

# **Impact Of Stress Level Factors Towards Job Satisfaction Of Women Employees Working In Selected Banks, Chennai City**

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The word stress, which comes from physics and mechanics, is described as having psychological and physiological elements. One of the industries where women workers experience the most stress is banking. The aim of this research is to ascertain the degree of stress encountered by employed women and the causes contributing to stress. Additionally, an attempt has been made to comprehend the phenomena of diverse coping mechanisms employed by working women in Chennai's banking industry. The sample size for the descriptive cross-sectional study, which included 60 working women from several banks in Chennai, was chosen using the purposive random sampling technique. Percentage Analysis, Descriptive statistics, Exploratory Factor Analysis, Confirmatory Factor Analysis and Structural Equation Model were used to analyze the study. The researcher distributed 180 questionnaires to the women employees working in the selected banks. Finally 172 questionnaires were received in a full filled manner and taken for data analysis. Working women could attend seminars and workshops on stress management to lower their level of stress. They should also avoid multitasking and staying at work for extended periods of time. In addition, the government ought to create rules that are supportive and encouraging for working women, enabling them to work in a stress-free environment.

**Keywords:** Education, Stress, Banking sector, Working women, and Environment.

## **1. Introduction**

Stress at work is growing in importance and is a worry for both employers and employees these days. For the employees, it has become a way of life because stress is unavoidable in today's world due to the complexity of both the outside and inside worlds. A dynamic activity wherein an individual is confronted with an opportunity, constraint, or demand is how Selye (1936) describes stress. Lack of person-environment fit is the root cause of organizational stress. The human potential inside a company is impacted by improper management of organizational

stress. Reduced quality, productivity, health, wellness, and morale are other consequences. Therefore, stress is a given in our culture. Stress researchers make it abundantly evident that it is exceedingly challenging to delve into the complicated field of stress, particularly into the realm of occupational stress. Stress is an inevitable byproduct of contemporary life. Stress levels are rising as a result of growing industries, pressure in metropolitan areas, population expansion quantitatively, and a variety of issues in day-to-day living. Stress is a state of tension that directly affects a person's emotions, mental processes, and physical health.

It is possible to manage people and organizations more skillfully. The banking industry has seen tremendous and quick changes during the last ten years, including downsizing, the introduction of new technology, regulatory changes brought on by globalization and liberalization, increasing competition as a result of the entry of more private (corporate) sector banks, etc. The banking industry's workforce is under a lot of stress as a result of these developments. Globalization, privatization policies, and the onset of the technology revolution in all spheres of life have fundamentally altered long-standing norms across all industries. The banking industry is no different. India underwent significant structural and fiscal deficit policy adjustments in the 1990s in order to get ready for the new global economic order. The banking industry was forced to restructure and adapt in order to maintain a competitive advantage in the face of policies driven by globalization and privatization. The social, economic, and psychological spheres of bank personnel and their relationships have been impacted by the aforementioned changes. Literature currently in publication provides evidence that over 60% of bank workers are experiencing some sort of issue that is either directly or indirectly connected to these significant changes. All of the previously mentioned elements have the potential to lead to occupational stress and associated diseases in workers. While several research have been carried out in other industries regarding the psychological aspects of the new regulatory framework, the banking industry has seen relatively few of these studies.

## **2. Statement of the Problem**

The detrimental physical and psychological reactions that arise when a worker's needs, resources, or talents are not met by the demands of their job. Stress at work might result in ill health or even injuries. Stressed-out employees are also more likely to be unwell, unmotivated, ineffective, and unsafe at work. In a cutthroat market, there is less chance of success for their companies. Pressures from both the job and the home can cause stress. While they can shield employees from stress that originates from their jobs, employers are typically unable to shield them from stress that arises from other sources. Workplace stress can pose a serious threat to both the company and its employees. The most effective ways to prevent stress are through effective management and well-organized work. This research is useful in determining the level of stress that the employees are experiencing.

### 3. Objectives of the study

- To know the socio economic profile of the respondents who are working in the selected banks, Chennai city.
- To evolve the factors influencing the determinants of stress levels of women bank employees.
- To validate the effect of determinants of stress level of women employees and Job satisfaction.

### 4. Theoretical Background

**Tejashwini (2023)** highlighted that stress is turning into a major problem for organizations, employees, and society at large. Workplace pressure-related stress among employees is growing in importance as an organizational stressor. It is impossible to avoid the psychological construct of stress at work, which people may encounter on a regular basis. Everyone has to learn how to manage their stress because it is an inevitable part of life and may have a lot of detrimental effects. Stress, meanwhile, may sometimes be beneficial since it fosters the emergence of fresh opportunities and challenges. Without a question, employee stress is becoming an increasingly significant problem for most firms nowadays. Due to their commitment to address the issue of growing costs, employers are now seeing the benefits of reducing their employees' need for healthcare. The study's sample consisted of 53 respondents who were employed by Kotak Mahindra, HDFC, ICICI, AXIS Bank, and Karnataka Bank Ltd. The focus of the work is on determining the critical factors that influence a certain PBS's performance. The study found that the performance of the private banking industry is adversely affected by role overload, role isolation, personal inadequacy, role ambiguity, and resource insufficiency. However, bank workers' stress levels are adversely affected by roles that are too far from one another, roles that stagnate, and roles that erode. In order to achieve operational excellence and a competitive edge, PBS managers may better grasp the factors that need to be nurtured in order to increase personnel performance, thanks to the study's results.

**Enyew et al.,(2022)** A cognitive, emotional, behavioral, and psychological reaction to unpleasant and unsettling aspects of the workplace, work settings, and work management is known as work- related stress. It poses a risk to the health and safety of workers in a variety of industries and businesses, including the banking industry. Because excessive levels of stress in the workplace can impair performance, it lowers worker productivity in the banking industry. In order to determine the prevalence of work-related stress and the factors that contribute to it among bank workers in Gondar, Northwest Ethiopia, this study was carried out. A basic random sample method was employed to choose 296 participants. A self-administered, structured, pretested questionnaire was used to gather data. Data were entered and analyzed using Epi-info version 7 and SPSS version 21, respectively, and were shown using

tables, graphs, frequencies, and percentages. Binary logistic regression was used for both bivariate and multivariate analysis.

**Khan et al.,(2023)** suggested to look at the impact of work-life balance (WLB) on the personal lives of working women in Pakistan's Larkana City banking sector. A standardized questionnaire was used to collect data from 266 female bank workers in Larkana. The outcomes of the ANOVA demonstrated that working women's personal life were typically improved by having a strong WLB. Women's personal life (PL) were negatively impacted by longer working hours (PLWH), although their income packages (SP) and marital status (MS) had positive impacts. Positive work-life policies and practices supplied by banking organizations present extra benefits. Our study indicated that a good work-life balance will boost female employees' dedication and productivity in the banking industry. research provides important, fascinating information as well as actual data on an understudied area of the city of Larkana. Furthermore, our research highlights the useful implications of WLB for businesses and working women.

**Khan et al.,(2024)** examined the stress levels and coping strategies used by female bank workers in Kanpur City, with an emphasis on the main stressors, coping strategies, and variations in efficacy. It seeks to advance knowledge of the pressures experienced by female bank employees, provide guidance for well-being enhancement tactics, and support initiatives pertaining to workplace health and gender parity. A theoretical framework is used in the study on coping strategies and stress levels among female bank employees in Kanpur City. The work demands-resources model, the transactional model of stress and coping, the intersectionality theory, the gender role theory, organizational variables, organizational culture and climate, and organizational support theory are important elements. To capture the complexity of stress experiences and coping strategies, a mixed-methods approach is employed. To reduce stress and improve wellbeing, the framework also places a strong emphasis on establishing healthy work environments. This is fictitious research on the coping strategies and stress levels of female bank workers in Kanpur City. Nonetheless, an organized section might be used to present and understand the results. A synopsis of the main conclusions, a comparison of the quantitative data, demographic factors, qualitative themes, coping strategies, and sector-specific variations should all be included in the summary.

## **5. Hypotheses Development**

- There is no significant impact on Gender Discrimination towards Job satisfaction.
- There is no significant impact on monetary benefits towards Job satisfaction.
- There is no significant impact on Lack of Motivation towards Job satisfaction.
- There is no significant impact on Adaption to technology towards Job

satisfaction.

- There is no significant impact on Role conflict towards Job satisfaction.
- There is no significant impact on Time pressure towards Job satisfaction.

## 6. Methodology

The study's methodology is covered in this portion of the publication. The instruments and methods utilized for both data collecting and data analysis are covered in this portion of the study.

### 6.1 Sample Size and Data Collection

The study employed a quantitative descriptive strategy. The researchers employed a convenience sample strategy to carry out the study. Convenience random selection works well because it makes it simple and quick for researchers to find participants (Stratton 2021). As a result, a structured survey questionnaire consisting of closed-ended questions was used to gather the primary data. The questionnaire was created using a 5-point Likert scale, where 1 represents strongly disagree, 4 represents agree, 3 represents neutrality, and 5 represents strong agreement. A few personal recommendations and discussions with the operations and human resources divisions of the banks helped disseminate the questionnaire at random. Some were sent to Larkana, Pakistan, while others were given by visiting national and private banks.

Female employees with a variety of job titles, including clerks, officers, managers, and executive staff, were among the responders.

## 7. Analysis and Results

### 7.1 Percentage Analysis

**Table 1**

Age	No. of Respondents	Total Percentage
Below 25 years	48	27.9
26-35 years	35	20.3
36-45 years	41	23.8
46-55 years	27	15.7
56 and above years	21	12.2
<b>Total</b>	<b>172</b>	<b>100.0</b>
Marital Status	No. of Respondents	Total Percentage
Single	68	39.5

Married	83	48.3
Divorced	13	7.6
Widowed	8	4.7
<b>Total</b>	<b>172</b>	<b>100.0</b>
<b>Educational Qualification</b>	<b>No. of Respondents</b>	<b>Total Percentage</b>
High school	37	21.5
Bachelor's degree	82	47.7
Master's degree	23	13.4
Ph.D. or equivalent	17	9.9
Other	13	7.6
<b>Total</b>	<b>172</b>	<b>100.0</b>
<b>Years of experience in bank sector</b>	<b>No. of Respondents</b>	<b>Total Percentage</b>
Less than 1 year	25	14.5
1-5 years	62	36.0

6-10 years	38	22.1
11-15 years	31	18.0
More than 15 years	16	9.3
<b>Total</b>	<b>172</b>	<b>100.0</b>
<b>Type of family</b>	<b>No. of. Respondents</b>	<b>Total Percentage</b>
Joint family	48	27.9
Nuclear family	124	72.1
<b>Total</b>	<b>172</b>	<b>100.0</b>
<b>Number of children</b>	<b>No. of. Respondents</b>	<b>Total Percentage</b>
One	68	39.5
Two	55	32.0
Three	35	20.3
Four or more	14	8.1
<b>Total</b>	<b>172</b>	<b>100.0</b>

From the above table, it is clearly understood that, majority of the respondents are belonged to the age group of Below 25 years with 27.9%, 23.8% of respondents are belong to 36-45 years age group, 20.3% of respondents are belongs to 26-35 years, 15.7% and 15.2% of respondents are 46 – 55 years and 56 above groups respectively. In the heads of marital status, majority of respondents are married as 48.3%, 39.5% of the respondents are single, 7.6% are divorced and 4.7% are widowed. We can understand that the majority of respondents are Bachelor's degree graduate with 47.7%, 21.5% are High school, 13.4% of the respondents are Master's degree graduate and 9.9% are Ph.D. or equivalent graduate. In the heads of work experience,

most of the respondents have 1-5 years' experience in the bank sector (36%), 22.1% of respondents have 6-11 years' experience, 18% have 11- 15 years and 9.3% have more than 15 years. In the heads of family type, most of the respondents are in nuclear family as 72.1% and remaining 27.9% are in joint family. In the heads of number of kids, most of the respondents has only one 39.5%, some has two kids with 32%, some has 3 kids with 20.3% and 8.1% has four or more.

## 7.2 Descriptive statistics

**Table 2 Item Statistics**

Items	Mean	Std. Deviation	N	Cronbach's Alpha if Item Deleted
I am happy with my employment	3.75	1.021	172	.671
Irrespective of my health condition, I am taking less absence in my work	3.79	1.016	172	.672
I feel valued and appreciated in my role.	3.72	.999	172	.667
I frequently lack motivation	3.63	1.165	172	.671
I didn't have the drive to do well at work	3.71	1.075	172	.669
I have trouble to stay excited about my work	4.01	.940	172	.670
I feel immense pressure to finish work on time	3.83	1.078	172	.677
Time constraints make it difficult to meet the deadlines	3.97	1.092	172	.685
Balancing time between personal and official life is difficult	3.69	1.141	172	.683
I feel comfortable in adapting new technology	3.84	1.058	172	.689
Advancement in technology makes me more productive	3.91	1.072	172	.685
Adaptation to new technology is easy	3.83	1.135	172	.693
I clash with various responsibilities at work	3.80	1.081	172	.672
Managing competing roles adds to my stress	3.73	1.082	172	.676
Clear roles and responsibilities would lessen the stress.	3.64	1.174	172	.673
I have encountered gender discrimination in the workplace	3.89	1.192	172	.678
It has negative impact on my job satisfaction.	4.05	1.156	172	.673
The organization effectively addresses these issues.	4.00	1.180	172	.675
I am satisfied with my current pay	3.21	1.369	172	.681
My pay fairly represents my efforts and contribution.	3.06	1.323	172	.677
Perks and incentives received are rewards for my efforts.	3.10	1.379	172	.680

From the above table, we can understand that, all the mean values are above 21 according to the guideline, and all the standard deviation values are above 7.

### 7.3 Exploratory Factor Analysis

Table 3 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.788
Bartlett's Test of Sphericity	Approx. Chi-Square	2784.581
	df	210
	Sig.	.000

Based on the above Table, it is evident that the KMO and Bartlett test of Sphericity check the sample adequacy is valid as KMO value is 0.788 which is above 0.50 it quantifies the inter- correlation between the variables.

**Table 4 Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total 1	% of Variance	Cumulative %	Total 1	% of Variance	Cumulative %	Total 1	% of Variance	Cumulative %
1	4.169	19.854	19.854	4.169	19.854	19.854	2.826	13.459	13.459
2	2.998	14.276	34.130	2.998	14.276	34.130	2.786	13.265	26.724
3	2.647	12.607	46.737	2.647	12.607	46.737	2.508	11.942	38.665
4	2.503	11.919	58.656	2.503	11.919	58.656	2.494	11.876	50.542
5	2.138	10.181	68.837	2.138	10.181	68.837	2.475	11.784	62.326
6	2.052	9.770	78.607	2.052	9.770	78.607	2.446	11.646	73.972

7	1.18 0	5.620	84.227	1.18 0	5.6 20	84. 227	2.15 4	10.2 55	84. 227
8	.597	2.842	87.069						
9	.475	2.262	89.332						
10	.381	1.813	91.145						
11	.318	1.514	92.659						
12	.285	1.359	94.019						
13	.219	1.042	95.061						
14	.210	.998	96.059						
15	.189	.900	96.959						
16	.149	.709	97.668						
17	.139	.662	98.330						
18	.110	.524	98.854						
19	.098	.468	99.322						
20	.089	.424	99.746						
21	.053	.254	100.000						

Extraction Method: Principal Component Analysis.

From the Table, it is evident that, the 7 constructs, comprising of 21 items that are extracted cumulatively explains 81.647 percent of the total variance.

**Table 5 Communalities**

Items	Initial 1	Extractio n
I am happy with my employment	1.00 0	0.859
Irrespective of my health condition, I am taking less absence in my work	1.00 0	0.810
I feel valued and appreciated in my role.	1.00 0	0.820
I frequently lack motivation	1.00 0	0.768
I didnt had driven to do well at work	1.00 0	0.869
I have trouble to stay excited about my work	1.00 0	0.861
I feel immense pressure to finish work on time	1.00 0	0.796
Time constraints make it difficult to meet the deadlines	1.00 0	0.706

Balancing time between personal and official life is difficult	1.00 0	0.682
I feel comfortable in adapting new technology	1.00 0	0.872
Advancement in technology makes me more productive	1.00 0	0.845
Adaptation to new technology is easy	1.00 0	0.778
I clash with various responsibilities at work	1.00 0	0.861
Managing competing roles adds to my stress	1.00 0	0.821
Clear roles and responsibilities would lessen the stress.	1.00 0	0.775
I have encountered gender discrimination in workplace	1.00 0	0.933
It has negative impact on my job satisfaction.	1.00 0	0.941
The organization effectively addresses these issues.	1.00 0	0.937
I am satisfied with my current pay	1.00 0	0.913
My pay fairly represents my efforts and contribution.	1.00 0	0.913
Perks and incentives received are rewards for my efforts.	1.00 0	0.928

Extraction Method: Principal Component Analysis.

It is clear from Table that the all-extraction value is greater than 0.7. Thus, in order to proceed with the factor analysis of the research, twenty variables are chosen. Factor analysis is done on all 21 items using these overall indications.

**Table 6 Rotated Component Matrix**

Items	Component						
	1	2	3	4	5	6	7
It has negative impact on my job satisfaction.	.9 68						
The organization effectively addresses these issues.	.9 67						
I have encountered gender discrimination in workplace	.9 61						

Perks and incentives received are rewards for my efforts.		.9 60				
I am satisfied with my current pay		.9 54				
My pay fairly represents my efforts and contribution.		.9 49				
I have trouble to stay excited about my work		.90 5				
I didnt had driven to do well at work		.88 1				
I frequently lack motivation		.80 7				
I feel comfortable in adapting new technology		.92 7				
Advancement in technology makes me more productive		.91 7				
Adaptation to new technology is easy		.87 4				
I clash with various responsibilities at work				.91 3		
Managing competing roles adds to my stress				.89 8		
Clear roles and responsibilities would lessen the stress.				.86 8		
I am happy with my employment					.91 2	
I feel valued and appreciated in my role.					.84 5	
Irrespective of my health condition, I am taking less absence in my work					.84 1	
I feel immense pressure to finish work on time						.8 86
Time constraints make it difficult to meet the deadlines						.8 24
Balancing time between personal and official life is difficult						.8 08

### Factor 1:

Every item that loaded higher than the permissible threshold of 0.05, or 0.70, as well as those with low factor loading, were removed from the analysis. Consequently, every one of these items constitutes a distinct construct named as

## **Gender Discrimination**

### **Factor 2:**

Every item that loaded higher than the permissible threshold of 0.05, or 0.70, as well as those with low factor loading, were removed from the analysis. Consequently, every one of these items constitutes a distinct construct named as **Monetary Benefits**.

### **Factor 3:**

Every item that loaded higher than the permissible threshold of 0.05, or 0.70, as well as those with low factor loading, were removed from the analysis. Consequently, every one of these items constitutes a distinct construct named as **Lack of Motivation**

### **Factor 4:**

Every item that loaded higher than the permissible threshold of 0.05, or 0.70, as well as those with low factor loading, were removed from the analysis. Consequently, every one of these items constitutes a distinct construct named as **Adaption to Technology**.

### **Factor 5:**

Every item that loaded higher than the permissible threshold of 0.05, or 0.70, as well as those with low factor loading, were removed from the analysis. Consequently, every one of these items constitutes a distinct construct named as **Role Conflict**.

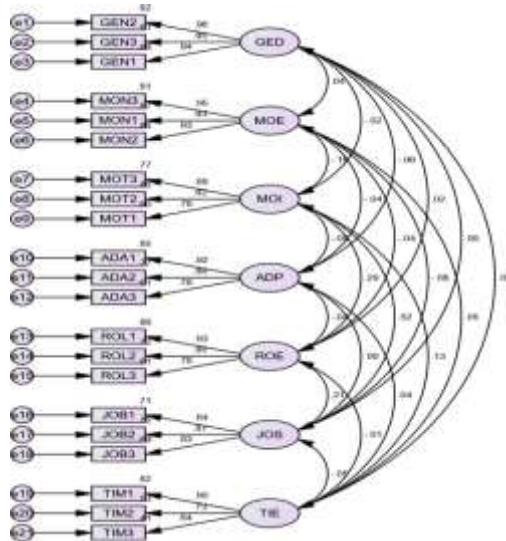
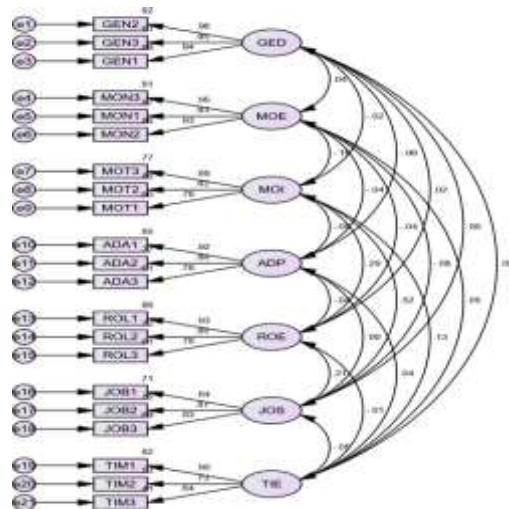
### **Factor 6:**

Every item that loaded higher than the permissible threshold of 0.05, or 0.70, as well as those with low factor loading, were removed from the analysis. Consequently, every one of these items constitutes a distinct construct named as **Job Satisfaction**.

### **Factor 7:**

Every item that loaded higher than the permissible threshold of 0.05, or 0.70, as well as those with low factor loading, were removed from the analysis. Consequently, every one of these items constitutes a distinct construct named as **Time Pressure**.

## **7.3 Confirmatory Factor Analysis**

**Initial model****Modified model****Table 7 Fit Statistic Change as a Result of Error Correlation**

Model	$\chi^2/df$	GFI	AGFI	CFI	TLI	NFI	IFI	RMSEA	RMR
<b>Before Error Correction</b>	1.758	0.867	0.817	0.953	0.941	0.899	0.954	0.067	0.055
<b>After Error Correction</b>	1.750	0.869	0.817	0.954	0.942	0.900	0.955	0.056	0.050

The table shows the after modifications of the initial model, the result provides a better level of acceptance in fit indices.

**Table 8 Model Validity Measures**

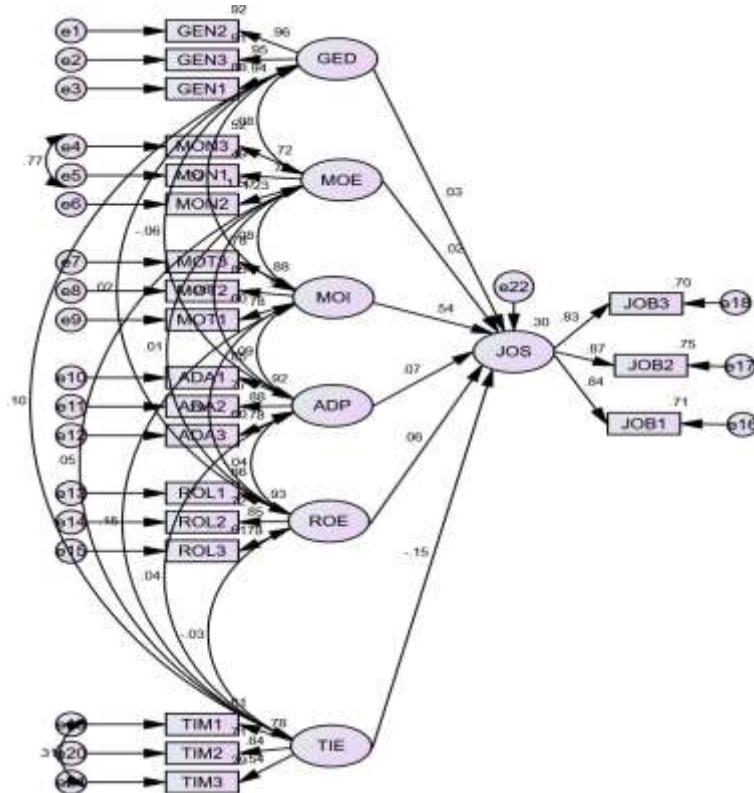
Constructs	CR	AVE	MSV	M <sub>a</sub> x <sub>R</sub> (H)	1	2	3	4	5	6	7

<b>Gender Discrimination</b>	0.965	0.903	0.010	0.966	<b>0.950</b>							
<b>Monetary Benefits</b>	0.935	0.838	0.007	-16.310	0.083	<b>0.915</b>						
<b>Lack of Motivation</b>	0.896	0.744	0.271	0.915	-0.024	-0.076	<b>0.862</b>					

<b>Adaptation to Technology</b>	0.896	0.743	0.008	0.915	-0.057	-0.062	-0.092	<b>0.862</b>				
<b>Role Conflict</b>	0.889	0.729	0.082	0.911	0.018	0.012	0.287*	-0.037	<b>0.854</b>			
<b>Job Satisfaction</b>	0.884	0.717	0.271	0.885	0.001	-0.027	0.520**	0.005	0.213*	<b>0.847</b>		
<b>Time Pressure</b>	0.770	0.536	0.021	0.814	0.099	0.048	0.146	0.040	-0.035	-0.069	<b>0.732</b>	

We used structural equation modeling (Lisrel package) to verify the measurement model. Table shows the measurement properties of the survey instrument. The factor loadings for most of the indicators were over 0.7, except for 7 of the indicators they ranged between 0.70 and 0.99. Hair et al. (2011) suggests that the value at the threshold of 0.0 or above is acceptable. Since we used established measures, we retained these 4 indicators though they are less than 0.70, but over 0.99.

#### 7.4 Structural Equation Modelling



### Regression Weights

DEPENDENT	INDEPENDENT	Hypothesis	P Values	Results
Job Satisfaction	Gender Discrimination	H1	0.686	Supported
Job Satisfaction	Monetary Benefits	H2	0.656	Supported
Job Satisfaction	Lack of Motivation	H3	0.000	Not Supported
Job Satisfaction	Adaption to Technology	H4	0.024	Not Supported

After checking the measurement properties, discriminant and convergent validity, and reliability, we tested hypotheses. The effect of Gender Discrimination on Job Satisfaction was supported ( $p = .686$ ,  $p < .050$ ) H1. The path coefficient of the relationship between Job Satisfaction and Monetary Benefits was supported ( $p = 0.656$ ,  $p < .050$ ), H2. The relationship between Job Satisfaction and Lack of Motivation was predicted to be not supported and the path coefficient was ( $p = 0.000$ ,  $p < .050$ ), H3. The relationship between Job Satisfaction and Adaption to Technology was not predicted to be not supported and the path coefficient was ( $p = 0.024$ ,  $p < .050$ ), H4

## **8. Conclusion**

In the banking industry, stress is an issue that cannot be avoided. It is advised that the company support staff development and start employee training initiatives in order to control stress inside the workplace. One of the top priorities is training that is especially relevant to policy and policy implementation. An employee will become less stressed and more productive the more informed they are. Most of the workers suffer from serious illnesses linked to stress and several psychological issues. As a result, management needs to take a number of steps to assist staff in overcoming its terrible effects. Since excessive job pressure and a work-life imbalance are the main causes of stress in the banking industry, organizations should promote and support employees who take on positions that help them balance work and family. When it comes to an organization's performance, employee productivity is the most important component to consider. The mental wellbeing of the workforce in turn affects production. Man is exposed to a wide range of stresses in today's world of extreme dynamics and competition, which can have an impact on him in every aspect of his life. At the organizational level, interventional measures are becoming increasingly important. The purpose of this specific study was to investigate how work-related stress affects bank personnel. Despite the fact that the study had certain limitations, every attempt was made to make it considerably more thorough.

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