2 May 2007, pp. 117-136
India. Besides establishing the suggested relationships, results unearthed that among the factors of IC, the positive dimensions, recognition and novelty affected the OC adversely. This study establishes relationship between IC and OC at dimensional level.

Mohinder Chand, (2007)\textsuperscript{23} his study has a two-fold purpose: to investigate whether some specific characteristics of hotels affect organisational performance in the hotel industry in India; and to investigate whether some HRM systems affect organisational performance in the hotel industry in India. A total of 439 hotels, ranging from three-star to five-star deluxe, responded to a self-administered questionnaire that measured 27 HRM practices, five organisational performance variables, and ten demographic variables. Factor analysis was performed to identify HRM systems, one-way ANOVA was employed to test the association of the demographic variables with organisational performance, and correlation analysis was used to test the relation between HRM systems and organisational performance. The results indicate that hotel performance is positively associated with hotel category and type of hotel (chain or individual). Furthermore, hotel performance is positively related to the HRM systems of recruitment and selection, manpower planning, job design, training and development, quality circle, and pay systems.

Ruwan Abeysekera (2007)\textsuperscript{24} empirically evaluated six Human Resource (HR) practices (realistic job information, job analysis, work family balance, career development, compensation and supervisor support) and their likely impact on the Marketing Executive Intention to Leave (MEIL) in the Sri Lankan

leasing companies. The sample consisted of hundred marketing executives working for 10 different leasing companies in Sri Lanka. The data were gathered by administering questionnaires. The results indicated job analysis, career development, compensation, realistic job information variables were negatively and significantly correlated with MEIL. The work family balance was not negatively correlated with MEIL. Results of regressing the HR practices on MEIL showed that compensation and job analysis are strong predictors of MEIL.

Debashish Bhattacherjee, et al (2007)²⁵, their study does four things. First, the researchers trace the evolution of the Indian ‘industrial relations system’ and argue that concepts and theories developed in the US and UK are of only limited value in understanding this. Second, the researchers trace the way in which various academic disciplines (institutional industrial relations, labour history, labour economics and modern human resource management) have addressed this problem, comparing and contrasting parallel developments in British industrial relations academia. Third, researchers argue that in the current context of India’s increasing insertion into the globalized economy, it makes more sense to examine and interrogate IR issues that dominate specific ‘sites’ in the Indian economy, rather than devise some unified model of a ‘national’ industrial relations system.

Yeganeh, Hamid, et al (2008)²⁶ the purpose of this study is to analyze HRM practices in Iran in view of underlying cultural, political and economic factors. The study is organized in three major parts. The first part deals with

---

²⁵Debashish Bhattacherjee and Peter Ackers, Managing Employment Relations in India: Old Narratives And New Challenges, working paper series, indian institute of management Calcutta
HRM concept and Iranian social context. The second part presents methodology and data analysis. The third part discusses results and illustrates HRM practices in Iranian organizations. The study involves in-depth interviews with four Iranian managers and data collected from 82 respondents through Likert-type questionnaires. The findings in the study shed light on the main HRM functions in the Iranian public sector. Staffing is marked by pervasiveness of networking, entitlement, compliance with Islamic/revolutionary criteria and high job security. Compensation is described by features such as fixed pay, ascription/seniority-based reward, and hierarchical pay structure. Training and development programs are found to be unplanned and spontaneous. Finally, the paper shows that the appraisal function receives little attention and tends to be based on subjective and behavioral criteria.

Georgios et.al., (2008)²⁷ they explored the relationships between best human resource management (HRM) practices, knowledge management (KM), organization learning and organizational capabilities (OC) and their impact on organizational performance. The proposed framework intends to add to the understanding of the specific processes that mediate between best HRM practices and organizational performance. A range of relevant literature is explored and a conceptual model is proposed and discussed. The study explored an answer to “how” best HRM practices can influence performance. It is suggested that KM and organizational learning (OL) play their own unique role in creating OC, which lead to superior performance.

Brown, Andrew, et.al (2008) examined the relationship between human resource management practices and job satisfaction, drawing on data from the 1998 and 2004. The study finds significant increases in satisfaction with the sense of achievement from work between 1998 and 2004; a number of other measures of job quality are found to have increased over this period as well. It also finds a decline in the incidence of many formal human resource management practices. The study reports a weak association between formal human resource management practices and satisfaction with sense of achievement. Improvements in perceptions of job security, the climate of employment relations and managerial responsiveness are the most important factors in explaining the rise in satisfaction with sense of achievement between 1998 and 2004. Researchers infer that the rise in satisfaction with sense of achievement is due in large part to the existence of falling unemployment during the period under study, which has driven employers to make improvements in the quality of work.

Anastasia A. Katou (2008) the purpose of this paper is to measure the impact of HRM on organizational performance in the context of Greece. Data were collected from 178 organisations using a questionnaire survey in the Greek manufacturing sector, and analysed using the ‘structural equation modelling’ methodology. The results indicated that the relationship between HRM policies (resourcing and development, compensation and incentives, involvement and job design) and organizational performance is partially mediated through HRM outcomes (skills, attitudes, behaviour), and it is influenced by business strategies (cost, quality, innovation). Thus, the contribution of this study for academics and

practitioners is that HRM policies associated with business strategies will affect organizational performance through HRM outcomes.

**Upasana Aggarwal, et al (2009)**\(^{30}\) review and synthesise literature on the role of human resource practices (HRP) in shaping employee psychological contract (PC). Based on this review, a conceptual framework for examining the relationship between HRP and PC and their impact on employee attitudes as well as behaviour has been put forward for further examination. An extensive review of the literature, examining the role of HRP in influencing PC of employees, between the periods 1972 to 2007 has been conducted. Adopting the multi-level approach, the paper discusses the role of individual variable (PC) and organizational variable (HRP) on employee attitudes and behaviours. The review brings to fore the following: the role of business and employment relationship strategy on HRP; the relationship between HRP and organisation culture as well as employees attitudes and behaviours; the relationship between HRP on and employee’s psychological contract; and the moderating effect of those conceptions on employee attitudes and behaviours relationship.

**Raduan Che Rose, (2009)**\(^{31}\) in his study the literature review reveals that there is a relationship between organizational learning organizational commitment, job satisfaction and work performance. However, it is apparent that the integrated relationships between these variables have not been found to be reported. Hence, the researcher examined the relationship among these variables using a sample of public service managers in Malaysia. Organizational learning

---

30 Upasana Aggarwal and Shivganesh Bhargava Reviewing the relationship between human resource practices and psychological contract and their impact on employee attitude and behaviours A conceptual model, Journal of European Industrial Training Vol. 33 No. 1, 2009, pp. 4-31

was found positively related to organizational commitment, job satisfaction, and work performance. Organizational commitment and job satisfaction are also positively related with work performance and these variables partially mediate the relationship between organizational learning and work performance.

**Pavan Kumar, et al (2009)** found that their study investigates the relationship between organizational communication and job satisfaction. Data were collected from 380 employees at junior, middle and top level management from various telecom and banking sectors. Results reveal that there is a significant correlation between organizational communication and job satisfaction. It was observed that trust and communication satisfaction predicted significantly pay, promotion, supervision and fringe benefits. Job satisfaction differed significantly across hierarchy. However, organizational communication did not differ across hierarchy. Thus, it can be implicated that there are some aspects of communication like trust and communication satisfaction that can be given more priority in order to get high levels of job satisfaction in Indian organizations.

**Uppal (2010)** acknowledges with same limitation that Indian private sector banks and foreign bank’s marketing strategies are quite better than our public sector banks. On the basis of performance parameters like deposits, advances, interest income, other income and operating profits, the growth in performance is much better in foreign banks and private sector banks. The study suggests some strategies for the enhancement of bank marketing. Only those banks will survive in the future which will adopt effective and realistic strategy to win the trust of the customer.

---

32 B.Pavan Kumar and Vijai N.Giri, Examining the Relationship of Organizational Communication and Job Satisfaction in Indian Organizations, Journal of Creative Communications, November 2009 vol. 4 no. 3 177-184

Monica Bedi (2010) investigated the relationship between service quality, overall customer satisfaction and behavioral intentions across public and private banks in India. The findings indicated that service quality is a significant determinant of customer satisfaction in Indian banking industry irrespective of public and private sector banks. However, different dimensions of service quality were found to be statistically significant across public and private banks. Customer satisfaction was found to be strongly associated with propensity to recommend.

Junaid Zafar, et al., (2010) the purpose of their study is to know where Pakistan stands in terms of IT adoption especially in the HR field and at what level e-HR is being implemented, at its major institutions like State Bank of Pakistan. The results of this research showed that as the latest advanced technologies offer the potential to streamline many organizational functions with HR. The State Bank of Pakistan is increasingly utilizing Information Technology (IT) to design and deliver their HR practices. A lot has been done and much more is yet to be achieved in this regards.

Debashish Bhattachjee (2010) establishes an overarching conceptual, historical and academic context for approaching Indian industrial relations (IR). The Introduction explores changing comparative approaches to the ‘IR System’ of a developing country in light of India's complex and unique employment realities. Then researcher traces, in two parts, the evolution of Indian IR since

independence and argues that theories developed in the West are of only limited value in understanding this. In conclusion, researcher considers the way in which Indian academic IR and other social science disciplines have addressed this problem. This leads on to the four research articles that complete this special edition.

Salman Khalid (2010) in his study five components of job satisfaction; work, pay, promotion, salary and recognition, were examined besides overall job satisfaction. The aim of this study was to examine job satisfaction level of bank employees in Punjab Province. A structured questionnaire survey conducted. The required information was collected from 4 bank employees who were randomly selected from both public and private sectors bank. The result of study reveals that employees of private banks were more satisfied with pay, recognition, and working hours as compared to public sector bank employees. Whereas, the employees of public sector were satisfied with job security as compared to private sector bank employees.

Karthikeyan, et al (2010) in their study they pointed out that the Employee training is becoming a necessity to every organization now-a day. Employees are entrusted different roles and responsibilities in the banks. Training enables them to carryout these roles and responsibilities efficiently and also learn new things, which will prepare them to take up higher responsibilities in the future. In this study the researcher studies the existing practices of the various aspects of training programme and its effectiveness in selected public and private sector banks in Tiruchirappalli District, South India. This is mainly to assess the

38 Dr. K. Karthikeyan and R.Karthi Impact of Training in Indian Banking Sector – An Empirical Investigation, International Journal of Business and Management Vol. 5, No. 7; July 2010
present status of the employee effectiveness in discharging the roles and responsibilities in tune with the objectives of the bank. The aim is to assess the effectiveness of the various facets of training i.e. employees attitude towards training inputs; quality of training programmes; training inputs and application of training inputs to the actual job.

Usha Lenka, et.al., (2010)\textsuperscript{39} their study examines whether soft and hard aspects of quality management practices determine service quality and customer satisfaction. Data were collected from a branch manager and a valued customer from each of the 315 scheduled commercial bank branches in Orissa (India). A conceptual model depicting the relationship was tested applying structural equation modelling. Results revealed that transformational leadership, workplace spirituality and service climate, depicting the soft aspects of quality management practices, do increase employees’ job satisfaction and affective commitment. Employees’ job satisfaction and affective commitment have a positive influence on human aspects of service quality, which in turn increases customer satisfaction. Management information system and physical evidence depicting hard aspects of quality management practices enhance service quality and the latter furthers customer satisfaction. Applying the hard and soft aspects of quality management practices in a synergistic manner, organisations can deliver high service quality and achieve customer satisfaction.

Mohinder Chand (2010)\textsuperscript{40} investigated the effects of HRM practices on service quality, customer satisfaction and performance in the hotel industry. A conceptual model is developed and four research hypotheses are empirically

\footnotesize{39 Usha Lenka, et.al., Customer satisfaction in Indian commercial banks through total quality management approach, Total Quality Management, Vol. 21, No. 12, December 2010, 1315–1341
examined using structural equation modelling. The data were collected via a survey of Indian based hotels. 52 hotels in India responded to questionnaires pooling 52 HR managers 260 employees (5 from each hotel) and 260 customers (5 from each hotel). The results indicate that HRM practices have a positive influence on the improvement of service quality as well as on customer satisfaction and hotel performance. The study further testified the relationship among them, and provides useful information for future hotel management needs. The findings indicate that creation of customer satisfaction value in the hotel can be achieved via increasing responsiveness to customers’ needs and that the creation of customer value which have a positive impact in the firm's profitability. The results suggest that HRM practices improve hotel service effectiveness and in consequence firm performance replicates and extends in a HRM context research. The study also suggests that management should emphasis on the development of intra-departmental learning and relational capabilities. The findings of this study are important for the hotel industry as the sector is faced with increasing competitive pressures in a highly fragmented, high growth market, and challenges that threaten its viability as evidenced by recent consolidations, merger & acquisition, franchising and foreign collaboration, etc. Further, in terms of theoretical contributions, this research suggests that HRM improvements are as much an outcome of technical and operational measures as they are of managerial, organizational and inter-organizational capabilities.

Indeeren Vencatchellum, et al, (2010)\textsuperscript{41} investigated the extent to which HRM practices in the Mauritian hotel industry are customer service excellence oriented. Based on Zeithaml and Bitner (2000) Human Resources

\textsuperscript{41} Indeeren Vencatchellum and Nadaraj Mathuvirin, “Investigating HRM practices role towards customer service excellence in the Mauritian Hotel Industry” International Research Symposium in Service Management, 24-27 August 2010
(HR) Strategy wheel framework, HRM practices were studied in relation to the identified four core HR strategies namely hiring the right people, develop the people to deliver service quality, provide needed support systems and retain the best people. Key HRM practices such as recruitment and selection, training and development, performance management and reward systems have been identified as significant to customer service excellence and service quality. For the purpose of the study, a qualitative research paradigm was selected to guide the exploratory study of role of HRM practices in hotel industry towards customer service excellence. Hotels representative of different group of hotels and star-ratings were selected as the unit of analysis. Data were collected during depth, unstructured and semi-structured interviews with HR Managers. The sample size was of 20 hotels, namely 12 hotels from groups of hotel in Mauritius and hotels belonging to international chain of hotels and 8 individual small hotels were targeted. The response rate was 60%. The process of analysing the data collected for this study was characterised by the fact that it began as soon as the researcher started collecting data, it was ongoing and inductive. It was observed that the HRM practices adopted by the hotels addressed to varying degrees the four core HR strategies and their sub-strategies identified in the HR strategy wheel. Furthermore, qualitative analysis undertaken helped to uncover the specific HRM practices and initiatives adopted by the hotels and the implications for HR managers to ensure their HRM strategies deliver customer service excellence are discussed.
Suleman Sabir, et. al, (2011)\textsuperscript{42}, his study aims to how leadership style effects the organization commitment of the employees, when the organization culture is reflecting the employee’s values in the organization. This study is a conceptual based paper which gives theoretical evidence to support the idea. The study also gives a brief overview of transactional leadership and transformational leadership. The results of the study suggest that the leadership style is a strong dimension of organization commitment when organization culture of the organization represents the employees’ values in the organization. Employees are more satisfied if the organization will meet their expectations which are the part of that organization culture, so they are more committed with the organization.

Veeri Chettiar Arumugam, et.al., (2011)\textsuperscript{43} his study indicates a model to conduct an empirical study in Malaysian Industries in order to improve their financial performance. There are many factors which are effective factors in improving performance of Malaysian Industries namely, employee participation, training, job description, career planning system, compensation system, selection system, and performance appraisal system. The Job satisfaction plays a fundamental role in determining the performance in Malaysian industries. In this research, a model has been developed that includes Human Resource Management Practices and job satisfaction to study their influence on the performance of Malaysian industries. It is hoped that this paper can provide an academic source for both academicians and managers due to investigate the


Muhammad Tariq Khan, et.al., (2011)\(^{44}\) they pointed out that HRD is an important topic of present time. It is considered by management professionals as sub discipline of HRM, but many researchers have broadened the scope and integrated the concept of HRD by looking it from socioeconomic angle and giving it other dimensions such as physical, intellectual, psychological, social, political, moral and spiritual development. Physical, intellectual, psychological development depends on economic (financial) development and vice versa. Political and social development also depends on economic development. Thus HRD has now become multidimensional rather than being simply confined within the limits of training and development and this multidimensional HRD is Integrated HRD.

Durgesh Pattanayak (2012)\(^{45}\) in his study he pointed that the Total Quality Management (TQM) has been practised in diverse industries from manufacturing to services. But its important in banking sector has attracted only a few researchers. By providing the best service quality in banks higher organizational performance will be expected. There is intense competition between Public sector, Private sector and foreign banks in India. So customer satisfaction plays a major role to survive in the intense competition. The study attempts to close the research gap of relationship between TQM and Customer satisfaction. So the objective is to find out the association between the

\(^{44}\) Dr. Muhammad Tariq Khan, et.al.,. Integrated concept of human resource development (Proposing new model for HRD), Far East Journal of Psychology and Business Vol. 5 No. 3 December 2011

\(^{45}\) Durgesh Pattanayak, Effect of TQM on customer satisfaction in Indian Banking industry: A literature review, European Journal of Business and Management www.iiste.org
multidimensionality of TQM and Customer satisfaction in the banking industry in the Indian context.

**Rosemary Batt, et al (2012)** assessed that proposition by reviewing almost 1000 award-winning papers and articles published in leading US and British management journals since the mid-1990s. They used this data to evaluate the scope of HR research in the field, the extent to which it has changed, and whether changes in this research have kept pace with changes that organizations face in the current global economy. Consistent with the strategic HR framework, they find that the question of the link between HR and performance has, indeed, become the dominant one among both micro-and macro-organizational scholars. Contrary to expectations, however, micro-level research continues to be more prevalent than macro-organizational studies; and they find little change in the subjects and sites of research or theoretical approaches adopted. These characteristics of HR research are in sharp contrast with the dramatic changes occurring in the world of work – suggesting a mismatch between what HR scholars study and what issues and dilemmas organizations face.

**Shamsud, et al (2012)** using the ‘societal-effect’ approach, a variant of the institutional theory developed and tested in Europe, this study investigates the impact of societal institutions on human resource management (HRM) practices of European multinational subsidiaries in Bangladesh, which is now on the list of the Next-11 economies of the world. In-depth case studies of four European

---


multinational subsidiaries revealed the presence of different degrees of influence – partly attributable to societal effect – on the human resource practices of these subsidiaries. Their study added a new dimension to the interface between the strong and weak institutions and how such interfacing accords both legitimacy and reverse legitimacy to MNC subsidiaries and their societal institutions respectively. Another interesting finding of the study is the emergence of political system as a societal institution and, hence, a determinant of HRM practices in these subsidiaries.

Paul F. Buller, et.al (2012) builds on previous theory and research on strategy and human resource management to identify important linkages between the firm's strategy, its human resources, and performance outcomes. First, they review the relevant literature focusing in particular on the role of human resources in creating competitive advantage. They then present a multi-level model illustrating how human resource management practices can effectively align organizational, group and individual factors with the organization's strategy. They redefined line of sight as the alignment of organizational capabilities and culture, group competencies and norms, and individual KSAs, motivation and opportunity with one another and with the organization's strategy. Further, they proposed that such alignment contributes to the creation of human capital and social capital, both of which are necessary to achieve and sustain superior performance.

Krishna A. Goyal, et al (2012) the emphasized that the banking industry in India has a huge canvas of history, which covers the traditional banking practices from the time of Britishers to the reforms period, nationalization to privatization of banks and now increasing numbers of foreign banks in India. Therefore, Banking in India has been through a long journey. Banking industry in India has also achieved a new height with the changing times. The use of technology has brought a revolution in the working style of the banks. Nevertheless, the fundamental aspects of banking i.e. trust and the confidence of the people on the institution remain the same. The majority of the banks are still successful in keeping with the confidence of the shareholders as well as other stakeholders. However, with the changing dynamics of banking business brings new kind of risk exposure. In this study an attempt has been made to identify the general sentiments, challenges and opportunities for the Indian Banking Industry. This study is divided in three parts. First part includes the introduction and general scenario of Indian banking industry. The second part discusses the various challenges and opportunities faced by Indian banking industry. Third part concludes that urgent emphasis is required on the Indian banking product and marketing strategies in order to get sustainable competitive edge over the intense competition from national and global banks.

Silvia Cantarello, et.al., (2012) their study aims to investigate the relationships between HRM practices and product quality by hypothesizing a mediating role of organizational commitment. the researchers design a conceptual

49 Dr. K.A. Goyal & Vijay Joshi, Indian Banking Industry: Challenges And Opportunities, International Journal of Business Research and Management (IJBRM), Volume (3) : Issue (1) : 2012
model and construct hypotheses that are tested using structural equation modeling on data collected from an international sample. The study contributes to the theoretical and empirical development of a model to explain and open the black box between skill-developing HR practices and quality performance.

**Ala’a Nimer AbuKhalifeh, et al (2013)** The primary purpose of their study was to review the impact of human resource management practices on organizational performance in hotel food and beverage departments in the Jordanian hotel industry. The study literature showed that some of the human resource management practices had significant effects on the turnover rate of non-managerial employees. It can generally be contested that there are some items to explain Cho’s HRM practices model. Firstly, the employee directly gains a level of food and beverage performance from the HRM practices explained with the following four items: turnover rate of non-managerial employees, turnover rate of managerial employees, labor productivity, and asset returns. When they perceive higher job performance, they ultimately turn to employee satisfaction of specific HRM practices provided by the F&B department. Secondly, employees may have higher performance levels. The application of this model by hotels can bring success for employees of the food and beverage departments in order to achieve higher job performance which has a direct effect on employee turnover rates.

**Nicholson, N (2013)** examined the relationship of expatriate turnover in the information technology industry by considering eight important variables, that is, lack of technical and managerial competencies, mutual trust and co-

---

operation among co-workers, position of expatriates, perceived lack of support in their career plan, inability of the spouse to adjust to the new culture, other family related issues, inability of the expatriate to cope with large assignments, and manager's personality of 43 expatriates from 11 different multinational corporations. The study also investigated the relationship between the mentioned variables through hypotheses testing. Testing the hypotheses based on independent samples t - test, the of the study results suggest that expatriate failure is significantly related to the lack of technical and managerial competencies, managerial position of expatriates, perceived lack of support in their career plan, and inability of the spouse to adjust to the new culture.

2.2 OCCUPATIONAL STRESS

Subhash C. Kundu, et al (1990) assess the hr practices in insurance companies. Primary data based on 218 respondents from four insurance companies (two multinational-7 branches and two Indian-7 branches) were analyzed to assess hr practices being practiced by insurance companies in India. Six factors from factor analysis were further analyzed. ‘Training and benefits’ was found highly in practice in the insurance companies. Further, ‘performance appraisal,’ ‘selection and socialization of employees,’ and ‘hr planning and recruitment’ were moderately practised in insurance companies. ‘Workforce diversity and contemporary hr practices’ and ‘competitive compensation’ were also practised to some extent. ANOVA results showed that Indian companies did not practise workforce diversity. Compensation practices were found more competitive or performance based in Multinational insurance companies than in Indian ones. The gender effect showed that only competitive compensation was

perceived significantly differently by male and female employees/executives. Interactive effects were significant on workforce diversity and contemporary issues, training and benefits, and selection and socialization of employees.

Muhammad Iamal,\textsuperscript{54}(1990) examined the relationship of job stress, job stressors, and Type-A behaviour pattern with employees' job satisfaction, organizational commitment, psychosomatic health problems, and turnover motivation among full-time nurses (N = 215) working in a large Canadian hospital. Both job stress and stressors (role ambiguity, overload, conflict, and resource inadequacy) were significantly related to four outcome variables. Type-A behavior was associated with high job stress, high role ambiguity, conflict, resource inadequacy, and psychosomatic health problems. In addition, Type-A behavior was found to be an important moderator of the stress-outcome relationships. Implications of the findings for management and for future research are highlighted.

Orpen (1991)\textsuperscript{55} observed that foremost cause of stress is consequent from the occupational environment; a proponent of this observation is apt to bicker that role holders in certain occupation, irrespective of individual differences, are much more likely to experience stress. Here, the importance is on the person hassle of a variety of jobs that have the ability over a period of time to tire out the corporeal and psychosomatic resource of workers in the organization.

\textsuperscript{54} Muhammad Iamal, Relationship of Job Stress and Type-A Behavior to Employees' Job Satisfaction, Organizational Commitment, Psychosomatic Health Problems, and Turnover Motivation, Human Relations August 1, 1990 43: 727-738
Aston and Lavery (1993)\textsuperscript{56} collected data from women in managerial or professional occupations and in clerical occupations. Managerial women reported more intrinsic rewards, and extrinsic fewer intrinsic concerns, and higher on self-esteem. However, no differences were found in depression, quality of life and symptomatology.

Pretty, McCarthy and Catano (1992)\textsuperscript{57} found that women tend to be more sensitive to the quality of work relationships and that problems with co-workers impact more negatively on female workers. Exclusion from male-dominated networks, a lack of social support and difficulty in finding same-sex mentors all contribute to additional strain in female workers. Black women may experience more isolation because of differences between their culture and the dominantly white, Westernised culture in organisations. Lastly, the negative influence of gender discrimination on the remuneration and fringe benefits of female workers is stated by researchers internationally.

John M. Jvancevich, \textsuperscript{58} (1994) points out that the physiological, psychological, and organizational effects of occupational stress are not only costly to individual employees and managers, but also to the organization, society, and family. His study examines the notion of interaction between the employee and the work environment. Stress is defined in terms of a relationship between a person and the work environment. Instead of using a global model of person-environment interaction, a more specific approach incorporating the notion of


Type A-B behavior pattern and Type A-B work environment is developed. The study examines the theory, research, and implications of a person-environment model as an explanation of occupational stress and various behavioral, psychological, and organizational consequences.

The model is suggested as a formulation of a dynamic-inter-actional view that emphasizes the reciprocal person-environment processes found in the workplace. It is proposed that the interaction between Type A-B behavior patterns and Type A-B work environment is a fertile area for further theoretical and empirical research.

Landrine and Klonoff (1997)\textsuperscript{59} state that women are exposed to a greater variety of and more frequent stressors than their male counterparts, due to the negative impact of gender discrimination, lack of opportunities for advancement and family-work interface problems. The stressors that women are exposed to are also closely intertwined with community traditions and values regarding gender equity, women’s responsibility for domestic and family responsibilities, the distribution of power between men and women as well as the socio-economic climate that influences the availability of resources and the financial security of all workers. Gender discrimination often restricts the opportunities for the training and development of women.

Muntaner et al. (1998)\textsuperscript{60} analyzed data from two large U.S. surveys in a study of social class, assets, organizational control and the prevalence of common groups of psychiatric disorders. In one survey of 8098 respondents, they report a negative relationship between financial and physical assets and mood, anxiety,


alcohol and drug disorders. The second survey also revealed a negative relationship between financial and physical assets and anxiety, alcohol and drug disorders. The second survey also showed that lower level supervisors presented higher rates of depression and anxiety disorders than higher level managers. Inequalities in assets and organizational control, as well as commonly used measures of social class, were associated with specific psychiatric disorders.

Jacobs (1999)\textsuperscript{61} found in a study done by the Human Sciences Research Council among graduated workers that men with the same qualifications and number of years’ experience still earn more than their female colleagues. The lower salaries and poor fringe benefits are important barriers to the financial independence of working women and prevent women from acquiring the resources necessary to overcome the obstacles that they face in their career environment. The fact that more and more women are the sole providers for their families unfortunately also limits the chances of financial security for their families.

Kempen et al. (1999)\textsuperscript{62} examined the moderating effect of level of education as an indicator of socio-economic status on the relationships between chronic medical morbidity and six domains of health-related quality of life (physical function, role function, social function, health perceptions, bodily pain and mental health) in a large (N = 5279) community-living elderly sample. Level of education was significantly related to each of the other seven measures. In addition, level of education produced addictive effects in multiple regression analyses with most of the other measures.

Bartley et al. (1999a)\(^6^3\) examined the relationship of two different but highly correlated measures of social position and cardiovascular risk factors. Bartley and his colleagues had two measures of social position, one based on employment relations, the other based on general social advantage and lifestyle. Social inequality has several dimensions, so it is important to use distinct measures of each. It is also vital to clearly specify the hypotheses which link specific dimensions of some position and circumstances to health. They found that for men, the two social position measures were related to most of the behavioral, physiological and psychosomatic risk factors for heart disease: risks were higher in those with less favorable employment conditions and lower levels of general social advantage and living standards. Similar patterns were present for women as well.

Bartley et al. (1999b)\(^6^4\), in a sample of British women, examined the relationship of two indicators of social position with health. One indicator used five categories (professional/administrative, routine non-manual, self employed, skilled manual workers, non-skilled manual workers). The second indicator was a rating of social and material advantage and lifestyle. They found a strong relationship between social position and self-assessed health using data from 1984 to 1993. They found a stronger relationship with health for the general social and material advantage scale than for the employment conditions measure in both years as well.


Karen Miller, et al (2000) examined the interaction of gender and culture in managers’ experiences of work stress. Data were collected on sources of occupational stress (stressors), coping and consequences of occupational stress (strains) from male and female managers from four countries South Africa, the United Kingdom, United States of America and Taiwan. Few significant results were found for the interaction between country and gender on any of the measures. When the sample as a whole was examined, however, there were also virtually no differences in sources of work stress, but there were differences in the consequences of work stress for male and female managers. The implications of finding a lack of differences in sources of work stress for males and females combined with finding differences in strains for male and female managers are discussed.

Smith A, (2000) reviews previous research on the scale of occupational stress and describes in detail the Bristol Stress and Health at Work study. His study had three main aims: firstly, to determine the scale and severity of occupational stress in a random population sample; secondly, to distinguish the effects of stress at work from those of stress in general life; and finally, to determine whether objective indicators of health status and performance efficiency were related to perceived occupational stress. These aims were investigated by conducting an epidemiological survey of 17,000 randomly selected people from the Bristol electoral register, a follow-up survey 12 months later, and detailed investigation of a cohort from the original sample.

---

The results revealed that approximately 20% of the sample reported that they had very high or extremely high levels of stress at work. This effect was reliable over time, related to potentially stressful working conditions and associated with impaired physical and mental health. The effects of occupational stress could not be attributed to life stress or negative affectivity. The cohort study also suggested that high levels of occupational stress may influence physiology and mental performance. The prevalence rate obtained in this study suggests that 5 million workers in the UK have very high levels of occupational stress.

Rosemary Batt (2001)\textsuperscript{67} in his study drawing on a non-random sample of 557 dual-earner white collar employees, this paper explores the relationship between human resource practices and three outcomes of interest to firms and employees: work-family conflict, employees’ control over managing work and family demands, and employees’ turnover intentions. The researcher analyze three types of human resource practices: work-family policies, HR incentives designed to induce attachment to the firm, and the design of work. In a series of hierarchical regression equations, the researcher found that work design characteristics explain the most variance in employees’ control over managing work and family demands, while HR incentives explain the most variance in work-family conflict and turnover intentions. The researcher also found significant gender differences in each of the three models. The results suggest that the most effective organizational responses to work-family conflict and to turnover are those that combine work-family policies with other human resource practices, including work redesign and commitment-enhancing incentives.

Roland P. Chaplain\textsuperscript{68} (2001) investigated that the levels of perceived stress and job satisfaction among primary head teachers. Around half reported high levels of occupational stress but some half were satisfied with their work. Sources of stress and job satisfaction were examined under four headings: managing oneself and others; managing finances; managing the curriculum; and managing change. The highest levels of satisfaction came from personal factors and organizational factors. School organization was a source of stress and of satisfaction. The lowest level of satisfaction was with the level of social support. Two subgroups reporting ‘very high’ levels of stress differed markedly in levels of job satisfaction—one ‘very satisfied’, the other ‘not satisfied’. These differences were related to gender and perceived sources of job satisfaction and stress.

Lawson K. Savery,\textsuperscript{69}(2001) the data for his study were collected by the federal government from workplaces across Australia and released in late 1997. It seems that having influence on decisions affecting a person and type and speed of work seems to alter the perceived level of job satisfaction rather than the level of job stress. This study investigates these findings further and discusses the influence of some demographic variables on job satisfaction. The final area of the study will look at how all these variables will impact on the perceived productivity of the organization.

\textsuperscript{68} Roland P. Chaplain, “Stress and Job Satisfaction among Primary Head teachers - A Question of Balance?”, Homerton College, University of Cambridge, Educational Management Administration Leadership April 2001 vol. 29 no. 2 197-215.

Parvin Bahadoran, et al., (2002) their study was a descriptive-analytic correlation research. Data were collected from two groups and in one stage design. The samples included 93 midwives of delivery rooms and 75 midwives of health centers. The data gathering tool was a questionnaire. The validity of the questionnaire was proved with content and surface validity and the reliability of the questionnaire was checked with alfa Cronbach coefficient. Descriptive and analytic statistical methods were used for data analysis. The results showed a significant difference between occupational stress in both groups (delivery room midwives and health centers midwives). There was no significant relation between age, marital status, level of education with occupational stress, but there was a significant relation between number of children, satisfaction, economic condition, personality type with occupational stress.

There was a significant relation between job satisfaction, education, health services and occupational stress. But, there was not any significant relation between occupational stress with other professional factors. According to the results, change of midwives in delivery rooms with midwives in health centers each 5 years is recommended.

Emsley (2003) in their research study multiple goals and managers’ job-related tension and performance suggested that; “Job-related tension and performance deteriorate as managers pursue multiple goals although the relationship seems to be non-linear. The relative importance of goals does not appear to be important.

---

71 Emsley, David 2003. “Multiple goals and managers job-related tension and performance”, Journal of Managerial Psychology, Vol.18 No.4, pp.345
Manshor, Fontaine and Chong Siong Choy (2003)\textsuperscript{72} in their study examined the sources of Occupational Stress among Malaysian Managers working in multi-national companies (MNCs). It was found that workloads, working conditions, and relationship at work were the main concern of the Managers that lead to Stress at the work place. The results also indicated that certain demographic variables do influence the level of Stress among Managers. The present paper aims at going deeper into the co-relationship among Job Satisfaction (JS), Organizational Climate and Occupational Stress amongst the Bank Managers and Officers”.

Martin Loosemore\textsuperscript{1} and Tom Waters,\textsuperscript{73} (2004) emphasized that there is accumulating evidence that stress levels among construction employees are increasing and that this is manifesting itself in the form of unsafe working practices, higher turnover, lower morale, and poorer performance. However, there has been no research into the influence of gender on stress levels in the construction industry. This is despite evidence that under representation of women may produce higher levels of stress among this part of the workforce. To redress this deficiency, this study investigates whether there are differences in sources and levels of stress between male and female employees in the construction industry. The results indicate that overall, men experience slightly higher levels of stress than women. Although there are common sources of stress for both men and women, there are also some differences. In particular, men appear to suffer more stress in relation to risk taking, disciplinary matters, implications of mistakes, redundancy, and career progression. In contrast, the


\textsuperscript{73} Martin Loosemore\textsuperscript{1} and Tom Waters, Gender Differences in Occupational Stress Among Employees in the Construction Industry, Journal of Management in Engineering, 20, 126 (2004)
factors that cause most stress for women were opportunities for personal development, rates of pay, keeping up with new ideas, business travel, and the accumulative effect of minor tasks. These differences reflect women’s traditional and continued subjugation in the construction industry.

Kanemitsu Yoshihiro,\textsuperscript{74} (2005) described the role of recent Health Psychology in an occupational stress survey. First of all, the study tried to review the importance of the individual and moderating factors which were supposed to mediate between stressors and stress responses, by observing the historical significance in psychology.

Specifically, based on the recent trend of Health Psychology and his research, it was proposed that such intervening variables as coping flexibilities, work control, and mentoring were valid. Finally, this study advanced a suggestion of new perspectives for research on Health Psychology, presenting some useful scales of Health Psychology.

Vegchel, N.\textsuperscript{75} (2005) addressed theoretical issues involving different interaction effects between job demands and job resources, accompanied by a thorough empirical test of interaction terms in the demand-control (DC) model and the effort-reward imbalance (ERI) model in relation to employee health and well-being (i.e., exhaustion, psychosomatic health complaints, company-registered sickness absence). Neither the DC model nor the ERI model gives a clear theoretical rationale or preference for a particular interaction term. Hierarchical regression analyses were conducted among 405 nursing home residents.

\textsuperscript{74} Kanemitsu Yoshihiro, A Health-Psychological Approach To An Occupational Stress: Consideration Of Coping Flexibility, Work Control, And Mentoring As The Mediating Variables In Psychological Stress Model, Kawasaki Medical Welfare Journal, Vol.15;No.1;Page.13-23(2005)

\textsuperscript{75} Vegchel, N, Occupational stress in (inter)action: the interplay between job demands and job resources. Journal of Organizational Behavior, 26(5), 535-560.2005
employees and cross-validated in a comparable sample (N = 471). Results including cross-validation showed that only a multiplicative interaction term yielded consistent results for both the DC model and the ERI model. Theoretical as well as empirical results argue for a multiplicative interaction term to test the DC model and the ERI model. Future job stress research may benefit from the idea that there should be a theoretical preference for any interaction form, either in the DC model or in the ERI model. However, more research on interactions is needed to address this topic adequately.

Michailidis M, Georgour Y,76 (2005) examined occupational stress of employees in the banking sector. A sample of 60 bank employees at different organizational levels and educational backgrounds was used. Data collection utilized the Occupational Stress Indicator (OSI). Results of data analysis provided evidence that employees' educational levels affect the degree of stress they experience in various ways. Bank employees cannot afford the time to relax and "wind down" when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks. The study also shows the degree to which some employees tend to bring work-related problems home (and take family problems to work) depends on their educational background, the strength of the employees' family support, and the amount of time available for them to relax. Finally, the drinking habits (alcohol) of the employees were found to play a significant role in determining the levels of occupational stress.

Anne Marie Berg et.al.77 (2006) pointed out that the prevalence of subjective health complaints was relatively high and was mainly associated to job

pressure and lack of support. Males showed more depressive symptoms than females. All stress factors on frequency were positively associated to the burnout dimensions depersonalization and emotional exhaustion, except work injuries.

Jennifer McLean\(^7\), (2006) explored the experiences of distance education faculty with regard to occupational stress and job satisfaction. The results of this study indicate that distance education is a rewarding career path for many higher education faculty. The challenges faced by faculty teaching exclusively at a distance are not entirely different from those of their on-campus counterparts, but the form those challenges take and the avenues by which they are managed are necessarily changed in the distance environment.

Bette Prakke, et.al.\(^7\) (2007) examined teacher’s perceptions of their own ability to handle challenging parent behaviour and to establish positive relationships as a possible influence on the quality of teacher parent relationships. Using a canonical correlation method, we found that unsatisfied parents, overprotective parents, neglectful parents and excessively worried parents have the largest impact on teacher stress. Teachers who experience stress from challenging parent behaviour, suffer mostly from negative feelings toward parents, frustration on working with parents, loss of satisfaction with teaching and to a lesser extent health problems. The data for this research was collected in February and March 2007, amongst 212 elementary school teachers in the middle and middle-east region and urban agglomeration of Western-Holland, the Netherlands. The main aim of this research project is to identify at risk teachers (i.e. those most vulnerable to the presence of behaviourally challenging parents)

\(^7\) Jennifer McLean, “Forgotten Faculty: Stress and Job Satisfaction Among Distance Educators”, Pennsylvania College of Technology, Online Journal of Distance Learning Administration, Volume IX, Number II, 2006.

so that interventions, both in initial teacher training as well as in-service training, can be applied to help them develop adequate attitudes and coping skills.

John J. De Nobile and John McCormick, (2007) pointed out that numerous studies have established that teaching can be a stressful profession. Teacher occupational stress has been linked to absenteeism, turnover, productivity and other negative organisational outcomes. The ‘stressfulness’ of schools, however, cannot be fully understood without the input of non-teaching staff and there is a lack of research involving them. This study reports relationships between biographical variables and occupational stress of staff members in Catholic primary schools. The sample consisted of 356 staff members of Catholic primary schools in New South Wales, Australia. Data were collected using a questionnaire survey. Multivariate analysis and comparison of means were employed to test research hypotheses. Biographical differences, particularly age, sex and position, were related to several aspects of occupational stress. The results are discussed in terms of implications for schools and future research.

Sarooj Noor, et al (2008) examined the antecedents of turnover intentions among marketing executives in Pakistan. Relationship between stress and work life conflict with turnover intentions was examined. The research data was collected from 248 marketing executives working in different organizations across Pakistan. The results suggest that work life conflict and stress have a significant positive relationship with turnover intentions.

---

Mostert, et al (2008)\textsuperscript{82} objectives of their study were to determine the occupational stressors for support staff at a higher education institution in the North West Province and to investigate the relationship between occupational stress, ill health, organisational commitment and organisational outcomes. An Organisational Screening Tool (ASSET) and a biographical questionnaire were administered. The results showed that, compared with normative data, support staff overall demonstrated average levels of occupational stress. However, Job Control, Resources, Communication and Work Relationships were found to be problematic stressors that mainly influenced organisational commitment. The prediction of losses suffered by the higher education institution due to absenteeism, presenteeism and turnover intention indicate that occupational stress is costly to the institution.

John McCormick, \textsuperscript{83} (2009) studied teachers’ self-efficacy and occupational stress in the context of a large-scale curriculum reform in New South Wales, Australia. The study aims to follow up and replicate a study carried out approximately one year earlier. A theoretical framework, primarily based on social cognitive theory and the teachers’ attribution of responsibility for stress model and consistent with the earlier study, was used to guide the research. Data were gathered using a self-report questionnaire. Analysis was carried out using structural equation modelling, based on results of the earlier study, and partial correlation analysis. A more parsimonious model of the related phenomena than had been established by the earlier study was confirmed, suggesting that the context of the educational reform was different one year later, particularly in


terms of perceived social support and occupational stress specifically associated with the changes. The important result from the earlier study was replicated – understanding what was required by the reform was negatively associated with teachers’ self-efficacy for the new type of teaching and self-efficacy for using technology with the new curriculum.

Jacoba et.al,84 (2009) assessed the relationship between the occupational stress, sense of coherence, coping, burnout and work engagement of registered nurses in South Africa. A cross-sectional survey design was used. The study population consisted of 818 registered nurses. The Nursing Stress Inventory, the Orientation to Life Questionnaire, the COPE, the Maslach Burnout Inventory-Human Services Survey, and the Utrecht Work Engagement Scale were administered. The results showed that the experience of depletion of emotional resources and feelings of depersonalization by registered nurses were associated with stress due to job demands and a lack of organisational support, focus on and ventilation of emotions as a coping strategy, and a weak sense of coherence. Work engagement was predicted by a strong sense of coherence and approach coping strategies.

Yong Wah Goh, et.al,85 (2010) examined Lazarus and Folkman’s (1984) transactional model of stress and coping. One hundred and twenty nine Australian participants with full time employment (i.e., nurses and administration employees) were recruited. There were 49 male (age mean = 34, SD = 10.51) and 80 female (age mean = 36, SD = 10.31) participants. The analysis of three path

models indicated that in addition to the original paths, which were found in Lazarus and Folkman's transactional model (primary appraisal → secondary appraisal→stress→coping), there were also direct links between primary appraisal and stress level time one and between stress level time one to stress level time two. This study has provided additional insights into the transactional process that will extend their understanding of how individuals appraise, cope and experience occupational stress.

María del Pilar González Vigil 86, (2010) focused on the stress perception, stressful situations, and stress management strategies in studies of Swedish and Peruvian students from a teacher-training programme. The research design that is applied for this purpose is comparative. The sample includes Swedish and Peruvian second year students and administrative staff from a teacher-training programme. The research instruments are questionnaires and interviews. The main findings of this study indicate that in spite of the cultural differences, both groups of students present as many similarities as differences. On the one hand, Swedish and Peruvian students manifest a particular profile in the way they perceive the concept of stress, experience specific stress effects in studies, and manage stressful academic situations. On the other hand, both groups present some similarities considering specific stressful situations in studies; their perception of stress as negative in their academic performance, emotional state and health; their variable competence to manage stress in studies; and their desire for having a course on stress management.

86 María del Pilar González Vigil, Stress Perception, Stressful Experiences and Stress Management Strategies, A Comparative Case Study of Swedish and Peruvian Teacher Students, Stockholm University, Sweden (2010)
Sehrish Ayaz (2011) explored various factors that affect the relationship among employees. This is an exploratory research where survey has been conducted in Govt. Elementary College for Women Bahawalpur; primary data has been collected by the questionnaires and by face to face interviews from the employees of Govt. Elementary College for Women, Bahawalpur. This research studies how different factors affect the employee relationship and their performance at work. Findings have shown that employee relations are responsible for the working environment of the organisation. Employees are highly motivated when they have strong and healthy relations with employees. Good employee relations increase efficiency and effectiveness of the employees. It is recommended that good and healthy relationships can increase the motivational level of employees. This results in the increase in their efficiency and effectiveness to perform their work at job.

Henriette S Van Den Berg, et al (2011) examined differences in the experience of work-related stress and of exposure to work-related stressors among South African career women of different ethnic groups. A sample of 732 women working in administrative, semi-professional, professional and managerial positions was involved. Analyses of covariance found significant differences in the level of stress reported by the different groups, with black women reporting the highest level of stress. Stressors pertaining to a lack of infrastructure and resources in the environment significantly contributed to the

stress experienced by black women. All four groups reported discontent with their remuneration and fringe benefits.

Jocelyn Sackey, et al (2011) Although women managers in Ghana represent an unique set of human capital the adverse consequences of job stressors on their performances make their sustenance in organisations a key human resource challenge. Similar to many developing countries the gender orientation of managerial employees in Ghana has changed in the last two decades with many women breaking through the hierarchical glass ceilings to occupy management positions in their organisations. This category of women employees, who also retain their sociocultural roles as wives and mothers needs to be socially supported in their organisations. The dual roles played by these women managers generate added stress to their organisational performances with detrimental consequences, not only to their physical and mental wellbeing, but also to their sustenance as resourceful human capital encouraging the installation of appropriate support coping mechanisms. This issue was explored by examining the relationship between the job characteristics symptoms of stress and the moderating effects of social support among managerial women in some organisations in Ghana. The findings of this study indicate that the exposure of managerial women to many job stressors have harmful effect on their health and impact negatively on their productivity. The stresses of the managerial women were reduced and their career progressions enhanced by the supportive relationship that existed between them and their superiors.

Vanitha, et al (2011)\textsuperscript{90} pointed out that the changing economic system of India demands the double earning sources among the families. The families run by Indians through single source of income are turned to double earning system. The need of double earning sources obviously demands the woman of any family to look for occupation respective of their educational and skill background. The changes in the social system made occupation an unavoidable among Indian women. But women as an occupier will add an image to her but at the same time they have face problems both at physical and psychological level. Conflict is the incompatibility faced by an individual among themselves and with other objects at various situations. The consequences of conflict normally cause psychological and physical illness among the individuals. The level of impact due to conflict will differ between men and women, because of their physical and psychological pack up. The women in India in the status of working have to play multi role both at family and work places and those roles make to execute multi task at different levels and every working women cannot escape from that situation, in this aspect conflict is an unavoidable human devaluation must be faced by every women. The level of conflict will cause both positive and negative impact. This particular research paper aims to study the family to work and work to family conflict faced by working women in India by considering three specific sectors namely education, IT and banking background. In addition to that this particular study aims to determine the reason for conflicts and its impact, the ways and means employed by women to manage and overcome various forms of work and family related conflicts.

\textsuperscript{90} A. Vanitha And Dr. S. Meenakumari, “Family Vs. Work Conflict Among Working Women In India With Special Reference To IT, Education And Banking Sector”, International Journal Of Research In Commerce, IT & Management, Vol. No. 1, Issue No. 6 November 2011.
Abdul Qayyum Chaudhry (2012)\textsuperscript{91} aims to find out the relationship between occupational stress and job satisfaction based on age, gender, nature of job, cadre, work experience of university teachers, and sector of university. The Pearson correlation indicates: no significant relationship found between job satisfaction and overall occupational stress; inverse relationship is found between the occupational stress and overall job satisfaction in faculty members of private universities; is no relationship between the occupational stress and overall job satisfaction in faculty members of public universities; no relationship between the occupational stress and overall job satisfaction in case of both male and female faculty members of universities; young age university teachers are more sensitive to the occupational stress and job satisfaction; and no significant relationship is found between the occupational stress and overall job satisfaction in faculty members of universities across the nature of job; visiting, contract and permanent.

Kayastha, et al., (2012)\textsuperscript{92}, their research work is an exploratory study of occupational stress among executive officers of Nepal. The main objective of the study was to find out the significance relationship between the occupational stressors among executive officers of Nepal. Scores on the stress scale using a t-test of significance between correlated means. The results showed that among executive officers of Nepal do experience stress from work.

Singh Anurag (2012)\textsuperscript{93} pointed out that the occupational stress has become a great matter of concern among the IT companies all over the world,

\textsuperscript{91} Abdul Qayyum Chaudhry, “The Relationship between Occupational Stress and Job Satisfaction: The Case of Pakistani Universities”, Journal of International Education Studies, Vol. 5, No. 3; June 2012

\textsuperscript{92} R. Kayastha, P.R. Adhikary & V. Krishnamurthy, Correlates Of Occupational Stress Among Executive Officers Of Nepal, IJRRAS 12 (1) July 2012

which create lots of human resources problems like executives intension to leave the organisation, it also create loss of talent as well as money of IT companies. The study assesses level of occupational stress among the executives in Indian multinationals IT companies. The paper also studies level of occupational stress among the executives in foreign multinational IT companies.

Kohinoor Akhtar (2012)\(^9\) emphasized that the stress is mandatory according to modern school of thought but excessive targets and lack of motivational practices degenerates the engagement level of employee with in the organization which causes less job satisfaction and leads to less organizational commitment. HRM policies play a major role in handling stress and healthy environment in organization and show that stress has a inverse relationship with psychological fitness which contribute to the total productivity and employability. This study is based on trend analysis of corporate stress and its relation with the psychological fitness of employees working in Information Technology Industry in Mumbai Region.

Anum Khan, et al (2013)\(^9\) examined the Level of Job Satisfaction (JS) in relation with Organizational Climate, Occupational Stress, Age and Gender; this paper presents sample size of total 40 respondents designated as Managers and Officers in which 18 were Males (45%) and 22 Females (55%). In between them, 34 respondents shared their experiences as well. The data has been gathered from Operations Department of Islamic Banks because all the hectic and ongoing routine tasks are performed by this Department on daily basis and it was


\(^9\) Anum Khan And Dr. Muhammad Ramzan, “ Is Job Satisfaction Of Islamic Banks Operational Staff Determined Through Organizational Climate, Occupational Stress, Age And Gender”, Journal Of Business Studies Quarterly Volume 4, Number 3. Pp.14-26,2013,
convenient to collect data from this sector. Exploratory Research “Interpretivism” in which Meetings, Observations and In-Dept Interviews conducted to support Literature through Experiments and proper Analysis of Respondents Justifications. The results reveal that; Organizational Climate and Occupational Stress have significant impact on the Level of Job Satisfaction (JS), Age Level doesn’t matter and have significant impact but in Gender; Males were more satisfied than Females.

A survey of the various studies on human resource management practices and occupational stress reveal that empirical research on the relationship between human resource management practices and occupational stress among working women in Indian industries in general and service industry in particular is not yet attempted. The present study “Impact of HRM Practices on Occupational Stress among Working Women in Service Sector (With Special Reference to Banking and Insurance Sector in Tiruvarur District of Tamilnadu)” attempts to fill this research gap. The study focuses mainly on the impact of human resource management practices on occupational stress experienced by the working women in the banking and insurance sector. It is expected that the findings of this research work have practical utility on the working of banks and insurance especially in the global competitive scenario.