

CHAPTER- 2: REVIEW OF LITERATURE

A literature analysis surveys books, scholarly articles, and any other sources related to a particular issue, area of research, or theory, and by doing so, provides a specification, summary, serious evaluation of these works in relation to the research problem being searched. Literature analysis are designed to provide an overview of sources explored while researching a particular topic and to demonstrate to the readers how research fits within a vast area of study.

A literature review may consist of simply a summary of success to key, but in the Human Development, a literature review usually has an organizational pattern and combines both summary and synthesis, often within specific conceptual assemblage.

A literature review is a body of manuscript that strikes to analyze the important points of existing information including substantive findings as well as theoretical and methodological contributions to a particular topic. A thorough review requires selection of relevant literature related to subject matter, their organization and reporting them systematically.

This chapter deals with short account of literature, which has direct and indirect hold on the specific objectives of the investigation. The chapter presents what is known about the problem from theoretical discussion and prior researches fully, thus providing the background and requirement for the study. Comprehensive reviews related to the study have been presented under the following heads:

- 2.1 Theoretical Perspective**
- 2.2 Stress and Occupational Stress**
- 2.3 Level of Occupational Stress among Bank Employees**
- 2.4 Job Related Stressors among Bank Employees**
- 2.5 Occupational Stress and Association (if any) with Selected Demographic Variables**
- 2.6 Consequences of Occupational Stress among Bank Employees**
- 2.7 Impact of Occupational Stress on Effectiveness, Efficiency and Performance**
- 2.8 Ergonomic Risk Factors among Bank Employees**
- 2.9 Stress Management Proficiency among Bank Employees**
- 2.10 Coping Strategies among Bank Employees**
- 2.11 Relationship between Occupational Stress and Customer Satisfaction**

2.1 Theoretical Perspectives

Person-Environment Fit (PE-Fit) theory was given by French, Caplan, Kahn and incorporated Lewin's concepts of stress and strain in their Person - Environment Fit (PE-Fit) theory, which is widely accepted as a major conceptual work for research on occupational stress. "In the context of this theoretical orientation, 'occupational stress is defined in terms of job characteristics that pose a great threat to the individual resulting from a poor match between the abilities of the employee and the demands of the job. The workplace stress that occurs as a result of conflicting person-environment fit produces psychological strain that may contribute to stress-related physical disorders."

Stress At Work Model propounded by Cooper and Marshall's (1976; Marshall and Cooper, 1979) is more specific in 'identifying five major categories of job pressure and lack of organisational support in the workplace that contribute to occupational stress: (1) strains intrinsic to the job; (2) the employee's position in the organisation; (3) interpersonal relationships at work; (4) limitations in career development; and (5) organisational structure and climate'.

Karasek's Demand-Control Model elaborated by Karasek's (1979) focuses on "interactions between the objective demands of the work environment and the decision latitude of employees in meeting the demands (Karasek and Theorell, 1990). According to this model, 'the greatest risk to physical and mental health from stress occurs to workers facing high psychological workload requests or pressures combined with low control or decision taking in meeting those demands' (Schnall, 1998). The combination of high job orders with comparatively little control arose to lowered output and a greater risk of health-related problems (Theorell and Karasek, 1996). The Demand-Control model also recognizes the beneficial effects of social support from supervisors and co-workers (Karasek et al., 1982; Schnall, 1998)."

Lazarus' Transactional Process Model was proposed by Lazarus and Folkman (1984). Lazarus Transactional Process model of psychological stress and coping conceptualizes stress as a "process that involves a complex transaction between a person and her/his environment. In applying this model to occupational stress, Lazarus (1991) emphasizes the distinction between sources of stress ('stressors') in the workplace and the emotional reactions that are evoked when a particular stressor is judgementally appraised as threatening. Three types of

appraisal mediate the effects of stressors on emotional reactions. Primary appraisal occurs when a stressor work is calculated in terms of its immediate impact on a person's well-being. Secondary appraisal takes in account the resources of the employee for coping with the stressor. The third type, reappraisal, assimilates new information resulting from the worker's appraisal of the efficaciousness of her/his efforts to cope with a particular stressor."

National Institute for Occupational Safety and Health (NIOSH) Model detailed by NIOSH (2002).It defines job stress in terms of 'the harmful physical , mental and emotional responses that occur when the requirements of the job do not equate the capabilities, resources, or needs of the worker.' This definition of job stress, as well as the resulting model developed by NIOSH, was primarily influenced by PE-Fit theory. "The NIOSH model explicitly recognizes that exposure to stressful working conditions plays a primary role in causing job stress and influencing worker safety and health, while individual and other situational factors can intervene to strengthen or weaken this influence. However, the NIOSH model gives little attention to the significant influence of the employee's cognitive appraisal of sources of stress in the workplace."

State-Trait Process (STP) Model embellished by Spielberger et al. (2002). It focuses on the perceived harshness and frequency of occurrence of two major categories of stressor events, job pressures and lack of support. "The STP model builds on the PE-Fit and Transactional Process Model by endeavouring to integrate these models with the conception of anxiety, anger and depression as emotional states and personality traits. The STP model gives greater emphasis than other

models to the effects of individual differences in personality traits in determining how workplace stressors are perceived and appraised.”

2.2 Stress and Occupational Stress

A detailed review of literature connected to stress among bank employees bring out the required conclusions. Montgomery et al. (1996) defined work-related stress as “a feeling of dissatisfaction as a result of differences between given conditions and happenings in the area of work, and the basic human physiological reactions to the real life conditions in the work place which they find uncomfortable, unnatural, and scaring.” However, not all forms of work-related stress are perceived to have a negative influence on employees. In fact, a certain amount of stress has been proven to be effective in improving the performance of an employee.

Doherty (1996) noted that employees survive from downsizing exercise, they find the working environment is no longer conducive as they may suffer from a sudden loss of colleagues, and a threat of job loss. David (1998) proposed that “occupational stress can also be labelled as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the workers.”

Srivastava (1999) found “stress at work resulting from increasing complexities of work and its divergent demands has become a prominent and pervading feature of the organizations. Researchers in this area have used the term job stress to denote employees” mental state aroused by a job situation perceived as emphasized the role of job situations in their definition of Occupational Stress. The nature of Occupational Stress can be more conveniently and clearly understood in

the framework of its causes and consequences. But in fact, job stress does not directly affect the job behaviour of the local workers. The experience and consequences of stress are mediated and moderated by several psychological and situational factors.

Irene (2005) defined that job stress work as a series of reactions that occur when the skill sets and capabilities of employees are unable to keep pace with orders placed on them. Robbins & Judge (2007) found that factors relating to the surroundings, the organization, and the individual can also trigger stress. Ugoji and Isele (2009) defined that stress usually occurs when an individual's physical and emotional capability do not match their job requirements.

Amy Twain (2010) in his research elucidated about various real life situations in our lives that may cause stress in our lives. Some personal factors may be continuous working for long hours; working under pressure, sometimes inappropriate marriages cause problems or improper relation with others. Stress can cause health ailments too.

Kang and R.S. Sandhu (2011) noted that "stress is an individual's state of mind in an encounter of a demanding situation or any constraint in the organization which he/she feels harmful or threatening for her/himself. Stress emerges from various energy deepening conditions in the hectic environment."

2.3 Level of Occupational Stress among Bank Employees

A comprehensive review of literature on level of occupational stress among the private and public bank employees gives out the subsequent endings.

Cobb (1975) in his research study elucidated that severe stress is created by responsibility load among workers and managers. If the increased responsibilities are not properly dealt by individual managers, it may cause severe physical and psychological disorders. Beehr and Newman (1978) defined occupational stress as “a situation arising from the interaction of people and their jobs/work and characterized by changes within people that force them to deviate from their normal functioning.” Ahmad, Bharadwaj and Narula (1985) administered ORS scale to measure ten dimensions of role stress among 30 executives from both public and private sectors. Results of the study revealed significant differences between public and private sector employees in three dimensions of role stress- role isolation, role ambiguity and self-role distance. No significant effects of several background factors such as age, level of education, income, marital status and work experience were found. Dollard and Walsh (1999) reported that private sector workers in Queensland, Australia, had made twice as many stress claims as public sector workers.

Lewig and Dollard (2001) found that public sector employees experienced higher levels of work-related stress in comparison to private sector employees. Catwright and Cooper (2002) reported that a change in the working condition of the organization can cause work related stress. “Other changes of the working environment, such as downsizing things, have a notable effect on the stress level of employees.” D’Aleo et al. (2007) assessed risk profiles of 559 public and 105 private sector employees and reported that public sector employees experienced more stress than private sector employees. Shubha and Shakeel (2009) reported that “higher level of strain existed with no managerial security for solution consequently

lowering the employee performance, staking organizational reputation and loss of skilled employees, these situations call for immediate concern from organization management for employing effective stress management practices to increase employee satisfaction and overall employee performance. Work overload & time pressure to complete too much work in short time span is big source of stress which decrease the performance of employees.” Sanyo Moosa (2009) reported that working at job related stress in the life of organized workers, as a result, affects the health of organizations. Lisa (2010) described that ‘work place stress is becoming a major worry for employers, managers and government agencies, owing to the Occupational Health and Safety legislations requiring employers to practice ‘duty of care’ by providing employees with safe working experience which also include the psychological wellbeing of their staff. Malik (2011) conducted a research study on 200 bank employees in Quetta, Pakistan, of which 100 worked in public sector banks and the remaining 100 in private sector banks. Significant differences were found in the level of stress to which both groups were subjected, and public sector bank employees faced a high level of work stress. Rao and Borkar (2012) developed a questionnaire for measuring stress and performance status of employees of public and private sector banks. As the questionnaire was found to be dependable and valid tool, the developed questionnaire act as a scientific tool for measurement of stress and performance status of bank employees.

Khurram Zafar Awan and Faisal Jamil (2012) conducted a research study entitled “A comparative analysis: Differences in overall job stress level of permanent employees in Private and Public sector banks”. It was concluded that overall public sector was found to be more stressful. G.Radha (2014) reported that

the officers and clerical staff face high level of occupational stress and sub staff experience moderate occupational stress.

2.4 Job Related Stressors among Bank Employees

A broad review of literature on the job related stressors among bank employees brings out the following conclusions. Caplan et al. (1964) discussed that encouraging peer groups and supportive relationships with supervisors are negatively corresponded with role conflict. French and Caplan (1975) employed that pressure of both quantitative and qualitative overload can result in the need to work more hours, which is an additional source of work stress. Miles and Perreault (1976) mentioned four different types of role conflict: Intra-sender role conflict, Inter sender role conflict, Person- role conflict; role over load. Katz and Kahn (1978) and Whetten (1978) evaluated that the job related concepts suggests that use of role stress is associated with interpersonal, individual, and structural factors.

Parasuraman and Alutto (1981) identified numerous reasons of stress in the work environment and examined the relationship of contextual, task and role related variables to such stressors. Chonko et al. (1983) found that the incompatible role demands and expectations from multiple role partners that cannot be fulfilled simultaneously lead to role conflict, while Fry et al. (1986) stated that high amount of role conflict can lead to low level of work performance. As such, it is logical to believe that the relationship between role conflict and work performance exists in the financial company. Lang, Long et al. (1992) and Dewe (1993) explained that negative interpersonal relations and workplace interpersonal conflicts are common sources of strain. Beehr et al. (2000) found the relationship between occupational

stressors and the performance of employees of an organization as well as it can affect the employees intellectually. Cooper (2001) examined that the sources and outcomes of job related stress, the methods used to assess levels and situations of occupational stress, along with strategies might to used by individual and organisation to confront stress and its associated problems. Anderson (2002) postulated that family conflicts is also a forerunner which creates stress in employees of an organization. In banks the poor relationship among employees often cause stress and have bad effects on the performance of employees. Lack of social support from colleagues and poor interpersonal relationships can cause stress especially among employees with a high social need.

Clarke and Cooper (2003) examined that working in a stressful environment not only increases the risk of physical illness or distress, but also increases the likeliness of work place accidents. Sabir et al. (2003) found that new stressors such as computer breakdowns, computer slowdowns and electronic performance monitoring, have developed as a result of increased human interaction with computers (violence and stress at work in financial services). Health and Safety Executive (HSE) (2004) identified six key areas that can be causes of work related stress in which the support staff receive from managers and colleagues is of the one factor that lead to stress in work place. Meneze (2005) described that 'misfit with organization, no part in decision making, were reported main causes of stress as well as no control over work environment, personality traits, lack of relaxation along with complex rules affect employees performance. The nature of job in banking sector is too much risky. There is operational risk involved in transactions which always put strain on employees to escape wrong entries. The employees in return feel job

insecurity which causes great stress on them'. Primm (2005) stated that less powerful employees are more likely to suffer stress than mighty workers. Managers as well as other kinds of workers are at risk to work pressure. Margot Shields (2006) suggested that different sources of work stress do not occur in loneliness but indeed interact with one another. Stress caused by degree of involvement in decision making is a big source of decrement in performance of individual. M.A Khan et al. (2007) suggested that major causes of job stress have been identified as task demand, role demand and organizational structure. Jawahar et al. (2007) explained that role conflict refers to a type of role demand, occurs when two or more sets of role pressures exist in an individual's workplace, and fulfillment with one role would make it with another difficult.

Jungwee Park (2007) contributed that physical and mental exercise and job insecurity can cause stress that negatively affect the performance of employees in the banking sector. Arrington (2008) mentioned that fatigue and exertion can be one of the main reasons behind lower level of employee performance as a result of work-related stress. He also highlighted that psychological aspects of the employees are affected in terms of lack of concentration and encouragement, and burnout as a result of work-related stress.

Bashir and Ramay (2010) identified that role complexity refers to role lacking information concerning duties, powers, authority and to perform one's role. Malik et al. (2010) reported that traditional theory of role stress states that job dissatisfaction, absenteeism, and turnover intentions are directly caused by role stress. Babak et al. (2010) studied that with excessive pressures, the job requests

cannot be met, relaxation turns to exhaustion and a sense of satisfaction replaces with the feelings of stress, motivation goes away and the workers start losing interest in the work and hence performance chart shows a negative trend.

Jamshed et al. (2011) suggested that the workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks. Shobhana and Kavitha (2012) indicated that organizational factors such as role ambiguity and absence of role authority, role overload and lack of leadership support and role stagnation and mismatch are the major stressors. Stressful situations also have a negative impact on the quantity of work. Raise Yawar Ali and Atef Hassan et al. (2013) studied that bankers have a lot of work pressure. The reasons for this include long working hours, uncooperative reward systems, lack of work independence, and organizational culture and role confusions. The main reason is the lack of administrative support staff. They can observe some symptoms that indicate high levels of stress. If these symptoms are not observed at an early stage, they may cause serious health problems such as depression, heart disease, and diabetes.

Giorgi et al. (2017) evaluated the scale of the phenomenon and how far it relates specifically to the processes of bank organization. Total 20 articles were chosen on the MEDLINE database. "There was uniform agreement among the studies that stress in the banking workplace is now at critical levels, and that it can have detachable psychological effects on workers, and on their physical health, and organizations, too, are affected. Most studies showed that mental health problems had increased in the banking sector, and that they were stress-related. Situations

began with anxiety and worrying, carried on through maladaptive behaviors, and ended in job burnout. The reviewed studies' limitations were then discussed, and possible ways were considered.”

2.5 Association between Occupational Stress and Selected Demographic Variables

A complete review of literature on the association (if any) between occupational stress and selected demographic variables reveal the subsequent conclusions. McCubbin and Figley (1983) suggested that job related stress can be mostly disabling because of its possible threats to family functioning and individual play. Job related stress can create a difference between demands on families and the ability of families to provide materialistic security for them. Inability to maintain a reasonable balance between family life and work life results in work to family conflicts which in turn cause stress and ultimately decreases the employee performance.

Vagg, Spielberg and Wasala (2002) suggested that stress adversely affects productivity, absenteeism and job turnover and contributes to health related problem. In the study, employees at higher organization levels reported that they experienced stress more often while making critical decisions and dealing with scarce situations than did workers at lower levels, for whom in sufficient salary and lack of opportunity for advancement were more stressful. The findings of the study also present an evidence of gender differences in coping with stress. The results revealed that for males, work stress was more strongly related to concerns about their role in power structure of an organization whereas female employees reported

experiencing more severe stress when there was a conflict between job requirements and family relationships. Bhatia and Kumar (2005) studied on occupational stress and burn out in industrial employees. The sample consisted of 100 employees belonging to supervisor and below supervisor level. Their chronological age ranged from 22-32 years and 33-42 years. Among the industrial employees at supervisor rank and below supervisor rank belonging to higher age group experienced more occupational stress.

Macklin et al. (2006) surveyed 84 public and 143 private sector employees to evaluate any significant difference in their stress levels. They concluded that there is no significant difference between employees on the basis of sector, but that there is a significant difference between genders, i.e., female employees are subject to greater stress than males. Anitha Devi (2007) aimed at identifying the degree of life stress and role stress experienced by professional women. A total sample of 180 women professionals belonging to six occupations were chosen for the study. The results revealed that, the older person experience lower life stress and role stress. Younger people experience more stress as compared to older people. The greater the numbers of years of service the greater life and role stress, lower the income, greater stress experienced i.e. there is stress decrement with increase in income.

Kara Lopez and Dhara Kashala (2016) conducted a study at private and public banks. They have shown that due to economic conditions, technological growth has completely changed, the way banks operate, and competition is now becoming more attainable. The pressure on bank staff is swiftly increasing. The study found a statistically significant relationship between bank type, age, gender,

education level, job, role, interpersonal relationship, and occupational stress. The Bank staff should adopt new adaptation strategies, maintain good physical and mental conditions, and high yielding.

Emmanuel and Collins et al. (2016) found the relationship between occupational stress and demographic variables (gender, age, qualification, experience and marital status) in Ghana. A descriptive correlation survey was used in the study. The results showed that the majority of the employees were moderately and highly stressed with female workers recording the highest level of occupational stress compared to their male counterparts. The study further indicated that, there is evidence of significant relationship between occupational stress and demographic variables (gender, age, qualification, experience and marital status).

2.6 Consequences of Occupational Stress among Bank Employees

A comprehensive review of literature related to consequences of occupational stress among bank employees brings out the subsequent endings. Ivancevich and Matteson (1950) indicated that lack of group cohesiveness may explain various physiological and behavioural outcomes. Workplace interpersonal conflicts and negative interpersonal relations are prevalent sources of stress existed with negative mood depression, and symptoms of ill health. Brook (1973) reported that qualitative changes in the job create adjustment problem among employees. Materson (1980) stated that causes of stress are many like work load, cuts in staff, change at work, long work hours, shift hour work, lack of supervision, inadequate training, inappropriate working conditions, too much management and poor relations with colleagues. Parker and DeCotis (1983) stated that work-related stress

can also occur when individuals are faced with too much work that they can carry out. Jamal (1990) quoted that work-related stress may be a result of a misfit between employee's abilities (i.e. technical abilities) and skills (i.e. interpersonal skills) as they are not given sufficient training and resources to perform their tasks in the most effective way. Schuller, Behrman and Perreault, Menon and Akhilesh, Boles and Babin (1996) perceived that long period of employees going through role complexity can commonly lead to low levels of job satisfaction, low levels of employee involvement at the work place, high absenteeism, and high amounts of tension among employees, which are repercussions of work-related stress.

Work-related stress may be a result of an employee's being faced with conflicting job requirements and demands. Ross (2005) reported that individuals as well as organizations can be affected by pressure in crisis. Elfering et al. (2005) perceived that one's capability to solve problems and subsequent satisfaction with the job may also get influenced by stress at workplace. Agboli and Ukaegbu (2006) stated that working in the South Eastern parts of Nigeria carries an elevated risk for occupational stress. Pflanz and Ogle (2006) Pawar and Rathod (2007) quoted that imprudent amount of stress can also cause physical and emotional problems and poor life contentment. Mahdi and Dawson (2007) noted that unfavourable factors such as poor telecommunication networks, low skill levels and educational achievement of staff, hostile governmental policies and world events, all combine to create a very changeable business environment to comparable banking organizations in more highly industrialized countries. G. Radha (2015) stated banks are among the top ten high stress workplaces in India. Pooja Chatterjee (2016) stated that employees are increasingly identifying that work is infringing on their personal lives

and they are not satisfied about it. Evidence indicates that balancing work and life demands now surpasses job security as an employee priority. They want a life as well as a job. The study assess the workplace stress, job satisfaction and mental health of employees belonging to two professions namely bank and IT firms comprising of both public as well as private sector. The requirement was felt to aid the personnel to fight with various dimensions of occupation stress and job dissatisfaction and to inherit feelings of organizational citizenship behaviour and commitment and decrease employee turnover costs and attrition, which is on the rise.

2.7 Impact of Occupational Stress on Effectiveness, Efficiency and Performance

An understandable review of literature on the impact of occupational stress on efficiency, effectiveness and performance of bank employees to combat their stress brings out the subsequent conclusions. Johnson, Cooper, Cartwright, Donald, Taylor & Millet, (2005) examined that constant pressure leads to dissatisfaction and reducing employee performance. Cox and Griffiths (2005) reformed that psychosocial risk factors are those aspects of designing work process and managing it which may cause psychological or physical destruction. Marmot and Wilkinson (2006) described that both work environment and the nature of the job have significant impression on employees' health. Rothmann and Malan (2006) suggested that high job demands or overload work may deprive employees' mental and physical resources which may lead to health problems or burnout. Such situations are reasons for withdrawal from work and reduced motivation or commitment. Shubha and Shakeel (2009) described that increasing level of stress existed with no managerial concern for solution consequently reducing the employee performance, staking organizational reputation and loss of skilled employees, these situations call for immediate concern from

organization management for employing effective stress management practices to increase employee contentment and overall employee performance. Work & time stress to finish too much work in short span of time is big source of stress which decreases the performance of employees. Summers, Hayman and Lauer (2010) proposed that happy and satisfied employees will motivate them to participate in planning and decision processes. The person should be concerned in the variable process where a distinct range of approaches in participating will exist. Shahid et al. (2012) explored the stress related problems of bankers and evaluated the relationship between stress and performance and consequently the impact of stress on employee performance. They found that all the components of stress cause great stress in bankers and then reduce their performance. Rao and Borkar (2012) developed a questionnaire for measuring stress and performance status of employees of public and private sector banks. As the questionnaire was found to be reliable and valid tool, the developed questionnaire acted as a scientific tool for measurement of stress and performance status of bank employees.

B. Kishori and B. Vinothini (2016) found that labour productivity is an important factor in the achievement of any institution. In this dynamic and competitive world, employees are open to a variety of stress factors that may affect all aspects of their lives. The purpose of the study was to find out the effect of workplace stress on the nationalized bank employees. Shouvik Sanyal and Mohammed Wamique Hisam (2018) studied the impact of Training and Development practices on the employee performance in the select Omani Public and Private sector banking organizations. The study concluded that Training and

Development Practices had a positive influence on employee performance in the Omani Banking Industry.

2.8 Ergonomic Risk Factors among Bank Employees

A comprehensive review of literature on the ergonomic risk factors among the public and private bank employees brings out the subsequent conclusions. Burton et al. (2005) concluded that positive correlation between shoulder pain and clumsy or static posture; working conditions should be such as to minimize the strain and incidence of pain in the region; productivity measurement technique can be of high importance and amount of stress can be minimized and managed. Cox and Griffiths (2005) changed that psychosocial risk factors are those aspects of designing work process and managing it, which may cause psychological or physical damage.

Marmot and Wilkinson (2006) described that both work environment and the nature of the job have significant impact on employees' health. Bashir and Ramay (2010) proved that the demands of the banking sector, i.e. continuous customer service, rapid work pace, multitasking and pressure on financial outcomes, are important stress factors. Such stressful situation may lead to a higher risk of interpersonal differences. P. Kannan and Suma U. (2015) indicated that a huge number of bankers are facing increasing stress because of their job and the reasons behind this stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc. and the only reason is lack of management support to employees. The employees can notice a number of symptoms indicating high level stress among them. However, with the help of effective management techniques by management, the bankers stress level can be

reduced to great extent. The type of research conducted is causal as this research explores the effect of one variable over other. It aims to determine the cause-effect relationship between factors causing stress and their consequence on banker's personal life and health.

2.9 Stress Management Proficiency and Bank Employees

An understandable review of literature on the stress management proficiency among bank employees brings out the subsequent conclusions. Murphy (1996) reported that the combination of cognitive-behavioural and relaxation techniques in stress management is more effective than any of the only technique. Stress management can be effective in increasing individual's physical psychological health. Linden (2005) stated that stress management field is a 'soft' one, lacking a strong theoretical foundation, and therefore lacking good studies of efficacy and long term result. In order to truly understand stress management, there needs to be a clear understanding on the phenomenon that is "to be managed." He suggested the need for three distinguishable subtypes of stress management programs-a systematic-preventive approach; a broad-based stress vaccination and prevention type of protocol; and a responding, problem-solving type of stress reduction intervention.

Kulkarni (2006) employed that rapid change of the modern working life is associated with increasing demands of learning new skills, need to adopt to new types of work, pressure of higher productivity and quality of work, time pressure and tiring jobs are increasing stress among the work force. Garg (2010) reported that job or workplace stress is mismatch between their individual capabilities and organizational demands. Bashi.usman et.al (2010) analyses the relationship between

job stress and performance. The result is a negative correlation between job stress and job performance. The researchers found that work stress significantly reduced employee performance. Stress in the work environment reduces the willingness of employees to perform their functions better. Therefore it can be concluded that stress management is highly needed for enhancing productivity among the employees.

2.10 Coping Strategies among Bank Employees

A comprehensive review of literature on the coping strategies adopted by bank employees to overcome their stress brings out the subsequent conclusions. Bernin et al. (2003) concluded that covert coping strategy is predominantly adopted by females. In general, however male and female managers are more alike with regard to dealing patterns that men and women in the population. This might showcase that the work patterns and the environment could be the determinants of the dealing patterns followed by individuals in a particular setting. Chand (2006) examined the psychological factors in the development of work stress. The respondents were 150 junior management scale-1 officers in various banking institutions. The findings of the study revealed that job related strain is positively related with escape dealing and negatively related with life event stress, control dealing and symptom management coping. Anshel and Sutarso (2007) found that both men and women were likely to use approach-behaviour strategies to manage performance-related stressors.

Nadim Malik (2011) proposed that the importance of intervening strategies at the organizational level increased. Katal M. Jain and Dhanda (2011) studied that

“Workers must negotiate with stress and stress in the workplace, because stress and stress are the causes of the highest neurological problems- emotionally unstable, depressed, nervous breakdown, excessive interaction, anxiety, etc. D. Vishal Samara and D. Mushtiary Begum et al. (2014) examined that in any industry, pressure is inevitable, and banks are no exception. The study found that factors such as performance pressure. Inappropriate workplace planning and adjustments; family needs and the lack of an effective workforce put increasing pressure on employees.

2.11 Relationship between Occupational Stress and Customer Satisfaction

An understandable review of literature on the relationship between occupational stress and customer contentment of bank employees to overcome their stress brings out the subsequent conclusions. Boateng and Molla (2006) explored the key decisions of banks while adopting e-banking techniques. The decisions were related to entering e-banking, e-banking channel choice, customers and managing differences. Operational constraints related to customer location, the need to maintain customer satisfaction and the capabilities of the banks. The need for African banks to understand customer needs, corresponding service to offer, the resources and partnership required to offer it, and develop suitable e-banking strategies that maximized value for both customer and banks. Ashton (2007) found that satisfied employees lead to satisfied customers, enhancing the company’s sales and result.

Rostamy (2009) stated that there is a positive relationship between quality of services and customer contentment. The main components which create customer contentment are “(1) Personnel: including skills and knowledge, responsiveness, communication and collaboration and friendliness components; (2) Product:

including product variety, special services and cost components; (3) Image: including credibility, technology excellence and ability to content future needs; (4) Service: including service waiting time, services processes and service information; and (5) Access: including network expansion, troubles in the service system and location of service centres.” Azizullah Ghorbani and Muhammad Ghaffari Fard (2015) highlighted that customers staffs training is very important to compete the pressure of challenges which bank industry faces on the daily basis. Random sampling method was used and research was conducted in Tehran, Iran. They suggested that customers staffs training is very advantageous to both managers as well as the employees because it affects the performance of employees and also beneficial in performing non-bank financial activities.

Conclusion

An overview of reviews related to occupational stress showcases that stress in the workplace is increasing concern in the current state of the economy, where employees increasingly face conditions of overwork, job insecurity, low levels of job satisfaction, and lack of self control. Workplace stress has been shown to have a detrimental effect on the health and wellbeing of employees, as well as a negative impact on workplace productivity and profits. There are measures that individuals and organizations can take to reduce the negative impact of stress, or to stop it from arising in the first place. However, employees first need to learn to know the signs that indicate they are feeling stressed out, and employers need to be aware of the effects that stress has on their employees health as well as on company profits’. The present study would be a call to employees to evaluate occupational stress, consequences, ergonomic risk factors and take action on stress at the place of work.