CHAPTER 2

REVIEW OF LITERATURE

2.1 INTRODUCTION

Review of literature is a way to understand research already undertaken in the area taken up for investigation and throws light on potential areas which are yet to be covered. Keeping this in mind, an attempt has been made to make a short survey of the work already done in the field of occupational stress. The Review of literature contained in the present chapter focuses on earlier research findings on job stress of banking personnel. Many studies have been conducted. They emphasize occupational stress from different angles. The chapter specifically highlights research findings on topics related to job stress, personality characteristics, constraints of change, Role overload, Role conflict, under-participation, feeling of inequity, Job difficulty, Job requirement capability mismatch, Role authority, Role ambiguity, the group stresses, environment-factors and Job satisfaction of banking personnel.

2.2 OCCUPATIONAL STRESS

At a certain point, most individual and encounter stressful events that can have a major impact on the course and direction of their lives. Stress has emerged as a thrust area in organizational behaviour research. Stress research has been faced with the conceptual (Beeha and Newman 1978), methodological (Kahn 1981) or focus oriented (Ivancevich and Mattson 1980)
problems. However, work-related stress is increasingly becoming a prominent field of research in recent years (Sinha and Sinha 1974).

Fozia Malik & Shaan Shahabuddin (2015) have investigated a study on Occupational Stress in the Service Sector in Pakistan. The main purpose of the study was to analyze the reasons and consequences of occupational stress and job outcomes in the service sector in Pakistan and suggest suitable management techniques to overcome stress among the employees. In this study, the researcher has used a mixed qualitative research methodology, which included a narrative inquiry method and a collective case study method. Both male and female respondents were taken up from two important service sectors, the education sector where working hours are comparatively short and the banking industry where working hours are long. Eight case studies were taken to analyze through focus group discussions. In this study the respondents were asked to write details about their work experiences in one page and about their health issues arising from stressful situations in the workplace, problems faced in their workplace, whether they were facing any stressful challenge and threat. The data were collected from the words of respondents as it was written on their response forms. In the list of responses, the following themes emerged viz., the reason of stressors, change in psychological, behavioural and physical consequences and job outcomes. In this study, Stress management techniques were suggested from the individual and the organizational points of view.

Rahul Sharma et al. (2015) have made a study on Stress Techniques and Management: A Review paper. Generally, Stress means an imbalance between the mental and emotional levels of a person. In todays scenario, stress levels are seen increasing day by day in the organizational working place. In this study, researchers are keen to derive out the various factors create stress among the employees in the organization and similar to this
study, the researcher also suggests various techniques to reduce stress levels for improving output. This study, which is a challenge to gather and present the reviews of the various researchers, so far has worked on the stress management techniques. This study is descriptive in nature and based on secondary data collected from various published and online sources. The study provides a glance of the different factors responsible for stress creation and the techniques used to minimize stress among the individual working in an organization.

Xavier Selvakumar & Lawrence Immanuel (2015) have investigated a study on employee stress management in public and private banking sector in Nagapattinam district-an analysis. The term Stress refers to the strain from the conflict between external and internal environments, leading to emotional and physical pressure on an employee. In today’s scenario, it is impossible to live without stress, whether a person is a student or an employee. A research was conducted in Nagapattinam district, which has 26 Public Sector Banks and 17 private sector banks. Responses have been analyzed by using statistical tools like, mean, one way ANOVA, Chi - Square test, co-efficient variance, standard deviation, Cronbach”s alpha analysis, t - test, factor analysis and Reliability test by using 20.0 packages. The findings of the study reveal the stress level of employees in public and private sector banks in Nagapattinam district and the public sector bank employees as significantly affected more by stress due to mechanical and strict organizational structure, no control on their jobs and unsupported by the managers than with the private sector bank employees. In this study, the researcher concludes that, employees in both the public and private sector banks face normal levels of stress, where they are subject to resource inadequacy the least and the role of erosion as the most. The total absence of any significant difference in total role stress among public and private sector employees in the banking sector is also indicated.
Anas Khan (2015) has investigated Job Stress among Managers working in Public and Private Sector Banks - A Case Study of SBI and ICICI Bank. During the past decades, the banking sector has undergone policy changes due to globalization and liberalization, introduction of new technologies, increased competition, downsizing, the entry of more private sector banks, etc. Because of these changes, the employees working in the banking sector are experiencing a high level of stress in their working environment. The term Stress is widely used in day to day life occurring in different environments where there is excessive pressure being placed on some individual and it is the strain, force and pressure applied upon an object or individual which resist these forces and aim to keep up its original nature. This research investigates the job stress among managers in Indian banking sector. A total sample size is 100 managers from State Bank of India and ICICI has been selected for the research and responses have collected through questionnaires designed on a five point Likert scale. The collected data have been analyzed using Mean, Standard deviation and independent sample t-test to measure the dissimilarity in job stress on different factors such as role overload, role ambiguity, low status, low power, and political pressures. Finding of this research shows that there is a significant difference among the variables in job stress, such as role overload, role ambiguity and powerlessness among managers in private and public Sector banks and there is no significant difference in occupational stress on both the factors low status and political pressures.

Craig Williams & Kevin Barboza (2015) have examined a study on tackling and managing stress in the banking companies- empirical study. The relationship between the employees and employers is the theme of the people management across the world. The study has been descriptive in nature. The aim of this research focuses on the stress particularly in the banking sector. Data have been collected through a 5 point Likert scale
questionnaire from 400 respondents randomly selected in all public and private sector banks in Perambalur district. A statistical tool Independent t-test was used for analyzing eight stress variables of the employees in public and private sector banks by using Statistical Package for Social Sciences (SPSS) to analyze and interpret the data. The dimension influencing the quantum of the stress in both the private as well as government banks is studied and analyzed. Also, the methods and suggestions to tackle and manage the stress in the banks are provided by the study.

Jamal Akhtar & Kushwaha (2015) have studied a study on the level of occupational stress among male and female employees in Public Sector Banks. The research design of this study is exploratory research. The objective of this study is to examine the level of stress among male and female employees working in public sector banks and to investigate their problems relating to working conditions, job role etc. In today’s scenario, the work environment is becoming one of the major reasons requiring increases in the level of stress. Most of the individuals face illness due to stress caused either at the work environment or otherwise Stress is the wear and tear based on experience we adjust to our continually upgrading environment. Occupational Stress has emotional and physical effects on individuals and can create positive or negative reactions. The sample size of the study is 100 public sector bank employees (50 males and 50 females) in the age group of 25-50, clerks and scale 1 and 2 officers of public sector banks. Different factor used to analyze stress are Under participation, Poor Peer Relations and Low status Powerlessness, Role Overload, Unreasonable group and Political pressures, respectively reveal that the stress levels of male employees are significantly lower than the stress levels of female employees and Finding of the study expose that female employees perceive that they are overworked are not given their due and feel marginalized. Unprofitability scores and Strenuous Working Conditions indicate the absence of any significant
difference in stress levels of female and male employees, which shows that both of them think similar that they have stressful jobs and they are not adequately compensated in terms of wages and salary for their job.

Kannan & Suma (2015) have examined the management of Stress among Cooperative Employees in Palakkad Banking sector. Banking sector, which is the backbone of the country’s economic growth. The nature of the work of employees in the banking sector was found to be very tedious involving direct customer relationship. The purpose of the research was to analyze the job stress; examine the effect of stress on work factors and to investigate different techniques and methods to reduce job-related stress among the bank employees working in Palakkad district. The research is descriptive as well as explorative in nature. The sample size was 100 drawn from Co-operative banks in Palakkad district. The findings of this research reveal a huge number of bankers facing high levels of stress because of their work nature and the reasons behind this stress include long organizational culture, role conflict, working hours, improper reward system, lack of job autonomy, etc. Finding of the study reveals the main reason of causing stress is due to lack of management support to employees working in Banking sector.

Wahab Shahbaz & Muhammad Mudasar Ghafoor (2015) has conducted a study on the role of stress and job satisfaction: a study on personnel water and sanitation agencies of Punjab in Pakistan. The role of stress is a common issue for employees working in the Government sector in Pakistan, but only very few researches have addressed this problem. The objective of this research study was to investigate the influence of role stress on job satisfaction of personnel working in Water and Sanitation Agencies of Punjab, Pakistan. The population of this study was the personnel working in five water and sanitation agencies of Punjab in Pakistan including Lahore,
Gujranwala, Rawalpindi, Multan and Faisalabad. Respondents were collected using a structured questionnaire that includes different factors of role stress and job satisfaction were used for data collection from the water and sanitation agency officers and analyzed using Cronbach’s alpha, regression analysis, ANOVA, and Pearson’s Correlation. Finding of this study reveals that role ambiguity has a positive significant association with level of satisfaction towards job, whereas there is negative significant relationship exist between role conflict and job satisfaction of personnel in Water and Sanitation Agencies.

Jinsoo Hwang et al. (2014) have studied occupational stress as one of the main reasons for the high level of turnover intention among hotels. Factor analysis divided the 23 occupational stress items into six factors: Personal problems, Organizational problems related to task and pay, shortage of support, organizational culture, unfair treatment and work conflict. Regression analysis was used to ascertain the effect of occupational stress on hotel employee’s turnover intention. The result of the study revealed that the factor unfair treatment added most significantly to turnover intention. The findings show that managers should understand the role of occupational stress in employee turnover.

Vanishree (2014) has studied the impact of work stressors on job stress of employees in small and medium-sized enterprises (SMEs). The data were collected using a structured questionnaire with random sample of 200 employees who had at least three years of experience in SME and analyzed using correlation to test the hypothesis. The role of ambiguity, work conflict and work overload were found to result in job stress among workers, resulting in poor decision making skills and poor concentration. Based on these findings, it was suggested that SMEs should reduce role ambiguity, work conflict and work overload by adopting a job redesign technique. An
organization may organize counseling and stress reduction workshops to support the employees on their work.

Alice HY Hon & Wilco W Chan (2013) have investigated the positive and negative effects of group conflict and work stress through a survey of 265 respondents which include officers and managers in fifty Chinese hotels. This study used multilevel analyses to examine the effects of relationship conflict and task-related conflict on two different types of work stress, namely, hindrance-related stress and challenge-related stress, employees’ job performance and job satisfaction. The results revealed that (1) team task conflict was significantly associated with challenge-related stress, which in turn, was positively associated with job satisfaction and job performance and (2) team relationship conflict was positively associated with hindrance-related stress, which in turn negatively associated with job satisfaction and job performance. Work-related conflict and stress are not always a bad outcome in an organization. Instead, task-related conflict and the resulting stress may improve the performance of an employee to complete the task. Relationship-based conflict and stress generally lead to negative results for the employee and the organization.

Anbazhagan & Soundar Rajan (2013) have carried out an empirical study on stress among employees in different corporate in India arising from the financial crisis and recession of 2008 around the world. The results indicate that the high level of stress will seriously affect the performance and health condition of employees. This article mainly reviews three decades of empirical literature concerned with stress in common and occupational stress in particular with major coping strategies.

Arbabisarjou et al. (2013) have undertaken a study on the relationship between occupational stress and job performance among nurses in the hospital. The method of this study is a correlative and descriptive. The
data were collected randomly with two structured questionnaires which were about the job stress and performance among 491 nurses in hospitals and analyzed using descriptive and inferential analyses, Pearson coefficient correlation and regression analysis. The results of the study show a negative correlation between job stress and performance.

Ayyappan & Sakthi Vadivel (2013) have investigated the level of stress faced by employees of various public and private sector banks in Tamil Nadu. Stress Management is getting more and more attention nowadays, particularly in financial enterprises. There is no job like a stress-free job. Banking industry, which is the backbone of the country’s economy, is not an exception. They found a job of the bank employees as very tedious as it involves direct interaction with customers at all levels and all bank employees in their work are exposed to cause tension and anxiety as they get through the duties and responsibilities assigned.

Beulah Viji Christiana & Mahalakshmi (2013) studied 182 private sector managerial employees and 120 public sector managerial employees in Chennai to examine the differences in job-related stress, based on significant role stressors. The sample was collected using convenient sampling. This study attempted at measuring the significant relationship between the role of stress and demographic variables like educational qualifications, age, marital status and work experience on the stress levels of managers in both public and private sector managers. In this study, the results reveal the absence of any significant differences associated with the stress experienced by the employees in public and private sector. Some individual stress faced by employees shows a slight difference between work experience and educational qualifications.

Caitlin Finney et al. (2013) have studied the organizational stress literature among correctional officers (COs) by systematically review the
relationship between organizational stress and CO stress burnout in adult correctional facilities. In a matured stage, correctional facilities and officers are responsible for the safety and security of the facility in addition to aiding in rehabilitation and prevent recidivism. Generally Correctional officers experience higher rates of occupational stress and burnout from organizational stressors which lead to negative outcomes. The review yielded 8 studies that met all inclusion and quality measurement criteria. The different factors of organizational stress among correctional officers are: role in the organization, supervisory relationships at work, stressors intrinsic to the job, the structure, rewards of work and organizational climate. The organizational structure and climate was demonstrated to have the most reliable relationship with CO Job stress and burnout. The present study indicates that organizational interventions can reduce CO Job stress and burnout. The results of this review indicate that the organizational structure and climate has a more consistent relationship with COs’ job stress and burnout and indicate that interventions may aim to develop the organizational climate and organizational structure of the correctional facility by increasing the communication between CO’s and management.

Claudia-Neptina Manea et al. (2013) have investigated the difference between the stress level and attitudes of society associated with various hierarchical levels of bank employees with the sample size of 152. The results show no significant differences in the level of patience shown by the employees in different hierarchical positions with the significant value 0.242 nor in the level of stress associated with an (p sig. = .248). The findings identified a significant correlation between the stress perceived by the bank employees and the level of tolerance presented (p sig. = .001). The conclusion is that efficient, stress management programs are crucial for the employee’s well-being and productivity.
Mohd Abass Bhat (2013) has undertaken an empirical study on work related stress as an issue of industrial relations between the employees in the banking sector of Jammu and Kashmir. This study focuses mainly on the antecedents of job stress, job characteristics, job control, work life balance, work overload and employee relationships at the workplace. The results obtained from this study contribute to the literature of stress and help in creating appropriate legal provisions for stress management in banks. Multiple regressions were used to elucidate similarities and differences between managers and clerks in the predictors of stress outcomes.

Palmer Laura (2013) has investigated stress among 60 college-aged students through the extensive battery of cognitive functioning and learning which include stress, measures of fatigue, scholastic ability, working memory and executive functioning. There is a plethora of research suggesting that daily stresses and fatigue can have a significant outcome on cognitive function and learning in young adults. The results indicate significant negative effects of fatigue and perceived stress on participants' learning and cognitive performance based on two factors such as fatigue and stress which remain underestimated factors in cognitive functioning and learning.

Puja Mathur & Shweta Audichya (2013) have explored the stress related problems of bank employees in the Public sector and examined the relationship between occupational stress and job performance. The data were collected from junior and senior employees, including managers and officers of public sector banks of Udaipur. Employees working in the banking sector are also under a great volume of stress observing predecessors experiencing stress. In addition to the significant effect of stress contributing to decrease in the employee performance in terms of quality of work, high staff turnover and absenteeism due to health problems such as depression, headache, anxiety and back ache are also reported. The results from the study indicate that different
factors contribute to stress which decreases the performance of employees at work. This interaction suggests that organizations should facilitate a supportive culture within the working environment.

Yoong Lee Fong & Mastura Mahfar (2013) have undertaken a study on the relationship between occupational stress and turnover intention among employees in a Selangor furniture manufacturing company. The study was conducted on 95 respondents randomly chosen by the researchers at the Selangor furniture manufacturing company. This study uses descriptive statistical analysis to examine the demographic data of respondents in relation to turnover intention and occupational stress, among employees in the selected furniture manufacturing company. Pearson (r) correlation is used to examine the relationship between occupational stress and employee turnover intention. Results indicate the majority of the respondents experiencing moderate levels of occupational stress, whereas more than half of them were found to have a moderate level of turnover intention among the employees. Results indicate that occupational stress was positively significant and correlated with turnover intention. Further analysis indicated that the dimensions of occupational stress such as work overload, organizational structure, role conflict, social support and working environment are significantly correlated with turnover intention among employees. The results indicate a positive significant relationship between occupational stress and turnover intentions among employees.

Deepti Pathak (2012) has studied the perceived importance of organizational stress and job satisfaction levels. The study attempts to assess the relationship between organizational role stress and job satisfaction to test the moderating effect of perceived organizational support. The results indicates a negative correlation between level of job satisfaction and organizational stress among employees; they perceived organizational support as a
powerful moderator lessening stress and thus leading to higher job satisfaction and the study shows that organizational role stress is negative and significantly related to job satisfaction. The study highlights the importance of providing a stress free environment for employees in order to improve levels of job satisfaction and commitment to the organization. It is ascertained that the psychological association between organization and employee may influence stress levels in the job. The stress may be reduced by understanding the role and importance of individual in organizations.

Michie (2012) reports on the causes and management of stress at work. His investigation reveals individual stress, organizational stress, different ways of preventing work stress problems; sign of stress and workplace as factors causing stress to balance long hours, work overload, poor physical work condition, difficult or complex task, lack of breaks, lack of variety and time pressure. A systematic review of studies (Michie and Williams 2001), shows evidence of work stress associated with psychological ill health and associated absenteeism. The effects of these on personal consist of lack of control over work and lack of participation in decision making, long hours, poor social support and unclear management, work overload and pressure and work role and poor management style. The result suggests that a successful strategy for preventing stress within the working environment will ensure that the satisfaction level of an individual, rather than trying to make employees fit into the job where the employees are not suited to the job. The measures in this study provide a comprehensive analysis of work stress have been collected based on Questionnaire related to Job Content, which includes measures of the predictors of job strain and the Occupational Stress.

Nnuro Edward Kwaku (2012) have studied and evaluated occupational stress and its effects on job performance among members of staff at Koforidua Polytechnic. This research sought to find out how
occupation-related stress could affect the productivity of employees in Koforidua Polytechnic in the dispensation of quality tertiary teaching. In this study, the researcher identified certain features which contribute to occupational stress among employees working in technical education. The Total Sample size was 150 and the researcher has used the systematic sampling technique for collecting data. The finding of this research reveals work overload as the major reason for occupational stress among employees working in technical education. The researcher also observes that respondents, in order to reduce stress, often take a walk around and visit colleagues in their offices to talk about matters unrelated to work thereby affecting output at the Polytechnic. Fitness-wise, some employees in Polytechnic had developed an effect of long sitting hours at work and chronic back pain. Administration's commitment to employee-related issues such as paying attention to the supervisors recognition of outstanding output of staff, workload conflict and the introduction of proper stress management training programmes were perceived as significant steps were identified as major contributory factors that could contribute to improve output of employees and boost productivity of employees.

Syed Saad Hussain Shah (2012) The purpose of his research work is to study the stress issues associated with the college professors and the outcome of stress on their performance in organizational performance. The finding reveals the stress as affected by the reward system that positively and significantly affects the efficiency of employee alike with organizational structure clearly has valuable effects on the efficiency of employees also. A term Stress plays a vital part to study in case of employees and organizational structure where rewards have great influence on the stress factor of employee.

Shefali Malhotra & Omesh Chadha (2012) Due to privatization, liberalization, globalization, opportunities in jobs are increasing day by day.
Currently, every employee in the organization is expected to do different types of jobs. Due to that situation, the employee remains confused about his role towards a job in the organization, even the management does not know the right job for the right person. This problem leads to strain, nervousness, stress and anxiety for the employees. Earlier studies point out to stress leading to a decrease in the level of job satisfaction among the employees. In this study, the researcher indicates the satisfaction level of job as the main reason for the increase in the stress among the employees in an organization. The total sample size of the study is 300 employees working in call centers in the location of Panchkula, Chandigarh and Mohali. Non-probability cum convenience sampling techniques was used for selecting the respondents. Selected respondents were categorized with the help of descriptive and Pearson – correlation method. The findings of the study reveal that colleagues, sense of purpose, career path opportunity, salary, job task, work environment, autonomy and workload as the major factors to cause the stress among the employees. In this study, the researcher suggested to conduct the Stress management programs after collecting the questionnaire and conducting a face to face interview among the employees.

Badar-UL-Islam Rana & Kashif Munir (2011) say it is important to recognize workplace stress because workplace stresses badly affect people’s physiological as well as mental health. Main reasons of stress at workplace could be the incapability to meet out the demands of the occupation, relationship with colleagues and to control subordinate employees. Behind one’s career, the key stresses are related to people, occupation and environment. A term Stress is the reaction of the body due to dealings with any stimulus in the environment. This study mainly focuses on how workplace stresses affect the outcomes in term of employee performance and motivation of an employee. In this research, there are several factors relating to job stresses, employee performance and motivation, whose types of
measurement are interrelated and simultaneously studied different variables through structural equation modeling. The finding of the study reveals performance pressure, role conflict and role ambiguity having a positive effect on employee motivation and positively affecting the Performance of an employee. This research highlights and indicates the intensity of those factors involved in the creation of a stressful environment in the organization. In this study, the researcher suggested certain policy to maintain a required level of stress in the organization.

Carmen Binnewies & Sarah C Wornlein (2011) have applied a perspective to research on creativity at work and this study examined the day-to-day positive and negative effects on the morning as well as daily job stress as predictors of imagination on a daily basis. In this study, the general level of job control was examined as a cross-level moderator in these relationships. Research hypotheses were tested in a sample of 90 interior architects who completed a general survey and two daily surveys over the course of one week of work time. Hierarchical linear modeling reveals that a higher level of positive affect in the morning as well as an intermediate level of daily time pressure was related to higher in daily imagination. Job control moderated relations between daily NA, daily situational constraints and daily time pressure with daily imagination. In this study the result reveals that stress is the important factor that affects daily life and daily job stressor as well as the moderating role of job control for daily creativity at work.

2.2.1 Positive Effects of Occupational Stress

Role conflict, ambiguity, and overload are the main attributes leading to job-related stress (Ivanceyich 1982; Manning 1981; Rosse and Rosse 1981; Brief and Aldag 1976; Kahn 1964). Our model, however, takes an exclusive attitude. It adopts that around are explicit procedures which are more probable than others to reason out stress and that they vary from one job
to extra. The model does not describe these stresses a priori, but it highlights the essential to recognize them empirically for dissimilar jobs. Our method is reliable with studies in the psychological nonfiction (Rahe and Holmes 1967) and the occupational stress fiction (Gray-Toft and Anderson 1981 Koch 1982), which assume trauma can be accredited principally to the frequency with which stressful events occur to a distinct and their power of stresses for the individual. There are important variations among the causes of stressful occurrence incidence and concentration.

According to our model, the occurrence of nerve-wracking event's occurrence varies according to both work conditions outside and individual physical appearance. Stressful events are more common in some job situations than others and people with certain physiognomies are more likely than other people behave in ways that augment or reduce the regularity with which such measures take place. Stressful event intensity, however, is not affected by external work situations. People who find an event intensely stressful in some job locations are likely to find it equally stressful in another state of affairs. Stressful event intensity is thought to reflect the procedure of distinct physical appearance that dispose people to react more powerfully to a broad range of stresses.

2.2.2 Negative Effects of Occupational Stress

The study reveals people in the age group of above 30 as less likely to be affected by stress than those individuals who belongs to below 30 and 30 years. Marwat and Khan (2010); Chandriah (2003); Sharma et al. (2012). Nevertheless, Bhatnagar and Bose (1985) did not authorize that age stretches an individual the forte to cope by way of stressors or that advance age makes a human being more nervous. Preuss and Schaeke (1998) found no connection between age, experience and the level of perceived strain. Waddle and Goldenberg (1990) found that the age of the defendant, the number of years of
permanent training and tenure status has been most often noteworthy factors relating to the level of stress. At the same time, Pandey (1997) has also identified the optimistic but non-significant association of age with all the stresses except part vagueness.

Troccoli & Stacciarini (2004) have identified the association between job pressure and demographic variables such as marital status, institution, gender, age, religion, job grade, salary, graduate studies and any coexisting job and found no substantial modifications in job anxiety founded in the aforementioned demographic data, though, gender subsidized expressively toward modifications in spiritual and carnal cruel health. Sharma et al. (2012) reveal stress between high income groups. In addition, Sharma (2008) considers role stress as more with the banking workforces who earn a scheduled salary of more than Rs. 20,000. The study reveals banks directly or indirectly forcing their employees to work for long hours. This dynamic, long working hour in case of private sector banks was implemented in order to cut back the cost.

2.3 PERSONALITY CHARACTERISTICS

In the Personality model, the big five models implied five relatively independent dimensions that altogether provide a meaningful categorization towards individual differences in this study. The five independent dimensions of personality are conscientiousness, openness to agree, emotional experience, stability, and extraversion. In big five model the dimension extraversion refers to the different level of sensory encouragement with which one is comfortable and the behavioural tendencies used to measure different factors such as active, being sociable, gregarious, assertive and talkative (Barrick and Mount 1991).
In the big five model, agreeableness refers to the more human aspects of humanity—characteristics such as emotional support, altruism, nurturance and caring at one end of the dimension and hostility, indifference to others, jealousy, self-centeredness and spitefulness are the dimension present in another part (Digman 1990). Mostly Individuals with agreeableness are high towards kind, sympathetic, and generous (McCrae and John 1992) and deal with conflict collaboratively or cooperatively (Digman 1990) and generally agreeableness has been shown to predict performance in several interpersonal oriented professions (Hurtzand Donovan 2000).

Emotional stability is usually defined in terms of the lower pole of line and returned to the affectivity or neuroticism as negative (John and Srivastava 1999). Mainly individuals tend to be very high in neuroticism (low emotional stability) tend to worry a lot and feel nervous and insecure (Schultz and Schultz 1994). Each individual’s high on neuroticism is described based on worrying, anxious, self-pitying, tense, unstable and susceptible (McCrae and John 1992).

Barrick (2005) has described as emotional stability as a key determinant of social behavior. The term Conscientiousness refers to the number of goals on which focus is made. It is related to the reliability, volition and the typical behaviors associated with responsible, achievement oriented, persevering, prudence and hard work (Barrick and Mount 1991).

Vrittee Parikh (2015) has conducted a study on the impact of personality traits on the organizational citizenship behaviour among the employees in the banking sector. Organizations today require employees who can go beyond the formal requirements towards the role of employment and can act as "good followers" for them. The purpose of this article is to study the impact of personality traits on the organizational citizenship behaviour among employees working in the banking sector. Personality traits in this
study were five major dimensions models include openness to experience, extroversion, conscientiousness, friendliness and emotional stability. This study is designed using empirical research with a sample of 96 employees, including managers and executives of four major private and public sector banks. This study has been conducted among the employees in selected public and private sector banks. Data were collected using multistage sampling with the first stage of stratification of banks in the public and private banks and branches selected on random basis and additionally non-probability measures were used to select respondents. Four banks were selected (two in each category - public and private) on the basis of high market capitalization (Market 2012) and the maximum number of employees, according to RBI statistics (FY 2012-13). The branches were selected randomly and convenience sampling method was used to collect data with 120 administrative questionnaires through employee survey method, 96 appropriate questionnaires were collected and used to analysis the data (80% response rate).

Rishipal & Manish (2014) undertook a study on Public and Private Sector Bank Employees Loyalty and Personality Types. The study involves a comparison between the different types of Personality and loyalty of employees among public and private sector banks. Samples were collected randomly from 320 bank employees from a universe of private and nationalized bank employees situated in the National Capital Region of New Delhi, Punjab and Haryana. Selected employees were tested for their loyalty and personality types. Based on higher and lower scores of personality types, employees were classified into two groups, each having 160 subjects. The managers under junior level in banking sector have a high degree of loyalty and have a high degree of Type A Personality, where as the middle level managers in the banking sector are loyal and have a type B personality and
top level manager are loyal as well as have a low degree of type B personality characteristic.

Chidambaram Vijayabanu & Chandrasekar Theresa (2014) have investigated the impact of Big Five Personality Traits and Psychological Strengths and towards Job Satisfaction - a Review on Human resource based on energetic asset or an unbearable liability depending upon how well it is harnessed. In this research, demographic impact towards satisfaction of work is considered. This study provides expertise and a different level for predicting satisfaction levels of job apart from predictable variables like co-workers, work itself, pay, promotion and supervision. This research aimed to contribute to this research topic by assessing the combined effects of both Big Five model and positive psychological capital model and whether psychological capital is exhibiting some incremental validity over big five in predicting levels of job satisfaction.

PisalSucheta & Phadatare (2014) have studied the impact of personality type of stress among bank employees in Satara. The main purpose of the present research is to find out the different types of personality. The other purpose of the research is to measure the level of stress among the employees in co-operative banks. In this study, the researcher has used descriptive research design. A sample was selected from 113 employees working in cooperative banks in Satara city. Respondent is selected from six cooperative banks. Data were collected using a structured schedule. This study revealed a majority of the employees as being under a medium level of stress having a Type A personality characteristic. This study has made an attempt to identify the personality type of employees in cooperative banks in Satara city. The conclusion on the basis of the above discussion is that a majority of the employees of cooperative banks is under a medium level of stress. This research delivers that employees with the identical personality
type don't face the same level of stress in their work. The finding of the study reveals that will have some useful managerial implication for the Banking Industry.

Sumaira (2013) has undertaken a study on the relationship between job satisfaction and personality traits among bank employees. This study was used for the relationship between evaluating on annual progress reports and job satisfaction between different types of personality traits and level of job satisfaction among the employees in Banking Sector. This research has been used for exploring educational qualification, age, gender, salary and marital status on job satisfaction. 500 respondents were chosen from top five banks of Pakistan such as Al-Habeeb Bank, Al-Islamic Bank, Alfalah Bank, National Bank and Allied Bank. An Annual progress report, personal information sheets, and scores on Job Satisfaction Scale (MacIntyre and Macdonald 1997) and Ten Item Personality Inventory (Swann 2003) of employees were taken for analyzing. The rating on the basis of annual progress reports has a positive significant correlation with job satisfaction; Neuroticism has a negative significance while conscientiousness, openness, agreeableness, and extroversion have positive significant correlation with a satisfaction level of job, age, education, salary and marital status. In this study female are more satisfied with their jobs than male.

2.4 CONSTRAINTS OF CHANGE

Currently, there are rapid changes seen in any organization that increase opportunities in markets in terms of achieving growth and profits. Usually, the concept of organizational changes with high regard to the organizational widespread change that would include the change in term of vision, mergers, mission, collaboration and restructuring operations. There are researches informing that organizational change means organization variation (Schlesinger and Kotter 2008).
Lam Wai Fong (2011) undertook a study on the impacts of organizational change towards the performance of employees in the Malaysian banking sector. The main purpose of this research is to identify and observe the association between the organizational factors of employee development, communication, organizational change, leadership style, procedural justice and tolerance to change with employee performance in the banking sector in Malaysia. The research is descriptive and data were collected using a survey questionnaire provided to 200 respondents and analyzed using statistical tools such as Reliability Test, Pearson Correlation, Multiple Regression Analysis and Coefficient Analysis. The study reveals organizational changes as having the ability to improve the overall performance and become more efficiently and effectively.

Muhammad Imran (2014) has explored a study on the impact of technological improvements in employee performance in the banking sector. The main aim of this research is to check the impact of technological development on employee performance in the banking sector. The sample size is 100 and analyzed using SPSS 16 software package. The impact of technological improvement in employee performance is analyzed using regression. A professional analysis of the data found technological improvements having a significant impact on motivation and training of employees in the banking sector. Motivation has a positive significant influence on employee performance, but training has a negative significant impact. Focus on advancement in technology and employee performance shows a significant relation between them. The study reveals the advancement in technology among employees in the banking sector tending to motivate to do their work and there is more need of training for employee skills and knowledge about that specific technology.
Omotayo Adewale Osibanjo (2013) undertook a study on organizational change and human resource management interventions on an investigation of the Nigerian banking industry. The main aim of this research was to study the relationship between organizational change and human resource management interventionist strategies, receptive to change and with flexibility that can make employees more adaptive. The sample size was 123 and data were collected and analyzed using Structural equation modeling. In this research a hypothesis relationship was tested using Amos 18 which allows testing the complex association between variables. The model shows the relationship which exists among human resource management interventionist strategies and was consistent with organizational change. On the other hand, this study can be extended to other industries, for example, manufacturing industry as well as industry within the acquisition and amalgamation.

Anita Sheopuri & AnujSheopuri (2014) undertook a study on banking sector challenges in Indian public sector banks. In an Indian financial system Indian banking sector is an essential part, which has experienced dramatic changes ever since the introduction of liberalization, privatization, and globalization. The main objective of reforms in India was to enhance the efficiency and performance of banks in order to improve their standing. In the current scenario, the economy and the banking sector specialist are perceived as the public bank’s size of business and infrastructure being too large with adequate experience, but facing different types of problems and difficulties seen in the private banking sector. Therefore, the public banking sector has initiated a study of their approach towards growth and re-evaluate the prospects on hand to keep the economy rolling for their survival. The object of a survey of all public banking sector is to focus on innovation, to take advantage of the new business opportunities and at the same time to ensure continuous assessment of threats in Banking sector.
Noble Osei Bonsu (2014) undertook a study on the impact of change management on the satisfaction level of employees in Ghana’s banking sector. Job satisfaction of employees was being as relevant and dangerous in the change management process of modern organizations. The main objective of this research was to assess the extent of employee involvement in the change management processes and to assess the impact of change management on job satisfaction of employees and the attitude of employees after an organizational change. This study was conducted using a descriptive survey research design which was used for managing a self-designed questionnaire consisting of open and closed-ended items to 140 respondents using simple random sampling. Data was analyzed using SPSS and presented in a descriptive form. Five-point Likert scale was used for measuring Closed-ended items. The result reveals limited involvement of employees in the process. The change was seen having a positive significant impact on employees’ job satisfaction. At the end, attitudes of the employee after the change were found to be positively significant. Excitingly, respondents dissatisfied with the issue of high level of belief after the change process in the banking sector. The researcher recommends that management should encourage maximum participation of employees in the process through adequate demonstration by committee members of change management.

Dhiraj Sharma & Tavleen Kaur Gill (2013) have conducted a study titled Stressful Technology-A Study of Indian Public Sector Banks. The Banking sector is quickly adopting technology in every task to cope up with the growing competition among the private, domestic and foreign banks. The objective of the present study was to understand the technological background that causes stress among employees of public sector banks in Punjab. This study discusses the factors of stress created due to the use of technology in a public sector bank. Data was collected among 350 employees working in the branches of public sector banks in Punjab. The research was based on a 7
point Likert scale derived from the past review. The demographic features of the respondents show that the majority of the samples were in the age of 30 to 40 and 20% of them were females and the rest of them were males. Factor analysis was used for combination and summarization of factors such as role ambiguity, usefulness, work-home conflict, complexity, and reliability of technology, which create technological stress among the employees in the public banking sector.

2.5 GROUP STRESSORS

2.5.1 Lack of Leadership Support

Shreekumar Nair (2009) has explored a study on leadership styles and effectiveness of managers in a public sector enterprise. In recent times Leadership training has assumed considerable importance for organizations. In fact, understanding the style of leadership and leadership effectiveness of the executives has a marvelous significance for the development initiatives of business. However, desirable changes in managerial style of leadership describe the knowledge of the dominant styles of leadership as well as effective levels of the existing executives in an organization. The result reveals the need to explore and understand leadership styles and effectiveness levels of managers working in a public sector enterprise. Data was collected using LEAD instruments from 140 middle level managers belonging to various departments of the enterprise. The result of the study reveals the dominant leadership styles of managers and limitations in respect of effectiveness. In addition, younger and older managers were found to be different in their preferred style of leadership.

Belas Jaroslav (2013) undertook a study on The Leadership Style and the Productiveness of Employees in the Banking Sector in Slovakia. The Objective of the study was to prove the relationship between applied
leadership style of branch managers and productiveness of bank clerks and room for their productiveness improvement applicable in the Slovakia Banking Sector. The objective was to examine the relationship between applied leadership styles of branch managers and their functional timing. Dependencies between the individual producer of clerks and the level of their satisfaction and loyalty was investigated. In the view of branch managers about the applicable leadership style and productivity improvement in sales clerks’ were examined through two questionnaires using the survey method. The result of the study reveals the directive style of leadership in the Slovakia banking sector, whereas the intensity of the level of implementation has seen increased during the analysis period. This study indicates the presence of a direct link between the dominant style of leadership and improvement in productivity among sales clerks’ and due to the growth of the intensity of directive leadership style leading to lower productivity among the bank clerks. Based on the researcher assumes the applied leadership style of bank employees depends on working time in managerial positions not been confirmed. Comparison of long-term managers and branch managers may not show any management priorities while working for short periods. The researcher assumes that the level of employee satisfaction and loyalty significantly encourage individual employee productivity.

Ahmet Melih Karavelioglu (2014) have made a study on Analysis of Leadership Styles in Banking Sector in North Cyprus. In this research hypothesis related to leadership styles were tested and the conceptual model explains the effect of people oriented and task oriented factors to the authoritarian behaviour of managers in the Banking sector in a small island economy. Data is collected using structured questionnaires among 177 respondents. Descriptive statistics in SPSS version 16 is used to test the hypothesis. The result of the study reveals that bank managers in the north Cyprus exhibit task-oriented leadership style. Significantly, where aged
managers were found to be less people-oriented and younger managers were found to be more task-oriented. The findings of the study reveal the female managers as better task-oriented leaders than the male. This research makes useful contributions to the current knowledge and the related industry, which is exclusively generating a new model for the small island economies.

Ajay Jain & Shikha Chaudhary (2014) have conducted a study on Leadership Styles among Bank Managers in Indian Nationalized Banks. Banks are busy in accepting classic business deposits and giving loans as against merchant banking sector primary responsibility of banks is to help business by providing loans. Non Performing Asset's in the banks have reduced profitability and goodwill in the view of customers. In banking, Leadership styles of Managers' at various levels provide a sound background. Attitudes of bank managers, traits, behaviour, dynamism, perceptions, situational leadership studies and ability are helpful to manage problems in the banks and to improve the performance of the employees. The Researcher suggests that in order to adopt a participative leadership style to emphasize state development by imparting at each level of management with a serve of belonging and involvement. In today's working environment every senior level manager should need to acquire critical skills and develop a workplace relationship.

Abhinanda Gautam & Reeta Malla (2013) investigated a study on “A Study on the Leadership Styles of Bank Branch Managers and its Relationship to Job Satisfaction and Branch Performance with Special Reference to National Capital Region in India”. Leaders play an important role in enriching high-performing teams who have dedicated themselves to the organization and higher level of job satisfaction. Persistent growth and progress is seen in all business and the responsibility of a leader also becomes imperative and challenging. Effective leadership leads to competitive
advantage for different kinds of enterprise (Zhu et al. 2005; Rowe 2001; Lado et al. 1992). In fact, a leader in an organization is responsible not only for leading but also providing the right direction to the followers to accomplish organizational objectives. This research was conducted to study the leadership behaviour of managers in private and public sector banks and to understand the perception of managers in relation to the perception of subordinates regarding the leader’s behaviour and its impact on branch performance and satisfaction levels of job. Statistical tools such as Correlation and regression analysis were used in the empirical research. The findings of the study reveal that the ‘Leader Effectiveness’ has a high and positive significant co-relation with Performance of Branch in case of both public as well as private sector banks. This study also reveals that ‘Branch Performance’ has a high and significant positive co-relation to the level of job satisfaction among the public as well as private sector bank employees.

Mahira Ahmad (2013) undertook a study on Leadership Styles and Organizational Commitment in Islamabad Banking sector. The main aim of this research was to find out the role of Leadership Styles in Organizational Commitment of employees in the banking sector in Islamabad. Data was collected from 60 employees, less than 10 leaders with 30 employees under task oriented leader and 30 employees under people oriented leaders were selected from different banks of Islamabad. Instruments used in the study were Leadership Behaviour Description Questionnaire (LBDQ) and Organizational Commitment Questionnaire (OCQ). In this study Result reveals the non-significant differences on Organizational Commitment among employees having people oriented leaders and employees having task oriented leaders.
2.5.2 Role Overloads

Shilpa Sankpal (2010) undertook a study on Organizational Role Stress of Employees: Public vs Private Banks Role Stress as a frequently studied occurrence. One of the features of the protection term is the specific study of organizational role stress. Researches on the organizational role stress of employees have been conducted in the context of various working environments. However, several researches have been reported in the context of medical and health services and not many studies have been undertaken in the banking sector particularly in the Indian perspective. This research examines organizational role stress of employees working in both public and private sector banks. The research was conducted in Gwalior city and 100 bank employees used as sample for data collection – 50 each from public and private sector banks. The data collection was made using a standardized questionnaire framed by park and using a Likert scale. Collected data were analyzed through the z-test for comparison between the employees of public and private sector banks in Gwalior. Generally, 11 hypotheses were tested. Data were not only compared to the entire sector, it was also compared on the basis of resource inadequacy, role expectation conflict, role stagnation, inter role distance, role overload, role erosion, role isolation, role ambiguity, personal inadequacy and self-role distance.

Syed Gohar Abbas (2012) have examined the impact of organizational role stress on faculty and burnout. An exploratory research was used for analysis at the University of Pakistan. Research on stress indicates the role stress may vary in different working environments and lead to stress and burnout towards their job. The Current growth in higher education institutes in emerging countries has lead to higher competition and organizational change in many public and private sector universities and faculty members increasingly suffer from burdens leading to stress and
burnout (Rajarajeswari 2010). According to Organizational Role Stressors questionnaire Pareek’s (2002) and the Maslach Burnout Inventory (Maslach and Jackson 1986), this research examines the contribution of several roles leading to stress and fatigue in a university. The respondents were selected from 80 faculty members from a university in Pakistan. The output indicates role ambiguity as one of the organizational role stress having a major impact on two dimensions of stress and one dimension of organizational role stress include role overload, role stagnation, inter-role distance, resource inadequacy, self-role distance, and role conflict and the other dimension is burnout among the faculty in the Public Sector University. The results reveal the presence of a link between stress and some dimensions of burnout, but deficiency of individual execution among faculty members was negatively significant to any dimension of stress and burnout in the Public Sector University.

Sobia Ali & Yasir Aftab Farooqi (2014) undertook a study on Effect of Work Overload on Job Satisfaction, Effect of Job Satisfaction on Performance of employee and Employee Engagement - A Case of Gujranwala Public Sector University. The main aim of this research was to study the effect of work overload on Work Satisfaction and effect of job satisfaction on employee performance and employee engagement in Public Sector University. Review of Literature guided the relationship between work overload and job satisfaction, employee engagement and the relationship of job satisfaction with employee performance. Data was collected with the help of questionnaires with a sample size of 207 employees of the Public Sector University in Gujranwala including teaching faculty and non-teaching faculty members. The collected Data was analyzed using the SPSS software package. This research revealed the relationship of work overload to employee satisfaction level towards job which is most important for any organization. Research provides further direction to organization for making strategic
approaches to cope with these fundamental. Therefore, this research is important to overcome the work overload problem which affects the employee engagement, job satisfaction, and performance of the employee.

Roohangiz Karimi (2014) examines the influence of role overload, role conflict and role ambiguity on work-related stress among nurses in selected Iranian hospitals. A major objective of the study was to investigate the level of work-related stress and the impact of role ambiguity, role overload and role conflict on occupational stress among nurses in Iranian. Researcher has adopted a quantitative correlation methodology to study the sample comprising 135 nurses selected randomly from the department of emergency and surgery at Yasuj hospitals in Southwest Iran. The result reveals the level of work-related stress as relatively high and also a significant positive relationship between occupational stress, role overload, and role conflict and role ambiguity. At the end, multiple regression analysis was used to identify the predictors of occupational stress. Therefore, 37% variance in occupational stress was clarified by role ambiguity, role overload and role conflict. From the study the result also indicated that role conflict was the strongest analyst to forecast occupational stress in hospitals of Iranian. The outcomes of this study provide support to the Job-Demand Control Model and provide a practical contribution to improve the level of stress among nurses in Iranian hospital.

Ujwala & Mukesh Kumar (2014) undertook a study of role stress among employees working in private sector banks with reference to Chittoor district, Andhrapradesh. The growth of competition worldwide has brought in several challenges to the corporate world and made them realize that their staff can provide them a sustainable advantage of competition. This understanding has come up with an improved attention on the human resource management which has been considered as the energetic force behind the
existence and success of any banking sector. However, in this period of uncertainty, complexity and change, an important matter for attention for such organizations is high level workplace stress, which leads to a serious problem for employers, employees and the society. Generally an organization has superiors, co-workers, and subordinates who are significant persons in role set. Current research focuses attention on the phenomena of role overload, role conflict and role ambiguity felt by an employee in Andhra Pradesh private sector banks.

Nidhi Dhawan (2013) has explored An Empirical Analysis of Role Stressors in Banking Sector. The Researcher examines the role stress experienced by employees working in the public sector and private sector banks. Data were collected from 408 respondents from middle level employees from the public sector and private sector banks from Delhi. The result reveals that Role overload is also found to be higher in this sector they seem to be occupied with more work. The findings of the study revealed that among the different role stress factors, the inter role distance (mean=8.41) contributes more to the stress level followed by role erosion.

Saira Ashfaq (2014) has conducted a study on the impact of work overload and work-life conflict on the Performance of employee in the Banking Sector of Pakistan. A current study focuses on finding out the impact of work-life conflict and work overload on employee performance in the banking sector. Respondents were collected among 300 employees working in the banking sector through a structured questionnaire. The results showed that the performance of an employee is affected by work overload and work-life conflict because in banking sector working hours are prolonged; it becomes hard for the staffs to manage time for their personal life and families. Employee performance can be enhanced by executing strategies like job
sharing and dividing a job. By dividing a task of employees will feel relax and they can able to perform better in the firm.

Muhammad Mudasar Ghafoor (2013) states that the present study is an insight about the relationship of Job overload and the flexibility of Work Schedule with job satisfaction of employees. The respondents were selected by a structured questionnaire from 150 educational institutions and private sector Banks. Findings of the study reveal flexibility of work schedule as positively significant with the satisfaction of a job and it has an abundant impact on the satisfaction level of job because employees want to balance between their work and family duties so they can live a happy life with their family and friends. Whereas job overload has a negative impact on job satisfaction of an employee who won’t like job stress caused by job overload due to the burden of work. Moreover the research may be used to motivate management to create well fit between flexibility of work schedule and overload, ultimately which will enhance commitment and job satisfaction with the business which benefits the banking sector in return.

Yasir Arafat Elahi & Mishra Apoorv (2012) has examined Role stress and Length of Service of Banking Sector in Lucknow. There is an increase in stress in the current scenario due to global competition, high-technology speed and consumerism. Stress generally affects the psychological and physical health of the employees which might affect the functioning and productivity of a banking sector. Recent living has carried with it, not only innumerable means of comfort, but also a plethora of demands for the human mind and body. Stress is an unavoidable and inescapable element of life due to increasing competitiveness and complexities in existing life. The speed at which variation is taking place in the today scenario is certainly breathed and overpowering. In Today fast changing world, no individual is free from stress and no profession is stress free. Every employee’s experiences stress, whether
it is within the family, study, work, business, organization and social or economic activity. During the modern time period, stress in common and job stress in actual has become a part of every life and has received considerable attention in recent years. Role of Stress experienced in banking sectors was studied among 100 employees, both in public and private sector banks in Lucknow. A Scaling technique used to measure the role of stress is Pareek’s Organizational Role Stress (ORS) scale. The respondent was divided into three divisions as long, medium and short term groups on the basis of experience of the worker. Statistical tool ANOVA was used to test the hypothesis and find out that there is a significant difference occurred between the groups in the context of the different kinds of role stress and the total role stress experienced in banking. This research discloses significant differences in stress experience among long, medium and short term group of employees in the banking sector. The result reveals that there were six types of role stress, the long tenure group experienced the lowest level stress, the medium tenure group experienced an average level stress and the short occupation group experienced the high level of stress, the study pointing out the negative significant relationship exists between role stress and experience.

2.5.3 Role Conflict

Eric Harris (2006) has made a study on Role stressors, service worker job resourcefulness, and job outcomes: An empirical analysis. During the period of the 14th century, the country entered a new period with the beginning of regeneration. Finding of new sea routes shows the creation of some financial departments. Expansions have led to an increase in money transfer between different countries. At the same time as a result of the growing trade movements in the banking sector were recognized and became an essential factor for the finance division. Many people started to work in the banking sector. Employees in the banking sector are in constant interaction
with people because of their job. Most of the time employees in banking sector face with different expectations in their work environment. Employees in banking can satisfy one expectation that causes role conflict for them. Role conflict can influence on job outcomes and job resourcefulness. The Objective of the study was to examine the relationships between role conflict, job resourcefulness and job outcomes. Respondents were selected from 96 employees working at banks in Denizli and Turkey. Collected data were analyzed using SPSS. The result, pointed out the researcher to find job resourcefulness and role conflict having low and positive significant relationship towards the intention of job turnover and role conflict has a low and positive relationship and finally, the researcher identifies that job satisfaction and job resourcefulness has a low and a negative relationship among employees in the banking sector.

Athanasios Kousteliosb et al. (2014) have made an investigation of role conflict, autonomy of employees and job satisfaction in the Greek Banking Sector. The main objective of the study was to assess role conflict, autonomy of employees and the levels of job satisfaction in the Greek Banking sector. The study shows the presence of relationship between the dimensions of job satisfaction and role conflict with the analysis and review of the regulatory effect of autonomy in the above-mentioned relationship. To measure the level of job satisfaction in the current study, the Employee Satisfaction Inventory - ESI framed by Koustelios and Bagiatis (1997) and Koustelios 1991 was used. A Greek employee is used as a sample. Total dimension of a study is 24 items which measure six dimensions of job satisfaction: 1. The organization as a whole, 2. Promotions, 3. Salary, 4. Work itself, 5. Immediate superior and 6. Working condition and to measure the role conflict, the Role Questionnaire framed by Rizzo (1970) was used. Finally, employee’s autonomy is measured using a scale developed by Beehr (1976). The results of the research established the earlier findings, according
to which role conflict is correlated negative significance with job satisfaction among employees and employee autonomy has a moderating role in the relation between job satisfaction and role conflict. The Researcher suggests that both superiors and managers should take the research findings as serious consideration, so that job satisfaction among bank employees in Greek is increased and promoted and lead to general well being and higher productive.

Odunaike Bolawale Abayomi (2012) examined a study on role conflict among women employees in the Lagos State Intercontinental Bank. In recent industrial societies, female employees have taken up occupations that take them away from households for the better part of the day and this has stimulated interest in several researchers towards social science. This study examines the reasons for female commitment for informal service and its ultimate significance on the family members. Liberal feminist theories and Roles were used to clarify the conflicting role of women under the profession. Respondents were selected from 108 employees working with Intercontinental Bank. A multistage sampling technique was used for collecting data through a self-designed questionnaire. The research reveals ladies engaged in a formal occupation for improvement in their economic position giving them limited time to spend with their family members. In today’s scenario, women play dual stressful roles as wives, mothers and formal sector employees. The study reveals that female work twice as tough as male in order to shine in both.

Athanasios Koustelios (2015) has examined role conflict and autonomy among employees in the Greek Banking sector. The necessities of modern globalized culture are high and much more prominent in the field of economy. In this study the banking background is constantly changing and banks are required to satisfy the needs of customers, marketing, present strategic planning and utilizing the human resources properly. The goal of a
bank employee depends on the degree of job satisfaction towards work environment. Reduction in the role conflict and increase in productivity depend on the development of employer’s interest and labor relations to satisfy employees. The main aim of this research was to present, understand and measure rates of satisfaction of employees in the Greek Banking sector. The result of the research reveals the presence of examination of possible relationship between role conflicts and the level of employee satisfaction in order to focus on the need to renovate the specific work environment.

Shavita Deshwal (2015) undertook a study on Role of stress management courses - A case study of banking sector employees. A high level of occupational stress is caused among the bank employees because of political pressure, long working hours and role conflict. The research aimed at identification of the impact of stress management courses provided to employees in the banking sector. 120 employees working in private sector banks in South-West Delhi were selected as sample size for the study. 60 were selected from a total of 120 for the control group and rest 60 were selected for the experimental group. A scale developed by Shivastava and Singh (1981) was used for measuring occupational stress. Collected data were analyzed with the help of t test, mean and standard deviation.

Quarat-ul-ain (2013) have carried out a study on the Impact of Mediating Role of Job Stress Role Conflict on Job Satisfaction in Private Banking Sector. The study explores the direct relationship of role conflict with job satisfaction of employees and occupational stress and mediating role of stress among employees in the Pakistan private banking sector. An effort has been made to find out how role conflict performs as a job stress to negatively significant to job satisfaction with a goal to issue policy measures common to both the public and the managers. A regression was used. This research reveals a positive significant relationship for testing the hypothesis.
between role conflict and work stress. While role conflict has a significant negative relationship with work satisfaction and at last occupational stress mediates between job satisfaction and role conflict.

Syed Talib Hussain & Shen Lei (2015) have investigated job satisfaction and role stress in the banking sector—the intermediating role of work stress among employees in banks. Retail banking is vital and a large sector of the economy and occupational stress becomes more visible and increasing in this area, after a series of measures for financial institutions. Therefore, investigation on the exact causes of work stress in the retail banking should provide a useful approach for both management and theoretical practices. Many researchers have worked on role stress and job satisfaction. The main aim of this research is to determine the effect of role stress on job satisfaction by using occupational stress as an intermediate variable and applying different intimidation methods. The Total Population of the research was 350 and questionnaires were issued to 305 employees, sample rate was 87 percentage. The Collected data were analyzed using correlation and regression. The study revealed the role ambiguity and role conflict having a negative significant relationship with the satisfaction level of employees towards their job. The researcher suggests that role stress should be controlled in order to increase the satisfaction level of employees towards their job.

Fajar Saranani (2015) undertook a study of Role conflict and stress effect on the performance of employees working in the public works department. This research aims to investigate and analyze: (1) Effect of Work Stress on Performance of employee in the Public Works Department of the Southeast Sulawesi Province, (2) Effect of Role Conflict on Performance of Employee in the Department of Public Works Southeast Sulawesi. The Total population of the study was the entire 150 workers at the Department of
Public Works Southeast Sulawesi Province from which 110 was taken as the sample size and data were collected using simple random sampling. Responses were analyzed using Multiple Linear Regression with the help of SPSS 13 program software. The result of the study reveals (1) Role Conflict and no positive significant effect on performance of employee performance at the Public Works Southeast Sulawesi province Department with a rate of 0.089 correlation coefficient. This shows the inability of the role conflicts to stimulate improvement in performance of employees of the Public Works Southeast Sulawesi Department. (2) Occupational Stress is a negative significant effect on the performance of employees in the Public Works Southeast Sulawesi Department area with a correlation coefficient of -0.401. This shows higher the level of stress in the workplace will degrade the performance of the employees of the Department of Public Works Southeast Sulawesi.

Shahida Mansor (2015) have explored the relationship between role conflict as advancement in career and internal barrier and among women employees in the banking sector. The main objective of this study was to identify the relationship between career advancement and role conflict as an internal barrier among women employees in the banking sector. This research is a quantitative study; a set of questionnaire focussing on female administrators was used for data collection. A Sample of 263 female employees among the female executives in the banking sector was selected to participate in the study. The research results show the presence of a positive significant effect of role conflict on career advancement among female employees. It suggests that a female employer should provide training which might improve them to manage the time.
2.5.4 Role Ambiguity

Sethela June & Rosli Mahmood (2011) undertook a study on the Relationship between Person-Job Fit, Role Ambiguity, Competency with the Job Performance of Employees in the Malaysian Service Sector SMEs. This research was directed to examine the relationship between competency, role ambiguity and person-job fit for the job performance of employees in the service sector SMEs in Malaysia. Earlier reports indicate role ambiguity, competency and person-job fit having a significant relationship to the job performance of employees. Hence the main aim of the research is to discover the related association exist among the employees of the service sector SMEs. A quantitative method was employed and data collected from 300 respondents using mail survey. The result revealed significant relationships existing between person-job fit, role ambiguity and competency with the job performance of employees in service sector SMEs. Along with all the three independent variables, role ambiguity had identified to be the most important forecaster to job performance as compared to person-job fit and competent.

Muhammad Arif Khattak (2013) has investigated the Impact of Role Ambiguity on Mediating Role of Job Stress and Job Satisfaction. Retail banking is an important sector of the economy, but in general stress in the workplace has seen increases in the banking sector. Therefore, the study of specific causes of stress at work in the field of retail banking should provide an approach for both the theory and managerial practices. Several studies have been undertaken on role ambiguity and job satisfaction, but this research explored the relationship between job satisfaction, role ambiguity and job stress. The purpose of the research was to determine the effect of role ambiguity on job satisfaction with job stress as a mediating variable. In this study, convenient sampling method was used for collecting the primary data of employees in the banking sector. In this study, a total of 350 questionnaires
were distributed among the respondents, of which 305 were received with answers and the response rate was 87%. The result is analyzed using correlation and regression and found that role ambiguity had a negative relationship with job stress and job satisfaction was acting a mediating role. The research indicated display of role ambiguity from one of the roles of stress in the workplace which lead employee towards job dissatisfaction in the banking sector. The result of the study suggests the imperative need for controlling the role of stress factors for enhancing job satisfaction and monitored to reduce stress at work.

Sobanahdhevi (2014) have investigated job involvement, role ambiguity, job demand and work-family conflict- moderating by social support. Previous research has shown that the employee with the problem of conflict between work and family is disadvantageous for the individual and the organization. This is because the work-family conflict in the workplace is seen as disadvantageous, more than a few factors have been recommended to obtain a better understanding about the reasons why employees usually easily involved with the conflict between work and family. There are many predictive factors to determine the conflict between work and family among employees and between significant predictor is related to the enterprise. In spite of these, the empirical studies report indicates in the literature focus of a small degree of the influence of job involvement, role ambiguity, demand for labor and social support to the conflict between work and family. Therefore, the present study fills the gap by investigating the association between role ambiguity, labor demand, social support, job involvement, conflict between work and family among the administrative staff of the University of Utara Malaysia, Kedah, which is the public university by using the multiple regression technique. There's two hundred of administrative staff in UUM, who works at the University Malaysian public participated in this study. The involvement of labor and social support show a significant negative relation
linked to the conflict between work and family and supporting the hypothesis. So, the demand for labor is significantly and positively related to the conflict between work and family and the hypothesis is accepted and found to be positively significant. Next, the role ambiguity is positively related to family conflict work, but not significant and the hypothesis is not supported. In addition, social support as a moderator between the involvement of labor, labor demand and role ambiguity in respect of work-family conflict is supported and significantly correlated.

Aramide (2013) undertook a study on the Impact of Job Insecurity, Role Perception and Self Efficacy on Bankers’ Affective Wellbeing. This study examined the impact of job insecurity, perception and the role of self-efficacy on the emotional well-being of bankers. Survey research and technical redesign of sampling quotas were adopted in this study. 250 male and female bankers attended and data were collected by using a validated questionnaire. Hypotheses were tested and results showed that the role perception, job insecurity and self-efficacy predicted joint emotional well-being ($F (3,202) = 8.16; p <0.05$); Self-efficacy is the most independent predictor of emotional well-being ($\beta = .29, t = 4.16, P <0.05$); role perception ($\beta =.22t = 3.41; p <0.05$) also provided the emotional well-being and job insecurity ($\beta =.01; t = 0.21; p> 0.05$) did not. However, the results showed that the age, sex, years of experience and possess organizational did not jointly or separately predict the emotional well-being. Therefore, the recommendation was that managers in the banking sector should pay adequate attention to the psychological factor highlight of job insecurity, the role perception and self-efficacy of employees and make sure that they are sensitized and well trained on the need to put on a high floor of confidence in the management of situations of work and life, to ascertain the status of permanent employment and improve the positive perception of bankers as this increases their well-being.
Musheer Ahmad (2013) has investigated the Relationship between Work-Family Balance, Role Ambiguity, Autonomy and Job Stress and its Impact on Employee Performance in Indian IT Context. Studies related to the growing impact of stressful work in India, reveal the presence of certain factors that have a major impact on both the trigger and relief from the stress of work. Our present research investigates the impact of the role of conflicts / ambiguities in triggering the stress of work and family balance work to relieve the stress of work. The consequent impact of job stress on employee performance is studied with the stress of work as a mediator variable from role ambiguity and employee performance. Autonomy has been introduced by the researcher as a moderator between situational role ambiguity and job stress. Data collected from 156 IT professionals have been subjected to analysis mediation. The results determined the role ambiguity as a statistically significant predictor of employee performance and job stress as an important mediator in transmitting the effect of the independent variables to the dependent variables. Job stress does not act as a mediator for the balance between work and family and employee performance. However, this researcher found the balance between work and family directly affecting employee performance. We also discovered the meaning of autonomy as a moderator between role ambiguity and job stress.

2.5.5 Inadequacy of Role Authority

Jessie Banks (2012) undertook a study on Perceptions of inequity in the workplace: Exploring the link with unauthorized absenteeism. The focus of this study was on the relationship between perceptions of inequity and definite withdrawal behaviour. The purpose of the investigation was to discover possible relationships between employees’ perceptions of inequity in the workplace, unauthorized absenteeism and intentions toward withdrawal behavior. Only some South African research works shows correlation among
perceived inequity in the workplace is taken place. This research attempted to deal with the space by exploring specific withdrawal behaviours as possible correlates of perceived inequity. Using a small-scale survey the design was used to measure the intentions towards withdrawal behaviour and recorded rates of absenteeism in with 110 employees sample size from a variety of automotive manufacturing companies in the KwaZulu-Natal area. In this study, the researchers did not find any association between perceptions of inequity and unauthorized absenteeism but there was an association between perceptions of inequity and future withdrawal behaviours. Increase in level of perceptions of inequity amongst the workers and reveals that workers were more likely to engage in withdrawal behaviours and predicted unequal treatment in the workplace. The scale that the researchers developed for measuring perceptions of inequity shows preliminary proof of construct validity. The results imply that employers need to be monitored to improve the performance.

Abdelghafour Al-Zawahreh & Faisal Al-Madi (2013) undertook a study of The Utility of Equity Theory in Enhancing Organizational Effectiveness. The main objective of this research was to investigate the equity theory, the underlying preposition and its assumptions. The Researcher examines the research on equity theory in regard to pay since it is assumed to be one of the essential and most important outcomes. An analysis follows to determine the feasibility and utility theory. At the end, recommendations for future research were provided. The research question is to explore the effect of pay outcome has no other outcome variables such as performance, motivation and job satisfaction. The next research question is about comparison, communication, or status in an occupation which influence on the perceived fairness of salary. The finding of this study provided a broad understanding of the human resource professionals towards the importance of salary in motivating employees and in improving their output. The result
reveals that pay is a major factor in perceived equity therefore more attention needs to be given to this conception.

2.6 ENVIRONMENT FACTORS IN STRESS

Environmental stress is defined as minor pains and disappointments of everyday life that we all experience in our day to day life. Stress faced by human results from interactions between persons and their environment that are perceived as exceeding or straining or their adaptive capacities and threatening their happiness. The component of perception indicates human stress reaction reflecting differences in physical strength or general health as well as differences in personality. Risk features for stress-related illnesses are a combination of personal, interpersonal, and social variables. These features indicate loss of control over the physical environment of an individual and lack or loss of social support arrangements. An individual who was dependent on others or who are socially lacking (because of race, gender, educational level, or similar factors) towards greater risk of developing stress-related diseases. Further risk factors include hopelessness, cynicism or distrust of others, extreme fear or anger, and feelings of helplessness.

AbiolaIdowu & Kola Adegoke (2014) have investigated the impact of Environmental Factors on Organizational Restructuring in the Banking Sub-Sector in Nigeria. This study examines the impact of environmental factors on organizational restructuring in the Nigerian banking Subsector. In this study, results revealed total absence of any difference in the evaluation of environmental factors that influence restructuring across banks in Nigeria. Additionally, significant relationships present between the restructuring of banks and the environment, which implies the changes in environment; banks are expected to proactively make internal adjustments that would maintain their competitive advantage. The Findings of the study expose that there is a significant outcome on human resources as a result of bank restructuring this
mean that restructuring direct to redundancy, continuous downsizing and loss of job among bank employees in Nigeria.

Michel Dietsch & Ana Lozano Vivas (1996) undertook a study on how the environment determines the efficiency of banks: a comparison between French and Spanish banking industry. In order to understand the process of financial integration and convergence in Europe it is essential to know more about the efficiency and competitiveness of banks in different European countries. On the other hand, cross-country comparisons have to take into account for the potential differences coming from some country-specific features of the technology in banking in one hand and from the environmental and regulatory conditions, on the other side. The data are annual accounting data over the 1988-1992 periods for commercial and savings banks in Spain and France. Here, it is essential to emphasize that, in each country; banks are competing in the same markets and for the same customers. Only banks that were in existence for all 5 years were kept in the sample. The final respondent in this research contains 101 Spanish banks and 223 French banks. Our final results suggest that, on average, French banks seem to be more efficient than the Banks in Spanish. Interestingly, these differences in efficiency between countries are greater when the specific environmental conditions in a country are not taken into account.

Siddharatha Bhardwaj & Dev Kumar (2014) have made a study titled Environmental Scanning by Banks in India: A Comparative Study. The Banking industry is the pivot of an Economy and basic instruments of economic growth. This sector must be on a sound balance as it constitutes an important link in various socioeconomic activities. Due to increase in competition, technology led disruptions, regulatory interventions emerging customer demands and higher shareholder expectations, Indian banks are being forced to constantly evaluate and re-examine their operating structures.
Many studies have been conducted in India, on the financial performance of the commercial banking sector. But no descriptive study reveals the impact of factors which positioned in the external environment and which acts a critical role in deciding the course of action of the bank to alleviate the problem lies in the external environment or to reduce the impact of it. This present study makes insight on the scanning of the external environment by the Banks in India in order to make their management of operation efficient and effective.

Hadi Noori & Mehdi Taghavi (2012) undertook a study on external and internal factors influencing the profitability of the banking sector. This research presents an empirical study to learn the impact of some external and internal factors influencing profitability in the banking sector. The planned model of this study introduces three econometric methods to investigate the behaviour of internal, external and a combination of both dimensions on return on assets. In this study, the researcher uses Vector Error Correction Model (VECM) and Vector Auto- Regressive (VAR) to enable estimation of the proposed model and the researcher use 1989-2010 historical data over the period. As Outcome of the first model for internal factors, The researcher considers some independent variables, including the ratio of total revenue on total assets and the ratio of total equities on total assets. The second model considers the effects of external variables on ROA such as market share and growth domestic product and the last model include a combination of both internal and external dimensions. The results point out to a positive and meaningful relationship between the logarithm of a growth domestic product and return on equities, which expected to increase in one unit, there is an increase of 0.012 in return on asset. In addition, when the market share increase by1%, there will be an increase0.025% on return on asset and an increase of 1% in the ratio of Total Revenue will yield to an increase of one percent in return on asset.
Radha (2012) explores a study on Environmental Stress in Banking Sector. Stress management is an essential step one has to take is facing stressful situations in life, regardless of the cause. Although there are some types of stress that enables catering to this added burst of energy into something positive and productive, it is not suggested for the organization. Long term stress can specifically produce negative impacts on the health and is recognized to bring down employees’ health faster than some other focuses of sickness. In general, stress is related to both external and internal features. External features include the physical environment, including job, relationships with others, home, and it is concluded that 78.2% of the respondents have agreed that they all enjoy working as a team in the workplace when compared to other factors relating to environmental stress. This study concluded that there is no significant difference with the environmental stress factors between the respondents classified under the different experience by using statistical technique ANOVA.

Gert Wehinger (2013) undertook a study on Banking in a challenging environment with respect to Business models, ethics and approaches towards risk management. The recent crisis with its continuing banking sector problems has brought to the various cases of banking indignities and financial fraud that have additionally undermined the already existing low confidence in the area. In this study the concerns are increased about structural errors are increased, in the way banks operate and are being supervised and regulated. Reestablishing investor confidence may involve new approaches to redesign the incentives and to frame the rules and regulations for the financial segment. The research covered the current outlook of banks as well as business models, ethics and approaches towards risk in the banking sector. Finding of the study stated that while adjusting and downsizing their business models, risks are already improved in the banking sector. At the same time, the now observed rationalization of assets could
aggravate the circumstance particularly in the European countries. This research was conducted among a union member in a European Bank that would also help to break the detrimental relationship between sovereigns and the banking sector. Consumer financial protection is important and helps to improve the social value of financial activities that had often been unproductive, if not destructive. Representatives in banking sector opposed the regulatory separation of banking business on the grounds that are inadequate to concentrate on the problems of controlling and risk taking. Finally, it was indicated that dictatorial improvement need to be targeted and control market forces by balancing rewards and penalties. Regulation of government should also be enhanced and guidelines should be proactive and be complemented by strong macro and micro-management.

2.7 JOB REQUIREMENT

Awich Hosea Pala et al. (2015) undertook a study on the effects of educational mismatch on the performance of employee an case study of cooperative bank of Kenya Ltd. Banks continues to employ people regardless of their academic background. This study, therefore, required to determine the effects of educational mismatch on the performance of employees of cooperative bank of Kenya Ltd. Descriptive research design is adopted in this study. The universe of this research comprises graduated employees who have worked for at least two years within the banking sector. The Business Development Officers of The Co-operative Bank of Kenya were selected as respondents. Data were collected from 252 Business Development Officers who were working within the bank branches located in Nairobi City. A simple random sampling technique is used to collect data from 130 respondents by administering a semi-structured questionnaire. Quantitative and qualitative data collected were analyzed by the use of descriptive statistics and presented as frequencies and percentages. Findings of the study revealed a majority of
employees of Co-operative Bank as educationally mismatched. A majority of the female employees of the bank were educationally mismatched as compared to their male employees. In this study the finding reveals that the vertical educational mismatch was positively influenced in the performance of employees of Co-operative Bank to a great extent given that better performance was witnessed among the vertically mismatched respondents. In this research it is also found that horizontal mismatch had a negative influence on the performance of employees, given that the majority of the horizontal mismatched respondents had a performance rating of below ‘Good’.

Saravanabawan et al. (2014) have explored the impact of over qualification on employees’ job attitudes and behaviours evidence from banking sector employees in Srilanka. The researcher examined the impact of over qualification perceived on employees’ job attitudes and turnover intentions in Sri Lankan context. Data were collected using a Questionnaire. The main aim of this research was conveyed to participants. Data were collected from 150 employees from banking sector who voluntarily participated in this study, finally 130 respondents agreed to respond to the questionnaire. 100 questionnaires were complete and usable for this research. A statistical tool correlation and regression analysis were performed to test the hypothesized relationship. The Findings of the study reveal that perceived over qualification was negatively related to job satisfaction, affective and continuance organizational assurance. The output of the study reveals that there is a positive relationship between over qualification and intention to turn over. On the basis of these findings, managerial implications of the study and future research direction was emphasized.

Aysegul Sahin (2012) undertook a study on Mismatch Unemployment. A Conceptual framework developed where the mismatch between vacancies and job seekers across enterprises converts into higher
unemployment by decreasing the aggregate job-finding rate. This framework is used for measuring the role of mismatch in the recent increase in united state unemployment by exploiting two sources of cross-sectional data on vacancies, a new database covering the universe of online advertisement on U.S. jobs. Mismatch across industries and occupations explain at most 1/3 of the total observed reveal the increase in the rate of unemployment, whereas geographical mismatch plays no apparent position. Increase in unemployment rate explained by occupational mismatch with an increase in the level of education.

Davos-Klosters (2014) explored Matching Skills and Labour Market wants Building Social Partnerships for Better Skills and Better Jobs. In today’s scenario, 45 million unemployed employees in developed countries and more than 200 million jobless people around the world experience lack of suitable job opportunities. Major Findings of the study reveal skills being a critical asset for societies, businesses and individuals. Matching skills and jobs have become a high-priority policy concern. Most employers report difficulties in finding suitable skilled workers demonstrating unemployability and not unemployment as the critical issue. In this study, the researcher recommends stemming the increase in structural unemployment and in some types of skills, mismatch result of the economic crisis, requires immediate action, on top of a long-term comprehensive policy. Due to the extended recession, many unemployed people are facing fewer job opportunities are possible to accept employment that is not well matched to their skill and knowledge.

Ilze Zumente & Karlis Putrins (2011) explored the skills mismatch in the Latvian manufacturing sector. Theoretically, all the workplaces should take the number of vacancies as continuing to develop. An explanation of the phenomenon is a skills mismatch which refers to a condition where the skills
commanded by employers differ from the skills delivered by employees. The main objective of this research is to determine the skills that deviate from the labor market equilibrium. Data were collected from 201 employees employed in 30 manufacturing companies in Latvia and it is found that only 24% of the employees in the manufacturing sector have adequate skill to do the work. Such skills are, technical knowledge and problem solving abilities under provided, while Russian language skills and time planning are over provided by the manufacturing employees. A Statistical tool regression suggests that skills mismatch results in wage punishment. An employee having wrong skills decreases the wage rate by 17 %, skill surplus - by 25% and skill shortage - by 21% as compared to matching skills towards the job. Recent strategies employed by the Latvian Government should reduce the skills mismatch, if the required financial support is found and reform is implemented.

2.8 PERFORMANCE APPRAISAL

Vivekanandan & Mohan (2015) undertook a study on 360 degree appraisal system and its suitability for Indian private sector banks- an empirical study. Performance Appraisal System is a major component of overall human resource development system in any enterprise. In a manufacturing or services sector, periodic appraisal of employees is a very important human resource development tool in focusing career development of an organization. Many organizations in India have been using 360 degree performance appraisal and feedback as leadership development intervention. The theoretical concept of performance appraisal and feedback is still finding and emerging space both in academic and practitioner spheres. This paper focuses mainly on appraising employees in the Indian private banking sector. Performance Appraisal System is being used to appraise the ability of employees at various levels to perform their assigned jobs as per the
expectations of their supervisors and set standards. This paper brings out the features of the 360 degree Appraisal and its suitability and relevance for Private Sector Banks in India.

Abdul Hameed (2014) undertook a study on the Impact of Compensation on Employee Performance an Empirical Evidence from Pakistan Banking Sector. Generally, compensation plays an important role in the performance of the employees and development of an organization. This research was used for measuring the impact of compensation on employee performance in the banking sector. A questionnaire was designed to collect data from different banks in Pakistan focus on the factors related to direct and indirect compensation like salary, rewards, monetary benefits based on employee performance. The collected data were analyzed using SPSS 17.0 Version. An analytical and descriptive technique was used to analyze the data and the result reveals that compensation has a positive impact on performance of employee in the banking sector. Correlation analysis helps verification of all the independent variables having weak and moderate positive relationship to each other. Regression analysis shows all the independent variables having a positive significant impact on the performance of the employee. Descriptive analysis also exposes all the independent variables having a positive impact on the performance of an employee. ANOVA results reveal that educational qualification did not have the same impact on employee performance. The limitation of this research is that this study covers only the Punjab banking sector and it excludes many variables of compensation due to shortage of time period. Apart from these limitations, this research may provide a different approach to the managers to improve the performance of an employee and their subordinates in the banking sector.

Mobarak Karim Md. (2015) investigated a study on Performance Appraisal System of Employees among Private Banking Sector in
Bangladesh. An empirical evaluation of performance appraisal has been applied using some threads in critical thinking to performance appraisal practices of employees. Data were collected using the questionnaire method. This research reveals the effect of various aspects of performance and difference in the level of performance among the employees working in the banking sector. Data were collected from managers, officers and clerks in Bangladesh Private Banking Sector. Output reveals that there is a positive sign towards the overall performance level of employees in the banking sector. Performance appraisal of bank officers becomes an important issue in order to achieve ultimate goals.

Syed Sadaqat Al (2014) undertook a study on the effectiveness and Implementation of Performance Management System in Banks in Alfalah. The main objective of this study was to provide an edge to the organization by providing realistic solutions and suggestion so that firms can choose the best alternative. In this study, the researcher used qualitative research method to highlight the importance of performance study effectiveness and scope of performance management system in Alfalah Bank. The major finding of this study reveals problems faced by employees of Alfalah bank such as, dissatisfaction with current performance management, lacks in the reward system and motivation. In this study, the researcher has suggested the guidelines and direction to improve the performance management system in Banking.

Subhash Chander & Suresh Dhaka (2014) have made a study of Performance Appraisal and Dimensions of Organizational climate in Punjab National Bank and ICICI Bank. Performance appraisal and human resource development climate play an important role in all organizations, including the banking sector, particularly in the present situation of financial recession. This research is used to investigate the importance of performance appraisal and
the types of HRD climate that is prevailing in Punjab National Bank and ICICI Bank. In this study, the researcher has tried to find out the difference in the perception of the employees towards performance appraisal and HRD climate on the basis of work experience, age and qualification. Data is collected through a structured questionnaire from the employees of the officer cadre of Punjab National Bank and ICICI Bank. In this study, Statistical techniques such as Z test, Percentage analysis, Chi-square test and T test have been used to analyze the data. The result of the study reveals that the HRD climate in ICICI Bank is healthier than the Punjab National Bank. The employee’s perception regarding appraisal system helps in identifying the needs of training which differ significantly based on work experience, but it differs on the educational qualification and age.

Vijaya Rao & Sheela Rani (2014) have investigated Performance Appraisal Errors of Managers in Public Sector Bank in Chennai City. The main purpose of this research was to study and analyze the existing appraisal system, the rating errors in the banking sector with special reference to the satisfaction level of employee. The exploratory research design adapted to conduct this study. Hypotheses have been formulated and proved. The convenient sampling technique has been used by the researcher to collect the sample. The primary data are collected through the distribution of structured questionnaires to middle level managers. Review of Literature outline has been made and the fundamental aspects of performance appraisal method and different rating errors summarized, serving as a foundation for analyzing the effects of rating errors on employee satisfaction level and the interrelationships between employees in the banking sector.

Singh & Shikha Rana (2013) undertook a study on The Impact of Performance Appraisal on Organizational Commitment of Bank Employees. This study investigates the impact of performance appraisal on the
organizational commitment among 172 bank employees selected randomly from 10 public sector banks in Uttarakhand state in India. The researcher concludes that performance appraisal has a positive significant impact on the organizational commitment of employees in the banking sector. The awareness of performance appraisal and performance based payment practices significantly predict the organizational obligation of bank employees.

Rashid Saeed (2013) undertook a study on Factors Affecting the Performance of Employees at Work Place in the Pakistan Banking Sector. There are different variables such as manager’s attitude, personal problems, job content, organizational culture and financial rewards affecting the performance of employees in the work environment. All these variables have a positive impact on the performance of the employees, except the employee’s personal problems that hinder the performance of the employees in banking. This research is quantitative in nature and total sample size is 200 employees. Collected respondents were analyzed using multiple regression analysis using SPSS software and their effects have to be seen in the performance of the employees which is the sole dependent variable.

Sheikh Abdur Rahim (2012) has explored a study on Performance Appraisal Systems in Mercantile Bank Limited of Bangladesh. The term Performance appraisal is the process of determining and communicating with an employee how he performs the job and ideally, establishing a plan of improvement towards work. This study aimed to evaluate the existing performance appraisal methods of Mercantile Bank Limited. In this study, the researcher has reviewed through existing literatures and collected relevant information from the private bank. At last, the researcher has provided some suggestions to solve the problems involved with the existing performance appraisal system in Mercantile Bank Limited.
Vikas Mahalawat & Bharti Sharma (2012) undertook a study on Indian Bank’s Employees Perception towards Performance appraisal: A Comparative Study. The Indian banking sector is one of the fastest growing financial service sectors. Recent years, many private and foreign banks were established triggering competition to public sector banks driving them to be effective and innovative. In a previous study, public and private sector banks have been compared and revealing new private sector banks competing with public sector banks in terms of technical and economic efficiency. In this research, the researcher has studied the differences between private and public sector banks with respect to perception of employees towards performance appraisal system and satisfaction in the banking sector. The research is conducted using nine factors of perception of performance and satisfaction. The Researcher uses independent samples t-test to study the mean differences between the two banking sector. From this study, the researcher reveals that private sector bank employees perceive greater equality and satisfaction with their performance appraisal system as compared to employees working in public sector banks.

Maksuda Hossain (2011) has studied a study on Performance Appraisal and Promotion Practices on Private Commercial Bank in Bangladesh. The researcher studied this research on promotion practices and performance appraisal on Pubali Bank Ltd in Bangladesh. Performance appraisal being a critical part of human resource management carries enormous significance to run an organization smoothly. The main aim of this research is to study the performance appraisal of employees. The Findings of the research reveal various appraisal problems approaching by the employees and organization as well. In order to overcome problems in the future, well defined steps have been recommended by the researcher.
2.9 JOB SATISFACTION

Amir Saeed Khan (2015) has made a study titled Job Satisfaction and Job Security among Bank Employees and their performance - A Study of Public and Private Sectors Banks of Southern Punjab in Pakistan. This research was conducted to monitor the role of job satisfaction, job security and work motivation on performance of an employee in the public and private sector banks in Pakistan. The review was aimed to get their responses on the best factors they feel that could motivate them. The current research is designed with a clear view to identify the satisfaction level of employees in Pakistan Public and Private Sector Banks. The respondents were selected from managers, officers and clerks. The research covers six Banks of Pakistan taking two from the Public Sector, namely National Bank of Pakistan and Zarai Taraqiati Bank of Pakistan and four from Private Sector Bank Alfalah, Muslim Commercial Bank, Askari Bank and Faysal Bank. Data is collected among 200 employees of selected Banks located in Pakistan have approached for getting their views on work performance, job satisfaction and job security. In this research the results reveal the significant differences exists between employees of Public and Private Sector Banks regard various aspects of supervision, training and development, job satisfaction, pay and fringe benefits. But they are significant in different aspects of the case, nature of job, relationship with co-workers, employee empowerment and performance appraisal.

Saba Sattar & Nimra Ali (2014) undertook a study on the Level of Job Satisfaction among Employees of Bahawalpur Banking Industries. The main purpose of this study is to identify the different factors affecting the employee satisfaction by discussing different variables such as job satisfaction, promotion, work environment, and leadership. Descriptive research is used to design this study and survey method was adopted to collect
the data among 150 private and public banks in Bahawalpur. Collected Data was analyzed by using different statistical tools such as Cronbach’s Alpha, correlation and regression in SPSS software. The independent variable promotion and behavior of a leader was largely correlated with dependent variable employee satisfaction. Work environment and job stress were found to have a smaller influence on employee job satisfaction. Finding of the study reveals that there exist relationship between the employee job satisfaction and factors affecting in the Bahawalpur banking sector.

Varshney & Sangeeta Malpani (2014) undertook a research on job satisfaction of SBI Employees. Job satisfaction is a psychological concept and it is mostly depends upon the internal feeling of workers. Independent variables depend on job satisfaction as work life balance; pay, job security, educational qualifications, the nature of work, family and promotional opportunities. In this study, the researcher tried to deliver the factors affecting levels of job satisfaction and their significant relationship. This research is used for recognizing the levels of job satisfaction among employees in a public sector bank and different factors contributing to job satisfaction.

Vikram Jeet & Sayeeduzzafar (2014) explored A Study of HRM Practices and its Impact on level of Employees job Satisfaction in Private Sector Banks - Case Study of HDFC Bank. Today’s scenario business organizations are facing emerging challenges in form of optimization and acquisition of human resource. The success of any organization depends upon different factors and the most vital factor is what affects the organization performance is mainly due to employee performance. The research reveals that employees play an integral role in achieving an innovative and high-quality service/product. This study is used to examine and analyze the impact of human resource management practices on the level of job satisfaction of bank employees in private sector banks. In this study, the estimated regression
model identifies different HRM practices like Compensation, Training, Performance Appraisal and Team Work has significant impact on job satisfaction. On the other hand Employee Participation has no significant crash on level of job satisfaction among the employees in HDFC banking sectors.

Jutimala Bora (2014) undertook a study titled Job Satisfaction of Bank Employees in Jorhat - A Comparative Study of Public and Private Sector Bank. Job satisfaction is a subjective indicator that indicates the feeling of an individual while performing their duties and responsibilities. Job satisfaction is one of the most researched topics of organizational behaviour in India. In this research the researcher reveals the job-satisfaction to be of great significance for effective functioning of any enterprise. In every organization there is a difference in working conditions, salaries paid and incentives being given to an employee by the Public and Private Sector banks, hence the comparative study was undertaken to identify the difference associated with the level of job satisfaction of employees in a Public and a Private Sector Banks. Both primary as well as secondary sources of data were collected for the present study. In this study, the primary data were collected using five point Likert scale questionnaire and secondary data were collected with a source of books, journals, websites etc.

Deepti Sinha & Somesh Kumar Shukla (2013) undertook a study on Job Satisfaction of the Employees of Private Sector Banks. The term job satisfaction is largely a matter of an individual comparing his job and life expectations with those being recommended. In order to satisfy the expectation of a job, the researcher has considered economic considerations such as compensation and retirement benefits, occupational consideration and family considerations such as professional satisfaction, relocation, job satisfaction, advancement opportunities etc. An overview of job satisfaction
was made by using the Hawthorne studies. These studies have been created by Elton Mayo of the Harvard Business School, required to find out the effects of various conditions on the productivity of workers. This research ultimately showed that there is a change in work conditions temporarily when there is an increase in productivity. In this study, the findings reveal strong evidence of employees working for purposes other than salary, which paved the way for researchers to investigate other factors in the satisfaction level of job. The banking sector is one of those sectors which are not only the backbone of the whole economic system, but also one of the biggest employment contributors. This research was conducted in the private sector banks in Noida with the objective to bring out the level of job satisfaction, various factors of job satisfaction; their correlation with the overall job satisfaction is discussed.

Aartichahal et al. (2013) undertook a study on Job Satisfaction among Bank Employees and An analysis of the Contributing Variables Towards Job Satisfaction. The term Job satisfaction can be defined as the extent of positive attitude and feelings that a person has towards their work. If the employee is highly satisfied towards his job, it means that he really likes his job, values his job dignity and feels good about it. Job satisfaction is an important method used to motivate the employees to do the hard work. This study explores the level of job satisfaction of Canara Bank employees in Delhi to identify the level of satisfaction among the employees, and the different factors influence to satisfy the employees and to study the relationship between personal factors of employees. This study works to gain insights into the satisfaction level from the perception of the Bank employees. The different Factors used to determine the satisfaction level of employees are salary, employee’s relationship with management, promotional strategies and other co-employees, performance appraisal system, training and development program, reducing the work burden and time off work is found significant for
improving job satisfaction of employees of Canara bank in Delhi. The factors used to increase the level of satisfaction of employees is identified by using different statistical techniques.

Mobarak Karim Md. (2014) has made a study on Job Satisfaction of Employees in Janata Bank Limited. The aim of this study is to evaluate the level of job satisfaction among the employees in the state-owned commercial bank named as Janata Bank Limited. Data for this study was collected by using a questionnaire. The study reveals different factors like Job preference, Cooperation among Co-workers, Satisfaction towards salary, Working Environment, Working Facilities, Satisfaction on Increment, Welfare Facilities and other facilities such as a Performance Appraisal System, behavior of a leader, Career Development organism, and Promotion system significantly influence the level of job satisfaction among employees in Janata Bank Limited. The study examines a positive signification with overall job satisfaction of employees. In such situation, the job satisfaction level of bank officers is taken care in order to achieve ultimate targets of the banking sector in Bangladesh.

Sowmya & Panchanatham (2011) investigate Factors influencing job satisfaction of banking sector employees in Chennai region. Job satisfaction focuses on all the feelings that an individual has about their job. Job satisfaction is assumed by organizational behavior research by a person who express a high level of satisfaction in their jobs as likely to be highly productive with higher involvement and less likely to resign than employees with less satisfaction level. The researcher has studied job satisfaction of employees in private and public sector banks specifically in the main metropolitan city of Chennai. The researcher has analyzed the factors using the principle component method to find out the different factors that affect the level of job satisfaction among employees in banking sectors.
Zark Mir (2011) has explored Job Satisfaction in Private Banking Sector of Pakistan. The purpose of the study was to examine the different levels of job satisfaction in the private banking sector of Pakistan. The level of Job satisfaction could be favorable or unfavorable, depending on the view of employees towards their occupation. Increasing the satisfaction level of employees and retention of an employee is critical to conduct of business in the competitive market and business environment in today scenario. Commercial banks have embarked on different strategies as alternatives to promote the employee job satisfaction level and to reduce the retention of an employee. This research discusses factors such as job security, organizational operations, working condition, incentives and rewards which focus towards high concern to employee satisfaction level. In this research, the result reveals most of the employees working in private banks as satisfied with their work environment, job positions and the functions of management.

Ahmed Imran Hunjra (2010) contributes a study on Factors Affecting job satisfaction of employees in the Pakistani banking sector. The term job satisfaction has got tremendous attention in organizational research. The objective of this study was to determine the impact of various human resource management practices like team work, job autonomy, work environment and behaviour of a leader which satisfy the level of job. The researcher examines the major determinants of job satisfaction in the Pakistani banking sector. This research further evaluates the level of job satisfaction among male and female employees in banks. Data were collected from 450 employees working in different banks in Lahore, Rawalpindi and Islamabad through a structured questionnaire. Collected data were analyzed using regression, correlation and independent sample t-test by using the SPSS package. In this study there is a positive significant relationship between the level of job satisfaction and human resource management practices like creating a teamwork environment, job autonomy and behavior of leaders. The
findings of the study expose male and female workers having a significantly different level of job satisfaction.

2.10 RESEARCH GAP

A review of previous studies undertaken in the area of stress indicates research as highly limited to a few factors that cause occupational stress in various sectors. Given the lack of studies undertaken in stress and coping strategies undertaken by those sectors, made the researcher to take this topic.

In this study 13 variables have been taken up to measure employee’s stress in public sector banks and based on that a model was developed with stress coping strategies which improve job satisfaction and enhance employee’s performance. Most of the studies, both Indian and Foreign researcher focus on a few variables to measure stress and they have not extended to assess whether it brings satisfaction and performance. So the researcher has taken this area for her research work.

2.11 SUMMARY

Based on the theoretical concepts and thorough review of literature, the researcher has developed the model depicted in Fig 3.1. This model examines the construct and includes dimensions of the factors causing employee’s stress and coping strategy. Employee performance and job satisfaction are also considered for the study. Based on the proposed model, the objectives of the study have been framed to measure the impact of employee’s stress and coping strategy for employee’s performance.