# The Effect Of Job Related Stress In Indian Banking Sector: A Study With Special Reference To Employee Morale And Job Involvement

**Neha Sharma**[1]

## Abstract

"Sometimes when people are under stress, they hate to think, and it's the time when they most need to think"

William J. Clinton

In today's working atmosphere the most expensive problem is job stress as it is clear from the previous researches that stress plays the major role for turnover in organizations. Stress is an unavoidable outcome in modern era. With the vast growth of industries, living standard in the urban areas, quantitative rise in population and different problems of day to day life are some of the major reasons for increase in stress.

The present study examines the effect of job related stress on employee morale and job involvement. During the past two decades, the banking sector had under gone speedy and prominent changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks & foreign sector banks, advancement in banking technologies, etc. Due to these changes, the employees in the banking sector are undergone a high level of stress. In this study, analysis of data related to three different variables i.e. job stress, employee morale, & job involvement is done, in order to fulfill the objectives of study.

**Keywords:** Job stress, employee morale, job involvement, SBOP.

1.Research Scholar, SMS, Punjabi University

## Introduction

The word 'stress' was firstly used in the context of physics and later on became a part of psychology. Hobfull (1989) stated the term as "when people starts to oppose external environment or forces also by following them". However Keinan (1997) said that "The term stress refers to the interaction between the person and the environment". Job stress is stress involved in day to day working. It is basically the physical and mental burden on an individual, and can be a mental, physical or emotional strain. In other way it can also be expressed as a situation of tension can cause stress. Organizational stress can occur due to lack of working strength or due to the environmental factors in the organization. When organizational stress is not handled carefully, it directly affects the employee working potential in the organization and ultimately leads to decreased quality, productivity, health as well as wellbeing and morale. A number of factors are involved in creating job stress such as negative work burden, isolation, long working hours, unsafe working environments, lack of independence, complicated relationships among supervisors and subordinates, management dominance, harassment and less opportunities or motivation to advancement in one's efficiency level. As stated by Kahn and Quinn (1970) "stress is the outcome of fact of the assigned work role that caused harmful effect for individual. Occupational stress is considered as harmful factor of the work environment." It also has unpleasant effects on health of an individual as David (1998) contributed "it can also be labeled as the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the workers. Job stress can lead to poor health and even injury." Evidences from the earlier studies suggest that it is stress which is the major reason of turnover in organizations. With continued stress at the workplace, workers will

develop physical, emotional and mental distress and it will ultimately decrease the motivation in excelling in their position.

The first variable taken to conduct the present study is Job Stress, based on the previous studies job stress can be expressed as the mental strain, tension or the pressures that an employee faces at workplace. The extreme situation arises when the potential of an employee lacks on account of expectations or demands. It is the outcome of the difference between efficiency of an employee and the expectations from him; it is exhibited in the form of negative physical and mental effects. It could also happen when there is lack of resources as per the requirement of the individual at work.

The second variable in the study is employee morale which means the possession of a feeling, on the part of the employee, of being accepted by, and belonging to, a group through adherence to common goals of organization and confidence in the attainment of such goals. It is a measure of an employee's attitude towards his or her work, the organization and the work environment. It represents the individual's attitude towards organizational goal attainment. It is the courage and faithfulness with which an employee works and positively contributes in an organization.

Third and the last variable selected for the present study is job involvement, it is the psychological and emotional extent to which an employee participates in his or her work. It is the self concept of an employee about the job, it is the individual identification of one's job. It depends if the job is able to define the position of the employee in the organization, if the job is fulfilling one's expectations. It is the zeal which helps to get absorbed in the job.

**Literature Review:**

The review of literature was done in relation to the three variables job stress, employee morale and job involvement so that some helpful guidelines can be obtained for the present

study. There were a number of studies available which were individually focusing on the three variables and some studies were these who focused on only two variables. This segment will relate the earlier studies with the present framework of the study.

Douglas (1980) explained stress as any action or situation that places special physical or psychological demand upon a person and Van Fleet (1988) said stress is caused when a person is subjected to unusual situations, demands, extreme expectations or pressures that are difficult to handle.

In a study undertaken by Ansbacher (1950) it was concluded that slave labour groups in World War-II showed low personal happiness and high achievement levels. While there were some researchers who were positive and believed that there is enough evidence to link morale as a factor in improving employee performance while the researchers like Brayfield and Crockett (1953) concluded that there is little relationship between employee morale and performance.

In the studies undertaken by Ganguli (1961), Chatterjee (1961), Sinha & Nair (1965) and studies at SITRA are some of the studies where an optimistic link between job satisfaction or morale and productivity has been seen. In the Indian context, Bose (1965) explained the relationship between morale and supervision. He found in his study that a high pride and morale of the work group leads to greater productivity. While there are some studies carried out by the Central Labour Institute (1970) which shows that high worker morale may not lead to high productivity.

In a study by Rabinowitz et al. (1977), it was found that there is the relative importance of job scope and individual differences in explaining job involvement. Although many researchers further examined whether these variables have independent or interactive effects

and the results shows that job scope and the individual difference measures all have about equal importance in explaining the variance in job involvement.

Pathak's (1983) examined, job involvement concerns the degree to which employees identify with their job. It may be affected by the level of satisfaction of one's needs, be they intrinsic or extrinsic.

According to Paullay et al., (1994) the job involvement is defined "as the degree to which one is cognitively preoccupied with, engaged in and concerned with one's present job". Robbins (2006) stated job involvement is the attitude of employee that take sides psychologically to job, and consider the job is the most important in his/her life.

In a study undertaken by Mishra & Gupta (1995) it was stated that motivation and alienation both are significant predictors of work performance but motivation was observed strongest predictors of performance. Jaswant & Naveen (1997) in their study have focused on the interactive effects of age, gender and Type-A behavior pattern of job stress and job involvement of bank employees. The result highlighted that age and Type-A behavior significantly effects job involvement of bank employees. Bhatt (1997) studied the job stress, job involvement, job satisfaction of male and female primary school teachers. The result suggested that job involvement and job satisfaction were significantly positively correlated. McShane & Von Glinow (2000) identified that individual characteristics such as sex, age, tenure, education, level of control, and need strength were found related to job involvement. Al-Kahatani (2012) examined in his study that there is significant influence on organizational commitment in Saudi public sector organizations with certain demographic variables and job and work related variables and concluded that job involvement and job satisfaction were found significantly related with organizational commitment.

Studies on job stress found that, it is related to exhaustion and work over load reasons in various organizations (Green and Walkey, 1988; Chermiss, 1980; Freudenberger, 1977, 1980). Stress on the workplace is expensive for employers, which ultimately leads to lower productivity, reduced motivation and job skills, and increased the accidents. Nicole Fink (2007), in his study stated that, "The High Cost of Low Morale" has given the measurers to keep up the employee morale high at the workplace and also suggested ways to address the low morale by the way of servant leadership.

**Research Methodology:**

Utilizing a sample of 100 bank officials from different branches of state bank of Patiala in Patiala city, the present study investigated this stipulated relationship between job involvement and need satisfaction. The area of research has been kept in mind, and a design best suited to realize these aims within the given set of limitations has been adopted. Both primary as well as secondary data has been collected to conduct the present study. Primary data has been collected by the administration of questionnaire. Respondents include employees of State Bank of Patiala in its different branches. Secondary data is collected from books, journals and internet.

**Objectives of the Study:**

In the light of dearth of empirical literature, the present research work gains greater importance to fill the gap in the study of the three variables, viz. job stress, employee morale and job involvement especially in the Indian banking sector. The four main objectives of the present study are as under:

1. To know the level of job stress, employee morale and job involvement in the selected bank branches.

2. To determine the co-relation between job stress and employee morale in the selected bank branches.

3. To determine the co-relation between job stress and job involvement in the selected bank branches.

4. To study the impact of job stress on employee morale and job involvement in the selected bank branches.

**Scope of the Study**

Employees in the Indian banking sector constitute the scope of the study, within that it is limited to the different branches of SBOP (State Bank of Patiala) in Patiala district.

**Hypothesis**

Following hypothesis have been formulated:

$H_1$: Job stress has a relationship with employee morale.

$H_2$: Job stress has a relationship with job involvement.

$H_3$: Job stress has an impact on employee morale and job involvement.

**Analysis and Interpretation of Data:**

The present study was carried out among employees of State Bank of Patiala, in its 10 different branches in Patiala district. Descriptive research design was adopted in order to fulfill the objectives of present study. Kerlinger described analysis as the "categorizing, ordering, manipulating and summarizing of the data to reduce it to a tangible and interpretable form, so that the research problem can be studied and tested including the relationship between variables."

LEVEL OF JOB STRESS,EMPLOYEE MORALE AND JOB INVOLVEMENT

## A) Job stress

On the basis of questionnaire-cum-scale the overall mean scoring of job stress for the total sample (N=100) turned out to be 3.40, S.D. =0.74. This implies that majority of public banking sector employees experience moderate level of job stress.
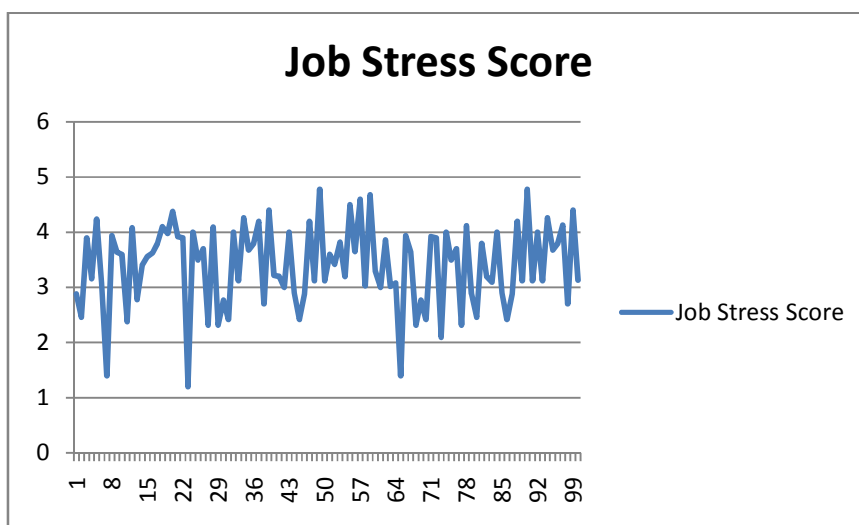


**Chart: 1**

The respondents are classified into three categories on the basis of their job stress score and were compared in terms of their number and percentage. The results are shown in the following table.

| CATEGORY | SBOP |
|---|---|
| No. of Employees | 100 |
| High level of job stress | 16(16%) |
| Moderate level | 70(70%) |

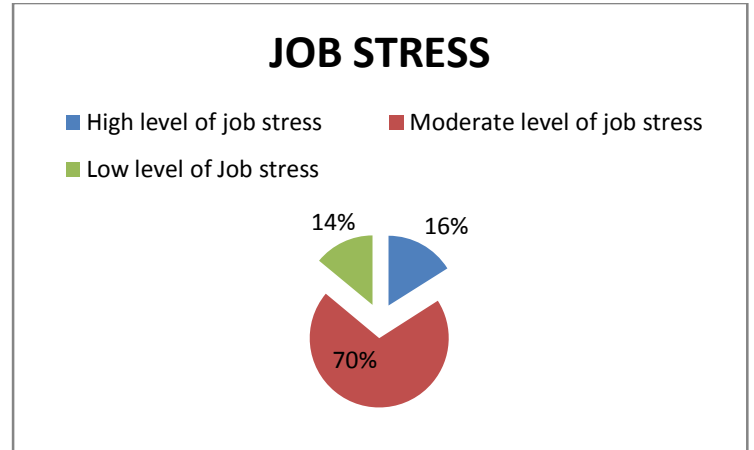| | |
|---|---|
| of job stress | |
| Low level of Job stress | 14(14%) |

**Table: 1**



**Chart: 2**

So, it highlights the division of employees made on the basis of different levels of job stress with numbers and percentages. This indicates that majority of the employees under study i.e. 70% experience moderate level of job stress, 16% employees face high level of job stress and 14% face low level of job stress.

**B) Employee morale**

On the basis of questionnaire-cum-scale the overall mean scoring of employee morale for the total sample (N=100) turned out to be 3.21. The respondents are classified into three categories on the basis of their morale score and were compared in terms of their number and percentage. The results are shown in the following table.

| CATEGORY | SBOP |
|---|---|
| No. of Employees | 100 |

| High level of employee morale | 17(17%) |
|---|---|
| Moderate level of employee morale | 70(70%) |
| Low level of employee morale | 13(13%) |



**EMPLOYEE MORALE**

- High level of employee morale
- Moderate level of employee morale
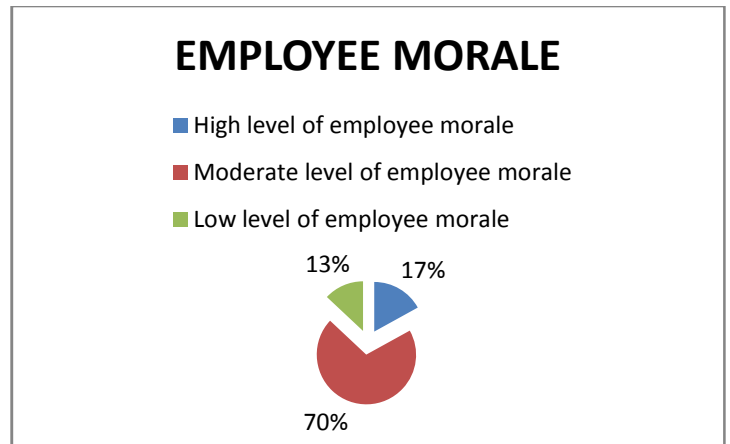- Low level of employee morale

**Table: 2**

**Chart: 3**

So, it highlights the division of employees made on the basis of different levels of their morale with numbers and percentages. This indicates that majority of the employees under study i.e. 70% experience moderate level of morale, 17% employees face high level of morale and 13% face low level of morale.

## C) Job Involvement

On the basis of questionnaire-cum-scale the overall mean scoring of job involvement for the total sample (N=100) turned out to be 3.99, S.D. =0.68.
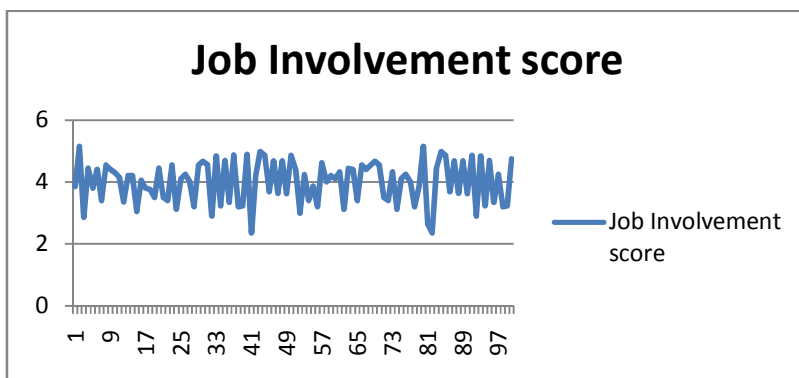


**Job Involvement score**

**Chart: 4**

The respondents are classified into three categories on the basis of their job involvement score and were compared in terms of their number and percentage. The results are shown in the following table.

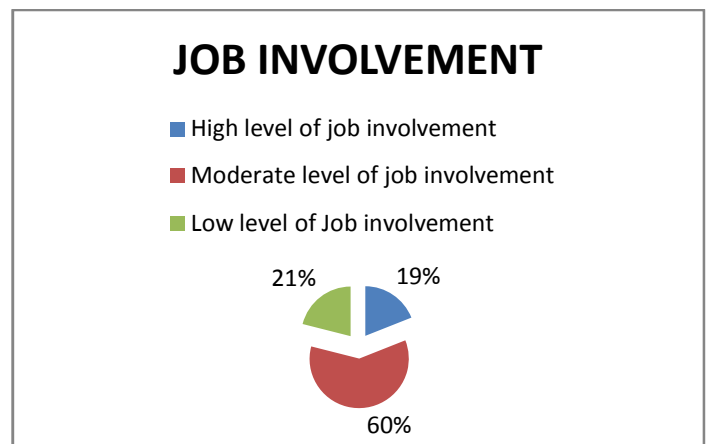| CATEGORY | SBOP |
|---|---|
| No.           of Employees | 100 |
| High level of job involvement | 19(19%) |
| Moderate    level of         job involvement | 60(60%) |
| Low level of Job involvement | 21(21%) |



**Table: 3**

**Chart: 5**

So, it highlights the division of employees made on the basis of different levels of job involvement with numbers and percentages. This indicates that majority of the employees under study i.e. 60% experience moderate level of job involvement, 19% employees face high level of job involvement and 21% face low level of job involvement.

## CO-RELATION BETWEEN JOB STRESS AND EMPLOYEE MORALE

Pearson's correlation analysis was carried out for job stress and employee morale, in order to know the degree of association between them.

For interpretation of coefficient of correlation, following criterion has been used:-

| CORRELATION | NEGATIVE | POSITIVE |
|-------------|----------|----------|
| None | -0.09 to 0.0 | 0.0 to 0.09 |
| Weak | -0.3 to -0.1 | 0.1 to 0.3 |
| Moderate | -0.5 to-0.3 | 0.3 to 0.5 |
| Strong | -1.0 to 0.5 | 0.5 to 1.0 |

**Table: 4**

The coefficient comes out to be 0.853 for Job stress and employee morale. This shows that there is a significant correlation between these two variables. This is a direct correlation which shows with the rise in score of job stress scale employee morale score also raises. As per the questionnaire, we can understand that with the rise in level of job stress, employee morale level decreases.

**Testing of Hypothesis**:

$H_1$: Job stress has a relationship with employee morale.

In order to test this hypothesis, there is a need to test the significance of the correlation coefficient. Let us define null and alternate hypothesis.

$$H_0; p = 0$$
$$H_1; p \neq 0$$

alpha = 0.05

(Degrees of Freedom) df = n - 2 = 100 – 2 = 98

Where n is the number of respondents

Using 0.05 level of significance and degrees of freedom, critical value in the r-table is checked, which is found to be 0.1966.Calculated value of r is 0.853.  As r is greater than 0.1966, we will reject the null hypothesis.

So, there is a significant relationship between job stress and employee morale.

**Interpretation:**

From the above data analysis by testing significance of correlation coefficient, we can interpret that $H_1$: Job stress has a relationship with employee morale holds true. So, there is a significant positive correlation between job stress and employee morale.

## CO-RELATION BETWEEN JOB STRESS AND JOB INVOLVEMENT

Karl Pearson's correlation coefficient comes out to be -0.279 for job stress and job involvement, which indicates a significant inverse correlation between these two set of variables. This shows that with the rise in job stress, level of job involvement decreases and vice versa.

**Testing of Hypothesis:**

$H_2$: Job stress has a relationship with job involvement.

In order to test this hypothesis, there is a need to test the significance of the correlation coefficient. Let us define null and alternate hypothesis.

$$H_0 ; p = 0$$
$$H_1 ; p \neq 0$$

alpha = 0.05

(Degrees of Freedom) df = n - 2 = 100 – 2 = 98

Where n is the number of respondents

Using 0.05 level of significance and degrees of freedom, critical value in the r-table is checked, which is found to be 0.1966.Calculated value of r is 0.279.(negative sign is ignored) As r is greater than 0.1966, reject the null hypothesis.

So, there is a significant negative relationship between job stress and job involvement ($p < 0.05$)

**Interpretation:**

From the above data analysis by testing significance of correlation coefficient, we can interpret that $H_2$: Job stress has a relationship with job involvement is true. So; there is a significant negative correlation between job stress and job involvement.

IMPACT OF JOB STRESS ON EMPLOYEE MORALE AND JOB INVOLVEMENT

**Regression:-**

In order to analyze the impact of job stress on employee morale and job involvement, simple linear regression analysis has been carried out. Regression equation being $Y = a_0 + a_1.X_1$, where Y is the dependent variable , $X_1$ is the independent variable,$a_1$ is the coefficient that describes the size of effect the independent variable having on the dependent variable and $a_0$ is the value .Y is predicted to have when the independent variable is equal to zero, it is the constant. It can be said that regression equation helps to predict the most likely measure in one variable from known measure in other variable. If correlation between Y and X is perfect, we would make predictions of Y from X or X from Y with total accuracy; the errors of prediction would be zero. Consequently, if correlation was zero, prediction would be futile. So, higher the correlation, greater the accuracy of prediction and smaller the errors involved. Regression analysis proves useful when the independent variable in the dataset has some correlation with the dependent variable. Therefore, after ascertaining the strength of

association between the independent and dependent variables, simple linear regression analysis has been carried out.

The following hypothesis is tested through analysis of data:-

- Job stress has an impact on employee morale.
- Job stress has an impact on job involvement.

Job stress has been taken as an independent variable and employee morale and job involvement as the dependent variables.

R-square value is the measure of the overall predictive accuracy of a regression model. The interpretation of R-square is the amount of variance in the dependent variable that can be explained by the model. If the R-square value is 1.0, this means the model explains 100% of variance; and the model will produce perfect predictive accuracy. However, it never happens in the real world. It conveys that being closer to the R-square value of 1.0 means better would be the model. The closer the R-square value is to 0, the worse would be the model.
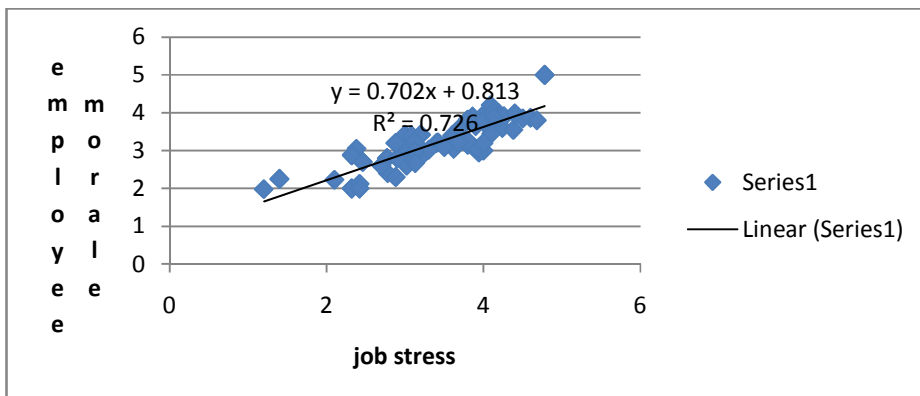


**Chart: 6**

The value of R-square for model Job stress is found to be 0.7269, depicting 72.69% of variance in the job performance. Regression equation is explained as under:-

Employee Morale= 0.7029 X Job stress + 0.8135

(Significant at <0.05 level)

Regression coefficient is found to be 0.7029 indicating a positive relationship between these two variables, shown by the upward slope in the figure.

So, Job stress i.e. pressure faced by executives at workplace in coping with the constant demands made upon them is sure to affect their morale.
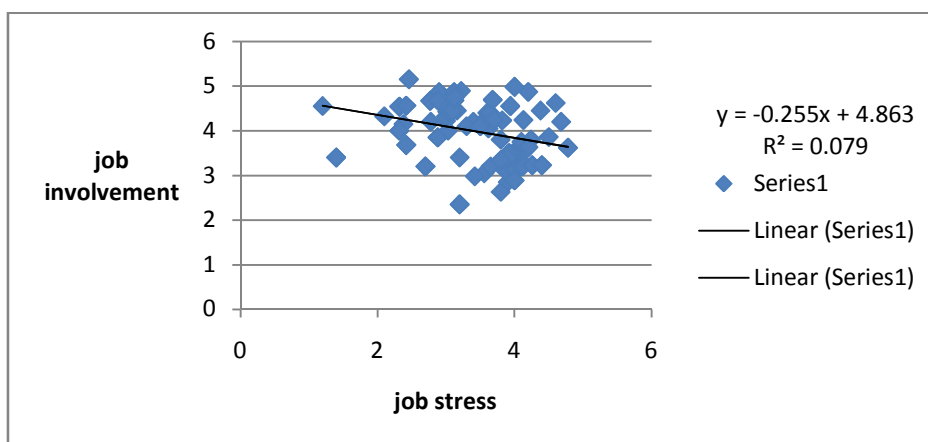


**Chart: 7**

The value of R-square for model Job stress is found to be 0.0791, depicting 7.91% of variance in the job involvement. Regression equation is explained as under:-

Job involvement= -0.2555 X Job stress + 4.8633

(Significant at <0.05 level)

Regression coefficient is found to be -0.2555 indicating a negative relationship between these two variables, shown by the downward slope in the figure. This indicates that rise in the job stress has a negative impact on job involvement.

So, Job stress i.e. pressure faced by executives at workplace in coping with the constant demands made upon them is sure to affect the job involvement. There is a downward slope.

**Testing of Hypothesis:**

This is a hypothesis test to determine whether there is a significant linear relationship between an independent variable $X$ and a dependent variable $Y$. The test focuses on the slope of the regression line

$$Y = B_0 + B_1 X$$

Where $B_0$ is a constant, $B_1$ is the slope (also called the regression coefficient), X is the value of the independent variable, and Y is the value of the dependent variable.

If we find that the slope of the regression line is significantly different from zero, we will conclude that there is a significant relationship between the independent and dependent variables.

If there is a significant linear relationship between the independent variable $X$ and the dependent variable $Y$, the slope will *not* equal zero.

$H_0$:$B_1 = 0$

$H_a$: $B_1 \neq 0$

Significance level=0.05

The null hypothesis states that the slope is equal to zero, and the alternative hypothesis states that the slope is not equal to zero.

**(i)Impact of job stress upon employee morale**

| *Regression Statistics* | |
| --- | --- |
| Multiple R | 0.852604691 |
| R Square | 0.726934759 |
| Adjusted R Square | 0.724148379 |

| | |
|---|---|
| Standard Error | 0.391372428 |
| Observations | 100 |

P value= 0.041866

Since the P-value (0.041866) is less than the significance level (0.05), we cannot accept the null hypothesis.

So, we find the slope of the regression line is significantly different from zero, we can conclude that there is a significant relationship between the independent and dependent variables i.e. job stress and employee morale. So, there is a significant impact of job stress upon employee morale.

**(ii) Impact of job stress on job involvement**

| *Regression Statistics* | |
|---|---|
| Multiple R | 0.281303 |
| R Square | 0.079131 |
| Adjusted R Square | 0.069735 |
| Standard Error | 0.718714 |
| Observations | 100 |

P value = 0.00458

Since the P-value (0.00458) is less than the significance level (0.05), we cannot accept the null hypothesis.

So, we find the slope of the regression line is significantly different from zero, we can conclude that there is a significant relationship between the independent and dependent

variables i.e. job stress and job involvement .So, there is a significant impact of job stress upon job involvement.

**Interpretation:**

Thus, the hypothesis (H₃) that job stress has an impact on employee morale and job involvement is true. It can be concluded that job stress has a greater negative impact on employee morale in comparison to negative impact of job stress on job involvement.

**Findings & Recommendations:**

The study was conducted to examine the impact of job stress on employee morale and job involvement. Three standardized questionnaires were administered to the respondents comprising of 100 employees of the State Bank of Patiala, in its different branches. The data collected was tabulated and analyzed.

On evaluation of the primary data collected from the respondents the following findings are recorded.

- Overall results reveal that employees in banks experience moderate level of job stress, employee morale and job involvement.

- Karl Pearson's coefficient of correlation has been put to use for finding the relationship between job stress and employee .It has been found that job stress has shown a statistically significant strong and positive correlation with low employee morale. It can be concluded that employees having job stress have shown low employee morale.

- Karl Pearson's coefficient of correlation is also used for finding the relationship between job stress and job involvement. It has been found that job stress has shown

statistically significant weak and negative correlation with job involvement. It can be concluded that employees having job stress have shown low job involvement.

- The regression analysis shows that the predictive accuracy of regression model between job stress and employee morale is very good. It means that there is an impact of job stress on employee morale.

- The regression analysis shows that the predictive accuracy of regression model between job stress and job involvement is good. It shows that there is an impact of job stress on job involvement.

On comparing the magnitude of impact of job stress on employee morale and job involvement, it was found that job stress has a greater negative impact on employee morale in comparison to negative impact of job stress on job involvement.

## Conclusion:

To conclude the study, it can be stated that the prevalent level of job stress, employee morale and job involvement is not at the ideal state. It is earnestly hoped that the current research findings and recommendations provide food for thought and further research that ultimately prompts the banks to frame human resource policies conducive to lower levels of job stress, higher levels of employee morale and optimum levels of job involvement amounting to more efficient and productive bank workforce, ultimately benefiting employees, employer banks, customers and society at large.

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