

The Study On The Relationship Between Working Environment And Occupational Stress Among Staff In The Financial Services Industry

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ABSTRACT

Employees in many countries increasingly complain about high and rising levels of stress at work. Occupational stress is one of the major problems for staff in the financial services industries, because of the modernization of the industry led to various changes in the working environment thereby challenging the abilities of employees to cope up with it. As stress levels have increased, employers have faced rising medical bills, more accident insurance claims, increased absenteeism, and declining morale. This study examined the research problem of identify the level and relationship between working environment and occupational stress among staff in the financial services industry. Furthermore conceptual model has been developed to link working environment and occupational stress. Quantitative methodology has been applied for this research and questionnaires were used to collect data. The study was based on primary data and secondary data. 100 staff that comprised of non-executives has been selected from six systemically important banks for this study. The respondents were chosen using stratified random sampling method. Percentage analysis, mean and standard deviation have been used for the analysis. Findings have shown that the relationship between working environment and occupational stress is moderate in the banks. These findings would be useful to banking sector to adopt new coping strategies for maintaining good physical and mental condition of the employees of the banks.

Key Words: Occupational stress, working environment, financial institutions.

I. Introduction

During the past decade, the banking sector had under gone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private sector private banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. As a result of globalization over the past few decades, stress is emerging as an increasing problem in organization. Stress is a universal human experience and is inevitable in the modern dynamic day-to-day life. Stress can root from any place – home or work place, public or private place. Both pleasant and unpleasant experiences can have stressful components. It is a vigorous state in which a person is confronted with an opportunity, demand, or resources related to what the individual wishes and for which the outcome is perceived to be both vague and vital. Stress has been defined in different ways over the years. It is a condition in which any human is confronted with an opportunity or demand related to what they desire and for which the outcome is perceived to be both uncertain and important. There are of studies and surveys have been conducted by the researchers throughout the world for suggesting improved techniques to manage stress.

Stress has a positive effect on employees of any organization but up to a certain extent to which an employee can cope up with it, mostly it exceeds the bearable limits and has a negative result on employees. The interpretation of what is stressful, the relation to sources of stress and the reaction to stress will be different for each individual. Every human being is stressed at one time or another. Occupation could be a major area of stress creating circumstances. People are constantly pressured to accomplish more and more in less and less time. Stress occurs when people are faced with events that they perceive as endangering their physical and psychological well-being.

The stress can be classified into three categories. The first one is Natures (prefix 'neu' meaning neutral), where the stress response is necessary for the day-to-day adaptability of man to his environment. The second category is Distress (prefix 'dis' implying bad or negative feelings) where the stress response is unfavorable and potentially disease producing. The third category is referred to as Eustress (prefix 'eu' implying good or healthy feeling) where the stress response is favorable.

The problems due to high level of stress experienced by individuals can be exhibited physically, psychologically and behaviorally. The consequences of stress are high in organizations when the loss due to absenteeism, turnover, disability, insurance costs, work place accidents, violence, worker's compensation and law suits are considered. The prevalence of stress is not good for organization for its survival and development. Especially it is not good for organization such as financial institutions where lump sum money is involved in day to day activities (Vivek and Janakiraman, 2013).

Occupational stress has become one of the global issues in the current working environment (Vivek and Janakiraman, 2013). Occupational stress has become almost globalized and has the tendency to affect all profession and workers irrespective of their categories (Ahmad and Ahmad, 1992). As cited by Vivek and Janakiraman, 2013 "though it cannot be confined to any specific occupation, the data such as longitudinal national statistics from studies different occupation groups showed that financial sector employees are more prone to stress]" (Paola and Merlline,2001).

Occupational stress is one of the major problems for staff in the financial services industries, because of the modernization of the industry led to various changes in the working environment thereby challenging the abilities of employees to cope up with it. As a result the employees working in the financial industry particularly employees working in the banks are more prone to stress (Vivek and Janakiraman, 2013). Therefore, it is necessary to study the level of stress

among the employees in the banks to avoid unfavorable consequences to the organization and to the financial industry as well.

The economic performance of a country mainly depends on its financial system as rightly said that they are the back-bone of an economy (Vivek and Janakiraman, 2013). Over the last decade, the finance sector underwent some major changes in terms of system, structure, facilities, management techniques operational environment, regulatory system, and etc. led to severe concern such as excessive work demands, increased time pressure, role conflict, and extended working hours.

As a result of the end of thirty years of war, in the country especially in the North and Eastern Province many business sectors have begun to move and expanded their business operations in larger scale to these provinces. Financial institutions large in numbers have entered into all types of financial service activities made more competition to the banks. In order to compete in the current environment, banks targeted to make huge profits for their survival. This led to increased working hours, meeting high business targets, etc. Moreover, banking business in the recent times has transformed tremendously due to various factors such as technological innovation in terms of communication and information processing, increase in multi-dimensional operations ultimately results in change in the stress level employees in the bank every time.

Therefore a research study necessitated to ascertain the level of stress among the employees and the important factors influencing on occupational stress among those employees.

2. Objectives

- To understand the level of occupational stress among staff in the financial services organizations
- To understand the level of conducive working environment in the financial services organizations

- To study the influence of working environment on the occupational stress level of staff in the financial services organizations

3. Significance

Stress is a part of everyday life in the modern developing society. No profession or job is exempt from stress. But long term exposure to stress leads to negative consequences on the individual and organizational side. Therefore, it is important to study the impact of stress of staff in the financial services as the industry in an important contributor to the economic development of the country.

4. Literature Review

Stress is a state, which is accompanied by physical, psychological or social complaints or dysfunctions and which results from individuals feeling unable to bridge a gap with the requirements or expectations placed on them (2004 EU social partners' agreement). Many definitions of stress exist depending on research disciplines and countries. Although there may not be an accepted universal definition of stress, there is broad consensus that it involves an imbalance between perceived demands and the resources to cope with them. McGrath (1970) pointed out that stress is a substantial imbalance between environmental demand and the response capability of the focal organism. Lazarus and Folkman (1980) expressed that stress will generate among human beings where a particular relationship between a person and the environment, that is appraised by the person as taxing or exceeding his/her resources and endangering his/her wellbeing. As cited by Vivek and Janakiraman 2013.(Robbins and Sanghi 2006), stress usually results from a lack of fit between a person and his environment when he/she cannot cope up with the encountered demands. Dayo Akintayo (2012) found that working environment is significantly related to workers' morale and also working environment is significantly correlated with perceived workers' productivity. Dr. K. Chandrasekar (2011) found that environmental factors are conducive to work and he also found that factors that affect

attitude of employees to work are- interpersonal relationships control over environment, shift, emotional factors, job assignment, overtime duty, extended work. Workplace stress is the harmful physical and emotional response that occurs when there is a poor match between job demands and the capabilities, resources, or needs of the worker. These conditions may lead to poor work performance or even injury. Job stress is also associated with various biological reactions that may lead ultimately to compromised health, such as cardiovascular disease. Stress is a prevalent and costly problem in today's workplace. About one-third of workers report high levels of stress. One-quarter of employees view their jobs as the number one stressor in their lives. Three-quarters of employees believe the worker has more on-the-job stress than a generation ago. Evidence also suggests that stress is the major cause of turnover in organizations.

Self-reported work-related stress, depression or anxiety account for an estimated 12.8 million reported lost working days per year in Britain (HSE). According to J. Kalsbeek, the experience of workload is determined by the task load and the interaction of the following factors: task demands, expended effort, and level of performance. Work-related stress has been associated with a number of other illhealth outcomes, such as cardiovascular disease (for example, Kivimäki et al, 2002), musculoskeletal disorders, particularly back problems (for example, Hoogendoorn et al, 2000), and neck-shoulder-arm-wrist-hand problems (so-called repetitive strain injuries, RSI); see for example, Ariëns et al, 2001), as well as absence from work (Houtman et al, 1999). The problems associated with work-related stress surpass financial considerations. The human costs in individual suffering and organizational morale cannot be reduced to quantitative terms. The stress of overwork has been associated with psychological problems such as depression, anxiety, and burnout; physiological health problems, such as hypertension and heart attacks; and organizational problems, including workplace violence and accidents (J. C. Quick, Quick, Nelson, & Hurrell, 1997). Workplace stress may also result in behavioral problems, such as increased alcohol consumption and smoking (Dollard & Winefield, 2002).

Nwadiani (2006) pointed out that heavy workload, infrequent rest breaks, long working hours and shift works, hectic and routine tasks that have little inherent meaning, do not utilize workers' skills, and provide little sense of control and thereby have a major impact on perceived stressors and resultant stress. Johnson, S. (2005) expressed that role demand could be stressful when they are excessive (work over load). Janina (1986) identified stress and coping as a dynamic process consisting of four major components out of which the level of stress experienced psychologically is an important one. Giulio (1995) found that workload which includes long work hours, emerged as one of the major stress factors. Sandhu et al., (1998) found that work culture has an impact on the stress and strain experienced by the employees and also influences the coping strategy followed by them. L.S. Kang and R.S. Sandhu (2011) in their article said that Stress is an individual's state of mind in an encounter of a demanding situation or any constraint in the organization which s/he feels harmful or threatening for her/himself. Stress emerges from various energy sapping conditions in the working environment. According to Pratibha Garg (2010) Job or occupational stress is mismatch between the individual capabilities and organizational demands. Employees often experience stress because of work overload, an expected work pace, difficult work schedules, role conflict, uncertainty regarding job security, poor interpersonal relationships and unpleasant working conditions. This stress manifests in conflict, depression, headaches, hypertension, alcoholism and other conditions. The organizations do not only lose money by paying medical bills but there is a loss of productivity. R Neelamegam and S Asrafi (2010) in their article said that Stress is a general term applied to the pressures felt in life. Stress at work is almost inevitable in many jobs. It has become a major buzzword and a legitimate concern of the time. According to N Kathirvel (2009) Stress is the reaction that people take due to excessive pressure or other types of demand placed on them. It arises when they worry that they cannot cope. Stress is a demand made upon the adaptive capacities of the mind and body. Kulkarni (2006) in an article Burnout said that rapid change of the modern working life is associated with increasing demands of learning new skills, need to

adopt to new types of work, pressure of higher productivity and quality of work, time pressure and hectic jobs are increasing stress among the workforce.

Banking, like other services, has become one of the highly competitive sectors in Sri Lanka. The banking organizations, since the beginning of this decade, have been facing greater challenges in terms of technological revolution, service diversification and global banking. This will lead to arising of stress among employees. The researcher chose this topic as a study because human resources are the most vital resource of every organization. The HR of organizations particularly banks should be at ease while working. Any kind of stress/ pressure directly affects their performance as well as performance of the organization. As the competition is increasing day by day, employee stress is also increasing. Every employee wants the luxurious life, high income, promotion etc. So there will be lots of burden on them to achieve work related targets. This will increase the stress among the employees.

Every organization has strong competition with each other hence wants greater productivity with proper utilization of resource, high sale and high profit. The purpose behind the study is to find out the key factors responsible for creating the level of stress. In addition to this the researcher also wants to study the cause of stress and propose remedies to control stress among employees. It is revealed from the literature that occupational stress is one of the major factors affecting the mental and physical health of employees and their contribution and performance towards the organization. There is a general opinion that stress is a negative and a disturbing nature of employees towards achieving the objective. Style (1974) defines stress as the non-specific response of the body to demands placed on it. According to Ugoji and Isele (2009) stress usually occurs when an individual's physical and emotional ability do not match their performance demand.

As cited by Vivek and Janakiraman, 2013 "positive pressure is proved to be one of the most important factors in improving the productivity of the organization" (Spielberger, 1980).

Seaward (2005) express that if the same pressure becomes excessive, it may lead to distress which will negatively affect the attitudes and behavior of employees in the workplace.

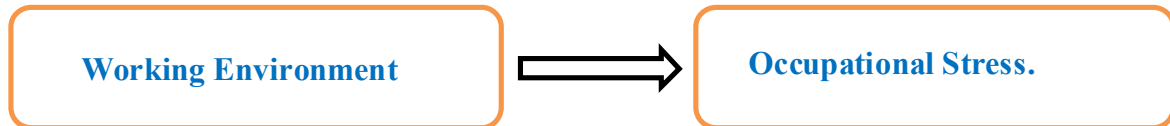
Most potential stressors for staff in the financial services need to be identified. The reason is that the staff in the financial services is the backbone of the financial industry. Apart from this, financial industry is one of the fastest growing industries contributing towards the economic development of the country. In order to make the industry develop and flourish further, proper care and attention must be given to the employees of the industry. It will help the employees to perform better by maintaining a conducive working environment and good physical and mental health.

It is clear from the reviews that the staff in the financial services is experiencing varying degrees of stress due to several factors. Three variables are identified to play a major role in influencing stress among staff in the financial services. These variables are to be studied in relation to stress as not much work has been in done in exploring the influence of these variables on occupational stress especially among staff in the financial services. These are taken as independent variables of this study. The independent variables are working environment and workload.

Some demographic variables are also included in the study in order to identify the influence of these variables in the stress level of staff in the financial services. It includes age, gender, marital status, education, and experience.

5. Conceptualization

The conceptual approach for this research study is based on a broad theoretical framework and the study examines the Relationship between working environment and occupational stress.



6. Methodology

6.1. Sample design

The study design is used to find out the influence of work related factors on the occupational stress of employees in the banks. According to the central Bank of Sri Lanka as at and December 2013, the banking sector comprised 24 licensed commercial banks and 9 licensed specialized banks. Even though a large number of licensed banks exist in the country, the stability of the financial system is primarily dependent on the performance and financial strength of six largest LCBs, consisting of the two state banks and the four largest domestic private commercial banks. These six banks, which are generally, referred to as the Systemically Important Banks (SIBs). This research is limited to these six SIBs in Batticaloa district. Thus 6 LCBs were considered as the population.

The non-executive employees were involved in the study population and the data were collected from these six SIBs through structured questionnaire and interviews. The study was based on primary data and secondary data. The primary data were obtained through questionnaires along with follow up interviews with the sample of 100 respondents from the Banks. The objective of the personal interview is to make sure the accuracy of the information given in the questionnaire and to obtain information on the items not filled in the questionnaire by the sample of respondents.

The secondary data were collected from the published books, literature related to this study, and research articles to identify the importance of the influence of the variables selected. The

respondents were chosen using stratified random sampling method based on the working experience from the relevant population.

Table 1 Sample

Banks	Population	Sample size
Bank of Ceylon	120	35
People's Bank	120	35
Sampath Bank	25	6
Hatton National Bank	25	6
Seylan Bank	28	7
Commercial Bank	20	5
Total	338	100

Source- Survey data

6.2 Tools used for analysis

The data collected will be analyzed using various statistical tools to meet the objectives of the study. The tools used were percentage analysis, mean, standard deviation, and correlation.

6.3 Data Presentation, Analysis and Evaluation

Data has been presented using tables. Meanwhile descriptive analysis was used for data analysis. Hence under the descriptive analysis, mean and standard deviation were derived from the analysis of 100 samples. Statistical package of SPSS 22.0 has been used for this purpose. Furthermore, criteria shown in Table 1 were adopted to evaluate mean values. This was established to determine the level of working environment and employees' job performance.

Table 2. Decision rule for univariate analysis

Range	Decision attributes
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$1 \leq X_i \leq 2.5$	Low level
$2.5 < X_i \leq 3.5$	Moderate level
$3.5 < X_i \leq 5.0$	High level

Source- Formed for this research

6.4 Bivariate analysis.

Correlation analysis provides the relationship between the two variables such as Working environment as independent variables and employees' job performance as dependent variable. Correlation can be categorized based on the possible ranges in relation to appropriate decision attributes given below.

Table 3 Decision criteria for correlation analysis

Decision criteria for correlation analysis	
Range	Decision criteria
$r = 0.5$ to 1.0	Strong positive relationship
$r = 0.3$ to 0.49	Moderate positive relationship
$r = 0.1$ to 0.29	Weak positive relationship
$r = -0.1$ to -0.29	Weak negative relationship

$r = -0.3$ to -0.49	Moderate negative relationship
$r = -0.5$ to -1.0	Strong negative relationship

7. Results and discussion

The personal information includes age, gender, marital status, education, and experience.

7.1 Personal information

7.1.1. Age

The age distribution pattern of the sample of respondents was categorized into three age classes. Among the sample selected, 23% of employees were found to be falling under age group 20-35 years, 52% of employees fall under age group 36-45 years, and 25% of employees representing the age group above 46 years.

Table 4. Age group

Age group	Frequency	%
20 - 30 years	23	23
31 – 45 years	52	52
Above 46 years	25	25
Total	100	100

(Source: Survey data)

7.1.2. Gender

The gender of the sample of respondents' represents 55% of employees was found to be male and 45% of employees were female.

Table 5. Gender

Gender	Frequency	%
Male	55	55
Female	45	45
Total	100	100

(Source: Survey data)

7.1.3. Marital Status

The marital statuses of the sample of respondents' represents 23% of employees were found to be unmarried and 77% of employees were married.

Table 6. Marital Statuses

Marital Status	Frequency	%
Unmarried	23	23
Married	77	77
Total	100	100

(Source: Survey data)

7.1.4. Educational Qualification

The Educational Qualification of the sample of respondents was categorized into three qualification classes. Among the sample selected, 26% of employees were found to be having G.C.E.A/L or Equivalent qualification, 46% of employees were found to be having Diploma or Equivalent qualification and 28% of employees were found to be having Degree or Equivalent qualification.

Table 7. Educational Qualification

Educational Qualification	Frequency	%
G.C.E.A/L or Equivalent	26	26
Diploma or Equivalent	46	46
Degree or Equivalent	28	28
Total	100	100

(Source: Survey data)

7.1.5 Working Experience

The working experience of the employees shows that 27% of employees are having less than 10 years of experience 55% of employees representing 11-20 years of experience, and 18% of employees are having more than 21 years of experience

Table 8. Working Experience

Working Experience	Frequency	%
Less than 10 years	27	27
11 – 20 years	55	55
More than 21 years	18	18
Total	100	100

(Source: Survey data)

7.2 Research Information

7.2.1 Working Environment

The results revealed that the working environment were moderate with the mean value of 2.91 with the standard deviation of 0.73 and 30 % were suffering from this working environment.

Table 9. Working Environment

Variable	Mean	SD	Low (%)	Moderate (%)	High (%)
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Working Environment	2.91	0.73	30	55	15
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(Source: Survey data)

7.2.2 Occupational Stress

The table 8.2.1 showed that the average mean value of the working environment and workload 3.30 and the standard deviation 0.73 indicating a moderate level of influence on occupational stress.

Table 10. Occupational Stress

Variable	Mean	SD	Low (%)	Moderate (%)	High (%)
Occupational stress	3.30	0.73	33	55	12

7.2.3. The relationship between working environment and Occupational stress

Correlation analysis is carried out to find out the relationship between working environment and Occupational stress of employees.

Table 11. The relationship between working environment and Occupational stress

Relationship between working environment and Occupational stress.		
Variables	Working environment	
Occupational stress	Pearson Correlation	0.636**
	Sig. (2 tailed)	0.000

** Correlation is significant at the 0.01 level (2 tailed) (Source: survey data)

The correlation values in the above table indicate that there is strong positive relationship between working environment and Occupational stress of employees in the financial

institutions in the Batticaloa district. It can be stated that correlation was significant at 0.01 and the relationship is linearly correlated.

8. Conclusions, Implications, and Recommendations

8.1. Conclusions

The purpose of this study was to find out the relationship between working environment and occupational stress of the employees of the banks in the Batticaloa district. The present study clearly found that there is a significant relationship between working environment and occupational stress.

The overall findings and the average mean value of 3.30 and standard deviation of 0.73 showed a moderate level of stress. It is similar to the studies conducted in other countries and in other sectors (Sharply 1996). It was expressed by the employees that the working environment is at an acceptable level if the work is confined within the organization. But they also expressed that as the competition is very high and intense during the recent past they have been requested to achieve targets for which they have to visit outside the organization.

The experienced opinion of the employees expressed that it is important to satisfy the customers with utmost good faith and therefore, they have to work long hours as the Banking operations are online.

8.2. Implications

The study was conducted only in banking sector and only working environment was taken into account in one district, if we want to generalize the results of this study it should be replicated to other districts and sectors including other relevant variables.

8.3. Recommendations

Management support helps in reducing or increases stress in employees, (Stumper & Johlke, 2003) apparent organizational assistance, management support work as a cushion which acts positively in decreasing work related stress in employees. In this study the employees do their job regularly but due to workloads and time constraints their job performances reduces. The working hours of the Banks are mostly from 9. am to 5 p.m. but practically there is no time limit so the employees have to work for longer hours as compared to other jobs hitch is also a reason of concern. The study indicated that working environment and workload has a significant influence on occupational stress of the employees of the banks in the Batticaloa district. Therefore, banking sector should adopt new coping strategies for maintaining good physical and mental condition which will improve performance level of the employees and the productivity level of the banks. The following remedial actions could reduce the stress level of the bank employees in the Batticaloa district and enhance the performance of the banks.

1. Management support should be extended to employees at a reasonable level.
2. Avenues to be made for the employees to participate in the decision making.
3. Measures should be taken to redesign jobs, as it is taxing the skills and capabilities of the employees.
4. Steps should be taken to introduce cross functional and inter departmental work assignments to reduce work load, work imbalance, and work related stress among the employees.
5. Arrangements should be made to keep the operational equipments in proper working conditions, and on time arrangements should also be made to avoid interruption in operation by employees.

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