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RESEARCH ARTICLE

Impact of Occupational Stress on Quality Work Life among Employees in Banking Sector: A Study in West Bengal Region.**Saumen Purkait.**

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Corresponding Author*Dr. Madhumita Mohanty****Abstract**

Stress is inevitable in our society. Researchers on stress make it clear that, to enter in to the complex area of stress, especially in to the area of occupational stress, is very difficult. Stress is an unavoidable consequence of modern living. 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 (corporate) sector 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 impact of the stress on the quality work life of any personality is the hot key in the modern trend of advanced technological world. In light of the above this study aims to understand the impact of the occupational stress on the quality of work life of the Employees in Banking Sector of West Bengal Region. This study covers only 50 Bank employees both public and private sector bank in West Bengal. The study was carried out by the structured questionnaire of Shri Srivatsava and Singh for Occupational Stress Index and Shri Santhosh Dhar for Quality work life and evaluated using "Convenience Sampling Method" and by deploying the percentage, correlation and 't' Test tools, the data was analyzed. Indeed it has its own limitation in the form of accessing the employees, small quantum of respondents compared to huge bank employees. The conclusion of the study is the occupational stress of bank employees has got sufficient impact on the quality work life of the bank employees. The stress factors of Role overload, Role Conflict, Strenuous working condition and responsibility has got its own impact on the quality work life of the bank employees, as they have not that much confident on stability, growth opportunities and satisfaction.

*Copy Right, IJAR, 2016., All rights reserved.***Introduction:-****A. Occupational Stress:-**

Job stress can be defined as the nonspecific response of the body to any demands made upon it (Selye, 1976) [1]. It is assumed to be an internal state or reaction to anything we consciously or unconsciously perceive as a threat, either real or imagined (Clarke & Watson, 1991)[2]. Robbins (2001)[3] defines stress as a dynamic condition in which the individual is confronted with an opportunity, constraint, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important. Stress can be experienced by environmental effect, organizational factors, and individual variables (Matteson & Ivancevich, 1999; Cook & Hunsaker, 2001)[4]. Occupational stress is one of the concerning the working environment or their nature of work that causes each individual suffering stress (Rohany, 2003)[5].

One gradually attains tranquility of mind by keeping the mind fully absorbed in the Self by means of a well-trained intellect, and thinking of nothing else. Thus the mind causes actual reaction for ones' getting excited or aloof. If our mind is fully occupied and the work force starts coming even beyond the strength, then it becomes beyond the

control of one's capacity. This is the exact place where the stress starts coming up. 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. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The implications of the above said transformations have affected the social, economic and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 65% of the bank employees have one or other problem directly or indirectly related to these drastic changes. All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees. The new modern world everyday introduces new technologies and new forms. Even the learned when fails to update his knowledge needs fear to handle the newer situations. It is in this scenario, the psychological form of fear enter into the mind of the learned worker. This form of stress caused due to the factor that totally confine to his working area is named as occupational stress. The introduction of newer technologies and getting job is narrowed down on that account and the environment forces one to "not to leave" the job where he finds unsuitable due to work life constraints is the real cause for the stress. The newer technologies instead creating easy atmosphere, indeed create fear phobia amongst workers that too with much experienced workers. This process of "deskilling" has created increased levels of boredom, making work less challenging and less satisfying for many workers. All these attitudes slowly convert into a slow poisoning diseases that too affecting workers' psychological issues and then later physiological issues. Among them the worst is the stress thus caused by the "Occupation", known as "Occupational Stress".

Occupational stress is a widespread construction where job related issues interact with the operator to either enhance or disrupt the physiological or psychological conditions. Researchers have examined occupational stress in a broad range of professional groups; for instance: pilots, nurses, accountants, teachers, university staff and managers. Organizational stress might be harmful for physiological and psychological effects on workers. Studies conducted hitherto, revealed that workers suffering from stress exhibit decreased productivity, absenteeism, higher number accidents, lower morale and greater interpersonal conflict with colleagues and superiors. The significance of the effects of occupational stress in some professions was reported, such as among nurses, managers and teachers. These studies indicated that stress could be related to factors like: Physical condition; Organizational culture; Interpersonal conflict; Personal characteristics and Job Nature.

Many of the researchers have conducted search on the occupational stress in the area of pilots, nurses, accountants, teachers, university staff and managers, IT professionals etc. But lack of consideration on investigating the occupational stress among bank employees is observed. There is little theoretical or empirical research carried out on the effects of occupational stress among bank employees, a professional who is in charge of dealing every aspect of financial matter of people. The main reason for researchers are not exploring the feasibility of stress undergone by the Banking Sector is that generally, it is not being considered while discussing about probable stressors. The harmful effects of occupational stress are known as the key problems for either employees or organization concerned. For employees, stress regularly contributes to the burnout, risk of accidents and illness like hyper tension, coronary heart disease and severe depression. This also leads to poor quality of performance, lower job satisfaction, high turnover and increased work absence or lack of concentration on the job.

B. Quality of Work Life:-

Quality of Work Life (QWL) can be defined as an extent to which an employee is satisfied with personal and working needs through participating in the workplace while achieving the goals of the organization. Louis and Smith (1990) research identified the importance of QWL in reducing employee' turnover and employee well-being impacting on the services offered.

The concept of Quality Work Life (QWL) took roots with the behavioural approach to management which emerged as a result of Hawthorne experiments (1924-1933), conducted by El-ton Mayo and F.J. Roethlisberger. These experiments proved to be a milestone in changing the focus from productivity to people who are responsible for such productivity. These studies were primarily conducted to determine the effect of better physical facilities and material incentives on worker output. These studies showed that better physical activities or increased economic benefits alone were not sufficient motivators in increasing productivity. In effect, the emphasis shifted to psychological and social forces in addition to economic forces. May discovered that even workers are given special attention by management; the productivity is likely to increase irrespective of actual changes in the working conditions, even though working conditions should be such that they increase worker satisfaction.

Human resource is an asset to the organization; an unsatisfied employee is the first enemy of the organization. To sustain in the competitive market, organizations have to maintain skilled employees. Employees have to be treated as an asset not liability and this is possible only through the humanized job design process, known as Quality of Work Life.

In an organization, a high level of quality of work life is necessary to continue to attract and retain employees. So far, different researchers have presented diverse definitions of QWL. Quality of work life is mainly defined as “satisfying an employee’s needs via the resources, activities and outcomes that arise from involvement in the workplace”. Rethinam and Ismail[6] reviewed different researches about definitions and constructs of QWL and designated that quality of work life is a multi-dimensional construct and is made of a number of inter-related factors. Normala[7] proposes that the key constructs of QWL are higher payment, job security, better reward systems, growth opportunity and participative groups among others. Timossi et al[8] state that according to the Walton’s QWL model[9], the QWL is getting important as a way to save human and environmental values which have been ignored in favour of technological advancement of the economic growth and productivity. QWL has been found to influence the intention of quitting the job. More importantly, various studies on work life confirm that what happens in the workplace has considerable influence on individuals and their families. So it is vital to enhance the QWL in order to reduce the negative effects of lower QWL levels.

Generally any employed person spends nearly one third of their lives working for the elevation of the organisation to which they belong. But for the Employees in Banking Sector in general and with respect to Indian Context, they spend nearly half of their life towards working in an organizational goal setting, by means of their working and their traverse towards working environment. Thus their mental health, is often comes under severe threat. Two people exposed to the same threatening situation may differ substantially in the magnitude and duration of stress responses and stress related health problems might emerge in several contrasting ways both physically and mentally. These variations result from differences in temperament, social resources and the effectiveness of the coping responses that the individual brings to bear on the stressful transaction.

The purpose of this research is firstly, to uncover the level of QWL of the Banking Sector in West Bengal Region, and secondly, to examine the impact of occupational stress on QWL. The findings of the current study may be used to propose potential management strategies to attenuate the negative effects of occupational stress on the QWL of Banking Sector in West Bengal Region.

Review of literature:-

Research has shown that the psychological demands of a job can have pervasive and profound emotional and physical effects on the lives of workers (Kahn, 1981; Karasek and Theorell, 1990; Matteson and Ivancevich, 1982). The explosive increase in research on occupational stress, especially during the last decade (for example, Cooper and Cartwright, 1994; Quick et al., 1997; Spielberger and Reheiser, 1994; Spielberger et al., 2002), has clearly established that job-related stress has an adverse impact on productivity, absenteeism, worker turnover and employee health. In addition to these severe consequences of stress-related problems in the workplace, reduced productivity and diminished customer services are hidden costs that often result from ‘exhausted or depressed employees who are not energetic, accurate, or innovative at work’ (Karasek and Theorell, 1990, p. 167). According to Matteson and Ivancevich (1982), costs in the US economy relating to reduced productivity, absenteeism and worker turnover have continued to escalate as a function of measured occupational stress.

Rapid change is now a fundamental characteristic of modern working life, with greater demands to learn new skills in order to adapt to increasingly complex types of work. A study conducted by the Princeton Survey Research Associates (1997) found that 75 per cent of employees believed that they experience more on-the-job stress than workers did a generation ago.

Stressors at the individual level have been studied more than any other category. Role conflicts, role ambiguity, role overload and under load, is widely examined individual stressors (Mc Grath 1976; Newton and Keenan, 1987). It is also reported by many researchers that the low job satisfaction was associated with high stress (Hollingworth et al., Abdul Halim, 1981; Keller et al., 1975; Leigh et al, 1988).

Financial compensation of workers for stress-related problems has also increased markedly in recent years (Grippa and Durbin, 1986), as reflected most clearly in a dramatic rise in the occupational claims of employees seeking

compensation for stress-induced psychological dysfunctions (Lowman, 1993). Since 1970, studies of stress in the workplace have increased more than 20 fold, whereas research on family stress has received considerably less attention. Consistent with these results, a study conducted by the St. Paul Fire and Marine Insurance Company (1992) found that problems at work were more strongly associated with health complaints than were any other life stressor events, including family problems. Growing recognition of the adverse consequences of stress in the workplace for employee health and well-being is clearly reflected in an increasing number of studies of occupational stress published in the medical and psychological literature during the past quarter-century.

Cobb (1975) has the opinion that, "The responsibility load creates severe stress among workers and managers." If the individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them. Brook (1973) reported that qualitative changes in the job create adjustmental problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organisation to a great extent.

Miles and Perreault (1976) identify four different types of role conflict: 1. Intra-sender role conflict 2. Inter sender role conflict. 3. Person- role conflict; 4. Role over load. The use of role concepts suggests that job related stress is associated with individual, interpersonal, and structural variables (Katz and Kahn, 1978; Whetten, 1978). The presence of supportive peer groups and supportive relationships with super visors are negatively correlated with R.C. (Caplan et al., 1964). There is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of futility or lower self-esteem, lower levels of job involvement and organisational commitment, and perceptions of lower performance on the part of the organisation, of supervisors, and of themselves (Brief and Aldag, 1976; Greene, 1972).

Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However it may also cause subtle manifestation of morbidity that can affect personal well-being and productivity (Quick, Murphy, Hurrell and Orman, 1992). A job stressed individual is likely to have greater job dissatisfaction, increased absenteeism, increased frequency of drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self-esteem (Jick and Payne, 1980). The use of role concepts suggests that occupational stress is associated with individual, interpersonal and structural variables (Kutz and Kahn, 1978; Whetten, 1978).

It is readily apparent that increased concerns about job stress have stimulated numerous studies that have helped to identify important sources of stress in the workplace (Quick et al., 1997). It should be noted, however, that the theories that guided this research have differed from study to study, resulting in diverse goals of investigation, conceptual confusion and inconsistent and often conflicting research findings (Kasl, 1978; Schuler, 1980). Kahn and Byosiore (1992) have reviewed and evaluated the most influential models of occupational stress and summarized the empirical findings relating to these models. While some investigators have focused on the pressures of a particular job, others have been concerned primarily with the behavioral and health consequences of work-related stress (Schuler, 1991). Consequently, in order to clarify and interpret research findings on occupational stress, it is essential to understand the conceptual models that have guided this research.

The term "Quality of Work Life (QWL)" is reputed to have related to the well-being of employees. The term "Quality of Work Life" was first coined by Mills [10] he suggested that QWL had moved into the permanent vocabulary of both unions and management. From a business perspective, quality of work life (QWL) is important since there is evidence demonstrating that the nature of the work environment is related to satisfaction of employees and work-related behaviors. QWL is also found to affect employees' work responses in terms of organizational identification, job satisfaction, job involvement, job effort, job performance, intention to quit, organizational turnover and personal alienation.

The term "techno – stress" was coined in 1984 by clinical psychologist Craig Brod [11], who described it as a modern disease caused by one's inability to cope or deal with information and communication technologies in a healthy manner. Stress in the workplace is recognized as contributing to a range of health and quality-of-life issues that could have far reaching consequences. The World Health Organization (WHO) argues that present work patterns have changed partly due to the increased use of information and communication technologies (WHO 2005) resulting in significant payback for organizations over the past four decades in terms of reduced operational costs, greater process efficiencies, new strategic alternatives, and possibilities for innovation.

Due to introduction of modern advanced information and communication technologies that are widely used by almost all senior supervisors and managerial cadres, can also cause negative reactions in individuals and require them to adjust in various ways along with the advancement of information technology and communication tools on managerial cadres, which holds good for any type of managerial cadres also. Many researchers in the past have argued that this increase was due to heavier workloads and it is most likely a combination of effects. Globalization and the fierce competitive nature of business has created lean organizations with cultures that reward people who work exceptionally hard, spend longer hours at work, and are connected to the organization 24/7 via information and communication. Further, information and communication technologies also changed the role of the individual in the organization. As an example, wherever automation are implemented for altering the organisational work on account of process reengineering, the task become more machine (Computer) mediation and thus reducing employee's physical and mental work but duly increasing the volume of data to be processed and also multifunctional activities—Zuboff[12]. Finally, information and communication technologies implementation often creates new structures of power, authority, and decision making, as processes are reengineered, old functions are eliminated, and new ones are created. As these examples show, organizational effects of information and communication technologies triggered changes are manifest in two ways – Joshi[13]. First, there is a direct effect, as is visible in information and communication technologies induced changes in the —technical system – that is, changes in tasks and processes. Second, there is an indirect effect that is evident in changes in the – social system – that is, in roles, reward systems, and authority structures. Both of these effects can be significant sources of stress for individuals in the organization and can have adverse effects on individual productivity and performance.

There are some studies related to Managerial level employees. “Relationship – substance – orientation”, “Futuristic and professional orientation”, “Self deterministic and systemic orientation” were some of the factors of quality of working life experiences that were focused on employees holding middle managerial position in various organisations according to Chandranshu Sinha [14]. Wyatt Thomas and Chat YueWah [15] examined the perception of Quality of Work Life with a sample size of 332 managerial executives. Results from Factor analysis suggest four dimensions, which are named Favourable Work environment, Personal growth and Autonomy, Nature of job and Stimulating opportunities and Co-workers. The overall findings support the conceptualizations of factors involved in perception of Quality of Work Life.

Materials and methods:-

A. Scope of the Study:-

Very few researchers made research on Employees in Banking Sector especially in West Bengal Region Masters category occupies the prime category on two counts. First being their responsibility of transacting the people's money and second, they are face of Indian Banking Sector. The research is done on the impact of occupational stress that affects the quality work life of Bank Employees. The importance of this study is to formulate control measures to overcome occupational stress and thereby to lead quality work life.

B. Objectives of the Study:-

- To identify the level of occupational stress of the Bank Employees.
- To find out the work life quality of the Bank Employees.
- Identify the methodology to overcome the occupational stress and to lead quality work life.

C. Research Design and Sample:-

Respondents of the study were Employees in Banking Sector from West Bengal Region. The sampling method adopted for this study is “Convenience Sampling”. All the respondents completed 46 questions of Occupational Stress Index (Srivastava and Singh,1981) and 45 questions of Quality Work Life Scale (QWLS) by Santhosh Dhar, Upinder Dhar and Rishu Roy. A cross-sectional study design was applied and the respondents of the research filled-in these standard questionnaire using a five-point response scale (1: I strongly disagree; 5: I strongly agree). Respondents were informed that the questionnaires will be kept confidential.

D. Measures:-

Data were gathered with the printout of these standard questionnaires for OSI and QWLS. The questionnaire of the research is based on (a) questions concerning the demographic characteristics such as age, gender, work experience

and education; (b) an instrument developed by authors to measure occupational stress by Srivastav and Singh; (c) QWL questionnaire developed by Santhosh Dhar, Upinder Dhar and Rishu Roy.

Standard Questionnaire created by A. K. Srivastav and Singh was used and the twelve factors of the occupational stress were identified as Role Overload, Role Ambiguity, Role Conflict, Unreasonable Political Pressure, Responsibility, Under participation, Powerless, Poor peer relation, Intrinsic Impoverishment, low status, Strenuous working condition and Unprofitability. Standard questionnaire developed by Santhosh Dhar, Upinder Dhar and Rishu Roy was used and the ten factors of Quality Work Life Scale were identified as Stability of Tenure, Growth opportunities, Employee Satisfaction, Competent Employees, Value orientation, Innovative Practices, Work life Balance, Human Relations, Learning Orientation and Challenging Activities.

Data processing, findings, suggestions and conclusion:-

A. Analysis and Interpretations

The collected data were analyzed using appropriate statistical techniques. The descriptive statistics such as mean and S.D. were computed. In order to study the functional dependencies to indicate the likelihood of causal relationships between the variables, inferential statistical techniques of t-test, product moment correlation, and step-wise regression analysis were computed.

The age factor reveals that 14.0 per cent of the respondents' ages were above 50 years; 32.0 per cent of respondents' ages were between 41 years to 50 years and 54.0 per cent of respondents' ages were ranging between 21 years to 40 years. So, majority of the respondents are ranging between 21 years to 40 years of age group. It is identified that 96 per cent of the study population were married. Regarding the pay and allowances of the respondents, nearly 20 per cent of the respondents were drawing their salary including Grade Pay and Dearness allowances in the range between INR 35,000 to 50,000. 54 percent of the respondents were drawing salary between INR 25,000 to 35,000 and 26 percent of the respondents were drawing their salary between INR 15000 to 25,000. There were no respondents who drew salary either below INR 15,000. 6 percent of the respondents were having work experience of more than 25 years. 6 percent of the respondents were having experience between 21 years to 25 years. 8 percent of the respondents were having experiences between 16 years to 20 years. 42 percent of the respondents were having less than 5 years of experience, whereas 22 percent of the study populations were having work experience between 5 years to 10 years and 16 percent of the respondents were having experience between 11 years to 15 years. It may be noticed that majority 64 percent pertains to work experience of less than 5 years to 10 years. 56 percent of the respondents were post graduates and 44 percent were under graduates.

Table 1: Descriptive Statistics (OSI)

Sl.No.	Factors	Number	Mean	SD
1	Role Overload	50	24.10	3.2
2	Role Ambiguity	50	13.12	2.3
3	Role Conflict	50	16.10	3.03
4	Unreasonable Political Pressure	50	13.6	2.14
5	Responsibility	50	11.34	1.38
6	Under participation	50	13.10	2.9
7	Powerless	50	8.70	3.0
8	Poor peer relation	50	11.94	2.0
9	Intrinsic Impoverishment	50	12.34	2.4
10	low status	50	8.3	1.92
11	Strenuous working condition	50	14.01	2.3
12	Unprofitability	50	7.08	1.4
	Total OSI	50	153.73	27.97

The table reveals that majority of the respondents say Role overload scores (24.10) followed by other OSI dimensions.

Table 2: Descriptive Statistics (QWL)

Sl. No.	Factors	Number	Mean	SD
1	Stability of tenure	50	34.00	5.38
2	Growth Opportunities	50	25.01	4.20
3	Employee Satisfaction	50	16.56	2.89
4	Competent Employees	50	23.01	3.37
5	Value Orientation	50	13.42	2.52
6	Innovative Practices	50	10.00	1.98
7	Work Life Balance	50	9.04	2.19
8	Human Relations	50	3.10	1.20
9	Learning Orientation	50	3.80	1.40
10	Challenging Activities	50	3.75	0.59
	Total QWL	50	141.69	25.72

The above table infers that stability and growth opportunities were two major factors that had impact on quality work life, followed with other factors.

Three variables viz Salary, Experience and Education have significantly contributed for predicting the occupational stress. The first variable Salary seems to be 5.212, Experience seems to be 7.846 and Education seems to be 4.328. The predictive value of these variables separately is 0.01. Three variables viz Age, Salary and Experience have significantly contributed for predicting the quality of work life. The first variable Age seems to be 4.842, Salary seems to be 6.149 and Experience seems to be 4.192. The predictive value of these variables separately is 0.01.

The study showing the correlation between the Study on occupational stress and quality of work life reveals that Occupational stress is positively and significantly related to Quality of work life (0.511). So, there is direct relationship between the employees' occupational stress and quality of work life. The study showing the correlation between the Role overload and quality of work life, Role overload is positively and significantly related to Quality of work life (0.482). So, there is direct relationship between the employees' Role overload stress and quality of work life. The study showing the correlation between the Role Conflict and quality of work life, Role Conflicts positively and significantly related to Quality of work life (0.342). So, there is direct relationship between the employees Role Conflict stress and quality of work life. The correlation between the strenuous working condition and quality of work life, strenuous working condition is positively and significantly related to Quality of work life (0.309). So, there is direct relationship between the employees' strenuous working condition stress and quality of work life. The correlation between the Responsibility and quality of work life, Responsibility is positively and significantly related to Quality of work life (0.324). So, there is direct relationship between the employees Responsibility stress and quality of work life.

B. Findings

From the above analysis, the data revealed that the occupational stress of banking sector employees have got sufficient impact on the quality work life. The statement of Role Overload, Role Conflict, Strenuous working condition and responsibility have got its own impact on the quality work life of the banking sector employees in West Bengal, as they have not that much confident on stability, growth opportunities and satisfaction.

C. Suggestions

Though Banks are giving adequate training and trying to impart knowledge transfer of so many new modern techniques and systems, yet the reach ability to the residual personalities is not to the required value. Banks may intensify the training and knowledge transfer along with so schemes for their uplift their living environment, status, stability, along with other opportunities for their higher positions.

D. Conclusion

From the above findings it can be concluded that stress exist in the employees of the bank understudy, specifically higher on the dimensions of poor peer relations, strenuous working conditions, powerlessness and unprofitability. It is further concluded that the problem of stress is inevitable and unavoidable in the banking sector. A majority of the employees face severe stress- related ailments and a lot of psychological problems. Hence, the management must take several initiatives in helping their employees to overcome its disastrous effect. The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial well-being of the employees. In an age of highly dynamic and competitive world,

man is exposed to all kinds of stressors that can affect him on all realms of life. The growing importance of interventional strategies is felt more at organizational level. This particular research was intended to study the impact of occupational stress on Nationalized Bank employees. Although certain limitations were met with the study, every effort has been made to make it much comprehensive.

From this analysis and interpretation it is observed that these methods namely Percentage, Descriptive analysis, Regression and Correlation analysis have greatly helped for the findings. With these analyses for the purpose of this study, only few hypotheses were made. There are yet innumerable combinations of hypothesis can be identified and study of all these may throw light on good findings of one important in Banking Sector. The researcher feels, definitely this is not the conclusion for this chapter, but an introduction of throwing a new area for new researchers.

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