CHAPTER – I
INTRODUCTION

Growth of any organization largely depends upon the performance of the men power which is under the control of various psychological factors. Most of these variables can be managed by the person himself. According to Csikszentmihalyi (1998) “If you are interested in something, you will focus on it, and if you focus attention on anything, it is likely that you will become interested in it. Many of the things we find interesting are not so by nature, but because we took the trouble of paying attention to them”. In the present chapter conceptual description such as meaning, characteristic, dimensions as well as theories and models and relevant studies pertaining to each variable undertaken in the study is presented in comprehensible manner. Therefore, the present chapter introduces an overview of the psychological constructs being investigated in the study.

Organizational change of any sort is the major factor influencing the organizational development in either way. This change is not required only at organizational level rather changing one’s attitudes, beliefs and attributes at micro level within the organization are also the part of organizational change and development. For the past two decades in Asian sub-continent, advances in information technology has brought the almost all the organizations at the door step of significant change within the work culture. This change in work culture among public sector organizations has also been affected by the working model adopted by the parallel private sector organizations. For instance, with the introduction of computer, data handling (creating, editing, updating, organizing and compiling information) has become a matter of few seconds. Simultaneously, for the same task earlier huge manpower was required but now, with the help of computer networking, task of many people’s could be handled and done by single person quite smoothly.

If one tries to magnify the present scenario regarding the digitalization at working setups, one could easily identify that employees in banking sector whether private or public has witnessed a drastic change within the work flow of their respective organizations. In India, banking sector originated in the last decades of the 18th century. Indian Banking Companies Act (1949) states that “banking company is
one which transacts the business of banking which means the accepting for the purpose of lending or investment of deposits money from the public repayable on demand or otherwise and withdrawn by cheque, draft, and order or otherwise”. A bank has also been defined as “being in distress when at least one of the following criteria applies: bankruptcy; dissolved; in liquidation; or negative net worth. The banks not falling into any of the categories described above are labelled ‘sound’ if they have been active and reporting for at least three years” (Mannasoo & Mayes, 2009).

Hence, banking is one of the most essential and important parts of the human life. In current faster lifestyle peoples may not do proper transitions without developing the proper bank network. The banking System in India is dominated by nationalized banks. The performance of the banking sector is more closely linked to the economy than perhaps that of any other sector. Moreover, the present era recognizes human resource as the most priceless asset.

Therefore, in today’s environment, which requires – plasticity, innovation, effectively managing employees’ knowledge, practice, abilities, and proficiency which has collectively been defined as “human capital”, became a key success factor for continuous organizational performance and also employee well-being. Consequently, bank employees belong to special work group who undergo varying levels of occupational behavioural issues at the workplace.

The nature of job of banking employees, especially for the bank manager is very tedious as it involves long working hours, more responsibility, higher authorities’ pressure etc. This situation has stimulated a requirement for workers who are able to take initiative, embrace risk, kindle innovation and cope with high uncertainty (Spreitzer, 1995). As the bank manager, one’s role would cover managing a team and increasing sales of financial products and services. With the process of development, functions of bank managers are also escalating and diversifying.

Although, now a days, the banks are not nearly the traders of money, they also involved in create credits. So the activities of banks and responsibilities of bank managers are increasing and diversifying progressively. Their functioning and responsibilities also require creating a company policy for the offices, communication
and implementation of business, advertising and revenue ideas, tracking revenue objectives and costs, and producing figures and reports, assessing financing possibility, encouraging team to generally meet objectives, considering the wants of personal and company clients, sustaining the model picture and corporate guidelines, obligation for team guidance and education, ensuring team follows principles and techniques to stop scam, working with any client claims, participating in conferences or seminars, promoting the bank in the neighbourhood areas and so on.

Undoubtedly, the bank managers are, however, responsible for the overall efficiency and profitability of the branch by ensuring the running of daily operations of the branch smoothly and efficiently. They have ensured too that they fulfill the policies, targets and standards set by the head office. To meet the competition, creating satisfaction of customers has become primary objective of each manager. Bank managers encounter challenges in all the key areas of their work.

Hence, it would be true to mention here that bank managers, at their workplace are exposed to tension and anxiety as they get through the duties assigned to them. However, bank employees feel stress as they cannot afford the time to relax and are faced with work variety, favouritism, discrimination, delegation, and inconsistent tasks (Lee, 2003). The long-term mental stress has been found associated with chronic diseases among bank employees (Kumar, Unnikrishnan, & Nagaraj, 2013).

Therefore, to meet the job requirements in modern organizations, specifically in banking sector which has been considered as the largest service sector organization, require lively and committed personnel who are involved with their work. Therefore, the companies assume proactivity, initiative and accountability for personal growth from their employees. Overall, occupied personnel are completely involved with, and excited about their role, frequent experiences of flow at the job lead to raised productivity, creativity, and staff improvement (Csikszentmihalyi, 1990, 2003).

Flow has been thought as “a type of state engagement and autotelic personality is thought of as trait engagement” (Macey & Schneider, 2008). When work related flow occurs, persons forget themselves and lose track of time. Time disappears and they become completely absorbed in the activity in which they are involved, which generally includes demonstrating a skill. In those moments of work
related flow, a person feels strong, alerted, unconscious about self and at the peak of his/her abilities. These exceptional moments provide sparks of intense living against the overcast background of everyday life. They create a diversity of happiness that is truly fulfilling and ultimately helps one to develop a stronger sense of emerging in a task. It is called effortlessness enjoyment of the flow experience.

Csikszentmihalyi in 1975 coined the vary term “flow” and defined it “as the holistic sensation that people feel when they act with total involvement”.

According to Ellis, Voelkl, and Morris (1994) “flow” is “an optimal experience that is the consequence of a situation in which challenges and skills are equal. According to these authors, such a situation facilitates the occurrence of flow-related phenomena, such as positive affect, arousal, and intrinsic motivation”.

Furthermore, Ghani and Deshpande (1994) emphasized that “the total concentration and the enjoyment people experience during the flow experience”. Being a completely a short-term experience, flow could be recognized by powerful and targeted focus on job while performing in the present moment, the flow experience reflects the engagement within an intrinsically determined task. These definitions of flow claim that pleasure, intrinsic inspiration, and whole concentration within a task are key facets of the flow experience.

Csíkszentmihályi (1997), on the basis of his empirical findings suggested that “there are ten factors that accompany the experience of flow. While many of these components may be present, it is not necessary to experience all of them for flow to occur. Which includes (i) Clear goals that, while challenging, are still attainable; (ii) Strong concentration and focused attention; (iii) The activity is intrinsically rewarding; (iv) Feelings of serenity; a loss of feelings of self-consciousness; (v) Timelessness; a distorted sense of time; feeling so focused on the present that you lose track; (vi) Immediate feedback; (vii) Knowing that the task is feasible; a balance between skill level and the challenge presented; (viii) Feelings of personal control over the situation and the outcome; (ix) Lack of awareness of physical needs; and (x) Complete focus on the activity itself”.

Flow experiences are essential and its practical applications are found in a number of spheres such as education, sports and the workplace.
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<th>Flow in Education</th>
<th>Flow in Sports</th>
<th>Flow in the Workplace</th>
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<td>Csikszentmihalyi (1997) – “Overlearning of a skill or concept can help people experience flow”. Slightly enhancing the existing skills through teaching-learning process can facilitate the individual to experience flow.</td>
<td>Engagement in a challenging athletic activity enhances one’s abilities and is a mode to achieve flow. Reaching this state of flow allows a sports person to experience a loss of self-consciousness, inner pleasure and a sense of complete mastery of the performance.</td>
<td>Flow can be seen when employees are engaged in tasks and their focus is completely on the project at hand and are intrinsically motivated. Bakker (2005) – “When flow is applied to the work situation, it can be defined as a short-term peak experience at work that is characterized by absorption, work enjoyment and intrinsic work motivation”.</td>
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Usually people experience flow while pursuing a goal, in the context of a set of rules and procedures. It is almost always linked to situations where one’s personal skills are used to utmost. Csikszentmihalyi and LeFevre, (1989) stated that “feelings of control, an increased likelihood of learning new skills and a balance between challenges and skills are essential for the flow experience”.

Thus, the incidence of flow almost certainly occurs when people perceive a harmony between the challenges of a situation and their very own abilities to cope with that challenge. One of the core components of flow is the “challenge-skill balance” (Massimini & Carli, 1988). Research, in relation to the combination of problems and abilities, has suggested that there are three regions of experience:

A. Flow channel: region where “challenges and skills match”
B. Boredom region: where there is “less challenge and a high skill is required”, and
C. Anxiety region: where the “skills are too low for the challenges set”.


Flow occurs only when both challenges and skill are above average for that individual which is also shown in following diagram:

![Flow Diagram](image)

Using these three core dimensions of flow, Bakker (2005, 2008) applied the concept of flow to the work found flow dimensions to be positively related. Accordingly, work-related flow is defined as a short-term peak experience at work that is characterized by absorption, work enjoyment, and intrinsic work motivation.

- **Absorption** refers to “a state of total concentration, where by employees are totally immersed in their work”.

- **Work enjoyment** refers “a positive judgment about the quality of working life” (Veenhoven, 1984).

- **Intrinsic work motivation** indicates “the desire to perform a certain work-related activity with the aim of experiencing the inherent pleasure and satisfaction in the activity” (Deci & Ryan, 1985).
Csikszentmihaly developed a theory of flow in 1997 in which he explored that “the state in which people are so involved in an activity that nothing else seems to matter is called a flow”. More flow can be described through an action, movement and an activity such as painting and writing. Flow can lead to improving performance and enhance performances in a wide variety of areas including teaching, learning, athletic and artistic creativity.

Flow as referring to “a state of total absorption in a given activity where self-consciousness is greatly diminished”, is an important content in positive psychology which plays a vital role in human life during work or play. It is just a state to be totally involved in something to the point of being in a near meditative state. It carries many of the advantages of meditation and mindfulness, making individual not as stressed. Certain jobs lend themselves to flow, and these jobs tend to create better work satisfaction.

Flow may cause enhanced performance and increase output in a wide range of areas including artistic creativity, athletics, learning and training. Workers who appreciate their job and experience positive affect (e.g. happiness) fabricate optimistic judgments about the quality of their working life which is the outcome of cognitive and affective evaluations of the flow experience. Intrinsically encouraged workers are constantly enthusiastic about their work. Workers who are encouraged by the intrinsic facets of their work wish to continue their work; they're fascinated with the projects they perform.

Basically, work engagement captures how personnel experience their work: “as inspiring and energetic and something to which they actually want to devote time and effort; as a substantial and meaningful pursuit (dedication); and as engrossing and something where they're fully concentrated (absorption)”. Researchers have highlighted that engaged employees are highly energetic, self-efficacious folks who exercise influence over events that affect their lives (Gorgievski, Bakker, & Schaufeli, 2009). Due to their positive attitude and activity level, engaged employees create their very own positive feedback, with regards to appreciation, recognition, and success.

After a long day’s hard work, the engaged employees do feel exhausted but still feel happy as they feel positive about the fulfilment of the task. So they enjoy
all the things related to the outer world. These engaged employees enjoy doing their work and consider it as fun unlike workaholics (Gorgievski, Bakker, & Schaufeli, 2010).

Flow in the workplace is still an emerging area with limited research. In spite of this, flow occurs more frequently in work settings (LeFevre, 1988). Flow has been found to be related to task orientation (Jackson & Roberts, 1992), motivation (Kowal & Fortier, 1999) and perceived ability (Jackson & Eklund, 2002). The feeling of work enjoyment is essential for good output from job, as that organizations where employees are psychologically empowered shows reduced strain (Martin, 2007); reduced employee turnover intent (Collins, 2007); higher job satisfaction (Fuller, Morrison, Jones, Bridger, & Brown, 1999; Carless, 2004; Patah, Abdullah, & Zain, 2009); high organizational commitment (Bhatnagar, 2005; Chen & Chen, 2008; Joo & Shim, 2010), lower burnout (Cavus & Demir, 2010), and increase in productivity (Akbar, Abdullah, & Zain, 2010).

Stress at workplace is the major cause of psychological problems such as heavy workload come to disturb mind and lead to job burnout which makes a person difficult to indulge in work related flow if the person does not engage into appropriate coping strategies and as a result of which his/her subjective well-being become poor. As Cikszentmihalyi (1997) demonstrated that “the experiences that involve flow can lead to gratification and life satisfaction as well as stress relief. When an individual uses flow psychology to experience flow, they have clear goals, they lose self-consciousness, and they become less aware of their sense”.

The fulfilment exists in engagement in contrast to the voids of life that leaves people feeling empty such as in burnout (Rich, Lepine, & Crawford, 2010). Task performed by person is generated from their extrinsically and intrinsically motivation, when some other factor creating obstacles while doing work, their motivation would be demolished. Person feel situation is not in his hand and stresses are overlapping, when this kind of situation is going consistently it will lead to burnout.

In this fast paced life, it is difficult to live without stress, whether one is a student or a working adult. In fast changing society not a single individual and profession is stress free. Now-a-days everybody is suffering from daily hassles and
stress. People often deal with circumstances, situations and stressor in their life. These are directly related to person’s personality and job responsibilities. Henceforth, in the modern organizations, stress in general and job stress in particular has become a part of life and received considerable attention in recent years. Work place stress is the harmful to physical and emotional response, referring to the state of burnout, occurs due to disparity between job requirements and the abilities and competence of employee. The term “burnout” was first pointed out by Freudenberger in 1974 who considered that “individual those who as more committed and devoted has highest tendency of experiencing burnout’s symptoms”.

Kahn (1978) described “workplace burnout” as “unfavourable attitude of employees towards themselves and towards customer, which is often linked with uncomfortable physical and emotional sign ranging from exhaustion and insomnia to migraines and ulcers”.

Carroll (1979) also said that “job burnout as a type of ecological imbalance between the interactions of individuals with their workplace environment”.

“Burnout”, according to Daley (1979) is a “consequence of job stress varies based upon the magnitude and time span of stress”.

Likewise, Edelwich and Brodsky (1980) also viewed “burnout” as a “loss of energy, idealism and goal achievement caused by working environment”. In the words of Pourafkari, (1980), “burn out means decreasing of mental power which is sometimes due to mental pressure accompanied by depression”.

“Job burnout” can be defined as “the reduction of both psychological and physical energy of a person” (Maslach, 2003).

More specifically, it is considered as “a negative side effect of the interaction between the individual and its work environment” (Cavous & Demir, 2010).

From the above definitions’ it could be concluded that when person remained under prolonged stress it can lead to burnout which reduces productivity and energy. Stress bears pondering effects on both the employees and the employer. It is a chronic issue which affects the work-related flow and wellbeing of large number of
professionals working in various organizations but in varied degree. Moreover, burnout is a state of emotional, mental and physical exhaustion caused by excessive or prolonged stress.

Furthermore, all the above definitions of burnout leads to the four stages of burnout process i.e. enthusiasm, stagnation, frustration and apathy. It occurs when one feels overwhelmed and unable to meet the constant demands. Burnout portrays emotional tiredness during of several years struggle and commitment to work and people. In other words, it is a physical and mental tiredness that occur when person did work from long time and long term hard work. These are the indicative of a case in which power and individual’s ability and their tendency for working decrease (Fouladband, 2006).

Maslach and Jackson (1981) have given the most widely accepted definition based on their empirical studies. They stated that “burnout as a syndrome of emotional exhaustion, depersonalization and reduced sense of personal accomplishment that can occur amongst individuals who work with people in some capacity”. By extension, it can be said that the syndrome of job burnout includes three different axes upon which it can be analysed. Diagrammatical representation to describe burnout is as follows which includes three axis including emotional exhaustion, depersonalization and personal accomplishment.

![Figure 1.2: Research Theoretical Framework](Source: Maslach & Jackson, 1986)
According to Maslach and Jackson (1986) to describe the above diagram, the three axis which have been given are as follows:

1. **Emotional Exhaustion** as stated by Cavous and Demir (2010) which is a work-related stress that mostly appears to workers that communicate extensively in person with other people. Cavous and Demir (2010) and Maslach, Schaufeli, and Leiter, (2001) have reported in their study that the one who experiences emotional exhaustion feels inadequately efficient and cannot match the requirements of others as they might in the past; considers their work as a torment which causes it to be hard and unlikely to be tolerated another work day.

2. **Depersonalization**: It describes harsh, questionable and indifferent types of conduct of the employee to the beneficiary of the service. Especially, depersonalization involves insensitive, unconstructive and unresponsive behaviour towards others (Cavous & Demir, 2010). Generally, persons experiencing depersonalization have no concern about their personal business targets and passion and therefore, maintaining a distance from their feelings and work, featuring neglect for individuals whom they work for and ultimately reach at the point to exhibit negative and hostile approach towards others (Cavous & Demir, 2010).

3. **Personal Accomplishment**: It refers to the reduction of the success feeling and the fulfilment that someone feels while working with other people. In those employees who are exhausted emotionally and physically and who get into an unfavourable attitude toward themselves and people they serve, their personal sense of efficiency reduces since they experience hard time when meeting demands required by their jobs. In process where depersonalization is experienced a reduction in sense of inefficiency and accomplishment occurs (Leiter & Maslach, 1988). Reduced personal accomplishment leads to an emotional reactivity concerning individuals, to perceive them ineffective, and inefficient in the work they perform (Yeniceri, Demirel, & Seckin, 2009).

The symptoms of burnout can include:

1. Physical symptoms: may include feeling of tiredness, exhaustion and feeling drained majority of the time, reduced immunity, feeling unwell, repeated headaches, back pain, muscle cramps, variation in appetite or sleep habits.
2. Emotional symptoms: may possibly include feeling of disappointment and self-doubt, feeling hopeless and dependent, stuck and crushed, lack of determination, significantly pessimistic, sceptical and restrained prospect, detachment, feeling of loneliness, diminished feeling of satisfaction and accomplishment.

3. Behavioural symptoms: may include withdrawing from responsibilities, separating from the others, procrastinating, taking much time to complete the work, using food, drugs or liquor to manage, taking out annoyance on others, skipping work or arriving late, leaving early and so on.

Henceforth, burnout is a danger that threatens the health especially mental health of work force. Losing of efficient work force equals with losing of basic wealth of the organization. Hence, improvement of mental health in work environment is one of the important progress items which can affect the efficiency. Burnout is not just a problem arisen from weakness or disability of employees rather it could also be related to working environment and lack of coordination between the intrinsic properties of employees and nature of their occupation. Leiter and Maslach (2000) reported that job related stress is linked with a number of health hazards like hypertension, cardiac problems, brain disorders, muscular stiffness, sleep interruptions and gastrointestinal diseases etc. These changes are likely to affect the working capacity of an individual.

Major Factors Causing Burnout

Though, there are many factors which can cause burnout among the employees of any organization but some of the major factors of burnout are organizational factors, individual factors, job concerning factors, age, marital status, education, length of service, lack of rewards which makes a person physically and psychologically weak.

1. **Organizational factors**: Such factors may include discrimination in pay/salary structure, strict rules and regulations, ineffective communication, biased behaviour of office leaders, peer pressure, goals conflicts/goals ambiguity, more of centralized and formal organization structure, less promotional opportunities,
lack of employee’s participation in decision-making, excessive control over the employees by the managers etc. can lead to burnout among employees.

2. **Individual factors:** There are various expectations of the family members, peer, superior and subordinates have from the employee. Failure to understand such expectations or to convey such expectations lead to role ambiguity/role conflict which in turn causes employee stress. Other individual factors causing stress among employees are inherent personality traits such as being impatient, aggressive, rigid, feeling time pressure always, etc. Similarly, the family issues, personal financial problems, sudden career changes all are causes of stress. Working too much without time for relaxing and socializing, or when a person is being expected to do so many things for others, taking on too many responsibilities without enough help from others. Not getting enough sleep, lack of close supportive relationships, all these things contribute to burnout.

3. **Job concerning factors:** Monotonous nature of job, unsafe and unhealthy working conditions, lack of confidentiality, inflation, technological change, social responsibilities and rapid social changes are other extra-organizational factors causing stress. It is well known that demographic variables such as gender, age, education, marital status, length of service and whether to prefer occupation substantially affect burnout and satisfaction of life. The emphasis was given to individual factors that lead to burnout but organizational factors were kept out. Accordingly, it was intended to reveal the effect of individuals’ socio-demographic characteristics (for example, gender, age, marital status, education and length of service) working in the banks.

4. **Age:** It affects burnout in several conditions; some researchers claimed that burnout may be higher in youths compared with employees over 40 years of age (Maslach, Schaufeli, & Leiter, 2001). Similarly, Günes, Bayraktar, and Kutanis (2009) in an investigation carried out with university administrative personnel specified that each of the three dimensions of burnout is higher in employees within 20 to 25 years’ age group due to the factors such as adaptation problem and having higher expectations compared to others. It is believed that young people experience more burnout because they have just gained certain qualifications in coping with job-related problems or have not developed commitment to occupation yet.
5. **Marital status:** Opinions on marital status effects burnout or not, like other socio-demographic variables are different. Higher level of burnout is being observed in singles, especially in males, further, singles experience more burnout than divorcees too (Maslach, Schaufeli, & Leiter, 2001). There are also evidence that singles’ emotional burnout and depersonalization scores and married individuals’ personal accomplishment scores were significantly higher (Sünter, Canbaz, Dabak, & Peksen, 2006).

6. **Education:** Education is a significant component that may influence a person's occupational expectations- responsibilities and pressure increase as education level rises. It's been stated that qualified individuals have more claims towards their life. In this instance, it had been proposed that the person who is not able to cope with stress may experience burnout (Maslach, 2001).

7. **Length of Service:** Burnout rather appears in the early years of occupation and is seen in ambitious and idealist persons. It has been detected that overall burnout reduced and personal accomplishment increased as length of service prolonged. As the length of service prolonged the decrease in depersonalization can be associated with developed ways of coping with stress gained through experience. Therefore, it is believed that new starters involve in a set of role conflicts since they cannot adopt their works and organization easily and do not know their roles completely thereby they experience burnout more intensively. It is considered that as individual’s professional career improves, one can much more adopted to job and be beneficial to the organization, as a result those whose length of service is longer experience less exhaustion.

8. **Lack of Rewards:** Rewards indicate respect, experience of pleasure, high self-esteem, improved self confidence, promotions, popularity, standing, adventure, enjoyment and whatever else that's positive. Negative rewards involve preventing criticism, improving loneliness, lowering debts, turning down anxiety, preventing shame, getting away from poor associations, and avoiding other things that one finds punitive and unpleasant. Burnout, a phenomenon that has been commonly recognized being an essential concern among persons supporting professional, however lacks both specific theoretical foundations and considerable empirical support. Its conceptual and functional descriptions differ widely. The broadest explanations equate burnout with stress, connect it with an extended list of
undesirable health and well-being parameters and recommend it is due to constant quest for success.

However, Maslach and Jackson (1981) have noted that it is likely for someone to show up psychological problems because of the job burnout that one is experiencing. Specifically, burnout has been found as one of the major causes of psychosomatic problems such as insomnia and depression, which contribute to the worsening of the problem and decreasing the efficiency and productivity of the individual. Not only this but it may also give birth to various other psychological problems such as poor mental health, perceived stress, depression, poor quality of life, low level of satisfaction in life, sadness etc. which may be the major cause of person’s poor subjective wellbeing (Burke & Greenglass, 1991; Gill, Flaschner, & Shachar 2006; Levinson, 1996, Van Tonder & Williams, 2009).

Cheraghi, Piri, Soufi, Hajilo, and Hajilo (2013) reported that burnout is most commonly found in bank employees, especially in bank managers, as they have to work for long hours and have many responsibilities upon them. It is experienced as a new concept for explaining their reactions to stress during work and comprises mental reactions they show while facing with job stresses. Whereas, Khattak, Khan, Haq, Arif, and Minhas (2011) found that excessive weariness, sleep disorders and body aches are major contributors of burnout amongst bank staff.

Undoubtedly, employees within the banking sector have been facing more challenges in term of technological revolution and stress is inevitable part of employee. It can affect the work efficiency, physical and mental state of employee. To cope up from burnout and took step of preventing and managing stress, individual implanting, various method and stress management is the need. However, one hardly tries to go beyond a stress situation as life seems to find new ways of stressing out and plaguing with anxiety attacks. Mental pressure due to occupation can cause physical, mental and behavioural problems for employees and this can increase the risk of health ailments and goal of the organization and eventually may lead to performance decrease of bank managers. Therefore, in such unsettling moments one must be adapted some plans or strategies for improving the mental health and prevent the organization from some organizational disorders like burnout.
Coping strategies are employed to meet the demands of the specific situations in which there is a perceived discrepancy between stressful hassles and available resources for meeting these demands (Zeider & Endler, 1996).

Holahan, Moos, and Schaefer (1996) defined coping as “a stabilizing factor that can help individuals maintain psychosocial adaption during stressful periods. It encompasses cognitive and behavioural effort to reduce or eliminate stressful conditions and associated emotional distress”.

Based on the above definition Moos presented a conceptual framework of the coping process (Figure 1.3). According to this framework, factors within the individual’s environmental system (Panel 1) and their personal system (Panel 2), all of which are relatively stable, influence changes in life circumstances such as life crises and transitions (Panel 3). All of these factors affect health and wellbeing (Panel 6) both directly and indirectly through cognitive appraisal and coping (Panel 5).

![Figure 1.3: A general conceptual framework of the stress and coping process](Source: Adapted from Moos, 1994)

A large number of coping techniques have already been identified. Classification of the methods into a broader structure has not been agreed upon. Another more popular variation that's usually mentioned in the coping literature is between active and avoidant coping techniques (Holahan & Moos, 1987). There is also an increasing agreement that distinctions may be made between problem focused, emotion focused and avoidant coping techniques (Zeider & Endler, 1996).
A. Coping Strategies by Holahan and Moos (1987)

- *Active coping* strategies are either behavioural or psychological responses designed to change the nature of the stressor itself or how one thinks about it. Generally speaking, active coping strategies, whether behavioural or emotional, are thought to be better ways to deal with stressful events.

- *Avoidant coping* strategies lead humans into activities (including alcohol use) or intellectual states (which include withdrawal) that stop them from at once addressing disturbing activities. Such coping strategies seem like a mental chance, issue or marker for unfavourable responses to disturbing life activities.

B. Coping Strategies by Zeider and Endler (1996)

- *Problem-focused coping* strategies are aimed at changing or eliminating the source of the stress. Lazarus and Folkman (1984) identified three problem-focused coping strategies which are – taking control, information seeking, and evaluating the pros and cons. Families use a variety of coping strategies and resources to maintain healthy family functioning (McCubbin, Larsen, & Olson, 1982).

- *Emotion-focused coping* strategies are “oriented toward managing the emotions that accompany the perception of stress”. Lazarus and Folkman (1984) acknowledged five emotion-targeted coping techniques including – disclaiming, getting away, averting, accepting commitment or blame, controlling oneself and positive reappraisal. The usage of spirituality is seen as a high quality emotion-focused coping approach (Rammohan, Rao, & Subbakkrishna, 2002). Spirituality may additionally mean different things to different people, but has been shown to boost ranges of well-being and decrease the level of pressure in one’s life. The point of interest of this coping mechanism is to amend that means of the stressor or relocate attention away from it. For example, reappraising tries to discover a more effective means of the cause of the stress with the intention to reduce the emotional load of the stressor.

- *Avoidance-focused coping* techniques consist of psychologically disengaging from a traumatic state of affairs. The brief time-period participation in distracting actions and relationships are practical avoidant coping techniques. Such strategies may additionally encompass avoiding the member of the
family by reducing emotional and physical interaction, consisting of not speaking and reducing their affection (Nehra, Chakrabarti, Kulhara, & Sharma, 2005). Such strategies turn into dysfunctional when they are used for an extended-time period against stress management.

Folkman and Lazarus, (1980) observed that humans use all three varieties of strategies to struggle against annoying events. The predominance of one kind of strategy over every other is determined, partly by individual style (e.g., some people cope more actively than others) also by the type of disturbing event; as an example, people typically appoint problem-focused coping to deal with potential controllable issues consisting of work associated troubles and family-related troubles, while stressors perceived as less controllable, consisting of certain kinds of bodily fitness issues, set off greater emotion-focused coping.

There are also certain specific coping strategies which are being utilized largely on the daily basis by the individual on the basis of available resources, skills, knowledge and, personal and cognitive abilities to be resilient. These coping strategies could include problem solving.

1. **Problem Solving:** Problem solving as a coping method incorporates positive steps (step I) breaking huge indistinct troubles into many smaller particular problems which are then defined in solvable rather than unsolvable manner. Next, (step II) multiple possible answers are generated without judging the qualities of these. The stress is on producing quite a number of capacity solutions representing an extensive variety of possibilities. The third step involves inspecting the advantages and disadvantages of each of those before choosing the final course of motion to follow. The fourth step is implementing the action plan. Ultimately, the effectiveness of the plan is evaluated in terms of pre-set objectives. If the problem stays unsolved, the method is repeated to find out why the attempt became ineffectual.

2. **Social Support:** From an evolutionary point of view, living co-operatively in groups has imparted many benefits to human beings. It has aided groups to protect themselves from stronger animals and offered a setting within which to divide up the various subsistence tasks. However, group living also bestows a
somewhat unpredicted benefit. The quantity and quality of one’s social relationships intensely influences one’s health. People with wider social support grids and sounder social bonds with members of their groups enjoy better physical and mental health, lesser maladies and depression, recoup faster from physical illness and psychological troubles, and have a lower risk of death (Taylor, Dickerson, & Klein, 2002).

3. **Catharsis:** When one faces traumas and challenges that outstripped one’s capacity to cope and one tries to keep these out of one’s minds or keep one’s secret from others, one’s health suffers. For instance, people, who have been abused as children, victimized as adults or bereaved and who do not address memories of these events have poorer health, attend their doctors more often and suffer from more illnesses (Zeidner & Endler, 1996). There are many ways to address such memories and all effective ways involve remembering the trauma, holding it in consciousness and tolerating the anxiety associated with this while linking the affect-laden, warded off memory with overall view of oneself in the world (Niederhoffer & Pennebaker, 2002; Stanton, Parsa, & Austenfeld, 2002). This coping mechanism involves sustained exposure to the traumatic memories, and often this is achieved by telling the story of the trauma in a graphic way that allows the event to be re-experienced. Traditionally the process of gaining relief from the trauma by recounting the event within the context of a trusting relationship is referred to as catharsis.

4. **Crying:** There is a strong empirical support to show that crying leads to immediate emotional relief and a short-term reduction in tension particularly when it entails positive relationship changes. There is little support for the popular notion that crying following trauma leads to better long-term psychological adjustment and physical health (Vingerhoets & Cornelius, 2001). This does not mean that crying is bad for us or has a limited long term positive effect. Rather currently little good research has been done on this important subject. The presence of others may either inhibit or stimulate crying depending upon the cultural norms governing the display of emotional behavior involving crying. Crying has strong effects on others and may elicit sympathy or censure which in turn may affect crying behavior.
5. **Faith:** To cope with external crises and intra-psychic conflict people may turn to religion as a way of coping. Freud (1928) thought that faith in a benevolent God, who would reward us in the afterlife if we control our aggressive and sexual instinct was a coping style essential for civilization. In a large America survey, it was found that dedicated members of churches had up to seven years’ greater life expectancy than people who were not members of churches. This longevity was largely due to church members having healthier lifestyles involving less drinking, smoking and promiscuity (Hummer, Rogers, Nam, & Ellison, 1999). Prayer and religious coping, where people view God as a partner in coping with life stresses, eases depression and reduces suicide rates (Pargament, 1997).

6. **Meditation:** Whether one is facing a large uncontrollable stresses such as bereavement or just the daily round of hassles and challenges of everyday life, one way of coping is to focus one’s attention on something rather than ruminative stress related thoughts and to actively disengage from these while not denying their existence. This process is at the heart of westernized adaptation of eastern mystical calming forms of meditation such as Kabat-Zinn’s (1990, 1994) *Mindfulness based Stress Reduction, Transcendental Meditation*, and Benson’s (1975) *Relaxation Response*. All of these techniques involve sitting quietly without interruption for set periods of time each day. Then, while accepting a variety of thoughts (positive or negative) may enter consciousness, to focus attention on the present moment or a fixed stimulus such as one’s breath or a mantra and simply observe rather than suppress or engage with thoughts as they arise and leave consciousness.

7. **Relaxation:** Muscle-relaxation exercises, breathing exercises, visualization exercises, autosuggestion and biofeedback have all been shown to be effective for reducing physiological arousal and inducing a physical and psychologically relaxed state. Thus, these various relaxation procedures may be used to cope with stress responses, particularly those evoked by uncontrollable stressors. Relaxation procedures have been shown to be effective for managing anxiety, pain, essential hypertension and other stress responses (Sarafino, 2002).

8. **Exercise:** Regular daily exercise can help us to cope with hassles of daily life and has significant psychological and physical benefits (Sarafino, 2002). At a psychological level regular exercise reduces feeling of depression and anxiety;
enhances the speed and accuracy of one’s work; and improves one’s self-concepts. At a physiological level, in the short term exercise lead to the release of endorphins, which are morphine-like chemical substances produced in the brain, and which lead to a sense of well-being when released. Exercise also promotes fitness.

9. **Reframing:** With reframing one attempts to mentally step out of the old frame and look at one’s problems within the context of an alternative frame of reference that make the emotional impact of the problems less severe or finding a solution to the problem easier (Carr, 2004). The first framing of the problem is pessimistic and the second is optimistic. Optimistic framings are more conducive to psychological well being than pessimistic framings. Pessimistic framings, particularly those where failures are attributed to oneself, are associated with depression. Anxiety, in contrast, is typically associated with the pessimistic tendency to routinely interpret relatively ambiguous situations as involving potential threats such as infection, injury, or social embarrassment. One important type of reframing is benefit finding and benefit reminding (Nolen-Hoeksema & Davis, 2002; Tennen & Affleck, 2002). When people cope with anxiety this way they reframe a difficult or challenging situation in such a way as to highlight the positive benefits of the apparently diverse situation for them. Usually this takes place sometime after the diverse event. There is also some evidence to show that benefit finding is associated with positive post-traumatic physical and psychological adjustment.

10. **Humour:** Professor Herbert Lefcourt at the University of Waterloo in Canada has shown conclusively in an extensive series of studies that humour is a particularly effective coping strategy (Lefcourt, 2002). The tendency to see funny side of the situation and the capacity to alter difficult situations by using humour may be evaluated with the Situational Humour Response Questionnaire and the Coping Humour Scale respectively (Lefcourt, 2001). Humour has been found to aid recovery from illness and surgery. Immune system functioning has also been found to be improved when humour is used to cope with stressful situations. Humour may help us to cope by uplifting our sense of well-being through laughter and/or by increasing social support from our immediate social network, since humour elicits social support from others.
11. **Distraction**: Researches show people who are intolerant of arousal but tolerant of uncertainty can effectively use distraction to manage stressful situations. In contrast, people tolerant of arousal but intolerant of uncertainty prefer to obtain preparatory information about the objective characteristics of impeding stresses and their subjective sensory impact as a way of coping.

In the field of psychology, coping is expending conscious attempt to resolve personal and social issues, and seeking to understand, reduce or endure strain or struggle. The potency of the coping attempts depends upon the kind of strain and/or disagreement, the specific person and the situations.

With this background of information, one can conclude that stress management is getting maximum attention these days, especially in the economic and banking sectors. Nowadays there is no stress-free job. Everybody within their work is subjected to stress and anxiety as they get through the duties allocated to them. Banking sector is considered as the backbone of the country’s economy, is not an exceptional to modern society challenges named as stress and burnout. The job nature of banking employees is very hectic for bank managers as it involves the direct customer interaction in all levels. The level of stress faced by bank managers who are under different categories from both public and private sectors is very common to see. So, coping is must for managing such stress by helping them to deal with daily life hassles and negative situation which give an impact of all over mental and physical health so that it could not only keep them healthy rather enhance their **subjective well being** too.

**Subjective well being** is a broad category that features individual’s emotional reactions, satisfaction in various domains of life, and a comprehensive judgement in life satisfaction. It comprises of two mechanisms, first an affective part, which identifies both existence of positive affect (PA) and the absence of negative affect (NA) i.e. it includes an individual’s emotions and feelings. The second is a cognitive part which is an appraisal based on information of one’s life in which a person evaluates the extent to which their life so far matches up to their expectations and their idyllic life. Subjective wellness may be merely identified as an evaluation of his/her happiness.
Subjective well being (SWB) is assessed from the individual's point of view. A person's assessment about his/her own wellness is of supreme significance because it establishes one's deliberation, acts and personality which establish the entire achievement of an individual. Subjective well being signifies people's evaluation of their lives, and encompasses happiness, pleasant feelings, contentment with life, and a lack of uncomfortable feelings and emotions. The psychology of wellness seeks to simply help persons live one's life with pleasure. According to Heady and Wearing (1989), “sense of well being is composed of three dimensions (a) Cognitive life satisfaction, assessed by asking some questions such as How do you feel about life in general? Subjects respond on a scale which ranges from “delighted to terrible. (b) Positive affect and (c) Negative affect, are assessed by asking about each person's emotional responses throughout the recent weeks”.

Subjective well being has been defined as “an individual’s emotional and cognitive interpretation and evaluation of one’s own life”. Subjective well-being comprises of “satisfaction with life events, satisfaction with external but relevant factors like work, family, friends, and presence of feelings of joy along with absence of negative affects” (Diener, 1984; Diener, Suh, Lucas, &Smith, 1999).

According to Shier and Graham (2011), the respondents’ “overall subjective well-being” was impacted by “characteristics of their work environment (i.e. physical, cultural, and systemic), interrelationships at work (i.e. with clients, colleagues, and supervisors), and specific aspects of the job (i.e. factors associated with both workload and type of work)”.

Subjective well being is viewed as “the extent to which individuals show a high level of autonomy, environmental mastery, personal growth, positive relations with others, purpose in life and self-acceptance” (Urry, Nitschke, Dolski, Jackson, Dalton, Mueller, Rosenkranz, Ryff, Singer, & Davidson, 2004).

Subjective well being embraces contentment in fundamental domains (work, family, and friends) of life and experiences positive and negative emotions. Wellbeing, assessed as happiness, is usually concerned with the quest for pleasure, but wellbeing is all about significantly more than living a rich life. It is connected
with meaning in life, attaining one’s own potential and feeling that existence of living being is worthwhile (Bond & Bunce, 2003). It includes contentment in major areas of life and experiencing positive feelings and occasionally encountering negative affect.

Subjective well being can be inferred as the ongoing evaluation of happiness often expressed in affective terms. When asked about the subjective wellbeing of an individual, they usually say, “I feel good” (Schwarz & Strack, 1999). The notion of well-being encapsulates the complete psychological functioning and experience. There is a realization that positive affect is not contrary to negative affect (Cacioppo & Berntson, 1999), well-being is thus not just the lack of psychopathology or psychological illness.

Well-being is a multifaceted concept that consists of subjective, social, and psychological dimensions as well as health-related behaviours. High well-being signifies that, the individual or group’s experience is positive, while low well-being is associated with the negative experience. Subjective well being is the best in those who find themselves satisfied and contented with their lives and who record encountering positive as opposed to negative emotions (Myers, 2007; Paunio, Korkonen, Hublin, Partinen, Kivimaki, Koshenvuo, & Kaprio, 2009). Low well being is known by dissatisfactions and disappointments with one's life and by exhibiting negative reactions.

Societies experience considerable psychosocial well-being when they experience several pleasant and few uncomfortable feelings, when they're involved in fascinating and exciting actions and feel satisfied with their lives. An individual who features a higher level of pleasure in his life and experiences a better positive affect and less negative affect will be regarded to really have an elevated level of wellness. Brodsky (1988) recognized a few features of an individual who is striving towards wellness; they incorporate a positive affect, significant pleasure with his life, and a reconciliation of principles with realities of society. Such an individual makes purposeful possibilities, practices the methods of self-control and is ready to take risks to attain targets of life. Well-being includes biological, psychological and social components.
The biological indicators refer to physical well being and are represented by the conditions such as health, physical activities, proper body functioning, recognizing the signs of disease, avoiding harmful habits, getting regular physical exams, and taking steps to prevent injury and life expectation, etc.

The psychological measure refers to the subjective perceptions that the individual has about his quality of living. This notion is described as personal pleasure strongly relevant to expression of feelings and sentiments, openness to new ideas, a capability to enquire, think rationally, the inspiration to learn novel proficiencies, personal maturity and accomplishment, self-concept, self-effectiveness, personal fulfillment from employment, satisfying relationships, an ability to share feelings and feeling of contentment and happiness. This also includes the possessing a couple of guiding beliefs, principles, and values that provide meaning and purpose to life.

The social measures submit the general/ environmental situations such as for example standard of living, instructive attainment, quality collective associations, a secure and encouraging environment in the community etc. These indicators perform a significant position in developing the psychological strength, physical and mental wellness of individuals. One must foster these components in the individual during the childhood to raise a holistic development of human beings.

Generally, well-being has been explained from two viewpoints i.e. the clinical and psychological. The former interpret well-being as the absence of negative conditions and the latter describes it as the dominance of positive characteristics. Positive psychological description of well-being includes six general characteristics, these are: “(i) The active pursuit of well-being; (ii) A balance of attributes; (iii) Positive affect or life satisfaction; (iv) Prosocial behaviour; (v) Multiple dimensions; and (vi) Personal optimization”.

Well-being is certainly one of the most essential aspects of human beings and can be acquired through healthy body with healthy mind. According to Angner (2008), philosophical literature explains the concept of well-being in a variety of ways, including a person’s ‘good, advantage, interest, prudential value, welfare, contentment, prosperous, eudemonia, usefulness, quality of life, and thriving’.

Likewise, Russell (1980) presented a two-dimensional view of work-related SWB whose diagrammatical representation is as follows:
Factors affecting Well-being

Given below are a few of the factors which affect the well-being of a person. These could improve or disturb the well-being of an individual.

1. **Balanced Conditions and Settings**: These generally include secure physical conditions, normal supply and nutritious food and water, limited use of tobacco and drugs and provision of reasonable places of housing and employment.

2. **Psychosocial Factors**: These generally include involvement in social actions and cultural engagements, solid social support systems, feeling of confidence and energy, and control over decisions regarding life, encouraging family framework and positive self-esteem.

3. **Efficient Wellness Solutions**: These generally include provision of preventive solutions, use of culturally appropriate wellness services, community involvement in the preparing and distribution of wellness services.
4. **Healthy Life Styles**: These include diminished usage of tobacco and drugs, regular physical exercise, healthy and nutritious diet, positive psychosocial well-being and secure sexual activity.

Therefore, subjective well being is a positive outcome that is important for folks and for all segments of society, since it helps persons to understand regarding wellness of their lives. There is no single determinant of individual well-being, however in broad, well-being is influenced by good health, positive social associations, and accessibility and use of fundamental resources.

The notion of subjective well being has started gaining momentum in the field of psychology, due to hectic, erratic work agendas and inconsistent modern life approach. Subjective well being handles people's feeling within their everyday life (Bradburn, 1969; Campbell, 1976; Warr, 1978). These feelings can vary from negative ones (like nervousness, hopelessness, disappointment etc.) to positive ones (like joy, contentment etc). Well-being is certainly one of the main objectives for individuals and societies and everyone makes efforts to achieve this crucial target of life. So many terms like happiness, satisfaction, optimism, positive affect, positive mental health, well-being and quality of life have already been pinpointed and utilised in the literature synonymously and interchangeably.

During the last two decades, the scientific study of subjective well being has received increased interest as the focus of psychology has shifted from radical behaviourism and accent on negative state. Scholars have debated on the state of being well in a varied manner. There are different and overlapping views on what all contributes to well-being. The foremost point of view is that well-being includes contentment or happiness. This viewpoint has been labelled as hedonism (Kahneman, Diener, & Schwarz, 1999). The hedonic viewpoint equated subjective well-being (SWB) with happiness that has been defined as more positive affect, less negative affect and greater life satisfaction (Diener & Lucas, 1999).

On the other hand, second view denotes that well-being consists of more than just happiness. This point of view has been marked as eudemonism; and it provides the idea that well-being includes satisfying or recognizing one's true dispositions (Waterman, 1993). The eudemonic point of view centers around psychological well-
being, which can be described more extensively in terms of the suitable psychological functioning of the individual; and has been operationalized often as either a set of six dimensions (Ryff, 1989), as happiness plus meaningfulness (McGregor & Little, 1998), or as a set of wellness factors like self-actualization and vigor (Ryan & Deci, 2001).

A few theories highlighted the mechanism of subjective well being out of which two of the main theories of subjective well-being which tend to emphasize either top-down or bottom-up influences.

1. **Top-down perspective:** According to top-down view, overall personality influences individual’s perception towards events. Individuals might have a general inclination to comprehend life in a constantly positive or negative way, relying on their steady and secure behavior patterns. Top-down concepts of subjective well-being recommend that folks have a genetic predisposition to be pleased or sad and that predisposition establishes their subjective well-being "set point". Set point principle indicates a person’s baseline or equilibrium level of subjective well-being is a result of inherited features and thus, almost completely predetermined at the time of child birth (Lykken & Tellegen, 1996).

2. **Bottom-up perspective:** In bottom-up view, happiness presents an accrual of happy experiences. Its impact takes into account outside activities, situational and socio-demographic facets, including wellness (mental or physical) and issues like marital status (children and spouse adjustment with each other). Bottom-up methods are based on the supposition that there are general fundamental human requirements and that pleasure may result from the fulfilment of these requirements, but when these requirements aren't satisfied it results in reduced subjective well-being.

Seen from the above two perspectives, subjective well-being focuses on peoples’ evaluations of their lives – including cognitive judgments, for example life satisfaction; and affective evaluations like positive and negative emotional feelings. Put simply, it’s conceptualized as the blend of positive and negative effects that symbolize the overall sense of well-being of one’s life. Further, life satisfaction is usually considered to relate more strongly to the cognitive elements, involving
assessment of precise life domains viz. work, family, leisure, health, finances, self and one's group relationships (Cummins, Gullone, & Lau, 2002; Diener, Oishi, & Lucas, 2003). The constructs used frequently to assess the affective part of subjective well-being are positive and negative affect (Diemer, 2000), which signify emotions such as joy and happiness or anger and fear. Individuals are said to possess a high level of subjective well-being if they are satisfied and contented with their life-conditions, and experience frequent positive emotions and occasional negative emotions.

A person’s self assessment towards his life has been termed as subjective well being. One is able to assess or review one’s life and their continuing emotional feelings about what is happening to them. It is desired that work organisations need to improve both their organization and people at the same time with improvement in their products and technologies which will enhance the performance, work capacity, dedication, and well-being of employees.

Many studies, have established the fact that bank workers experience daily hassles such as driving in heavy traffic, arguing with a co-worker, heavy workload, sexual harassment (Collinson & Collinson, 1996); incidence of robbery attack (Chappell & DiMartino, 2000) etc; and Indian bank workers could not be an exception to all these. Stressful life events such as those mentioned above can have detrimental effects on workers performance and SWB. Physical effects of such events on employee’s well-being include migraine, coronary heart disease, ulcers, and depression (FSU, 2002).

Although, the exact effects of major life event on SWB of individuals have been a subject of great controversy among scholars. The literature has been highly inconsistent on the short and long term effects of major life events on subjective well being. While some established the fact that major life events influenced individual’s subjective well being level in the short-term and that the effects diminished in less than three months or so. A commonly used explanation for this finding is adaptation (Diener, 2000; Lucas, Clark, Georgellis, & Diener, 2003). Though the adaptation theory declares that utmost pleasant or unpleasant events may affect one’s wellness momentarily but the effects wear off with the passage of time.
However this theory has been refuted that that people do not adjust so quickly to all circumstances. Stroebe, Stroebe, Abakoumkin, and Schut (1996) suggested that a high level of depression even after two years was reported by individuals who lost their partner. However, there is paucity of research efforts in this direction on workers in the banking sector, particularly in developing nation like India.

In recent years, a badly designed workplace had been reported to have a major influence on the physical health of employees working in the financial services sector (Seifart, Messing, & Dumais, 1997). Therefore, all sorts of organizations have started to give substantial consideration to their organizational cultures and climate because it is well known that the informal norms and perceived atmosphere of an organization might make a lot of people feel accepted and welcome and others may feel marginalized or not taken seriously (Levy, 2006). Further, work place which is inspiring, high on morale, caring and supportive with considerate co-workers and management and allow persons to exercise responsibility and pay attention to ideas contribute to employees’ satisfaction.

James, James, and Ashe (1990) stated that in meaningful work environments “individuals respond emotionally to environmental attributes as a function of the significance that such attributes are perceived to have for personal well-being”.

Although subjective well being is an internal state, it is affected by external factors too. Some influential external factors include: economic stability, interpersonal and intimate relationships, and perceived social support (Brough & Frame, 2004; Brough & Pear, 2004; Brouwers, Evers, & Welko, 2001). Social support has been defined by Sanderson (2004) as the presence of or volume of social relationships, the awareness of available assistance and the receipt of assistance. Family, friends, colleagues, and health care professionals are a resource of social support. Social support assists in upgrading life by creating a sense of belongingness, hopefulness and a sense of well-being.

Presently the focus of the research has been on identifying the risk factors predisposing individuals to stress and utilising the best possible coping strategies (e.g. Cooper, Dewe, & O’ Driscoll, 2001; Guppy, Edwards, Brough, Peters-Beans, Sale, &
Current researches have suggested that work related variables need to be re-evaluated, especially the role of perceived social support from home (Brough & Kelling, 2002) and work domain (Brough & Frame, 2004). This has been considered as one of the vital moderator of the occupational stress process. The findings of researches have affirmed that the presence of social support usually decreases the unfavourable consequences of both work – family conflict and work related stress outcomes (O’Driscoll, Brough, & Kalliath 2012). Further, the bank managers need social support from family, friends, spouse, colleagues, supervisors and managers in order to cope with the daily hassles experienced. DeNeve (1999) confirmed that connecting and relationship enhancing traits are among probably the most powerfully related with subjective well-being; whereas Lee and Ishii – Kuntz (1987) suggested that loneliness is unfailingly and negatively linked to positive affect and life satisfaction.

Various research studies and statement of scholars comprehensively present substantial data based evidence that, subjective human well being positively correlated with work related flow, involvement, enjoyment, intrinsic motivation, emotional absorption. Coping is devised instrument which helps in meeting stressful life challenges, stress, switching off burnout and sustaining wellbeing in all aspect of life especially the professional life challenges.

In psychological literature common used coping strategies are categories as Emotion-focused coping, Problem-focused coping and Avoidance-focused coping strategies. As per his/her individualistic need, bank managers can apply any of the coping strategies, with alternative uses as recommended by professionals, which helps in maintaining the intrinsic motivation for qualitative, refined, concentration task accomplishment with sustainability in meeting organizational demands. In other words, coping assists in work related flow which helps mind faculties and body to work as per its maximum capacities in accomplishing something worthwhile, desired and planned.

With this background one may now proceed towards the study of related review of literature of this problem.

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