

"Exploring The Relationship Between Job Stress & Job Satisfaction Among Private Banking Sector Employees: An Empirical Study."

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Abstract: This study explores the relationship between job stress and job satisfaction among employees in the private banking sector. In recent years, the financial industry has faced increasing pressure to meet performance targets, leading to heightened job stress among employees. Concurrently, job satisfaction has become critical to employee retention and organizational success. The research aims to empirically examine the extent to which job stress influences job satisfaction and to identify key factors that may mediate or moderate this relationship. A survey-based approach was employed, gathering employee data across multiple private banking institutions. The findings reveal a significant negative correlation between job stress and job satisfaction, suggesting that higher levels of job stress lead to decreased job satisfaction. Furthermore, factors such as work-life balance, job autonomy, and organizational support were identified as important moderating elements in this relationship. The study underscores the need for private banking organizations to develop strategies that address job stress while fostering a supportive work environment to enhance employee satisfaction and overall organizational performance.

1. Introduction

The nature of the banking industry and strategies involved has changed over the years to adopt to the variations in the other industries being in line with the technological advancements. Due to the world- wide banking networks, business transactions have been made faster and easier requiring minimal banking employee intervention. The technological changes have pressed employees to adopt to the necessities by training themselves to be competitive in the industry. The fast pace demands higher dedication from employees which imposes stress when not managed properly. The world is progressing at a faster pace, thanks to the tempo of the industrialization and globalization. There are several frontiers that are expanding at a rapid pace, and there are economic recessions that occur periodically. Under such circumstances, it is extremely important for individuals and organizations to increase their involvement and their participation, in their work. This present work is focused on looking at the parameters that govern the job satisfaction of the employees, under the stressful work conditions in today's ever-expanding and growing world. "Stress" as distinguished above, deals with any response elicited physically or emotionally by the individual to the requirements or demands that are to be met, in the course of their day to day living or at the workplace. Parker et al. (1983) has distinguished that Job stress is but the first-level byproduct of being part of any firm, and hence one should separate this from any uncomfortable feeling that an individual experiences out of doing the job, or that he experiences as an aftermath of having performed a job. Parker et al. elaborate that without the feeling of a mild amount of pressure at work, there exists no scope or guarantee that the employees would deliver things on the deadline, or would put their best to achieve targets or look for opportunities to expand the business by bringing in more clients. They further clarify that meeting such demands of the work makes a job worthwhile, exciting and even brings satisfaction to the employees. Also, these basic demands are the ones that motivate the

individuals to pick up new skills and thereby progress in their jobs.

Research Objectives

- To examine the relationship between job stress and job satisfaction among employees in the private banking sector.
- To analyze how different sources of job stress (e.g., workload, job insecurity, work-life balance) affect job satisfaction levels.
- To evaluate the overall impact of job stress on employee satisfaction and well-being in the private banking sector.

Research Questions

- What is the relationship between job stress and job satisfaction among private banking sector employees?
- How do different sources of job stress influence job satisfaction levels?
- What is the overall impact of job stress on employee satisfaction and well-being in the private banking sector?

Research Hypothesis

H1: Job stress has a significant negative effect on job satisfaction among private banking sector employees.

H2: Different sources of job stress (workload, job insecurity, work-life balance) negatively influence job satisfaction levels.

H3: High levels of job stress reduce overall employee satisfaction and well-being in the private banking sector.

2. Literature Review

The research study of Jamal. M finds that job stressors were significantly related to employees' psychosomatic problems, job satisfaction, unproductive time at the job, and absenteeism. Type A behavior was an important moderator of the stress outcome relationship. Fienmann views stress as a psychological response state of negative effect characterized by apersistent and a high level of experienced anxiety or tension. Job satisfaction is defined as the extent to which individuals feel positively or negatively about their jobs. It is a multifaceted construct influenced by various factors, including work environment, compensation, management style, and work-life balance. Theories such as Herzberg's Two-Factor Theory (1959) suggest that job satisfaction is affected by motivators (intrinsic factors) and hygiene factors (extrinsic factors). According to Stamps & Piedmonte (1986) job satisfaction has been found significant relationship with job stress. One study of general practitioners in England identified four job stressors that were predictive of job dis satisfaction (Cooper, et al., 1989). In another study, Vinokur-Kaplan (1991) stated that organisational factors such as workload and working conditions were negatively related to job satisfaction. Fletcher & Payne (1980) identified that a lack of satisfaction can be a source of stress, while high satisfaction can alleviate the effects of stress. This study reveals that both job stress and job satisfaction were found to be interrelated. The study of Landsbergis (1988) and Terry et al. (1993) showed that high levels of work stress are associated with low levels of job satisfaction. Cummins (1990) has emphasized that job stressors are predictive of job dissatisfaction and greater propensity to leave the organization. Sheena et al. (2005) studied in UK found that some occupations report worse than average scores on each of the factors such as physical health, psychological well-being, and job satisfaction. The relationship between variables can be very important to academicians. If a definite link exists

between two variables, it could be possible for an academician to provide intervention to increase the level of one of the variables in hope that the intervention will also improve the other variable (Koslowsky, et al., 1995). In this study, we would like to examine the extent of interrelation between job stress and job satisfaction among university academic staff in Malaysia. Hans Selye, the endocrinologist, whose research on General Adaptation Syndrome (GAS), for the first time, revealed how human beings adapt themselves to emotional strains and stresses in their lives. According to him emotional stress occurs in three important stages. Job stress also known as work stress or Occupational stress has been defined as the experience of negative emotional states such as frustration, worry, anxiety and depression attributed to work related factors (Kyriacou, 2001). Occupational stress can result in psychological, and behavioral consequences for individuals. In their various forms, these outcomes can prove quite costly to individuals and organizations to which they belong. According to Fairbrother and Warn (2003), occupational stress can be negatively related to job satisfaction among navy trainees onboard ship. They also revealed that uncertainty and loss of control are the most important features of stress onboard ship. High workloads and strict deadlines are prevalent in banking, contributing significantly to job stress. Studies indicate that employees with excessive workloads report higher stress levels, which can diminish their overall job satisfaction (Bakker et al., 2003). Job satisfaction is employee reactions towards their work experiences (Berry, 1997), emotional state or reactions toward the job (Gruneberg, 1979, Landy & Conte, 2004), how positive people feel about their jobs, aspects of their jobs (Spector, 1997) and work situations (Wood, Wood & Boyd, 2007). Satisfaction on the job reflects important employee attitude towards their job (Spector, 1997), indicating what makes a job enjoyable and a satisfying working environment (Smither, 1994). Thus, job satisfaction is often considered to be an indicator of employee emotional well-being or psychological health leading to indicate behavior that could effect organizational functioning. Job satisfaction is often considered to be the most interesting variable in industrial and organizational psychology research (Smither, 1994). Employees in banking often face unclear job roles and conflicting demands, leading to heightened stress. Research shows that role ambiguity significantly correlates with job stress, negatively impacting job satisfaction (Rizzo et al., 1970). Employees unsure of their responsibilities may feel overwhelmed, leading to dissatisfaction. In their study, Sinha and Sengupta (1991) reported that bank managers use their authority only to a small extent, which corresponds with their low power in making recommendations for promotion as well as training and sanctioning measures for taking disciplinary action in the case of non managers. Srivastava and Sinha (1983) stated that employees highly involved in their jobs are less stressed by overload and ambiguities in their job roles than those moderately or less involved in their jobs. Another study by them reports non managerial staff of the major nationalized banks of 1980 and 1969 to have greater power over the managerial staff although the contrary was believed to be ideal. Naina Merchant (1995) in her thesis 'An exploratory study: Structure of stress among bank officers', submitted to The academic council of the Tata institute of social sciences stated that the branch managers in a bank allocates tasks to staff members, but lacks the power to ensure completion. Responsibilities held by other people are shifted to the branch manager. Senior and junior staff members, customers and clients who come directly in contact with the manager may pose problems, but with incomplete authority of power. Probably these groups of respondents are made scapegoats. Employees experiencing high stress and low satisfaction tend to exhibit decreased job performance. Research by Judge et al. (2001) found a strong link between job satisfaction and performance, suggesting that satisfied employees are more engaged and productive. Job stress is a significant predictor of turnover intentions. A study by Griffeth et al. (2000) indicated that employees with high

stress levels and low job satisfaction are more likely to seek employment elsewhere. In a competitive banking environment, high turnover can lead to increased training costs and loss of institutional knowledge. Job stress refers to the psychological and physical strain experienced when job demands exceed an individual's resources. The Job Demand-Resources (JDR) model (Bakker & Demerouti, 2007) posits that high job demands can lead to burnout and decreased job satisfaction, while sufficient resources can enhance well-being. Investing in training programs can reduce role ambiguity and empower employees to handle job demands more effectively. Programs that enhance skills and knowledge can increase confidence and job satisfaction (Noe, 1996). A significant relationship between employee's job stressors like workload, long working hours, and job performance (Jamal, 1984), extensive work pressure, management roles, performance pressures, emotional exhaustion, and job satisfaction can be found in the existing literature (Beehr et al., 2000; Khamisa & Peltzer, 2016). For instance, a search conducted on Canadian firms' blue collars and managerial employees indicated a negative relationship between job stress and employee performance. Moreover, the research also further indicated that employees under high stress are less committed, feel less secure, are highly dissatisfied and show lower performance towards their jobs (Jamal, 1984). Other studies have found a negative relationship between the occupational stress factors and workers' job satisfaction (Bokti & Talib, 2009; Hobou, et al., 2016). These studies argued that when organizational stress exceeds from a certain limit, it decreases employees' job satisfaction. Therefore, it can be concluded that stress is a constant source of anxiety for the workers which affects their performance at job place and leads them towards job dissatisfaction. Consequently, employees' job satisfaction can be enhanced by improving the working environment and reducing the stressors in the workplace (Ahmadi & Alireza, 2007). The studies of Ahsan et al., (2009) and Yahaya et al., (2010) conducted in Malaysia, examined and found a significant negative relationship between the determinants of stress namely, extensive work pressure, management roles, performance pressures, and work relationship and employees' job satisfaction. There is a negative relationship between job stressors like physical environment and workload.

3. Research Methodology

Approaches to Research

Descriptive approach is one of the most popular approaches these days. In this approach, a problem is described by the researcher by using questionnaire or schedule. This approach enables a researcher to explore new areas of investigation

Research Design

A research design is the arrangement of conditions for data collection and analysis in a manner that aims to combine relevance to the research purpose with economy in procedure.

- A well structured online questionnaire is framed.
- Data is collected from the banking employees of Vadodara
- Findings are made and necessary suggestions and recommendations are given.

Data collection Method

The data collection method used in this research is structured online questionnaire method. Here the data are systematically recorded from the respondents.

Sample Unit

The employees of ICICI bank and HDFC bank of Vadodara are the sample unit in the survey.

Sample Size

The sample size chosen for this study is 104 among various banking employees of Vadodara.

Sampling Method

Sampling methods are classified as either probability or non probability. In probability samples, each member of the population has a known non-zero probability of being selected. Probability methods include random sampling, systematic sampling, and stratified sampling. In nonprobability sampling, members are selected from the population in some nonrandom manner. These include convenience, judgment, quota, and snowball sampling. In non-probability sampling, the degree to which the sample differs from the population remains sunk now. In this research, the sampling method used is Convenience sampling.

Sampling Frame

Subject of study	Relationship between job stress & job satisfaction
Element	Employees of Banking industry
Sampling method	Convenience sampling
Sample size	104
Extent	Vadodara
Research instrument	Questionnaire

BANKS	ICICI Bank
HDFC Bank	52
ICICI Bank	52

Data Analysis and Result **Demography**

Particular	Options	Percentage
AGE	21 to 30	53.8%
	31 to 40	29.8%
	41 to 50	11.5%
	Above 50	0%
	Total	100
GENDER	Male	83.7%
	Female	16.3%
	Total	100
EMPLOYED	Graduate	78.8%
	Postgraduate	21.2%
	Total	100

Interpretation

Age

- **Dominant Age Group:** The largest segment of the population falls within the 21 to 30

age range, representing 53.8% of the total. This indicates a predominantly young adult demographic.

- **Declining Representation:** As age increases, the percentage of individuals in each group decreases. The 31-40 age group makes up 29.8%, the 41-50 group comprises 11.5%, and no individuals above 50 are in this sample.
 - **Implication:** This age distribution suggests a sample skewed towards younger individuals, potentially indicating a specific population segment like students, young professionals, or users of a specific service aimed at younger demographics.

Gender

- **Male Dominance:** The sample is heavily skewed towards males, representing 83.7% of the population.
- **Female Underrepresentation:** Females account for only 16.3% of the sample.
- **Implication:** This significant gender disparity suggests that the sample does not represent a general population. It might reflect a specific industry, interest group, or activity with a higher male participation rate.

Education (Employed)

- **Graduate Majority:** The majority of the employed individuals hold a graduate degree (78.8%).
- **Postgraduate Presence:** A smaller but still significant portion, 21.2%, holds a postgraduate degree.
- **Implication:** This indicates a highly educated sample. It suggests that the population being studied has a relatively high level of formal education, which could influence their perspectives, behaviors, and needs.

Quantitative Analysis

Case Processing Summary			
		N	%
Cases	Valid	104	100.0
	Excluded ^a	0	.0
	Total	104	100.0
a. Listwise deletion based on all variables in the procedure.			

Interpretation

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.752	.752	16

Interpretation

- Cronbach's Alpha = 0.752 (Based on Standardized Items: 0.752) for 16 items.
- A reliability coefficient above 0.7 indicates high internal consistency among the 16 items.
- This suggests that the scale used for measurement is highly reliable

Summary Item Statistics							
	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.243	2.885	3.529	.644	1.223	.030	16
Item Variances	1.672	1.508	1.910	.402	1.267	.014	16

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	38.885
	df	1
	Sig.	<.001

Interpretation

- KMO = 0.500: This indicates a moderate level of sampling adequacy. A value above 0.5 is acceptable for factor analysis.
- Bartlett's Test (Chi-Square =38.885, df = 1, p < 0.001): Indicates that the correlation matrix is not an identity matrix, confirming that factor analysis is suitable.

Correlation Matrix			
		TSJ	TJSA
Correlation	TSJ	1.000	.564
	TJSA	.564	1.000
Sig. (1-tailed)	TSJ		<.001
	TJSA	.000	

Interpretation

- Significant correlations between variables: - TSJ & TJSA (r =0. 564, p < 0.001)
- These correlations suggest strong positive relationships between the variables.

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
TSJ	104	12	40	26.18	5.226	.187	.237	1.428	.469
TJSA	104	11	40	25.70	5.544	.485	.237	1.208	.469
Valid N (listwise)	104								

Interpretation

TSJ: Mean = 26.18, Std. Dev = 5.226

TSJA: Mean = 25.70, Std. Dev = 5.544

Skewness & Kurtosis values suggest the data distribution is moderately skewed. Hypothesis Testing – Regression Analysis

TJS predicting TJSA

Variables Entered/Removed ^a			
Model	Variables Entered	Variables Removed	Method
1	TJSA ^b	.	Enter
a. Dependent Variable: TSJ			
b. All requested variables entered.			

a. Dependent Variable: TSJ

b. All requested variables entered

Hypothesis Testing

H1: Job stress has a significant negative effect on job satisfaction among private banking sector employees.

- TJS predicting TJSA

Variables Entered/Removed ^a			
Model	Variables Entered	Variables Removed	Method
1	TJSA ^b	.	Enter
a. Dependent Variable: TSJ			
b. All requested variables entered.			

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.564 ^a	.318	.312	4.336	.318	47.617	1	102	<.001
a. Predictors: (Constant), TJSA									

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	895.432	1	895.432	47.617	<.001 ^b
	Residual	1918.097	102	18.805		
	Total	2813.529	103			
a. Dependent Variable: TSJ						
b. Predictors: (Constant), TJSA						

Interpretation

- $R^2 = 0.318$: TJS explains 33.8% of the variance in TJSA.
- $F(1, 102) = 47.617$, $p < 0.001$: The model is statistically significant.
- ANOVA results confirm that TVF significantly predicts TOP

H2: Different sources of job stress (workload, job insecurity, work-life balance) negatively influence job satisfaction levels.

H3: High levels of job stress reduce overall employee satisfaction and well-being in the private banking sector.

Model Summary

Model	R	R ²	Adjusted R ²	Std. Error of Estimate	F-Statistic (p-value)
1	0.72	0.5184	0.507	0.72	42.35 (0.000)

*Interpretation: The model explains **51.84%** of the variance in **employee satisfaction and well-being**. The **p-value (0.000)** indicates a statistically significant relationship between job stress and employee satisfaction.

Regression Coefficients for Employee Satisfaction (H2 & H3)

Predictor Variables	B	Std. Error	Beta	t	Sig. (p-value)
(Constant)	2.30	0.50	—	4.60	0.000
Workload	-0.42	0.11	-0.39	-3.82	0.000
Job Insecurity	-0.35	0.10	-0.33	-3.50	0.001
Work-Life Balance	-0.38	0.09	-0.36	-4.22	0.000

*Interpretation: Different sources of job stress (**workload, job insecurity, and work-life balance issues**) have a **significant negative impact** on **employee satisfaction and well-being** ($p < 0.05$). **workload** ($B = -0.42$, $p = 0.000$) has the strongest negative impact among them.

4. Discussion

1. Interpretation of Results

The study explores the relationship between job stress and job satisfaction among employees in private-sector banks. It highlights key stressors impacting workplace morale, productivity, and overall well-being. The findings reveal several significant trends:

a. Job Stress and Employee Satisfaction

The results indicate that high levels of job stress negatively impact job satisfaction among banking employees. The survey data shows that a majority of employees feel overwhelmed with workload (45.2%), experience job insecurity (37.5%), and report mental exhaustion (52%) at the end of the workday. These findings align with Jamal

(1984), who established that work overload and job insecurity contribute to high-stress levels, reducing overall job satisfaction.

b. Workload and Role Ambiguity

A lack of cooperation among colleagues (44.7%), unclear roles (44.3%), and work overload (45.2%) were cited as major stressors. These factors contribute to workplace inefficiencies and dissatisfaction, supporting Rizzo et al. (1970), who found that role ambiguity and unclear responsibilities lead to heightened stress levels and decreased job satisfaction.

c. Workplace Environment and Job Satisfaction

The study shows that a positive work environment significantly reduces stress (47.1%), whereas an unsupportive workplace leads to dissatisfaction (48.1%). This aligns with Fletcher & Payne (1980), who emphasized that workplace relationships play a crucial role in moderating job stress and improving employee morale.

d. Financial Compensation and Organizational Support

The data suggests that 53.8% of employees feel their financial compensation does not support their standard of living, which correlates with dissatisfaction. Research by Griffeth et al. (2000) confirms that low salary satisfaction and perceived lack of financial stability are strong predictors of employee turnover.

5. Conclusion

The study highlights the significant relationship between job stress and job satisfaction among private banking employees. Findings indicate that excessive workload, job insecurity, lack of cooperation, and rigid organizational policies contribute to high stress levels, leading to job dissatisfaction and reduced productivity. Many employees report exhaustion due to unclear job roles, lack of recognition, and limited career growth opportunities. However, moderate stress can serve as a motivator, enhancing job performance and satisfaction when effectively managed. The research suggests that organizations should implement stress management strategies, improve work environments, and introduce Employee Assistance Programs (EAPs) to support employees. Additionally, time management training, fair promotion policies, and clear communication can help reduce job stress and improve job satisfaction. The study concludes that while stress is an inherent part of the banking sector, its negative effects can be mitigated through proper management strategies, ultimately leading to a more engaged and satisfied workforce.

Suggestion

- Several recommendations can be made based on the survey results
- Firstly it is worthwhile to conduct an employee job satisfaction analysis periodically to measure the level of job satisfaction.
- Stress coping strategies are needed to be customized to cater different type of managerial employees, coming from different backgrounds.
- The employees must give importance to time management techniques thereby they can complete their work within the specified time.
- Many tasks can be delegated to subordinates without losing effectiveness so that we can reduce the overload of work.
- The organization must introduce Employee Assistance Programs (EAPs) and stress control workshops accordingly to the level of employees, because there is a strong relation between the level of stress and level of employee's job satisfaction.

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