



# Effect of Job stress on Job satisfaction and organizational Commitment: An analysis of Banking Industry.

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**ABSTRACT:** The current study aims to assess the level of "job stress, job satisfaction, and organisational commitment" among employees in banking industry. The study seeks to ascertain the relationship between the working staff of selected banks in Bhubaneswar (Orissa) and their level of engagement with their organisations. This topic is intended to discuss the research methodology used to achieve the research objectives; it includes the problem statement and investigation, research design, questionnaire development, and statistical techniques used for data analysis.

**Key word:** Job stress, Job satisfaction, organizational Commitment

## 1. INTRODUCTION:

One of India's major service provider industries is the financial sector. It consists of activities "where human beings contribute their time and abilities to enhance productivity, performance, potential, and sustainability, and additionally the key characteristic of this area is the provision of services as an alternative than finished products" (Latha and Shanmugam, 2014).

Job stress is a broad concept that includes the nature of the job and organisational elements that stress out people. Job stress has been caused by work overload, role conflict, role ambiguity, strained interpersonal relationships, unstable employment, a lack of communication, a lack of participation, office politics, and a strained relationship between the workplace and the family (Glowinkowski and cooper, 1986)

The primary goal of this study is to assess the level of "job stress, job satisfaction, and organisational commitment. Influence of job stress on job satisfaction and organisational commitment, among staff working in public and private banks of Orissa."

### 1.1.JOB STRESS:

Organizational stress may also refer to as work stress or job stress. Occupational stress arises when employees' approaches, skills, and expertise are insufficient to handle or are not in line with the responsibilities and demands of their jobs. As a result, employees' capacity to manage and maintain job stress decreases, and the motivation and productivity of an employee as an individual and as a part of team or group is entirely and

significantly affected. Therefore, it is important for organisations to adopt strategy to lower staff stress levels and increase job satisfaction. This is will further increase employee commitment towards the work and the organisation as a whole.

The concept of stress has existed since prehistoric times. Stress is derived from the Latin term "stringere," which, in the seventeenth century, stood for difficulty, strain, sorrow, or trouble. In the 18th and 19th centuries, stress was defined as "strain, force, strong exertion, or pressure with regard to an item or person" (Saiyadhain, 2003).

In the contemporary world, people are constantly subjected to stress. As a result, it has become difficult to avoid talking about this issue. Stress has become a part of daily life and has unavoidable effects on society (Saiyadhain, 2003; Bhatnagar, 2003).

## **1.2. JOB STRESS AND JOB SATISFACTION:**

Assessing the workplace and the work is established through job stress and job satisfaction, making them core activity in the management of human resource.

These two are inter-related and indicate employee's appreciation towards work and working environment. The extent of job satisfaction of employees depends upon their stress level in the organisation along with other factors. Hollingworth et al. (1988) concluded that when satisfaction at workplace is low, work stress will be high. Further, association among these two variables has been exhibited by many more studies, Belapurkar and Jain (2012), Pathak (2012), and Singh and Dhawan (2013) considered that job satisfaction is inversely associated with job stress. When one works in stressful environment, satisfaction cannot be achieved, which makes them less efficient to work and unable to deliver their best. Workers' behaviour is dependent on their job satisfaction level and this will influence the working and performance of organisation (Spector, 1997). From the macroeconomic point of view, high costs to employers can significantly impact their ability to compete in a global market successfully (McConnell and Brue, 2005, Porter, 1985).

## **1.3. LITRETURE REVIEW:**

In the present day world, people are continuously subjected to stress, from the time of birth until death. Therefore, it is very correctly said that stress has become a part of everyone life. As a result, it has turn out to be challenging to keep away from speaking about this issue. Everyone has their very own opinions and experiences when it comes to stress, just like they do on virtually any topic. As a result, stress has grown to be a part of each day existence and has unavoidable consequences on society (Saiyadhain, 2003).

“Job stress is generally conceptualized as a condition where job related factors interact with the individual to change his or her psychological or physiological conditions such that the person is forced to deviate from normal functioning (Beehr and Newman, 1978).”

Lazarus (1993) explained, “A psychological and physical strain that appears when a mismatch occurs between work demands and resources”

**Comish and Swindle (1994)** explained that “It is a mental and physical condition which affects an individual’s productivity, effectiveness, personal health and quality of work.”

“Job stress can be defined as an employee’s awareness or feeling of personal dysfunction as a result of perceived conditions or happenings in the workplace and the employee’s psychological and physiological reactions caused by these uncomfortable, undesirable or threats in the employee’s immediate workplace environment (Montgomery et al., 1996).”

Literarily, there are number of variables which may affect occupational stress. To measure stress with a single variable is not quite possible. Here this study presents adaptive version of “Occupational Stress Index”, which was developed and standardised by “A.K. Srivastva and A.P. Singh (1981)”

#### **1.4.Unique job satisfaction**

“Job satisfaction is a accepted mind-set which is the end result of many particular attitudes in three areas, specifically specific job factors, man or woman characteristics, and crew relationship (Blum and Naylor, 1968).”

**Mumford (1974)** stated that, “Job satisfaction can be defined in terms of the degree of ‘fit’ between organizational demands and individual’s need and the employee’s satisfaction with his job and employer’s satisfaction with work performance will only be high when this fit is good one.”

**Locke (1976)** defined “job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one’s job or job experiences”.

**Hackman (1977)** defined, “Job satisfaction refers to a person’s affective attitude or orientation towards a job. It is one measure of the quality of life in organization. There is an increasing acceptance of view that material possessions and economic growth do not necessarily produce a high quality of life. Recognition is now being given to the affective reactions that people experience on the job.”

**Feldman and Arnold (1983)** stated, “Job satisfaction is the amount of overall positive effect or feeling that individuals have towards their jobs. It is an individual’s emotional reaction to the job itself. It is his attitude towards his job.” “Job satisfaction is an attitude that individuals have about their job and it results from their perception towards jobs (Ivancevich and Matteson, 1990).”

**Brief (1998)**, “Job satisfaction is an internal state that is expressed by effectively and cognitively evaluating an experienced job with some degree of favour or disfavour.”

**Greenberg and Baron (2000)**, “Job satisfaction is an emotional and evaluative component refers to an individual’s positive, neutral and negative feelings of what might be called the attitude, object, or the focus of attitude”.

**Armstrong (2006)** reported that, “attitude and feelings of people about their work determine job satisfaction. Positive and favourable attitude towards job indicates job satisfaction, whereas, a negative and unfavourable attitude towards job indicates job dissatisfaction”.

**Acharya et al. (2014)**, examined the effectiveness of stress management programme and Self - Management of Excessive Tension (SMET) among managerial staff working in large PSU in India. The research concluded that personality traits of staff get transform by practicing SMET because it results in reduction of depression, anxiety & somatisation and also improvement in their psychological wellbeing. Moreover, this helps in enhancing productivity and lead to growth in organization.

**Masihabadi et al. (2015)** designed a study by taking sample of 170 auditors having at least three years of experience for measuring the consequences of “job stress on organizational commitment, job satisfaction, and job performance”. The study confirmed that job satisfaction and organisational commitment are conversely affected by job stress. It additionally pointed that job stress and job performance are not directly contrarily affected but “job stress via organizational commitment and job satisfaction affects job performance negatively”. Also, “job stress has a negative impact on job satisfaction via organizational commitment”.

**Rajeshwaran and Aktharsha (2017)** made an examination on impact of different types of stress on organizational commitment and furthermore “impact of organizational commitment on job performance and job satisfaction”. A sample of 238 staff members of Tamil Nadu employed in leading IT services organization is taken for the study. Results demonstrated that the “personality related stress, family related stress, burn out related stress and subordinate related stress” are the huge indicators of organisational commitment. It was also found that job performance is by and just regulated by continuance commitment whereas job satisfaction is impacted by normative commitment. It shows that it would be difficult for staff to leave the organization, if there could be no other alternatives for them to think about leaving and also, staying with the organization perceives like an obligation as much as of desire. It also implies that job satisfaction can be enjoyed when staff is obliged and loyal towards their organizations. It is also recommended that staff should cultivate “affective and normative commitment” to get satisfied with job for their own advantages.

**Ali et al. (2018)** performed a research on manufacturing sector in Peshawar to determine relationship among “job satisfaction, organisational commitment and desire of personnel to turnover”. Their survey affirmed that job satisfaction is empathically connected to organisational commitment, while turnover desire found insignificant negative related with “job satisfaction as well as organisational commitment”.

## 1.5. OCCUPATIONAL STRESS

- **Role overload:** Workload overload is a major factor in stress. A number of obligations place people in a predicament where they must be able to accomplish more than they can in the allotted amount of time. There are too many activities and not enough time, certainly. Quantitative overload refers to having too many activities, whereas qualitative overload refers to having too many tasks that are too challenging for the individual.

- **Role ambiguity:** Role ambiguity happens when a performer's expectations of the role are unclear. Low self-confidence, work dissatisfaction, and loss of role confidence could result from this. Role ambiguity makes people hesitate to take action. In studies on middle management, ambiguity was found to be the most potent stressor.
- **Role conflict:** According to the statement "Role conflict is the simultaneous presence of two or more sets of pressure, whereby compliance with one would result in greater difficulties in complying with others" (Khan et al., 1964). Role conflict occurs to a greater or lesser extent in different jobs and professions. Being at the centre of a network of pressure makes those in mediating roles appear to be the most vulnerable. On the one hand, the personnel manager aspires to be a part of the organisational staff, but on the other, he must have the courage to speak up for the individual at a lower level. Because of this, he is forced to make concessions, which makes both sides distrust him.
- **Group and political pressure:** This aspect covers a variety of factors that are caused by groups and politics in the workplace. Factors may include pressure to operate unwillingly in a group, violations of formal procedures and politics, group conformity maintenance, difficulty in adjusting to political and group pressures, and organisational rules and instructions, among others.
- **Powerlessness:** Powerlessness contributes significantly to workplace stress. It addresses issues such as differences of opinion in making selections to important positions, a lack of coordination of interests, acceptance of suggestions for training programmes, and acceptance of decisions made by individuals among personnel, among others. Powerless people spend their energy on dysfunctional behaviour such as withholding information, carelessness, avoiding, and so on.

## 1.6. STRESS MANAGEMENT STRATEGIES:

We may experience specific physical, emotional, or behavioural stress signals as a result of mounting stress. Once you are aware of these, the exhausting effects of stress can be reduced by learning to manage or cope with it. According to Lazarus and Folkman (1984), managing particular external and internal demands that are deemed to be taxing or exceeding a person's ability involves constantly changing cognitive and behavioural efforts. Simply put, stressful situations can be managed, efforts can be made to resolve interpersonal and intrapersonal issues, and mastery in minimising, reducing, or tolerating stress or conflict can be attained. The various stress management techniques are divided into two main categories: -

(A) On an Individual Level (B) On an Organizational Level

### (A) On Individual Level:

Individuals need to approach a number of distinct techniques when they feel exposed to stress, because being continuously in state of tension is not appropriate for health. Accountability for an individual's wellness is taken by themselves or at least they know they should be taking accountability. Accordingly, to cope with or adequately handle undeniable or sustained stress, following are some of the specific techniques:

- **Physical exercise:** To stay both physically and mentally healthy, exercise is a must. An antidote for stress is exercise and is an excellent stress modifier. It may be in any form, be it walking, jogging, bicycling, riding or playing games. Individuals can cope with stress by doing exercises for obvious reasons like exercise enhances self-esteem, makes one relax, or simply diverts one's mind from work for some time.
- **Behavioural self-control:** When an individual analysis his/her behaviour, causes and consequences of change can be determined. This analysis helps them in controlling situation in spite of being controlled by situation.
- **Social support:** Influence of stress on individual wellbeing is limited by social support. Individual need to communicate openly with his/her family, colleagues or friends, since detachment and depression can be perceived by disengaging from others.
- **Yoga and Meditation:** Doing yoga and meditation creates a great impact on the psychological wellbeing of people. Many studies affirm that job burnout of personnel can be reduced significantly by adapting to yoga. For changing overall personality of an individual being emotional, mental, vital or physical, yoga is an integrated approach.

#### **(B) AT ORGANIZATIONAL LEVEL**

At various stages of their operation, work stress can be effectively handled to a considerable extent with the aid of different organisational interventions (Saiyadhain, 2003). Furthermore, management of the organisation creates organisational interventions to eliminate or control stressors at the organisational level in order to prevent and minimise job stress for specific individuals (Luthans, 1995). Here are a few proactive organizational-level interventions:

- **Reduce role friction and clarify organisational roles:**

Role conflict and role ambiguity have been identified as two of the biggest sources of stress for individuals. It is up to management to define organisational roles and reduce conflict in order to eliminate or manage job stress caused by these two. Every job should contain essential details, clear expectations, and support so that the jobholder knows what to perform without any unreasonable demands or ambiguous instructions.

- **Work content aspects**

Organisations should improve job content factors (opportunities for achievement, responsibility, advancement & growth, recognition) or improve characteristics of job (task identity, task significance, skill variety, autonomy and feedback). Stressors present in normal jobs can be eliminated or least can be reduced. But sometime enriched job may lead to increase in job stress.

- **Create an accommodating work environment**

Even today, most large organisations' climates are inflexible or impersonal due to being excessively formalised. This type of environment can cause significant job stress. The organisation should implement

an upward communication and ensure that employees participate in decision making, as a result of which the organization's structure will be more decentralised.

#### ▪ **Conduct a stress audit**

A stress audit is one of the most effective proactive interventions for dealing with stress in organizations. To conduct a stress audit, data can be collected based on organisational climate, job satisfaction and role stress with suggestions for preventive measures and techniques for stress reduction. Awareness of job holder: An organization need to spread awareness among jobholders about how important is their regular habits of work, exercise, leisure, mental peace, and even proper diet for health and well-being.

### **1.7. LEVELS OF ORGANIZATIONAL COMMITMENT:**

“There are different levels which are related to development of individual’s organizational commitment. Employee’s level of commitment may move from a low level to a moderate level and continue to develop to a higher level of commitment (Reichers, 1985)”.

- **Organizational commitment at low level:** This level of organizational commitment is characterized by a lack of neither acceptance of organizational goals and values nor the willingness to exert effort to remain with the organization (Reichers, 1985). “The employee who operates on this level may be disappointed about the organization; such an employee may stay in the organisation because he or she feels need to stay as associate with the continuance dimensions of commitment and on an alternate options they may leave the organization (Meyer and Allen, 1997)”.
- **Organizational commitment at moderate level:** “The moderate level of organizational commitment is characterized by a reasonable acceptance of organizational goals and values as well as the willingness to exert effort to remain in the organization (Reichers, 1985)”. “This level can be viewed as a reasonable or average commitment, which implies partial commitment. The willingness to stay is an attribution of a moral commitment associated with the normative dimension of commitment (Meyer and Allen, 1997)”.
- **Organizational commitment at high level:** According to “Reichers, 1985, a high level of organizational commitment is characterized by a strong acceptance of the organization’s values and willingness to exert efforts to remain with the organization.” Miller (2003) explained that, “high organizational commitment means identifying with one’s employing organization.” An individual reaches this level when he/she wants to stay in organisation and his/her behavioural tendencies are closely connected with affective dimension of commitment.

### **2. STATEMENT OF PROBLEM:**

The organizations need to ensure the effective utilization of all of their resources as a means of achieving competitive advantages and due to this fact, evaluating the added value of human resources management to organizational working has become increasingly popular. Now-a-days, organizations make efforts to provide such an environment to their personnel that they achieve satisfaction and remain less stressed with aiming towards excellent results for organization. This is the need of the hour and organizations not taking any kind of initiative ultimately get disappeared from competition in global market. Also, length and breadth of economy gets immensely influenced by performance of banking sector. Therefore, role of 74 banks being

developed enhances country's economy is considerable and active. When a country has an efficient, effective and disciplined banking system; it plays a vital role in the overall economic development of a country in all respective areas. The worthiest and significant resources of any organisation are human resources. Though, technology & human motives are equally important in present dynamic nature of organisations. Most of the organizations have realized that the major strength and strategies for continuous growth is people with diversified behaviour and skills. Further, these diversified people with their commitment to the organization, smart working and innovative skills are beneficial as major competitive advantage to those firms which retain them. Various things in an organization happen due to motivated and competent people and they make an organisation able to accomplish its objectives. Effectiveness of organisation can only be led by effective staff members. Therefore, employees in banks are required to keep pace with changing technologies by learning new methods which also causes stress. Both private and public sector banks are expanding geographically by establishing new branches in potential territories; therefore, they have become important part of our economy. Further, in recent years' banks have also increased the working hours to facilitate better customer service. However, to manage growth and continuity in banking business, human resources play an important role. Therefore, staff's intellectual aspects are a must to examine from time to time and work environment in banking organization should be safe and less stressful. It has become vital for banking organizations to be more and more concerned about "job stress, job satisfaction and organizational commitment" of their employees. If the working staff will be comfortable in their work environment only then they can perform their jobs efficiently and effectively. Also, it is observable from the literature that majority of the past research focused on investigating job stress, job satisfaction and organisational commitment separately. Finally, after going through the related literature, few studies have been found which include these three variables i.e. "job stress, job satisfaction and organisational commitment", this is another reason to undertake this study

### **3. OBJECTIVE OF THE STUDY:**

- To evaluate the significance difference in level of job stress, job satisfaction as well as organisational commitment amongst employees working in public and private banks.
- To examine the value distinction in level of job stress, job satisfaction and organizational commitment amongst the employees working indifferent selected banks.
- To suggest possible measures for improving job satisfaction and organizational commitment and reducing the level of job stress amongst the employee working in banking industry.

### **4. RESEARCH DESIGN:**

The existing study has been carried out through a description and quantitative approach design. It is based on a comparative as well as correlation study. Under comparative study, evaluation of "job stress, job satisfaction and also organizational commitment level" is considered among the group of workers working in selected banks in Bhubaneswar (Orissa) has been studied. Under co-relational part, association of "job stress with job satisfaction, job stress with organisational commitment and job satisfaction with organisational commitment" are studied. For the study, the survey questionnaire method has been discovered to be the most

objective, reliable, and valid. The data is measured using standardised scales adapted from previous literature that investigated the same concepts but in different contexts and samples, with some modifications to fit the nature of the current study. The questionnaires have been self-administered, which means that the researcher played no role in guiding the respondents through the questions; rather, the respondents read and answered the questions themselves. To obtain data, each bank's general manager's permission was first obtained. After receiving permission from the general manager, employees were asked to complete the questionnaire distributed by the researcher. The convenience sampling technique is being used. More than 500 questionnaires were found to be complete and valid for the current investigation, with an 87 per cent response rate.

## **5.DATA COLLECTION:**

The present study is conducted with the help of primary as well as secondary data link with its main scope. The study is mainly based on primary data collected using survey method for which the structured questionnaires are used. The target population of this study included the staff working in different private sector (HDFC, ICICI, and AXIS) and public sector (SBI, PNB and BOB) banks located in Bhubaneswar, Orissa. Secondary data, which also support the research in achieving its objectives and compare its findings with the related similar studies, was collected from the various sources i.e. research journals, articles, books and various websites.

## **6. ANALYSIS AND INTERPRETATION:**

### **6.1.Reliability and validity**

Analysing the consistency with which identical results are produced by an instrument or by being in similar conditions when other researchers perform the same experiment is referred to as reliability. As a result, a reliability test is carried out in the current study to check the properties of measurement scales and items used in scale construction.

This test determines the relationship between individual items on the scale and measures it using the "Cronbach's alpha" coefficient. Furthermore, "Cronbach's alpha ( $\alpha$ )" is used to assess "reliability of the scale" because it is widely regarded as the most widely accepted technique for assessing internal consistency among the items that measure a variable in the case of a reflective scale. The job stress scale's "Cronbach's alpha ( $\alpha$ )" reliability was determined to be 0.948. The reliability of "Cronbach's alpha ( $\alpha$ )" for job satisfaction and organisational commitment scale was also 0.942 and 0.707, respectively. Based on the analysis, we can conclude that the reliability of all three constructs is adequate.

**Table 1: Reliability Coefficient of Job Stress Variables**

Sl. No.	Job Stress Variables	Cronbach's Alpha ( $\alpha$ )	Overall Job Stress
1	Role Overload	0.821	0.948
2	Role Conflict	0.760	
3	Role Ambiguity	0.739	
4	Group & Political Pressure	0.678	
5	Responsibility of person	0.636	
6	Under-participation	0.615	
7	Poor Peer Relation	0.773	
8	Powerlessness	0.610	
9	Intrinsic Improvement	0.722	
10	Strenuous Working	0.692	
11	Low Status	0.653	
12	Conditions Unprofitability (Salary, Incentives, Rewards)	0.618	

Source: Basis of primary Data

The value of cronbach's alpha for all twelve dimensions of job stress i.e. "role overload, role ambiguity, role conflict, group & political pressure, responsibility of persons, under participation, powerlessness, poor peer relation, low status, intrinsic improvement, strenuous working condition and unprofitability" are shown in table 1.

All the alpha values ( $\alpha$ ) are above 0.60 and when an alpha value is 0.60 to 0.70 or above, it is represented as good and generally accepted.

**Table 2: Reliability Coefficient of Job Satisfaction Variables**

Sl.no	Job Satisfaction Variables	Cronbach's Alpha ( $\alpha$ )	Overall Job Satisfaction
1	Job Security	0.637	0.942
2	Growth Opportunity	0.864	
3	Compensation	0.798	
4	Supervisory Relation	0.891	
5	Social Satisfaction	0.869	

Source: Basis of primary Data

The value of cronbach's alpha for all five components of job satisfaction i.e. job security, compensation, growth opportunity, social satisfaction and supervisory relation are shown in table 2. The resulted values of cronbach's alpha ( $\alpha$ ) of all components, indicates that the scale applied for measuring all the components of job satisfaction is reliable.

**Table 3: Reliability Coefficient of Organisational Commitment Variables**

Sl.no	Organizational Commitment	Cronbach's Alpha ( $\alpha$ )	Overall Organizational Commitment
1	Continuous Commitment	0.688	0.707
2	Affective Commitment	0.897	
3	Normative Commitment	0.722	

Source: Basis of primary Data

Table 3 displays the value of cronbach's alpha for all three dimensions of organisational commitment, namely "affective commitment, continuous commitment, and normative commitment." Cronbach's Alpha values for all organisational commitment variables range from 0.68 to 0.89, indicating that the scale used to measure the variables is valid and reliable.

## 7.CONCLUSION:

Firstly, the reliability of the collected data tested by using "Cronbach's Alpha ( $\alpha$ )" and it is depending upon the information required for meeting the objectives. Here is a brief review of the statistical techniques applied for the present study for gaining some meaning full results. In this study, all the staff working in private (HDFC, ICICI and AXIS) and public sector banks (PNB, BOB and SBI) of Bhubaneswar (Orissa) are constituted as universe or population. Constraints of time and resources restricted the present study in Bhubaneswar and its nearest branches. Cronbach Alpha is applied to checking the "internal consistency" of the standardized scales. Descriptive statistics of all the variables of "job stress, job satisfaction and organisational commitment" is calculated to measure the extent it is used to determine the significant difference between average means of two groups i.e. public and private sector banking staff on account of job stress, job satisfaction and organisational commitment. It also determined whether a significant difference exist on the basis of gender, marital status, academic qualification and number of promotions or not, among banking staff regarding these variables.

The analysis is the most widely used statistical method for analysing the associative relationship between dependent and independent variables. This method is adopted, when there is more than one independent variable and the researcher is interested to examine the dependence among "independent and dependent variables". Present investigation explains the variation in "job satisfaction and organisational commitment" (as dependent variables), based on the variations in all the twelve dimensions of job stress viz. "role overload, role ambiguity, role conflict, group & political pressure, responsibility of persons, under participation, powerlessness, poor peer relation, low status, intrinsic improvement, strenuous working condition and unprofitability" (independent variables). The study also examines the variation in organisational commitment

(dependent variable) due to variations in all five dimensions of job satisfaction viz. “job security, compensation, growth opportunity, social satisfaction and supervisory relation” as independent variables.

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