



Impact of Job Stress on Organizational Commitment Among Employees: A Comparative study between AXIS & HDFC Banks of Chhattisgarh

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Abstract: -

Stress from work has become a topic of discussion now a days because it directly influences the performance of a person in an organization. Excessive stress levels among the workforce leads to poor job performance and low levels of organization commitment. Employees need certain kind of motivation to overcome the challenges of their stress level. This paper delves into identifying crucial factors contributing to job stress and its impact on the job performance of employees in AXIS & HDFC Bank. Some common sources of job stress faced by employees include excessive workload, uncertainty about job security, and conflicting job responsibilities. In this paper, the major factors that are responsible for stress are - high work load, Multiple tasks, low salary, loyalty, low support and long working hours. Out of these factors, this paper investigates the impact of high work load, Multiple tasks, low salary, loyalty on the job stress. Thus, this paper attempts to bring out the mitigating strategies that can be implemented by the employee as well as the employer to overcome their job stress level. The data was collected through the Questionnaire Survey and was analysed using Independent-Sample T Test. With Convenience Sampling design the result of the study showed that AXIS bank is less affected than HDFC bank related to the job stress.

Keyword: - job stress, job performance, work load, organisational commitment.

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Introduction: -

Concept of Stress: -

In today's world everyone is aware of the term Stress. Stress is a term in psychology and biology, first coined in the biological context

in the 1930s, which has in more recent decades become a common place of popular parlance. It refers to the consequence of the failure of an organism - human or animal - to respond appropriately to emotional or



physical threats, whether actual or imagined or it can be defined as body's uncertain response to the demand made on it. On one hand it provides the outlet to express our talent and energies and helps us to pursue the happiness while on the other hand it causes illness and mellows down our strength. When something unpleasant around us, it puts us in a state of strain called stress. Stress and health are closely related to each other.

There can be reasons behind a person suffering from stress some of them can be emotional problems, family problems, social problems and work stress. Work is generally good for people if it's well designed, but it can also be a great source of pressure. There is a difference between pressure and stress. Pressure can be positive and a motivating factor, and is often essential in a job. It can help achieve our goals and perform better. Work Stress occurs when this pressure becomes excessive. Work related stress is the natural reaction of people to being put under intense pressure at work over a period of time. Many people are motivated by the challenges and difficulties that normally occur with work demands and react by improving performance. Meeting those challenges and overcoming the difficulties causes feelings of relaxation and satisfaction. When the pressure of work demands becomes excessive and prolonged, however, people perceive a threat to their well-being or interests and then experience unpleasant emotions such as fear, anger or anxiety. Work stress can be described as the difficulty in managing the demands of a job. The nature of work is changing at whirlwind speed. Perhaps now more than ever before, job stress poses a threat to the health of workers and, in turn, to the health of organizations. Stress from work has become an important topic in today's world because it directly influences the performance of a person in an organization. Individual performance lowers down in organizations which start effecting the organization as a whole. Human resources play a vital role in making organizations capable to achieve their desired goals.

The efficient and effective working of an organization depends on how quality work

force you have where employers look for skilful workforce; employees also do need some reasons to stay committed to their organizations. Employees now want to see themselves important for organization. When employees observe opportunities for learning and growth with their employer they show committed to that organization. One of the most important factors affecting satisfaction and then ultimately organizational commitment is stress. Job stress is a growing concern that incurs significant costs for both employees and organizations in terms of work. It is a common perception that job stress is one of the major causes towards low organizational commitment. But the question is what factor can contribute to overcome the effect of job stress of an individual. The question is so burning but the answer is so blurred. Every organization looks forward to having the most productive workforce. However, there are several factors that may hinder organizations from realizing this goal. One of these factors is stress. Stress is a state of tension or pressure that is usually experienced by individual. This paper has analysed the effects of stress on employees' job performance and level of organization commitment as well as the major causes of high stress levels among employees. While stress is normal in all organization, excessive stress levels among the workforce leads to poor job performance and low levels of organization commitment.

Effect of Stress on Job Performance: -

Stress can affect the physical and psychological wellbeing of the employees leading to poor job performance. Stress may lead to psychological problems such as depression and anxiety which hinders the employees from concentrating on their work. Since there is an intricate relationship between mind and body, stress can also lead to physical ailments such as headaches, backaches and general body weakness which also hampers the employee's productivity. On severe cases, the physical and psychological strain originating from high stress levels may lead to high absenteeism in the work place which would also hamper productivity. Stress may also lead to an increase in organizational

conflicts. This would result in the increase in the number of conflicts between the organization staff resulting in a number of consequences which would reduce job performance. One of the consequences of conflicts is reduced corporation and coordination among the organization's employees. This would adversely affect the job performance since it is very essential for employees to work together in order to ensure smooth operations of the organization. For example, workers from front office department may team up in opposition of workers from back office hindering the smooth operation of the organization.

Effect of Stress on Organization Commitment: -

Stress can also lead to low levels of organization commitment among the employees. Organization commitment refers to the willingness of employees to stick to a particular job or organization mainly because they feel that the cost of leaving the job or organization is too high. When employees are stressed, they become dissatisfied with their job or work places. This would lead to development of negative attitude towards the organization by the employees. Consequently, the negative attitudes by the employee will affect the level of commitment by the employee towards the organization. The consequences of low organization commitment by the employees are wide ranging and far reaching. One of the consequences is high employee turnover. This increases cost for the organization as the organization suffer from lost productivity as well as increased advertising, recruitment and training cost. Low organization commitment may also lead to the development of a poor working culture among the employees.

Major Causes of Stress in the Work Place: -

Work stress may be caused by a variety of factors. One major factor is excessive workload on the employees. Employees are usually sensitive about the amount of load the organization exerts on them and the amount of time the organization takes from them.

Giving employees too much work or making them work for long hours may increase the

levels of stress in the work place. Another major cause of stress in the work place is poor working condition. No employee would feel comfortable working in an environment that is dangerous or poses various forms health risks as well in a company that pay poorly or where supervisors are too domineering over the other employees.

Consequences of stress: -

Some individuals are unable to cope up with these stressful situations, and for the organization this could result in high staff turnover, absenteeism and decreased motivation, individuals may response in different ways to the perceived stressors, which may be exhibited on a:-

1. Physical,
2. Psychological, or
3. Behavioural level.

1. associated with health complaints than financial or family problems.

Concept of Organizational Commitment: -

Public institutions, which are different from private business enterprises in respect of their organizational objective and mission, have displayed a feature of central planning and administration. In fast progressive information era, in spite of the attempts of studies on legal regulations about the administration of civil servant, it isn't given enough importance to human resource in public institutions in the operation of public administration in Turkey. For this reason, public sector employees have a tendency to be traditionalist, and keep their current position in the organization. However, in order to meet the changing needs and demands of public institutions in the global world, it is necessary to develop an organizational climate and culture to satisfy the employees. So as to develop a climate like this, it is important to increase job satisfaction and to put organizational commitment into practice connected with job satisfaction. Within this research the main concern was organizational commitment components and whether there is a difference between organizational commitment and job satisfaction regarding these components. Organizational commitment is a function of individual characteristics like age, seniority

and education with conditional factors like climate, job satisfaction and organizational characteristics. When most of the studies are analyzed, the relations of organizational commitment with demographic characteristics and job satisfaction organizational variables draw attention.

Organizational Commitment Component: -

Organizational commitment refers to an employee's strong adherence to an organization's goals and values, their willingness to put forth effort to achieve these goals, and their strong desire to remain a part of the organization. In other words, organizational commitment points to the attitudes of employees concerning commitment towards the organizations they work for. Organizational commitment is directly connected to an employee's aspiration to stay a part of the organization, their eagerness to exert a lot of effort for the organization, and their unwavering belief and acceptance of the organization's objectives and principles.

- 1. Affective Commitment:** - It is the affective bond an individual feels toward the organization, characterized by identification and involvement with the organization as well as enjoyment in being a member of the organization. Affective Component has received the most research attention.
- 2. Continuance Commitment:** - It is the extent to which a person needs to stay with the organization, due to the costs of forgoing benefits associated with an individual's investments in the organization. These investments are close relations of an employee with fellow workers, pension benefits, seniority, career and special competencies gained by working in an organization for a long time.
- 3. Normative Commitment:** - It is the extent to which a person is obligated to stay with the organization. It later became an obligation to stay with the organization, without specific reference to social pressures about loyalty. It is defined as the individual's

bond with the organization due to an obligation on the part of the individual.

Literature Review: -

The idea of psychological stress is a relatively modern one, first introduced by endocrinologist Hans Selye in 1936 and utilized in psychological studies by 1955. Despite its widespread usage, there is no universally agreed upon definition of stress. According to **Barnard (1938)**, organizational commitment is, in a general sense, the employee's psychological attachment to the organization. It can be contrasted with other work-related attitudes, such as Job Satisfaction and Organizational Identification. In any of the way, it inherently exhibits employee's psychological attachment to the organization.

Kanter (1968), views organizational commitment as the willingness of workers to devote energy and loyalty to an organization. Generally speaking, organizational commitment refers to "a firm belief in and acceptance of the organization's goals and values, a willingness to put in significant effort for the organization, and a strong desire to remain a part of the organization."

Simultaneously, research done by Porter, Steers, **Mowday and Boulin (1974)**, developed one commonly used definition of organization commitment. Three aspects of organizational commitment were identified in the definition: a strong belief in and acceptance of the organization, and a strong intention to stay a part of the organization. To measure organizational commitment based on this definition, a 15-item Organizational Commitment Questionnaire (OCQ) was created. These elements were considered when Lazarus and Cohen (1977) defined stress as "demands that put a strain on or surpass the resources of the system."

It seems that for properly defining organizational commitment one has to open various dimension of organizational commitment. **Scholl (1981)**, indicates that the way organizational commitment is defined depends on the approach to commitment that one is adhering to. Accordingly, organizational

commitment is defined either as an employee attitude or as a force that binds an employee to an organization.

While some literature (**Pascale and Athos, 1981**), suggests that increased feeling of job satisfaction, job involvement, and share values contribute to the employee commitment, the basis for conclusion has been based on anecdotal information or specific examples.

Wiener (1982), finds that commitment can be influenced by organizational intervention and personal predisposition.

The core literature for the proposed research is the organizational commitment portion of **Mowday, Porter and Steers (1982)**, model. In their book, Mowday et al provides and extensive review of the theoretical and empirical work done on the concept of organizational commitment. Commitment has been significantly, negatively associated with turnover. In addition, a similar but weaker relationship has been found between commitment and decreased performance and increased absenteeism and tardiness.

Mikhail (1985), reported that three important aspects of stress were identified: firstly individuals differ in their reaction to stress, secondly, stress is determined by the perception of the stressful situation rather than by the situation itself and, thirdly, the impact of stress is partly contingent upon the capability of the individual to cope.

Antonovsky (1985) defined stress as a disruption of an organism's internal balance caused by demands from the environment, which requires deliberate and non-automatic actions to restore. Similarly, **Miller (1978)** and **Miller and Miller (1990)** defined stress as either an excessive or insufficient input or output of matter, energy, or information that affects a living system.

Mathieu and Zajac (1990), found that organizational commitment to be strongly related to the intention to leave one's job and to the intention to search for job alternatives. Researchers found a positive relationship between organizational commitment and lateness as well as organizational commitment and turnover. Thus, with a better understanding of the behaviour and a

better knowledge of the antecedents of organizational commitment will enable organizations to manage these withdrawal behaviours.

In addition to Porter et al., **Allen and Meyer (1990)** conducted research on organizational commitment and identified three distinct components: affective, continuance, and normative. The affective component relates to an employee's emotional connection, identification, and engagement with the organization. The continuance component relates to commitment based on the perceived costs associated with leaving the organization. The normative component relates to the employee's sense of obligation to stay with the organization

From their studies, **Allen and Meyer (1990)**, developed a twenty-four-item scale to measure the three components of organizational commitment.

According to **Brown and Peterson, (1993)**, job satisfaction as an antecedent to organizational commitment. They also suggested that the organizational commitment relationship from a more detailed perspective of job satisfaction facets rather than global or overall job satisfaction. According to **Luthan (1998)**, job satisfaction refers to a positive or pleasant emotional state that arises from an individual's evaluation of their job or work experience. It is determined by the employee's perception of how well their job fulfills their important needs and priorities.

Colbert and Kwon (2000), mentioned as organizations recognize the competitive advantage that can be gained through human resources, research on organizational commitment has gained its importance. To determine factors that related to organizational commitment may be useful on several levels and its importance has increased dramatically when the right factors determined.

Simply stated, stress is what the researcher feels when the researcher has to respond to a demand on our energy. Stress is a natural part of life, and occurs whenever there are significant changes in our lives, whether positive or negative. It is generally believed

that some stress is okay (sometimes referred to as “challenge” or “positive” stress) but when stress occurs in amounts that individuals cannot cope with, both mental and physical changes may occur (**Canadian Centre for Occupational Health and Safety, 2000**).

Stress is an ever-present issue with the majority of Canadians, according to results from the 2001 Canadian Mental Health Survey (**Canadian Mental Health Association, 2001**). The researcher is all different in the events that the researcher perceives as stressors and the coping abilities at our disposal. However, there are a number of situations which are generally identified as being stressful, and include financial worries, work overload, unemployment, relationships, parenting, balancing work and family, care giving, health problems, losses, Christmas, competitiveness, peer pressure, exams, and not having enough time. Stress is an ever-present issue with the majority of Canadians, according to results from the 2001 Canadian Mental Health Survey.

Boles et al., (2007), indicate that various facets of job satisfaction are more strongly related to organizational commitment. They also indicate that these relationships are not the same for male and female salespeople.

Statement of the problem

Work stress may be caused by a variety of factors. One major factor is excessive workload on the employees. Employees are usually sensitive about the amount of load the

organization exerts on them and the amount of time the organization takes from them. Giving employees too much work or making them work for long hours may increase the levels of stress in the work place. Another major cause of stress in the work place is poor working condition. No employee would feel comfortable working in an environment that is dangerous or poses various forms health risks as well in a company that pay poorly or where supervisors are two domineering over the other employees.

Objective of the study: -

1. To identify the degree of organizational commitment across different work situation.
2. To identify the impact of employee’s job stress towards the organizational commitment.

Conceptual Frame work: -

In the light of wide exploration of similar work, the conceptual framework has designed the past work analysed the relationship between the high work load, Multiple Target, Low salary, loyalty, long work Hours, not supporting management, job security, relationship between peers etc. job performance with motivation as mediating factors. In this paper the main focused on high work load, Multiple Target, Low salary, loyalty. In order to achieve the research objective, the study test the conceptual frame work on fig. 01Table

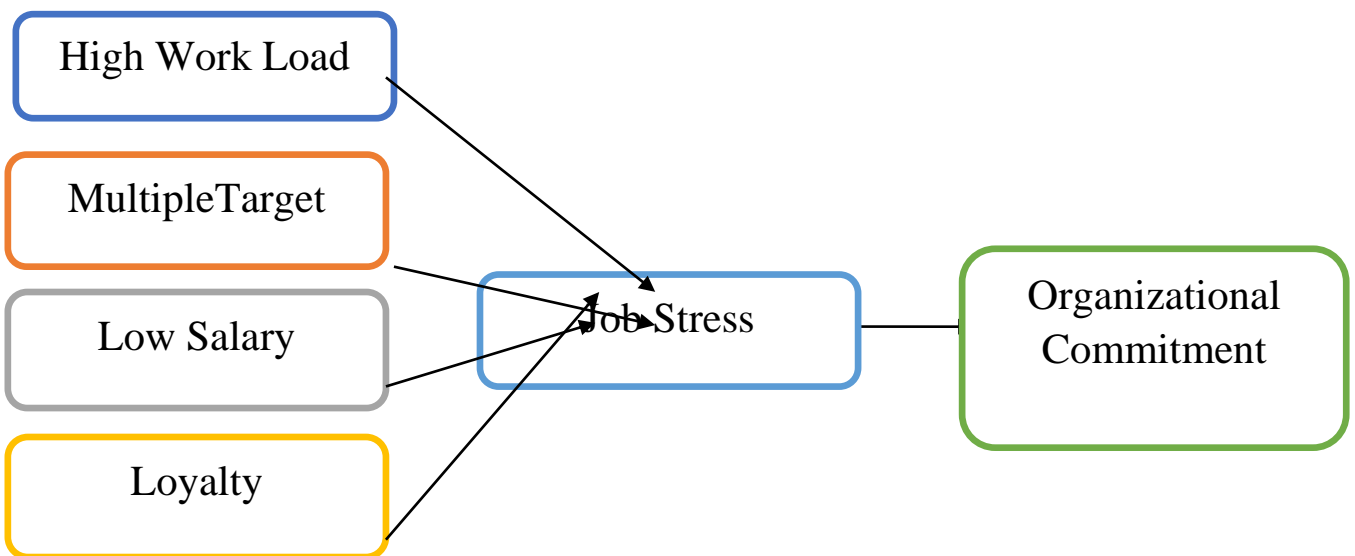


Fig: - 01 Conceptual Frame work

Hypothesis Set: -

Based on the objective following hypothesis were put forth.

1. There is no significant difference between in the selected organizational commitment across different work situation
2. There is no significant interrelationship between factor of the study constructed

Research Methodology: -

The study is based on both **Descriptive & Explorative** as it describes data and characteristics associated with the population

Result and Discussion: -

Heavy work is a reason behind job stress?

H_{α1}: $\mu_1 = \mu_2$:-There is no significant difference between AXIS & HDFC Bank related to the High Work Load factor.

H_{β1}: $\mu_1 \neq \mu_2$:-There is significant difference between AXIS & HDFC Bank related to the High Work Load factor.

working in banks. Descriptive research is used to obtain information concerning the current status of the phenomena to describe "what exists" with respect to variables in a given situation. Exploratory researches are often seen as the initial step in the continuous process. And sample of 100 Respondent selected using Convenience Sampling The data used in this study is primary data and it was collected with the help of a structured questionnaire. Different types of statistical tools were used such as Independent-Sample T Test Analysis was carried out with the help of SPSS version 21.

Group Statistics					
	Banks	N	Mean	Std. Deviation	Std. Error Mean
High Work Load	AXIS Bank	50	2.18	.774	.110
	HDFC Bank	50	1.62	.725	.103

Independent Samples Test				
		T-Test For Equality Of Means		
		Sig. (2-Tailed)	T	Df
High Work Load	Equal Variances Assumed	.000	3.732	98
	Equal Variances Not Assumed	.000	3.732	97.584

Interpretation: -The above table shows that there is significant difference of .000 between AXIS and HDFC Bank related to the high work load factor. The reason behind the high work load is that the employees are always faced with much stress like employee management relations, monotony, overload, responsibility load, social & organizational properties of work & its setting, etc. Hence researchers accept alternative hypothesis and rejects null hypothesis.

Unrealistic target management fixes up?

H_{α2}: $\mu_1 = \mu_2$:-There is no significant difference between AXIS & HDFC Bank related to the Target factor.

H_{β2}: $\mu_1 \neq \mu_2$:-There is significant difference between AXIS & HDFC Bank related to the Target factor.

Group Statistics					
	Banks	N	Mean	Std. Deviation	Std. Error Mean
Target	AXIS Bank	50	2.18	.774	.110
	HDFC Bank	50	1.62	.725	.103



Independent Samples Test				
		T-Test For Equality Of Means		
		Sig. (2-Tailed)	T	Df
Target	Equal Variances Assumed	.000	3.732	98
	Equal Variances Not Assumed	.000	3.732	97.584

Interpretation: -The above table shows that there is significant difference of .000 between the AXIS and HDFC Bank related to the target factor. The reason behind the target factor which shows no significant is that the employees are not able to achieve the target on time, their capability effort is less to achieve those targets which are made, performance of an employee's was not up to standards as per objective or goals to achieve, outside factors (such as poor economy effecting sales), lack of ability, lack of proper training, lack of motivation, not working hard, inadequate monetary rewards, etc. Hence researchers accept alternative hypothesis and rejects null hypothesis.

Low salary is a reason behind your work stress?

H_{α3}: $\mu_1 = \mu_2$:- There is no significant difference between AXIS & HDFC Bank related to the Low Salary factor.

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H_{β3}: $\mu_1 \neq \mu_2$:-There is significant difference between AXIS & HDFC Bank related to the Low Salary factor.

Group Statistics					
	Banks	N	Mean	Std. Deviation	Std. Error Mean
Low Salary	AXIS Bank	50	2.18	.774	.110
	HDFC Bank	50	1.66	.772	.109

Independent Samples Test				
		T-Test For Equality Of Means		
		Sig. (2-Tailed)	T	Df
Low Salary	Equal Variances Assumed	.001	3.362	98
	Equal Variances Not Assumed	.001	3.362	97.999

Interpretation: -

The above table shows that there is significance difference of .000 between the AXIS and HDFC Bank related to the low salary factor. The reason behind the low salary is that the employees are not able to achieve the target, competitive pressure to achieve made target, not achieving the expected profit to run the organization, not working hard, lack of skill and talent to do a work that is expected to be performed, lack of drive or inspiration or enthusiasm while working in the organization, etc. Hence researchers accept alternative hypothesis and rejects null hypothesis.

This organization deserves my loyalty?

H_{α4}: $\mu_1 = \mu_2$:-There is no significant difference between AXIS & HDFC Bank related to the Loyalty factor.

H_{β4}: $\mu_1 \neq \mu_2$:-There is significant difference between AXIS & HDFC Bank related to the Loyalty factor.

Group Statistics					
	Banks	N	Mean	Std. Deviation	Std. Error Mean
Loyalty	AXIS Bank	50	2.18	.774	.110
	HDFC Bank	50	1.62	.725	.103

Independent Samples Test				
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		T-Test For Equality Of Means		
		Sig. (2-Tailed)	T	Df
Loyalty	Equal Variances Assumed	.000	3.732	98
	Equal Variances Not Assumed	.000	3.732	97.584

Interpretation: -The above table shows that there is significant difference of .000 between the AXIS and HDFC Bank related to the loyalty factor. The reason behind the loyalty of employees is that they are loyal towards the company norms and they act according to those made functions to achieve organizational objective, top management support, there is good superior subordinate relations and employees are answerable which enhances their loyalty, good working environment, etc. Hence researchers accept alternative hypothesis and rejects null hypothesis.

Finding: -

According to our observation and hypothesis set the researcher found that: -

The majority of the respondents while working in the organization are always affected with the job stress. Private sector banks are considered to be more affected while working in a job. The researcher found some of the major factors by which employees are not able to achieve the organizational commitment: -

1. High work load factor is one of the major factors by which employees of HDFC Bank are in job stress as compared to AXIS Bank. This leads them to feel more stress on work as overload, responsibility load, monotony, etc.
2. Low salary factor is another factor by which employees of HDFC Bank are highly affected comparing with AXIS Bank. This leads them to feel more stress on work as ability to perform the required task, achievement to made targets, etc.
3. Target factor is another factor by which employees of HDFC Bank are highly stressed on job as compared to AXIS Bank. This leads them to feel more stress on work as lack of skill to achieve those targets, their capability effort is less than other Bank, outside factors also, etc.
4. Loyalty factor is another factor by which

employees of AXIS Bank are highly feels that they are more loyal towards their organization as compared to HDFC Bank. This is because that they feel motivated in the organization while working, their training session is of high quality, etc.

The researcher found that employees are more committed to the organization and they show their loyalty towards the organization. So, the researcher says that employees stress on organizational commitment is highly affected with related to the job function. The researcher found the various other factors which shows that there is no significant difference between both Banks such as like Tough, Arrangements, Responsibility, Guilty, Low Support from Management, Long Working Hours, Job in Security, Problems, Career and Nervous. This result is achieved by us with the help of Independent-Sample T Test tool in SPSS software and hence the researcher got the observed result and come to the conclusion.

Suggestion: -

The findings from the research suggest the following recommendations.

Private Banks must reduce their work load on employees so as to achieve the organization objective. The work of an employee must be divided equally within every employee who works for the organization so as to achieve their required task or job or utility. More target pressure on employees also affects them to achieve organizational commitment. So they must reduce their target pressure on employees to achieve their everyday job task and duties with responsibility. Private Banks has excessive pressures on employees related to their work, their task to perform, their required functions to obtain, and so many other things. Hence the Banks must understand all this sector of performing various utility in respect to the employees in order to have more committed employees towards the organization



Conclusion: -

This paper has discussed the effect of stress on employees' job performance and level of organization commitment as well as the major causes of work stress. The papers conclude that, while stress is normal in all organization, excessive stress levels among the workforce leads to poor job performance and low levels of organization commitment. As per our hypothesis made, the researcher conclude that there is significant relationship between both the Banks as per job stress and organizational commitment. The opportunity exists for employers and employees to get together and make way for changes that will reduce stress related illness. Change must come from the top, and it is therefore imperative for managers to recognize that they have a legal and moral responsibility to protect the physical and mental wellbeing of their workers. It is the intention of this report to educate on the damaging effects of workplace stress, and increase awareness of the widespread nature of this problem. It is hoped that this knowledge will motivate organizations to explore the stressors that are present in their own work environments, and to take steps to reduce and/or prevent stress in the workplace, thereby working to maintain the health and well-being of employees.

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