Chapter Three

Review of Literature

Attempts have been made by different researchers to study stress from different perspectives. But limited attempts are made to find out the impact of occupational stress on performance and wellbeing of the bank employees. However, the studies which helped in conceptualizing the present paper are given below in chronological and alphabetical order:

Alexander et. al. (2013). This study intends to explore occupational stress amongst 355 male and female Greek junior hospital doctors (JHDs) working in the Greater Athens area. 193 males and 162 females JHDs were contacted for the study. Results showed that, overall, JHDs presented significantly higher levels of sources of pressure than the normative population and other comparative occupational samples. Results of the bi-variate analyses revealed that there were significant differences between male and female JHDs in certain aspects of pressure (“career and achievement” and
Findings of Multivariate analyses revealed that predictors of physical and mental ill health and job dissatisfaction were type A behaviour and "demands of the profession" respectively.

Paramanandam (2013) The purpose of his research was to study the relationship between the three components of organizational commitment, the relationship between organizational commitment and functional role stress, and the differences in the research variables among the respondents of different age, gender, and income groups. A convenience sample consisting of 90 employees working in textile units participated in the study. By administering questionnaires, the level of commitment and stress among the supervisors were assessed. The collected data was analysed with Mean, Standard Deviation, Correlation, ANOVA, and Regression analysis. There was a significant difference in continuance commitment, normative commitment, and functional role stress among the respondents of different age groups. There was a significant difference in affective commitment, normative commitment, and functional role stress among the respondents of different income groups. There was a significant correlation between age and affective commitment, and also age and normative
commitment. There was a significant correlation between affective commitment and normative commitment. There was a significant correlation between continuance commitment and normative commitment. The affective, continuance, and normative commitments do not predict functional role stress.

Rao, Bhanumati and Nagavalli (2013) Stress is a state of being involving demand on physical or mental energy. Stressors may consist of various stimuli in the environment, such as the climate or social conditions. Stress is a subjective experience and hence the cause of stress may differ from person to person or from occupation to occupation. This study aims at identifying the factors causing job stress in Bank employees. A sample of 200 employees of private and public sector banks have been surveyed. Sample was distributed equally among private and public sector banks and 50 male and 50 female respondents from each sector respectively were considered. The study assessed job stress using dichotomy and a comparison was drawn on factors attributed to job stress between private and public sector banks and also the difference between male and female gender. Stratified Random sampling technique was used for collection of data. Maximum probable score and chi square
techniques were used to analyze the data. Based on the analysis and interpretation, the article was summarized and concluded.

Chaudhry (2012). He tried to find out the relationship between occupational stress and job satisfaction based on age, gender, nature of job, cadre, work experience of university teachers, and sector of university. The Pearson correlation indicates: no significant relationship found between job satisfaction and overall occupational stress; inverse relationship is found between the occupational stress and overall job satisfaction in faculty members of private universities; is no relationship between the occupational stress and overall job satisfaction in faculty members of public universities; no relationship between the occupational stress and overall job satisfaction in case of both male and female faculty members of universities; young age university teachers are more sensitive to the occupational stress and job satisfaction; and no significant relationship is found between the occupational stress and overall job satisfaction in faculty members of universities across the nature of job; visiting, contract and permanent.

Subha and Ahmad (2012). According to them Stress is a universal element and persons from nearly every walk of life have to face
stress. Employers today are critically analyzing the stress management issues that contribute to lower job performance of employee originating from dissatisfaction & high turnover ultimately affecting organizational goals and objectives. How stress affects employee performance, managerial responsibility, & consequences high stress are basic aims of the study. The universe of the study is Rawalpindi/Islamabad; the target population is employees (medical officers and house officers) in main health medical organizations of the universe. Field study was conducted with questionnaire as the primary data collection instrument. Data was analyzed using statistical techniques with SPSS. The factors affecting stress were identified; personal issues, lack of administrator support, lack of acceptance for work done, low span over work environment, unpredictability in work environment & inadequate monetary reward. Analysis showed immense support for negative relationship between stress and job performance greatly affected career change over (-.323**) and job satisfaction (-.285**), errors in treatment (-.332**), knowledge (-.787**). The results showed that with every unit; increase in personal dilemmas, decrease in financial reward, decrease in influence over work environment, decrease in supervisor
support there would be 0.513, 0.079, 0.266, 0.117 decreases in job performance respectively. All these results are statistically significant thus providing rigor and generalisability in research. Higher level of stress existed with no managerial concern 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.

Malik (2011) According to him stress is a universal element and persons from nearly every walk of life have to face stress. Stress can have negative impacts on both the employee and the organization. Actually, in this research paper it was checked that what the impact occupational stress produced upon employees. The study describes the occupational stress in public and private banks. A randomly selected sample of 200 employees from private and public banks shows that occupational stress is found higher among private bank employees compared to public bank employees. Among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Bank employees cannot afford the time to relax
and "wind down" when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks.

Babak et al., (2010) studied "With excessive pressures, the job demands cannot be met, relaxation turns to exhaustion and a sense of satisfaction replaces with the feelings of stress, motivation sheds away and the workers start losing interest in the work and hence performance chart shows a negative trend." The performance of individuals also decreased when stress is caused due to other reasons also.

Maleket (2010). This study examines the relationship among sources of stress, coping strategy, job satisfaction and psychological well-being. It also examines the roles of coping behaviour as the moderator variable. The study includes 617 Malaysian fire fighters and 436 UK fire fighters. It was observed the sources of occupational stress have significant negative correlations with job satisfaction and psychological well-being. Further, it was found that overall coping behaviour has a significant influence on overall job satisfaction for UK fire fighters but not for Malaysian fire fighters. The result showed that overall coping behaviour has a significant
effect as a moderating variable between sources of stress and psychological health for Malaysian fire fighters.

Balakrishnanmurthy and Shanker (2009). They tried to explore the effect of demographic variables such as age and level of experience on the level of stress experienced by non-gazette officers of the Central Reserve Police Force (CRPF). They selected sample of 163 CRPF personnel through purposive sampling method. Through different statistical techniques the relationship between the stress and demographic variables such as age and level of experience has been established.

Subha and Shakeel (2009). According to them “Higher level of stress existed with no managerial concern 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 span of time is big source of stress which decrease the performance of employees.
Kazmi, Amjad, Khan (2008). According to them doctors especially house officers are under a great deal of stress related to a variety of occupational stressors. Occupational stressors contribute to organizational inefficiency, high staff turnover, absenteeism due to sickness, decreased quality, and quantity of practice, increased costs of health care, and decreased job satisfaction. One of the organizational outcomes that affected by occupational stress is job performance. The purpose of the present study was to investigate the effect of job stress on job performance. The universe of the study is District Abbottabad and the complete population of house officers was targeted which were present at that time were 55. The data obtained through questionnaire was analyzed using the statistical methods including descriptive statistics, Spearman’s correlation and multiple regression. The analysis showed strong support for the hypothesis that there is an inverse relationship between job stress and job performance indicating that there is high job stress in the house officers, resulting in low job performance. Conclusion: Correct stress management should start from improved health and good intrapersonal relationships. The prevention and management of workplace stress requires organizational level interventions, because it is the organization that creates the stress. Success in managing and preventing stress will depend on the culture in the organization.
culture of openness and understanding, rather than of criticism, is essential. Those house officers who had high level of job stress had low job performance. All the factors affected male house officers more than the female house officers.

Ortega, A., Brenner, S; Leather, P.(2007). This article explores the relationships among exogenous factors, such as gender, age, rank/grade, tenure and personality, occupational stress, coping strategies, well-being, organisational commitment and job satisfaction. The sample used for this study comprised 1,535 police officers from a British police force, 20.78 per cent of whom were female. It was expected that personality, gender, age, rank and tenure were associated with work-related stress; coping; well-being, and work attitudes. More specifically, it was predicted: (1) that there was a correlation among personality, wellbeing and work attitudes; and (2) that coping strategies were directly associated with well-being and work attitudes. Using LISREL 8.54 these relationships were examined. The resulting model yielded meaningful and significant relationships and fitted the observed data: $\chi^2 (114) = 291.88; p = 0.01; \text{RMSEA} = 0.032; \text{AGFI} = 0.96; \text{CFI} = 0.99; n = 1510$. Personality traits were found to be directly related to work-related stress, coping strategies, tension and burn out as well as
negatively related to overall job satisfaction. Gender, age and rank did not show meaningful relationship with any of the endogenous variables.

Park (2007). According to his finding "Physical exertion and job insecurity can also cause stress." so job insecurity is also a major cause of stress on the job that negatively affect the performance of employees in the banking sector.

Shields (2006). After conducting a study suggested. "Different sources of work stress do not occur in isolation but indeed interact with one another." Stress caused by degree of involvement in decision making is a big source of decrease in performance of individual.

Johnson et.al.(2005). They tried to compare the experience of occupational stress across a large and diverse set of occupations. The stress related variable considered in the study are psychological well-being, physical health and job satisfaction. A comparison is made between 26 different occupations on each of these measures. The relationship between physical and psychological stress and job satisfaction at an occupational level has been studied. Main findings
of the study are; six occupations are reporting worse than average scores on each of the factors – physical health, psychological well-being and job satisfaction (ambulance workers, teachers, social services, customer services – call centres, prison officers and police). Differences across and within occupational groups, for example, teaching and policing, are detailed. The high emotional labour associated with the high stress jobs has been found as a potential causal factor.

Meneze (2005). He described “Misfit with organization, no part in decision making, were reported main causes of stress as well no control over work environment, personality traits, lack of relaxation along with ambiguous 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 pressure on employees to avoid wrong entries. The employees in return feel job insecurity which cause great stress on them.

Hanif (2004). He criticized and found out the difference between the terms “Stress” and “Teacher Stress”. Many people of the age between 26 to 35 years old working in organization complains that their supervisors didn’t concerned for their career advancements
goal therefore employees similarly don’t get concerned to perform their duties well and this comprises to have vast ranking of stress in the minds of employees.

Fairbrother and Warn (2003). They conducted a study on naval officer trainees undergoing their sea training. They found that a general model of stress is unhelpful in identifying the predictors of stress and job satisfaction in specific job contexts. Based on the findings it was recommended that in stead of identifying salient workplace dimensions rather than a broad-brush approach when seeking workplace associations with stress.

Sabir et. al(2003). They indicated that nearly a third of the working population in developed countries report high to very high levels of stress. Similarly, evidence for newly industrialised countries is also indicative of the prevalence of stress. They found that time pressures, excessive demands, role conflicts, ergonomic deficiencies, job security and relationship with customers are particularly common stressors amongst employees in the financial services sector. Furthermore, 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).

Anderson (2002). According to him "work to family conflicts is also a predecessor which creates stress in employees of an organization." In banks the poor relationship among employees often cause stress and have adverse 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.

Burke(2002). He conducted a research on women's occupational health issues, stating that women's on-the-job health problems are not studied often. The article describes the work stressors that women face, including balancing home and work, organizational politics and tokenism. The article discusses research that studies how occupational status, social class and health affect one another. The article describes the present study, which focuses on women's work experiences such as physical demands, job insecurity, hazards, and harassment, and explains the conclusions and implications of the study.
Treven (2002). According to him stress is a universal experience in the life of each and every employee even executives and managers. It is estimated that about 100 million workdays are being lost due to stress and nearly 50% to 75% disease are related to stress. Stress results in high portion of absence and loss of employment. the ratio of stress affects in organization are increasing on alarming rate which effects both the employee performance and goal achievement.

David (2000). In a 2½ year study involving almost 28,000 employees in 215 organizations showed that poor teamwork and ineffective supervision were the two most important factors leading to employee stress, with role conflict and lack of equality issues having the strongest influence on job burnout, health problems, and performance problems.

Roberts et. al. (1997). They found that role conflict has positive relationship with job stress. Further, they stated that, in a situation, when individuals are required to play two or more role requirements that work against each other, they experience job stress. The reason they cited is that role conflicts create expectations that may be hard to reconcile.
Nityamani and Akhilesh (1994). The study tries to explore managerial stress and its dependence on the functional area of the manager. They selected nine stressors through a literature search and interviewed with managers of the different functional areas as well as with academicians as being “functionally dependent”. 128 managers were contacted and given questionnaire. It was found that eight of the nine stressors (role ambiguity, pressure for performance, travel as part of the job, being on the interface, responsibility for people, responsibility for things, status of the functional area, and crisis situations) were dependent on the functional area and not on age of the manager, hierarchical level or tenure in the organization.

Kahn et.al. (1992). In a study they found that occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However, it may also cause subtle manifestation of morbidity that can affect personal well-being and productivity.

Foot and Venne (1990). They tried to unearth the relationship between barriers to career advancement and job stress. The result shows a positive relationship between them. According to them,
when employees perceive lack of career opportunities, they are likely to feel uncertain as regards to their future in the organization. This situation is likely to induce stress among the employees.

Greenhaus et al. (1987). According to them, heavy workload lowers one's psychological well-being resulting in job stress. Additionally, a work environment associated with unpleasant organizational climate, lack of privacy, a lot of hassle in conducting work, and distractions can result in higher stress.

Jamal (1984). A random sample of 283 blue-collar and 227 managerial workers in a large eastern Canadian firm was surveyed by the researchers. Measurement is made of variables relating to job stress, job performance, and organizational commitment. Results show a primarily negative linear relationship between job stress and measures of job performance. Limited support is seen for curvilinear or no relationship. No support is found for the positive.

Bhagat (1983). He found the impact of stress on valued work outcomes generally has been conceptualized in terms of work, organization, and occupation related factors. His research presents a new conceptual model and a series of research propositions that
underscore and integrate the etiological significance of stressful life events in one's personal life with stresses originating from one's organizational life.

Kemaresan (1981). The purpose of this paper is to: first, determine the influence of organizational variables (conflict, blocked career, alienation, work overload, and unfavourable work environment) on job stress among managers and, second, to examine whether this relationship varies according to the individual's level of neuroticism. Analyses of 285 responses using hierarchical regression revealed that three of the five organizational variables (conflict, blocked career, and alienation) had significant positive effects on job stress. Neuroticism was found to moderate the effects of the three organizational stressors (alienation, work overload, and unfavourable work environment) on job stress.

Vansell et al., (1981). They found that stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power. Interpersonal factors such as group cohesiveness, functional dependence, communication frequency, relative authority and organizational distance between the
role sender and the focal persons are important topics in organizational behavior.

Miles and Perreault (1976). They identified four different types of role conflict: Intra-sender role conflict, Inter sender role conflict, Person- role conflict; role over load. The use of role concepts suggests that job related stress is associated with individual, interpersonal, and structural variables. The presence of supportive peer groups and supportive relationships with supervisors are negatively correlated with role conflict.

Cobb (1975). He has the opinion that, "The responsibility load creates severe stress among workers and managers." If the individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them.

Brook (1973) reported that qualitative changes in the job create adjustment problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organisation to a great extent.