CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

This research was carried out to study the perception of the employees of public and private sector banks on their work attitude, stress and performance. It is important to know the work place attitude, stress and performance of the employees in the banks so as to help the management to necessary steps for improving the performance of the employees and indirectly the banking sector as a whole.

Selected banks in the states of Himachal Pradesh, Punjab, Haryana and Uttarakhand and the Union territory of Chandigarh were taken up for the study. Detailed analysis of the data collected has been presented in Chapter 4 of the thesis. Based on this the following conclusions can be drawn.

5.1. WORK ATTITUDE

Most employees have a positive work attitude, this can be concluded because most of the employees have the perception that

- The banks make good use of the skills and abilities of their employees.
- There are enough opportunities to improve their skills and abilities.
- They are satisfied with the information received from the management about what is going on in the bank
- There is full satisfaction with the way the bank functions
- Employees recommend their bank as a good place to work and defend their bank when someone criticizes it.
- The group work of employees is very productive
- Employees get rewarded how well they do their job

5.2. WORK STRESS

The main causes for work stress amongst employees working in public and private sector banks of the study area are:-

- Job insecurity
- Lack of job performance
• Future job changes
• Fear of skill redundancy
• Unrealistic deadlines and expectations
• Unmanageable workload
• Lack of involvement of employees in decision making
• Aggressive style of management of the banks
• Lack of support from the fellow employees
• Isolation at work
• Personal harassment in the form of unkind words or behavior
• Lack of understanding and leadership
• Superior forever finding faults in the employees
• Others taking credit of personnel achievements of the employees
• Poor relationship with the colleagues
• Friction and anger between the colleagues
• Unwanted posting of employees in the bank
• Insufficient breaks
• Over demanding and inflexible work schedule
• Work in bank interferes with the home/personal life of the employees
• Poor physical working conditions
• Pressure of working long hours
• Repetitive and highly specialized work routines

5.3. WORK PERFORMANCE

There is a positive organization climate, organization policy and employee orientation in the banks which leads to positive work performance. This is brought out on basis of the following:-

• Discipline is administered fairly and consistently to all employees in the bank
• Employees feel secure in speaking up about practices and/or policies which are ethically questionable
• Colleagues know about ethical and unethical behavior.
• Bank is serious about maintaining a work environment that is free of exploitation and harassment.
• Bank creates and maintains a safe and healthy work environment by taking steps to prevent injury to employees and equipment
• There is participation of the employees in the decision making process of the bank.
• Career opportunities are available to employees in the bank
• Well designed work targets are given to the employees each year.
• Career development guidance is provided to the employees.
• Postings in banks are linked to knowledge, skills and abilities of the employees.
• Employee participation in decision making is important for increasing productivity.
• The business management needs of the bank have an effect on human resource policies and strategies.
• Human resource strategy has changed over the last five years.
• Bank employees are expected to be innovative and take risks.
• Team work is encouraged in the bank
• Management gives importance to results rather than on process and techniques.
• All employees are treated fairly and equally.
• Management listens to the problems of the employees.
• Bank is making good use of their skills and abilities.
• Technology including IT is available to meet their working needs and those of their customers.
• Employees are committed towards the objectives of the banks
• Employees like to participate in the decision making process.
• They are able to meet the needs of the customers of the banks
• Employees are free to use their own judgment in getting the job done.

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• They can balance work with their personal life
• They always give their best for the bank
• Their performance helps the bank in meeting its goods and objectives.
• Employees always look for ways for improving their performance
• The work environment in the bank allows them to be highly productive
• There are rewards for better work performance
• Staff meetings have open and honest participation
• If work load increases, colleagues help in its disposal.

5.4. CONCLUSIONS BASED ON COMPARATIVE ANALYSIS

In comparative analysis the hypothesis formulated was that is no significant difference in the response of the employees of public and private sector banks to questions related to work attitude, stress and performance in various age groups/ gender/ marital status/ position in the bank/ qualification/ working experience/ income levels. The hypothesis has been proved to be partially correct except in the following variables where significant differences in opinion were observed

5.4.1. Work Attitude

5.4.1. a Effect of age group

i- The mean score of responses of employees of Private sector banks is lower than that of public sector banks in the perception of young employees (in the age group 25-35 years) about their bank having specific culture and values indicating that the employees of private sector banks are in strong agreement that the values and culture of private sector banks is significantly more than that in public sector banks.

ii- However, the other age classes show no evidence of different responses to the agreement on their banks having specific culture and values. This may point out to the fact that young employees are more aware about this aspect of their employer, but with age, the culture and values promoted or followed by the banks in the two sectors tends to be less significant.
iii- The means score of response of employees of young employees (in the age group 25-35 years) of private sector banks is lower than those of public sector banks about their bank making good use of their abilities indicating that the employees of private sector banks are in strong agreement that private sector banks utilize their skills in a better way than public sector banks.

iv- The young employees of private sector banks have a significantly strong opinion that their banks provide them necessary training to do their job well. The young employees of public sector banks perceive they are less trained to do their job competently.

v- In the perception of young employees, private sector banks score significantly more in providing the necessary resources to do the job. This difference also becomes non-significant with employees more in age.

vi- The senior most age group (>55 years) is of the opinion that public sector banks are a better place to work (low score) and recommend so.

5.4.1. b Effect of Gender

i- The male employees of private sector banks agree more significantly to the statement that the banks make good use of their abilities and skills. This implies that the private sector banks have a tendency towards male employees as far as use of skills is concerned. The response of female employees suggests that they believe they are put to similar use irrespective of specials or extra skills they may possess.

ii- The male employees of private sector banks also agree more that they are provided with necessary resources to do their job well. This may indicate a bias towards the male staff in resource allocation.

5.4.1. c Effect of Marital Status

i- Unmarried employees of private banks agree more strongly that training is offered to them as compared to public sector banks providing strong evidence that private sector banks are more concerned about training.
ii- Unmarried employees of private banks have a perception that their bank provides them with necessary resources for maximum performance while married employees do not feel so.

iii- Married employees of public banks agree that their banks are a better place to work and recommend them for employment.

iv- Unmarried employees of public sector banks agree that banks stick to old ways of doing things providing evidence that the adoption of new methods is delayed by the public sector banks.

v- Unmarried employees of public sector banks agree that in public banks pay depends on how well they do their job.

5.4.1. d Effect of Position

i- Specialist officers of public sector banks agree more strongly that they defend their bank if someone criticizes it. Employees of other positions are more prone to do their job in a routine way.

ii- No such evidence was noticed in private sector banks.

5.4.1. e Effect of Qualification

i- Employees other than graduates and post graduates agree more strongly that public sector banks have culture and values indicating a strong tendency of public sector banks towards social equality.

ii- Post Graduates agree more strongly that private banks provide resources to do their job well

iii- Graduates agree more strongly that public sector banks are recommended to be good place to work, probably due to the reason of social equality, given above.
5.4.1. Effect of Working Experience

i- Employees with 10 to 15 years of experience feel that private banks make good use of their abilities and skills. This may indicate that the private banks depend more on this bracket of experience to obtain the desired output.

ii- The same trend is seen in training component as well. They focus of trainings of employees with 5 to 10 years of service and 10 to 15 years of service agree that training is imparted to do the job well.

iii- Employees with experience of 10 to 15 years agree that private banks offer opportunities to improve their skills showing evidence that those in this interval of experience are most suited to the banks.

iv- Similar trend is observed in providing resources. Employees with 10 to 15 years experience agree that private banks provide resources to do job.

v- Employees of private banks with 10 to 15 years of service agree that they get give satisfactory information on what is going on in the bank.

vi- Employees with 10 to 15 years of service agree that public sector banks are recommended as better places to work while those with more than 20 years service feel the opposite.

vii- Employees with experience of 10 to 15 years feel that the work groups in private sector banks are more productive while employees with more than 20 years of service feel that in public banks work groups are more productive.

viii- Employees with less experience, 1 to 5 years, agree that public sector banks stick to old ways while employees with more than 20 years of service feel that private sector banks stick to old ways.
5.4.1. g Effect of Income

i- Employees earning more than Rs1 lakh agree more strongly that private banks make good use of their skills and abilities, indicating that private banks are more concerned about the output of their highly paid employees.

ii- Those employees earning more than Rs1 lakh agree more strongly that private banks provide resources to do the job well.

iii- Those employees earning between Rs 25 and 50 thousand agree more strongly that in public sector banks work groups are more productive.

iv- Those employees with salary between Rs 50 thousand and 1 lakh agree more strongly that in private sector banks employees are rewarded by how well they do their work.

v- Those employees with salary less than Rs 25000 agree more strongly that in public sector banks pay depends upon mostly on how well the employee does his/her job.

5.4.2 Organizational climate related to work place performance

5.4.2.a Effect of age group

The response of the employees on the 5 questions related to Organizational Climate was not significant across the age groups (all p values are more than 0.05). Thus, there is evidence that suggests that the organizational climate is similar in both the sectors across age groups.

5.4.2. b Effect of Gender

The comparative opinion of the employees of the two types of banks on organizational climate was not significant in different age groups. Thus, males and females find the climate similar in both types of banks.
5.4.2. c Effect of Marital Status

Marital status does not affect the perception of married and unmarried employees of both banks.

5.4.2. d Effect of Position

i- At 5% level, employees in different positions also did not find the organizational climate different in the two types of banks.

ii- However, at 10% level of significance, the response of specialist officers on the question about maintaining a work environment free of exploitation and harassment differed significantly with employees of public sector banks having a low score indicating that the specialist officers are in strong agreement that public sector banks are serious about maintaining an exploitation and harassment free working environment.

5.4.2. e Effect of qualification

Qualification wise the opinion of the employees of the two banks regarding Organizational climate does not differ.

5.4.2. f Effect of Working Experience

The opinion about Organizational Climate is not significantly different across employees having different working experience in public sector and private sector banks.

5.4.2. g Effect of Income

i- The opinion of employees in different income brackets does not differ significantly at 5% level.

ii- However, the opinion of employees having salary more than Rs. 1lakh about the response on ethical and unethical behavior differs significantly at 10% level of significance.
5.4.3 Organization policy and employee orientation related to Work place performance

5.4.3. a Effect of age group

i- The employees in the age group 25 to 35 years feel that the career opportunities are better in private sector banks indicating that young employees usually prefer private sector banks. (at 5% level of significance).

ii- On the other hand employees in the 35 to 45 years age group feel they are better in public sector banks (but at 10% level)

iii- According to employees between 25 to 35 years of age (at 10%) targets are well designed in private sector banks.

iv- In private sector banks opinion of employees in the age bracket 25 to 35 years is towards provision of guidance for career development. At 10% level, the opinion of 25 to 35 years age group is that the position in private banks is according to knowledge and skills while the opinion of 35 to 45 years age favors public sector banks.

v- Employees of public sector banks in the age group 35 to 40 years feel that participation in decision making is important for the increasing productivity in public sector banks (at 10% level). They also feel that Human Resource strategy has changed over the last five years. They also feel that the bank is making good use of their skills and abilities.

vi- Employees in the higher age group of 45 to 55 years working in private sector banks perceive that in their branch / department they like to participate in the decision making process. This age group working in public sector banks also feels that there are rewards for better workplace performance.
vii- Employees of private banks in the age group 25 to 35 years agree that there are rewards for better workplace performance.

5.4.3. b Effect of Gender

i- Career development guidance is provided to the male employees of private sector banks and this perception differs significantly from that of females.

ii- The male employees of public sector banks feel that the human resource strategy has changed over the last five years. This perception is significantly different from that of females.

iii- The males of public sector banks also agree that they are free to use their judgment in getting the job done than their female counterparts.

5.4.3. c Effect of Marital Status

i- Married employees of private sector banks are of a significantly different opinion than married employees of public sector banks that Career development guidance is provided to the employees at 10% level of significance level.

ii- However, unmarried employees of private sector banks are in agreement of the statement that employee participation in decision making is important for the increasing productivity, at 10% level.

iii- It is the opinion of the married employees of public sector banks that business management needs of the bank have an effect on human resource policies and strategies. However, unmarried employees of private sector banks share this perception at 10% level of significance.

iv- Married employees of public sector banks feel strongly than their counterparts in private sector banks that Human Resource strategy has changed over the last five years.
v- All employees are treated fairly and equally feel married employees of private sector banks, at 10% level of significance.

vi- Married employees of public sector banks differ significantly than unmarried employees in their opinion about being free to use their own judgment in getting the job done.

5.4.3. d Effect of Position

i- Senior employees of public sector banks at 10% level of significance are of the opinion that team work is encouraged in the banks. Middle level employees of private banks agree more strongly that all employees are treated fairly and equally.

ii- Clerical employees of public sector banks significantly support the statement that the bank offers technology including IT to meet their working needs and those of their customers. They also agree more strongly that employees are committed towards the objectives of the bank.

iii- Middle level employees of private banks agree more strongly that they can balance work with their personal life. Their opinion is significantly different from the middle level employees of public banks indicating that in the opinion of middle level employees of public sector banks their personal lives are affected by their work. This segment of employees of private banks also more strongly feels that their performance helps the bank in meeting its goals and objectives.

iv- The clerical staff of public sector banks feels strongly that the work environment in the bank allows them to be highly productive as compared to the same level of private sector banks, at 10% level of significance.

v- The senior employees of public sector banks strongly agree that if workload increases their colleagues help them in its disposal as compared to the same segment of employees of private sector banks.
5.4.3e Effect of qualification

i- Employees of public sector banks who possess qualifications other than graduates and post graduates more strongly feel that the business management needs of the bank have an effect on human resource policies and strategies as compared to their private sector banks counterparts.

ii- Post graduate employees of public sector banks are of the strong opinion that Human Resource strategy has changed over the last five years as compared to those in private sector banks.

iii- Employees belonging to the other class of qualifications of public sector banks more strongly feel that they are free to use their own judgment in getting the job done. They also more strongly feel that their performance helps the bank in meeting its goals and objectives. They also agree that they are always looking for ways of improving their performance.

5.4.3f. Effect of Working Experience

i- Employees of private sector banks having experience of more than 20 years strongly feel that employment or job security in bank depends on the work place performance, an opinion not shared by their public sector counterparts. This section of employees also is of a strong opinion that salary structure is based on performance of the employees.

ii- Least experienced employees (less than 1 year) of public sector banks strongly favour the statement that employee participation in decision making is important for the increasing productivity and that the business management needs of the bank have an effect on human resource policies and strategies. One of the aspects of this strategy is echoed in the opinion that all employees are treated fairly and equally by this section of employees.
iii- Employees with 5 to 10 years of experience in public sector banks are strongly of the opinion that Human Resource strategy has changed over the last five years showing. They also feel that bank employees are expected to be innovative and take risks.

iv- Employees of private sector banks with 10 to 15 years of experience feel strongly that management listens to the problems of employees as compared to the same segment of employees of public sector banks.

v- Employees of private sector banks with 5 to 10 years of experience more strongly favor the statement that the bank is making good use of their skills and abilities than their counterparts in public sector banks.

vi- Employees of public sector banks with less than 1 year service and those with more than 20 year experience more strongly feel that they are free to use their own judgment in getting the job done indicating that public sector banks depend heavily on this class of employees for optimal performance.

vii- In private sector banks employees with 5 to 10 years of experience more strongly feel that there are rewards for better workplace performance.

5.4.3 g Effect of Income

i- Employees of private sector banks in the income range of Rs 25 to 50 thousand per month strongly feel that employment or job security in bank depends on the work place performance.

ii- Those in public sector banks earning less than Rs 25 thousand per month and Rs 50 thousand to Rs1 lakh per month feel strongly that Human Resource strategy has changed over the last five years than their counterparts in private sector banks.
iii- Employees of public sector banks earning less than Rs 25000 per month strongly feel that they are free to use their own judgment in getting the job done.

iv- At 10% level of significance employees of public sector banks earning less than Rs 25 thousand per month feel that performance helps the bank in meeting its goals and objectives.

v- Employees of private sector banks earning more than Rs 1 lakh per month are strongly of the perception that the bank is making good use of their skills and abilities at 10% level. This perception is significantly different from their counterparts in public sector banks.

vi- In public sector banks, employees earning Rs 25 to 50 thousand per month are of the strong opinion that their bank offers technology including IT to meet their working needs and those of their customers, at 10% level.

5.4.4 Job security and work stress

5.4.4 .a Effect of age group

i- Job insecurity is a reason for job stress in the bank; this is the opinion of employees in the age group of 35 to 45 years of public sector banks. In other age groups, the results are not significant.

5.4.4 .b Effect of Gender

i- No evidence of disagreement on job security and stress issues based on gender of the employees in the public and private sector banks was brought out during the analysis.

5.4.4 .c. Effect of Marital Status

i- Both married and unmarried employees of public and private sector banks agree that job insecurity is a reason for stress.
5.4.4 d. Effect of Position

i- Most employees agree that job insecurity is a reason for stress.

The opinion of probationary officers of public sector banks significantly in agreement with the statement that unmanageable workloads causes more stress to employees in the bank.

5.4.4 e. Effect of qualification

i- While employees of all qualifications agree that job insecurity is a reason for stress, the graduate employees of public sector banks have a significant difference in opinion about technology overload being a reason for stresses.

ii- On other attributes, qualifications have no significant effect when public sector banks are compared to private sector banks.

5.4.4 f. Effect of Working Experience

i- The employees of public sector banks with experience 1 to 5 years differ in their opinion significantly on job insecurity being a reason for job stress in the bank than their counterparts in private sector banks. Those having experience of more than 20 years and working in private sector banks agree more to this statement.

ii- The employees of private sector banks having more than 20 years of experience find Future job change is a cause of stress as compared to the employees of the public sector banks having same experience.

5.4.4 g Effect of Income

i- Employees having income more than Rs 1.00 lakh per month in public sector banks have a significantly different agreement that Technology overload is a reason for stress than the employees in the same income bracket and working in private sector banks.
ii- Employees having income less than Rs 25000 per month working in public sector banks agree more to the statement that lack of involvement in decision making causes stress.

5.4.5 Work relationships related to work stress

5.4.5 .a Effect of age group

i- Employees of public sector banks belonging to the age group 35 to 45 years differ in their agreement towards the statement that poor relationships with colleagues is a cause for stress than their private sector counterparts.

ii- They also agree more that friction or anger between colleagues may be the cause of stress.

5.4.5 .b. Effect of Gender

i- The female employees of public sector banks are in significantly strong agreement (at 10% level) that Lack of support from other employees and peers causes stress.

ii- Female employees of public sector banks are also in significantly strong agreement that stress is due to personal harassment in the form of unkind word or behavior

iii- Female employees of public sector banks are also in significantly strong agreement that hostile threat from workers cause stress

iv- The female employees of public sector banks are in significantly strong agreement (at 10% level) that lack of understanding and leadership can affect the work culture and also causes more stress.

v- Female employees of public sector banks are also in significantly strong agreement that others take credit for personal achievements and this causes stress
vi- Female employees of public sector banks are also in significantly strong agreement that there is friction or anger between colleagues and this may cause stress.

vii- The male employees of public sector banks are in significantly strong agreement (at 10% level) that there is friction or anger between colleagues and this may cause stress.

5.4.5 c. Effect of Marital Status

i- Unmarried employees of public sector banks agree more than employees of private sector banks that superior forever finding fault causes stress.

ii- They also agree more that stress is caused by others take credit for personal achievements, poor relationship with colleagues and the friction or anger between colleagues.

5.4.5 d. Effect of Position

No significant differences in opinion of employees in different positions were found on response to questions on stress with respect to position of the employee in the bank. They all agreed to these causes of stress.

5.4.5 e. Effect of qualification

No significant differences in opinion of employees having different qualifications were found on response to questions on stress with respect to the qualification of the employees. There is general agreement to these causes of stress at work place.

5.4.5 f. Effect of Working Experience

i- Employees of public sector banks having 10 to 15 years of experience agreed significantly more from those in private sector banks in response to aggressive management style effecting for the workplace culture (at 10% level)
ii- In public sector banks, employees having 1 to 5 years of experience were found to be more in agreement with the statement that superior forever finding fault causes stress. They were also significantly of the opinion that poor relationships with colleagues is a cause for stress, the fact also significantly agreed upon by the public sector bank employees with 10 to 15 years of experience.

iii- The public sector bank employees with 1 to 5 years of experience also significantly agreed that stress is caused by friction or anger between colleagues with this opinion also significantly shared by 10 to 15 years of experienced employees but at 10% level.

5.4.5 g. Effect of Income

i- At 10% level, employees of public sector banks having income between Rs25 and 50 thousand were significantly in agreement that stress is caused by superiors forever finding fault.

ii- Those with income more than Rs 1.00 lakh in public sector banks agreed significantly with the statement that poor relationships with colleagues is a cause for stress as compared to employees of private sector banks.

iii- Those in the income range 25 to 50 thousand had a significant opinion that friction and anger between colleagues is the reason for stress.

5.4.6. Worklife balance and work stress

5.4.6. a Effect of age group

There is no significant difference in opinion with respect to age about work relationships affecting stress amongst employees in public and private sector banks. They all agree to these causes of stress.

5.4.6. b. Effect of Gender

There is no significant difference in opinion with respect to gender about work relationships affecting stress amongst employees in public and private sector banks. They all agree to these causes of stress.
5.4.6. c. Effect of Marital Status

1. The unmarried employees of public sector banks have a significantly stronger opinion as compared to their counterparts in private sector banks for unwanted place of posting being a reason for stress.

2. They also feel significantly more that stress is due to over-demanding and inflexible work schedules causes stress. At 10% level, they are of a significantly greater opinion regarding interference of work in the bank in personal life as a reason for stress.

5.4.6. d. Effect of Position

At 10% level, specialist officers of public sector banks have a significantly stronger opinion towards that stress is due to insufficient breaks.

5.4.6. e. Effect of qualification

There is no significant difference in opinion with respect to qualifications about work relationships affecting stress amongst employees in public and private sector banks. They all agree to these causes of stress.

5.4.6. f. Effect of Working Experience

i- Employees having 1 to 5 years of experience in public sector banks feel significantly more as compared to their counterparts in private sector banks that stress is caused due to unwanted place of posting in the bank (at 10%).

ii- They also feel significantly more as compared to their counterparts that over-demanding and inflexible work schedules causes stress and Work in the bank interferes with their personal life and may be a major cause of stress to them.

5.4.6. g. Effect of Income

The opinion of employees of public and private sector banks based on their level of income is not significantly different on working relationship and stress.
5.4.7 Stress due to working style and working conditions

5.4.7.a. Effect of age group

i- Employees between 25 to 35 years of age serving in public sector banks agree significantly that poor physical working conditions are a cause for stress.

ii- Thus young employees of public sector banks are of the perception that their working conditions are not as good as employees of other age groups.

5.4.7.b. Effect of Gender

i- Female employees of public sector banks agree significantly that poor physical working conditions is a cause for stress as compared to female employees of private sector banks. This affected their work performance

ii- At 10% level, female employees of public sector banks agree more to repetitive and highly specialized routine being a cause of stress as compared to female employees of private sector banks.

iii- Female employees are at more stress as compared to their male counterparts in public sector banks. This affects their work performance

5.4.7.c. Effect of Marital Status

i- Unmarried employees of public sector banks agree more significantly that poor physical working conditions is a cause for stress; fear of physical violence leads to stress; job stress is affecting their performance and that of clarity about their duties and responsibilities also causes stress.

ii- At 10% level they also agree more to pressure of working long hours causing stress.

5.4.7.d. Effect of Position

There is significant different in the opinion of employees based on their position in the banks of questions relating to work attitude and performance.
5.4.7.e. Effect of qualification

i- Graduate employees of public sector banks agree more significantly that stress is mostly due to poor physical working conditions and fear of physical violence.

5.4.7 f. Effect of Working Experience

i- Employees with less than 1 year experience working in private sector banks agree more significantly to the fact that poor physical working conditions is a cause for stress.

ii- At 10% level, employees with less than 1 year experience working in private sector banks agree more significantly to the fact that stress is due to dull and repetitive work and dealing with difficult customers/clients is a reason for stress.

iii- Employees of public sector banks with 10 to 15 years experience agree more significantly to the fact that job stress is affecting their performance and pressure of working long hours may be a reason for stress.

5.4.7 g Effect of Income

There is significant different in the opinion of employees based on their income of questions relating to work attitude and performance.

5.5 RECOMMENDATIONS

Based on the results of this study, both the public and private sector banks need to take the following steps for improving work attitude; reducing stress and improve workplace performance amongst its employees:

a- A special cell needs to be set up in each bank for taking effective steps for improving work attitude; reducing stress and improve workplace performance amongst its employees.
b- It has been brought out from this study that respondents feel that at work place they tend to stick to old ways of doing things. This attitude will change when innovative techniques and approaches are introduced. This will help in increasing positive attitude amongst the employees.

c- Banks also need to find out ways in which financial incentives can be linked to how well the employees do their job.

d- Major decisions need to be taken in consultation with the employees of the banks.

e- The banks need to take steps for reducing the causes of stress which have been identified by the employees. The following causes of work stress can be reduced: Job insecurity ; Lack of job performance ; Future job changes ; Fear of skill redundancy ; Unrealistic deadlines and expectations ; Unmanageable workload ; Lack of involvement of employees in decision making ; Aggressive style of management of the banks ; Lack of support from the fellow employees ; Isolation at work ; Personal harassment in the form of unkind words or behavior ; Lack of understanding and leadership ; Superior forever finding faults in the employees ; Others taking credit of personnel achievements of the employees ; Poor relationship with the colleagues ; Friction and anger between the colleagues ; Unwanted posting of employees in the bank ; Insufficient breaks ; Over demanding and inflexible work schedule ; Work in bank interferes with the home/ personal life of the employees ; Poor physical working conditions ; Pressure of working long hours and Repetitive and highly specialized work routines

f- Work performance can be improved by removing the causes of stress; improving work attitude; organizational climate and positive organizational policy and employee orientation.