

**Impact of Stress on Employee Performance in Banking Industry -
A Conceptual Framework**

Dr. Shabir Ahmed Bhat
Professor, The Business School, University of Kashmir

Asima Altaf
Research Scholar, The Business School, University of Kashmir

Abstract

The financial institutions like J&K Bank are the main contributors to the exchequer of the state of Jammu and Kashmir. There are several dimensions which need to be addressed. This paper is an attempt to highlight the main elements of job stress. However a lot of research has been done on the subject so far, but in Jammu & Kashmir very few researches have been conducted on job stress and performance of the workforce. Stress is a term regularly known as twentieth century syndrome originated of man's race toward modern growth and its ensuring complexities. Therefore, the paper includes four variables of job stress which are addressed by a thorough review of literature. At last a conceptual model is developed to find out the relationship between these four variables. Thus the paper is an attempt to highlight the lapses in measuring job stress in Banking Industry.

Keywords

Stress, banking industry, role ambiguity, role conflict

Stress

Stress has without fail been a major fragment of our regular daily existence since old period. Stress was there when our progenitors were required to fight or flight for their survival. The word stress was originally used in physics and then it became the part of psychology. Selye in 1936 first introduced the idea of stress into the life science. He defined stress as the force, pressure, or tension subjected upon an individual who resists these forces and attempt to uphold its true state. Moreover Hobfull (1989) defines this term as "when people starts to oppose external environment or forces also by following them". As per other researchers, stress is a dynamic condition in which an individual is confronted with opportunity, constraint or demand related to what he desires and for which the outcome is perceived to be both uncertain and important. From this definition one can state that stress is not really terrible, it likewise has a positive worth when it offers potential pick up. Stress is a term which alludes to the outcomes of the disappointment of a human or animal body to react properly to emotional or physical dangers to the living being, whether genuine or envisioned. Stress alludes to the strain from the contention between our external surroundings and us, prompting to emotional and physical pressure. In our quick paced world, it is difficult to live without stress, whether you are an understudy or a working grown-up. There is both positive and negative anxiety, contingent upon every individual's unique perception of the tension between the two forces. In cutting edge times, stress has a fundamental impact in how effectual or unsuccessful we are in our advantageous work development, and by and large in making the most of our lives. Stress is not really negative for our execution. Some level of stress is alluring to create energy, creativity, and proficiency. Furthermore, unreasonable levels of stress could get the chance to be clearly counterproductive if the situation does not require this lifted level of stamina. Over the span of the latest decade there has been a rising interest for worldwide ability. All individuals, over the span of living, experience an assortment of upsetting life occasions, which may

incorporate such various occasions as death of one's life partner, partition and separation, increase to the family, serious ailment of close ones, and transfer to an undesirable area. As indicated by the 2012 Global Relocation Trends Survey led by Brookfield, an increase in the need for expatriates. Furthermore, companies surveyed predict an increase in the number of long, short, intra-regional/commuter assignments, and extended business trips, with Brazil, Russia, China, and India being in the greatest demand for growth opportunities (Brookfield Global Relocations Services, 2012).

Job Stress

The human resource has been the most imperative component that affects the productivity in an organization. Stressful, down and disappointed employees would not be able to attain the good quality level of work and output as those employees with low stress and high satisfaction.

McGrath (1976) defined job stress as a "condition in which employees are needed to fulfill the duties that exceed the person's ability and the resources which are required to perform these duties, under the situation where there is huge difference between rewards and demand for fulfilling the duties". The HSE (Health Safety Executive UK) distinguishes between pressure and stress. Pressure is seen supportive and something that actually helps progress our performance. We all require some pressure to accomplish our goals well-ask any sportsperson, performer or actress. Though, the troubles occur when the sources of pressure turn out to be too frequent without time to recuperate, or when just one source of stress is too great for us to cope with. Persons in multifaceted organizations are continuously exposed to a variety of potential from both themselves and others as they hold their organizational roles. Some stress has been proven to be beneficial for us and some deconstructive. Stress has a positive outcome on employees of any organization but up to which an employee can manage it; mostly it exceeds the tolerable limits and has a negative impact on employees. Stress is not harmful for our performance. Some level of stress is advantageous to create interest, creativeness and efficiency. However, extreme levels of pressure could develop into counterproductive if the condition does not need this high level of stamina.

There are number of sources of job stress. Six groups of main work allied stressors have been recognized they comprise intrinsic factors: personality values, recognition, advancement, etc. Motivation to perform the job will increase, when people consider their jobs as meaningful and enjoyable. The kind of job satisfaction implies that a person would tend to keep on a job which is fulfilling him and give up a job which is dissatisfying him. Job satisfaction is particularly important for bank employees as it is assumed that only if employees are satisfied with their job in service industry they can make happy their customers. It is not the clients alone who should be pleased but the human resource of an organization should also be contented in order to get customer satisfaction. Studies disclose that one attitudinal aspect only cannot compute job satisfaction. The basic factors determining job satisfaction can be broadly categorized into two: intrinsic factors and extrinsic factors (Buitendach and De Witte, 2005). Extrinsic factors include pay, physical working condition; working hours, job security, work group, work itself, supervision, etc. certain personal and demographic variables like age, gender, tenure, etc. also influence satisfaction.

Determinants of Job Stress

The majority of the organizations are facing the key challenges which are strongly influencing the result of folks and as well as organizations themselves. Employees are the precious possessions or assets for an organization but more often employees are facing the pressure in their jobs which intensify the negative consequences such as low drive or motivation, revenue which is a straight loss for the organization and the employees who exists, stress impact on their health and psychological condition and all these conditions also effect on their behaviors and productivity of the organization. The trouble of job stress arises due to differences between employees workload and quantity of control over meeting these demands, are destructively of employee bodily and emotional responses.

Stress exists in more or less every organization let it is big or small and at each stage of management and workers. Bank plays a pivotal role in developing the economy of a country. During the last few decades banking industry of India has come under a rapid change due to liberalization, privatization, globalization, strategy changes, changes in the expertise and rigorous competition. The traditional approach in all the sectors of banks have changed. Each executive experiences it. Now banks focus more on clients, giving them ease, quality of service, innovation and speed of services. Bank employees play a critical role in the service quality and service release of the customers. Due to these changes, the human resource in the banking industry experiences a lofty level of stress. Studies also reveal that the employees are facing problems like burnout, tension and lack of satisfaction, etc in banking sector (Chen and Lien, 2008; Bajpai and Srivastava, 2004) because of these changes. The real concern for the organizations is performance of their employees irrespective of the division they are working in and the factors and situation. Moreover, the success of an employee is directly related to good performance which in turn leads to good growth of organization. It has also been seen that there are various aspects because of which employee job performance are possibly to be affected by stress which include output, Job Satisfaction/Morale, Absenteeism, Decision Making Abilities, Accuracy, Creativity, Attention to Personal Appearance, Organizational Skills, Courtesy Cooperation, Initiative, Reliability, Alertness, perseverance and tardiness.

The concept of job stress, reasons of job stress like role conflict, role ambiguity, job insecurity and working hours and their consequences will be examined.

Role Ambiguity

The condition, when the work goals are not clearly laid out as in what is required to do and what is likely as far as one's employment performance is concerned, is known as role ambiguity. It is observed that role ambiguity has its own drawbacks. It is directly proportional to the impact it has on the execution of an employee in a work environment and prominently is linked to low levels of satisfaction with the work itself. Uncertain service prerequisites happen when particular duties are not clearly characterized. Researchers have analyzed that role ambiguity has been portrayed as the single or numerous roles that face the role incumbent, which may not be certainly articulated (communicated) in terms of behaviors (the role activities or assignments/needs) or execution levels (the criteria that the role in the office will be judged by). In more easy words role ambiguity might be characterized as when the job obligations and the knowledge about what is expected from an employee in terms of one's job performance is confused. It is seen that the employees with role ambiguity dependably give lower performance. Accordingly, it specifically influences the employee execution of job and draws its impact on the client based performance and achievements. In the work environment wherever is role ambiguity, negative vibes of employees as lack of self-conviction and disappointment drives human resource's hope towards misery and despair. Role Ambiguity emerges when employees don't recognize what is expected from them at the working environment and how their performances are assessed. That is, human resources don't know how and where they fit into the organization and they are not certain of any reward regardless of how well they may perform. Researchers argue that there is significant proof that role ambiguity can incite stress. Absence of direction can establish stress, particularly for individuals who are low in their resistance for such vagueness. According to Rizzo et al. (1970), it is observed as "the situation where an individual does not have a clear direction about the expectations of his/her role in the job or organization". Role ambiguity is only the perception in the mind of an employee that he does not have enough information about his role expectations and requirements. He considered himself helpless or powerless at his job (Hamilton, 2002; Onyemah, 2008; Slattery, Selvarajan, & Anderson, 2008). Role Ambiguity has risen as the greatest type of organizational stress. Ambiguity might be encouraged in regards to different aspects of the role and of the circumstances encompassing it. The individual might be unsure about the level of his obligations. He might be indistinct about who has a

genuine right to impact him or over the limits of his own power over others. Disarray may focus about organizational rules and regulations. The level of objective ambiguity for a crucial position will depend, on the accessibility of all the required data to his position. The experienced ambiguity of the role dweller will reflect the objective circumstance as it interfaces with the relevant properties of the individual. The main individual is probably going to experience two sorts of role ambiguity. One concerning the errand and the related exercises; the other concerning the input in regards to his performance of the task. As a rule, the focal individual's experience of a circumstance is a function of the objective, demands and pressures to which he is subjected. Kahn1964 is of the feeling that the results of stress may be to a great extent troublesome. In any case, it is not important to outlook the view that it is fundamentally harmful or destructive. Ambiguity can encourage adaption to evolving conditions. Such positive outcomes emerge when it is to a fair or comparatively moderate degree. Over the ideal level, it might create negative outcomes.

Role Conflict

Employees encounter a high rate of stress when two bosses are demanding clashing things and when taking care of one will mean they are defying the other superior. This makes employees befuddled and disappointed. For instance, workers may often feel themselves torn between two groups of who ask distinctive sorts of behavior or who trust the employment involves diverse capacities. Luthans (2002) separates three noteworthy sorts of role conflict. One sort is the contention between the individual and the role. For instance, a production worker and an individual from a union are named to head up another production group. This new group leader may not by any means believe in keeping close control over the laborers and it would go against with this present individual's identity to be harsh however that is the thing that the head of production would anticipate. A second kind of intra role strife makes disparate expectations about how a given role ought to be played. At last, inter role conflict comes because of varying necessities of at least two roles that must be played in the same time. For instance, work roles and non-work roles are regularly in such clash. Researchers are of opinion that albeit all of the roles that men and ladies bring into the organizations are significant to their demeanor, in the investigation of organizational behavior the organizational role is the most vital. Roles, for example, computer hardware administrator clerk team leader, sales person engineer, systems analyst, departmental head and director of the board regularly convey clashing demands and desires. Researchers additionally expressed that recent research confirms that such clash could negatively affect performance and be influenced by cultural contrasts.

Job insecurity

Job Insecurity emerges from the common incompatibility between work demands and different parts of work. The changes occurring in working life, the creation of employment insecurity itself has experienced a change of significance. Amid 60s and 70s, the growth was frequently to be found in bigger inventories of work atmosphere, and was viewed as an inspiration or motivation (job security) rather than as a stressor (Hackman and Oldham, 1975; Rizzo, House, and Lirtzman, 1970). In the mid-1980s, studies around there started to more systematically focus on employment uncertainty and alongside this came an change in the construct's meaning; it went from being viewed as a motivator to being characterized as a stressor (Greenhalgh and Rosenblatt, 1984). Different scientists utilize mixes of different definitions and operationalizations in their exploration. For instance, Mohr (2000) examined four distinct sorts of job insecurity (1) "job insecurity as a state of public awareness" which involves a high degree of unemployment in society; (2) "job insecurity at the company level" which refers to unstable and insecure conditions in the organization; (3) "acute job insecurity" involving the concrete subjective experiencing of a threat to employment, and; (4) "anticipation of job loss" which applies to a situation where cutbacks have as of now been done in the organization in which the individual is

utilized. Work insecurity can in this way either be experienced at an individual level or credited externally, for example, in where the researcher characterizes the populace under scrutiny as being indeterminate of how their future employment will progress (Ferrie, 2001). In a review comparing the results of objective and subjective sorts of job instability, De Witte and Näswall (2003) found that, among those encountering a high degree of job insecurity, it was the permanent rather than the temporary employees who reported lower levels of both employment satisfaction and organizational commitment in correlation with the temporary employees. These authors went on to argue that job insecurity can't just be explained from distinctiveness of the situation however ought to contain a part of subjectivity. Due to this, there are analysts who contend that operationalizations containing intensifying words like "fear" or "stress" better reflect the meaning of job insecurity as a subjective and automatic stressor (Sverke et al., 2002). These authors went on to argue that job insecurity can't just be explained from distinctiveness of the situation however ought to contain a part of subjectivity. Due to this, there are analysts who contend that operationalizations containing intensifying words like "fear" or "stress" better reflect the meaning of job insecurity as a subjective and automatic stressor (Sverke et al., 2002). Holding a specific sort of employment contract can likewise draw its impact on view of job uncertainty. Workers who are employed on full-time or perpetual contracts may encounter less job insecurity. These employees may have a more prominent feeling of being a fundamental part of the organization than part time or temporary workers would (Sverke et al., 2000). Instinctively, one would expect feelings of job insecurity to have a strong psychological affect on those influenced. Experiences of instability concerning one's future employment are probably going to have extreme results for a worker's general life circumstance in that financial and other very valued aspects of life will be seen as threatened. Surely, a standout amongst the most important elements of employment insecurity is the feature of uncertainty and ambiguity. As per stress theories, not knowing how to neutralize a danger to something valued will prompt to stress experiences. The experience of uncertainty concerning the future of employment disallows the person to adapt to the risk adequately and lessens the opportunities for decreasing the level of stress experienced.

Work Overload / Underload

"Work is worship", almost every tradition has expressed its value in their religion and considered unity as a key source of religious doctrines which are directly relevant to work (Richardson et al., 2013). Workload alludes to the measure of work that is assigned to an employee to do. Around the world for many people life's two most defining features are religion and work (Hill and Smith, 2003). Darwish (2000), in his literature portrayed that life without work has no valuable meaning and engagement in economic activities is an obligation. Studies show that work overload is a noteworthy issue practically every organizational segment is experiencing and with the increase in working hours, duty timings and pressure from superior to fulfill competitiveness, and accomplish objectives, it has turned into an imperative area of core interest. Work overload is the primary driver of many occupation related states of mind i.e. stress, tension, bringing about poor execution and occupational disappointment. From investigations and through regular practice, it has been seen that work overload has negative impact on employment fulfillment.

Overload has two structures; an exorbitant measure of work and work for which an individual is not well prepared. One method for interpreting the challenge of increasing productivity is to comprehend that it implies every individual will achieve more than before. On a sequential line, the objective of increasing productivity implies that the aggregate time to finish an item is lessened and overload is experienced in the form of the endless flow of work. Researchers differentiate workload as quantitative (too much) and qualitative (too difficult) over-load. They proposed that both qualitative and quantitative overload may create no less than nine distinct indications of mental and physical strain, for Job disappointment; Job

pressure; Lower self regard; Feelings of being under danger; Embarrassment; High cholesterol levels; Increased heart rate; Skin dissensions; and More smoking.

Work Underload

(Katz & Kahn 1987) describes work under load as "Having work that fails to use a worker's skills and abilities". Work under load is extremely inverse of burnout, nevertheless it can influence with the impacts can be similarly as checked. A dull, persistent, not profiting work without any outcomes can rapidly prompt to tedium. Left unchecked, lethargy sets in and productivity slows. These sorts of employments can turn out to be exceptionally unpleasant in light of the fact that there is no exit other than continue doing. In extraordinary case managers may even choose to have minor acts of sabotage that can adversely influence others.

Work under load consists of boredom, lack of stimulation, the lack of opportunity to use acquired skills and abilities and the repetitive performance of seemingly meaningless task (Warshaw, 1979). Work under load, like work overload, can be both quantitative and qualitative. Quantitative work under load refers to boredom arising from physical inactivity; the idleness that arises from having too little to do on the job. Qualitative work under load is a term used to describe jobs which are mentally unstimulating (Matteson and Ivancevich 1982)

Burnout

Burnout is a reaction to continuous stress that has acknowledged a lot of research consideration due to its pertinence in today's working environment. Burnout is not just extreme stress rather, it is a complex physical, mental, and emotional response to stable levels of high anxiety, and it identifies with the feeling that your innermost resources are deficient for dealing with the errands and situations exhibited to you. Burnout produces sentiments of hopelessness, weakness, pessimism, resentment, and failure – and in addition stagnation and decreased productivity. These stress responses can bring about depression and unhappiness that can undermine your employment, your connections, and your wellbeing. The reminiscent force of the burnout term to catch the realities of individuals' experiences in the work environment is the thing that has made it both essential and questionable in the research field. As the "dialect of the general people," burnout was more grounded in the complexities of individuals' relationship to work and gave new consideration to some aspects of it. Nevertheless, burnout was additionally criticized at first as non-scholarly "pop psychology." Unlike other research on the work environment, which utilized a top down approach derived from scholarly theory, burnout study initially utilized a bottom-up or "grass-roots" approach derived from people's workplace experiences. Burnout affects all occupations but is said to be more prevalent in service professions like didactic and healthcare services (Ashtari, Farrhady and Khodae, 2009, Pines and Ronen, 2008). Workers from the service profession are especially inclined to burnout because of the way of the interpersonal and organizational factors. However, bankers are expected to have above average risk with regards to work related stress. Burnout is commonly conceptualized as a tripartite syndrome consisting of the following: emotional exhaustion, depersonalization, and reduced personal accomplishment (Jennings, 2008, and Patrick and Lavery, 2007). Ashill, Carruthers, Rod, and Thirkell (2009) define burnout as a syndrome comprised of two components: emotional exhaustion and depersonalization. Burnout is also defined as a "psychological syndrome, in response to chronic job interpersonal stress" (Ashtari et al., 2009). Consequently burnout may represent the chronic prolonged stress, which grows much later than occupational stress. The term "burnout" first appeared in the 1970s, was most prevalent among human services professionals (Schaufeli & Enzmann, 1998), and generally refers to professionals who focus on improving the quality of life of the individuals and communities they serve. Burnout is used to explain a disorder that goes beyond physical weakness from overwork. Stress and emotional fatigue are a part of it, however the sign of burnout is the distancing that goes ahead in response of the overload. Burnout

shows itself from multiple ways. The individuals who experience this disorder commonly find that they are drained, depleted, and without energy. They discuss feeling pulled by their many projects, most of which appear to have lost significance. They feel that what they do have to offer is either not needed or not received; they feel overlooked, unrecognized, and unimportant, and they approach their jobs in a mechanical and normal way. They tend not to perceive any strong consequences of the products of the endeavors.

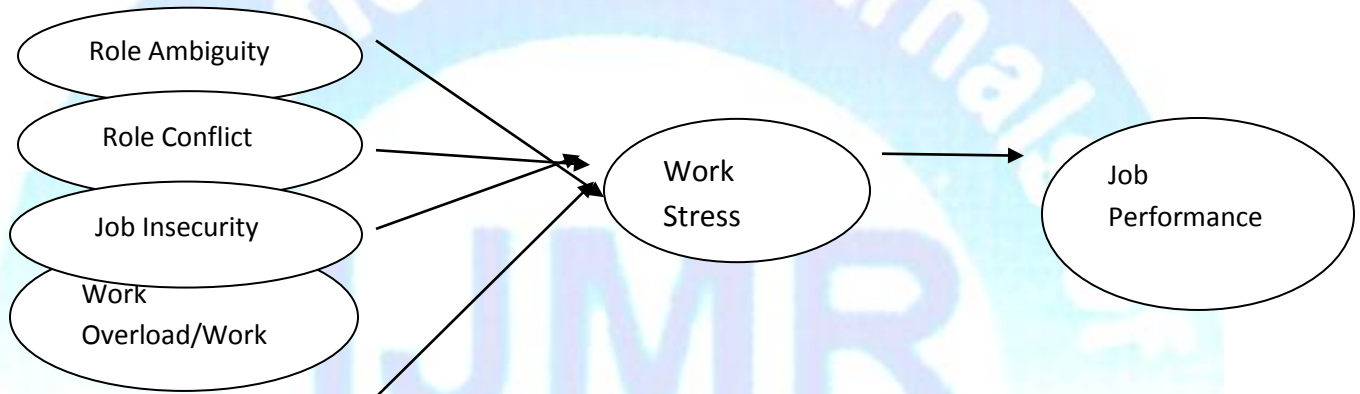
Stress in banking industry

Different individuals take pressure in a different way, however generally pressure can be taken in a positive way by an individual and can make a man careful; keep him spurred and even help them learn new things in this way can develop individual's identity. Altogether it relies on the available resources and an individual trait is that what is important. Despite the fact that when these kinds of pressure become out of control it prompts to stress. Stress at work has turned out to be new experience of advanced lifestyles nowadays. Over the last century the way of work has experienced critical changes is as yet changing at fast speed. With change comes stress naturally. Shockingly, because of contemporary current work environment, pressure at work environment can't be avoided. Examination demonstrates that intemperate pressure which does not happen to be compatible with worker's acquaintance, understanding and ability and there is no way to carry out any choice or control and there is no support from others, stress develops. Likewise, when there is improper management, poor work design, lesser support from superiors and sub ordinates and general conditions at working environment are not ideal, stress happens. An employee's wellbeing and business routine gets seriously influenced by stress. Practically every line of work has been influenced by stress from performing artists to surgeons or a commercial pilot to a business official. Work stress is an unsafe to the physical affluence. It for that reason influences the welfare of organizations. Conditions in working environment influence worker's execution contrarily and general strength of his body and brain get hit. Stress begins in a extensive range of workplace thus it is often made worse when employees feel that they have no support from superiors and equivalents. The employees or workers which are profoundly exposed to stress will probably be detrimental, poorly motivated, less fruitful and less safe at work. In this manner the organizations they work in are less fruitful at the competitive edge. The elements give you an idea about that stress has its most extreme impacts on those at the each level of the socio-economic steps. In today's inexorably cutthroat banking environment, smart bank administrators see preservation of motivated, satisfied, and committed forefront employees as vital to the organizations.

Whatever stress is, lately, it has shown its boundless growth and that has lead us to a question-what are reasons for stress at the work environment? It is generally acknowledged by a various people working in the banking industry that stress and burnout drain the performance of the staff. It is discovered in research that there is a negative correlation between quality of services delivered to customers and work related stress, that is, highly stressed employees have failed to provide high quality services as compared to less stressed ones (Varca, 2009). In today's progressively more competitive banking environment, shrewd bank executives view retention of motivated, satisfied and committed frontline employees as important to business success as customer satisfaction and retention (cf. Yavas and Babakus, 2010). Banking job as a whole acts as an essential role in the economy of any country. It is a service oriented industry. The value of banking service to its clientele and society greatly depends upon the pains and hard work of the employees put in totality. Job contentment of bank employees results from the explicit likings and disliking experienced in their jobs. The proficient manpower can best be utilized if they are contented with their jobs researches show. So, the ways with which authority treats their human resources and fulfils their requirements and expectations have a deep impact on the attitudes of the human resources towards their jobs which in turn have an impact on the capability to achieve their work. At present, the quality of banking service Kashmir is not satisfactory. There may be

many reasons for it, but human factor may be one of the major reasons for the quality of banking service. The study here is proposed to discover the connection of stress and work. There is nothing like hassle free or stress free employment. One and all in their work is open to tension and anxiety as they get through their obligations and duties relegated to them. Banking industry which is the spine of the nation's wealth and it is not an exceptional one. The job environment of banking employees is extremely tedious as it includes the immediate client connection in all levels. Bankers are under a massive deal of stress and that too because of many backgrounds of stress, for example, Overload, Role ambiguity, Role conflict, Responsibility for people, Participation, Lack of feedback, and staying aware of quick innovative change. This review examines the connection between occupational stress and employment execution on bank representatives of banking industry in Jammu and Kashmir.

Conceptual Modal of Stress:



Conclusion

Work stress is the important issue for the individuals, employers and employees committed to perform the public services. In order to control the level of stress it is important that we recognize the stress factors, also called stressors. The levels of stress that people face at work fill the band from tedium to panic. Existence of job stress in organizations can result in negative effects like reduced efficiency, decreased capacity to perform, a lowered sense of self-esteem, depression, low motivation to work, dampened initiative and reduced interest in working, increased rigidity of thought, lack of concern for the organization and colleagues and loss of responsibility (Greenberg and Baron, 1995; Matteson and Ivancevich, 1982) It is also seen that stress related illness were a leading cause of absence from work and this applied to low skilled manual workers and professional employees. Therefore being short of job satisfaction also results in elevated absence from work, low output, lack of organizational obligation, etc. Hence the banking sector have to take actions to boost job satisfaction and decrease occupational stress among their employees which can resolve many employee related problems in banking sector and lead to better presentation of employees and reduced burnout of the employees in the banking sector. Also it is very important that some measures should be taken by the management to retain employees and to improve the customer services. Once the stressors are identified, they can be analyzed and handled appropriately. The job of management stress is half done. There are various preventive measures and recommendations in such cases like; take one task at a time, avoid excessive interruptions, communicate upwardly and downwardly, continuously educating and training yourself, aware your boss about the workload and hardworking timings. Also, other preventive measures like exercising, helping others, getting the right amount of rest, positive thinking, A good sense of humor, hydrating the body, adopting a good posture, taking a control over the external environment (balancing

between job and personal lives), preparing yourself for self-employment (in case of job insecurity) and finally at the end of the day leave work in the office and enjoy back home and family.

Implications for Researchers

From the thorough review of literature four variables were identified vis-à-vis Role ambiguity, Role conflict, Job insecurity and Work overload/under load as the most important. Huge number of researches has been conducted so far in India and abroad on individual variables. However, none of the researches focused on all the above aggregately. In India banking sector has been of paramount importance in the form of providing employment to a large number of population. The most nationalized banks like SBI and many more are facing job dissatisfaction among their staff which has led to low performance and has adversely affected the revenue of the banks. It is further implicated that the determinants need a continuous refinement due to changes in technology and environment. Thus, a measurement scale must be ambiguous which addresses qualitative and quantitative aspects of the research on job stress. Further, there are more areas where the research needs to be conducted and may not be confined to financial institutions only.

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