# **ANALYSIS OF WORK STRESS AMONG BANK EMPLOYEES:**

# A CASE STUDY OF BANK RAKYAT

# By

# **ALIAH BINTI ROSLAN**

Thesis Submitted to the Othman Yeop Abdullah,

Graduate School Of Business, Universiti Utara Malaysia,

In Fulfillment of the Requirement for Project Paper,

**Master of Science (Management)** 

**June 2011** 

## PERMISSION TO USE

In presenting this project paper in partial of requirement for a postgraduate degree from the Universiti Utara Malaysia, the author agrees that the University Library may make it freely available for inspection. The author further agree that permission for copying of this thesis in any manner in whole or in part, for scholarly purposes may be granted by my supervisor on in their absence by the Dean of the Graduate School. It is understood that any copying or publication or use of this thesis or parts thereof for financial gain shall not be allowed without any written permission. It is also understood that due recognition shall be given to me and to Universiti Utara Malaysia for any scholarly use which may be made of any material from thesis. Requests for permission to copy or to make other use of materials in this thesis, in whole or in part should be addressed for:

Dean of Othman Yeop Abdullah

**Graduate School Of Business** 

Universiti Utara Malaysia (UUM)

06010 Sintok

**Kedah Darul Aman** 

## **ABSTRACT**

The purpose of this study is to determine factors of work stress among the Bank Rakyat's employees. This study also aims to determine whether there were any statistically significant differences in the respondents' level of work stress by demographic factors (gender, status, education qualification, job position and length of service).

The survey was carried out at 12 branches of Bank Rakyat at Northern Zone. A total of 154 bank employees participated in this study. Data was collected through 40 items questionnaires on a five-point Likert Scale. Both descriptive and inferential statistics were used to analyze the data using the SPSS version 15.0. Correlation analyses were conducted to test the relationship between levels of work stress with personal factors, organizational factors and environmental factors; whereas descriptive analysis was conducted to analyze demographic characteristics of respondents. Besides that, T-test, ANOVA and regression were also used in this study.

The findings of this study showed that there was no statistically significant difference in the level of work stress by demographic factors (gender, status, education qualification, job position and length of service). However, the findings showed that only organizational factors have significant relationship with work stress level. Findings of this study also resulted in the overall level of work stress among respondent is moderate.

## **ABSTRAK**

Tujuan kajian ini adalah untuk mengenalpasti faktor-faktor tekanan kerja di kalangan pekerja-pekerja Bank Rakyat. Kajian ini juga bertujuaan bagi mengenalpasti sama ada terdapatnya perbezaan statistik yang signifikan pada tahap tekanan kerja responden-responden berdasarkan faktor demografi (jantina, status perkahwinan, pencapaian akademik, kedudukan pekerjaan dan tempoh perkhidmatan).

Kajian ini telah dijalankan di 12 cawangan Bank Rakyat di Wilayah Utara. Seramai 154 para pekerja bank telah mengambil bahagian dalam kajian ini. Data dipungut berdasarkan 40 item soal selidik yang dibina berasaskan 5 skala Likert. Data yang diperolehi telah dianalisis mengunakan kaedah statistik deskriptif dan statistik inferensi dengan menggunakan SPSS versi 15.0. Analisis korelasi dijalankan untuk mengukur hubungan antara tahap tekanan kerja dengan faktor peribadi, faktor organisasi dan -faktor persekitaran; manakala analisis deskriptif dijalankan untuk menganalisis faktor demografi responden-responden. Selain itu, T-test, ANOVA dan regresi juga digunakan dalam kajian ini.

Hasil kajian menunjukkan bahawa tiada perbezaan statistik yang signifikan pada tahap tekanan kerja dari segi faktor demografi (jantina, status perkahwinan, pencapaian akademik, kedudukan pekerjaan dan tempoh perkhidmatan). Bagaimanapun, hasil kajian menunjukkan faktor organisasi mempunyai perhubungan signifikan dengan tahap tekanan kerja. Hasil kajian ini juga menunjukkan tahap tekanan kerja yang dialami oleh responden adalah pada paras index yang sederhana.

## **ACKNOWLEDGEMENT**

Alhamdulillah, by the will of Allah S.W.T, I am able to complete this thesis within the required time. I would foremost extend my sincere gratitude to all those efforts, which facilitated the completion of this project paper.

First and foremost I would like to acknowledge my project supervisor, Dr. Fais Bin Ahmad for his invaluable efforts and time in providing proper guidance, assistance and effortless support throughout the entire process. It was his faithful assessment, critique, and encouragement that made this research one of growth and enjoyment. I also would like to thank to Dr. Amer B. Hj. Darus for his inspiration, wisdom and understanding in getting this research complete.

A special thanks goes to my beloved parents, Roslan B. Md Som and Rohmah Bt. Osman, for being the greatest source of support I could have throughout my education. They gave me an immeasurable amount of love and encouragement and prayers throughout the entire process.

My sincere gratitude goes to Northern Regional Manager, Tuan Haji Mohd Azmir B. Mohd Nasruddin and management of Bank Kerjasama Rakyat (M) Berhad especially to Northern Region branches for granting permission to carry out this. To my respondents, my sincere appreciation for taking time and effort to participate in this research and without your participation, this research will never complete.

Finally, I would like to thank everybody who was important to the successful realization of my project paper, as well as expressing my apology that I could not mention personally one by one.

# **Table of Contents**

PERMISSION TO USE	i
ABSTRACT	ii
ABSTRAK	iii
ACKNOWLEDGEMENTS	iv
TABLE OF CONTENTS	v
LIST OF TABLE	viii
LIST OF FIGURES	xi
LIST OF APPENDIXES	xii
CHAPTER 1: INTRODUCTION	
1.1 Background of Study	1
1.2 Problem Statement	2
1.3 Research Questions	6
1.4 Research Objectives	7
1.5 Research Hypotheses	7
1.6 Significant of Study	9
1.7 Organizational of Chapters	10
CHAPTER 2 : LITERATURE REVIEW	
2.1 Introduction	11
2.2 Concept and Theory of Stress	11
2.3 Definition of Stress and Work Stress	14
2.4 Factors of Work Stress	17
2.5 Work Stress and Personal Factors	19
2.6 Work Stress and Organizational Factors	21
2.7 Work Stress and Environmental Factors	24
2.8 Conclusion	27

CHAPTER 3: RESEARCH METHODOLOGY	
3.1 Introduction	28
3.2 Research Framework	28
3.3 Research Design	29
3.4 Questionnaire Design	30
3.5 Measurement and Instrumentation	31
3.5.1 Demographic Information	31
3.5.2 Employee level of work stress	31
3.5.3 Personal Factors that cause of work stress	32
3.5.4 Organizational Factors that cause of work stress	33
3.5.5 Environmental Factors that cause of work stress	34
3.6 Data Collection	35
3.6.1 Background of Organization	35
3.6.2 Population and Sampling	36
3.6.3 Data Collection Procedure	39
3.7 Techniques of Data Analysis	39
3.8 Pilot Test	40
3.9 Conclusion	41
CHAPTER 4 : DATA ANALYSIS AND FINDINGS	
4.1 Introduction	42
4.2 Sample Characteristic	43
4.3 Descriptive Statistics of Data Collection	44
4.3.1 Frequencies	44
4.3.2 Mean and Standard Deviation	49
4.4 Correlation Analysis	61
4.4.1 Hypotheses Testing	62
4.5 T-Test of Data Collection	66
4.6 One Way ANOVA Analysis	70
4.7 Regression Analysis	72
4.7.1 Regression Analysis on Coefficient of Determination (R2)	72
172 Regression Analysis on Durbin-Watson Test	7/

4.7.3 Regression Analysis of ANOVA Test	75
4.7.4 Regression Analysis of Coefficient	76
4.8 Summary	77
<b>CHAPTER 5: DISCUSSIONS AND RECOMMENDATIONS</b>	
5.1 Introduction	78
5.2 Discussions	78
5.3 Limitation of Study	80
5.4 Managerial Implications	81
5.5 Future Research	82
5.6 Conclusion	83
REFERENCES	85
APPENDIXES	99

# **List of Tables**

Table 2.1	Factors of Work Stress among Bank Employee Reported in Previous Research	18
Table 3.1	Questionnaire Structure	30
Table 3.2	Employee Level of Work Stress Scale	32
Table 3.3	Personal Factors Scale	33
Table 3.4	Organizational Factors Scale	34
Table 3.5	Environmental Factors Scale	35
Table 3.6	Marks for Branch Grading	36
Table 3.7	Selected Bank Rakyat's Branches in Northern Zone	37
Table 3.8	Table for Determining Sample Size from a Given Population	38
Table 3.9	Reliability Statistic for Pilot Test	41
Table 4.1:	Response Rate	44
Table 4.2	Gender of Respondents	45
Table 4.3	Marital Status of Respondents	46
Table 4.4	Education Level (Course) of Respondents	47
Table 4.5	Current Working Position of Respondent	48
Table 4.6	Length of Services in Bank Rakyat	49
Table 4.7	Descriptive (Mean and S. Deviation) Analysis of the Variables	51
Table 4.8	Means and Standard Deviation of Personal Items	52
Table 4.9	Means and Standard Deviation of Interpersonal Items	53
Table 4.10	Means and Standard Deviation of Physical Items	54
Table 4.11	Means and Standard Deviation of Organizational Factor Items	55
Table 4.12	Means and Standard Deviation of Workload items	56
Table 4.13	Means and Standard Deviation of Relationship items	57

Table 4.14	Means and Standard Deviation of Environment Factor items	
Table 4.15	Means and Standard Deviation of Work Stress Level items	59
Table 4.16	Person's Correlation Scale	61
Table 4.17	Correlation between Work Stress Level and Personal Factor	63
Table 4.18	Correlation between Work Stress Level and Organizational Factor	64
Table 4.19	Correlation between Work Stress Level and Environment Factor	66
Table 4.20	Independent T-Test between Gender and Work Stress Level	68
Table 4.21	Independent T-Test between Working Position and Work Stress Level	69
Table 4.22	One-Way ANOVA between Marital Status, Education Level, Tenure of Working and Work Stress Level in Bank Rakyat	71
Table 4.23	Model Summary of Coefficient of Determination (R2)	73
Table 4.24	Model Summary of Durbin-Watson	74
Table 4.25	Regression Analysis of ANOVA Test	75
Table 4.26	Coefficients (a)	76
Table 4.27	Summary Result of Hypotheses Testing	77

# **List of Figure**

Figure 3.1	Research framework shows the linkage between independent	28
	variables and dependent variable	

# **List of Appendixes**

Appendix A : Questionnaire

Appendix B : Reliability Analysis (Pilot Test)

Appendix C : Descriptive Statistics

Appendix D : Correlation Analysis

Appendix E : T-Test Analysis

Appendix F : ANOVA Analysis

Appendix G: Regression Analysis

### CHAPTER 1

# INTRODUCTION

# 1.1 BACKGROUND OF STUDY

Over the last century, stress as an interdisciplinary concept become a region of nice interest and has been researched extensively. As citied by Baskaran (2004), stress has become therefore common in both developed as well as developing countries that individuals have referred to as it 'the third wave plague' (Sutherland & Cooper, 1990). This problem has become a serious issue, however the word "stress" is utilized by totally different people, in several contexts and for various purposes.

According to Stoppler (2011), generally stress is said to contain external and internal factors. External factors comprise the physical atmosphere such as challenges, difficulties, and expectations that confronted by people on a day-to-day basis. Internal factors confirm body's ability to retort to, and cope with, the external stress-inducing factors. Internal factors that influence the power to handle stress consist of nutritional standing, overall health and fitness levels, emotional well-being, and also the quantity of sleep and rest that a person get.

The earliest studies on stress were largely physiological. Selye (1956) had developed psychological model where it established a link between stressors and illness in his model of general adaptation syndrome. The attempt to grasp psychological stress did not solely involve the link between stress and illness; different human characteristics like emotion, motivation and performance were linked to anxiety. The realm of stress

# The contents of the thesis is for internal user only

# REFERENCES

- Abelson, M. A. (1986). Strategic Management of Turnover: A Model For the Health Service Administrator. *Health Care Management*. 11(2), pp 61-71.
- Albrecht, G. W. (1979). Stress and the manager: making it work for you. New Jersy: Prentice Hall, Inc.
- Arnold, J., C. L. Cooper and I. T. Robertson. (1995). Work Psychology: Understanding

  Human Behaviour in the Work Place. London: Pitman Publishing.
- Antoniou, A.S.G., Davidson, M. J., & Cooper, C. L. (2003). Occupational stress, job satisfaction and health state in male and female junir hospital doctors in Greece.

  \*Journal of Managerial Psychology\*, 592-621.
- Argyle, M. and Furnham, A. (1983). 'Sources of satisfaction and conflict in long term relationships', *Journal of. Marriage and the Family*, 45, 481-931.
- Argyle, M., Henderson, M. (1985). Social Support by Four Categories of Work Colleagues: Relationships Between Activities Stress and Satisfaction. *Journal of Occupational Behaviour*. 229-239.
- Aronsson, G., & Blom, V. (2010). Work conditions for workers with good long-term health. *International Journal of Workplace Health Managemen*, 160-172.
- Baizhan, L. Croome, D. C. (2000). Productivity and indoor environment. *Journal of Construction and Management*. 629 634.
- Bank Negara Malaysia (2010) *Bank Negara Malaysia Annual Report*. [Online]

  Available: http://www.bnm.gov.my/files/publication/ar/en/2010/annex.pdf

- Barhem, B., Md Saidin, S., Abdullah, I., Alsogoff, S. K. (2004). A new model for work stress patterns. *Asian Academy of Management Journal*. 53-77.
- Baskaran Subramaniam. (2004). A study on occupational stress experienced by lectures on higher learning institutions. Published master's project paper, University Utara Malaysia, Sintok.
- Baun, A., & Paulus, P. (1987). Crowding. In D. Stokols & I. Altman (Eds.). *Handbook of environmental psychology*. Pp 534-570. New York: Wiley.
- Beckers, F. (1981). Workspace: Creating environments in organizations. New York:

  Preager.
- Brill, M., Weidemann, S., & BOSTI Associates. (2001). *Disproving widespread myths about workplace design*. Jesper, IN: Kimball International.
- Becker, F., & Steele, F. (1995). Workplace by design. San Francisco: Jossey-Bass.
- Beehr T.A. & Newman, J. (1978). Job stress, employee health, and organizational effectiveness. *Journal of Personnel Psycology*, 31-52.
- Bhagat, R. S., Krishnan, B., Nelson, T. A., Leonard, T. A., Leonard, K. M., Ford Jr, D. L., et al. (2010). Organizational stress, psychological strain, and work outcomes in six national contexts. *Cross Cultural Management: An International Journal*, 10-29.
- Cavana, R.Y., Delahaye, B.D., & Sekaran, U., (2001). *Applied Business Research:*Qualitative and Quantitative Methods. Melbourne: John Wiley & Sons.

- Chih, H. C. (2009). The relationship among employees' work values, job stress and job satisfactions before and during the privatization of three commercial in Taipei, Taiwan. Published Phd's thesis, University of the Incarnate Word
- Chonko, L.B. & Burnett, J.J. (1983), "Measuring the importance of ethical situations as a source of role conflict: a survey of sales people, sales managers and sales support personnel", *Journal of Personal Selling and Sales Management*, pp. 41 47.
- Chung, M. K., and Choi, K. (1997). Ergonomic analysis of musculoskeletal discomforts among conventional VDT operators. *Journal of Computer & Industrial Engineering*, 33, 521-524.
- Clemons, C. R., Jr. (1988). The relationship of occupational stress and certain other variables to job satisfaction of licensed professional counselors in Virginia.
   Doctoral dissertation, Virginia Polytechnic Institute and State University, 1988.
   Dissertation Abstracts International, 50, 360A.
- Cooper, C. (1981). Stress in organization. London: MacMillan.
- Conley, S. & Woosley, S. (2000). Teacher role stress, higher order needs and work outcomes. *Journal of Educational Administration*, 179-201.
- Davison, M. & Cooper, C. L. (1981). A model of occupational stress. *Journal of Occupational Medicine*, 23-35.
- Dijkhuizen, N. V., & Navy, R. N. (1981). *Towards Organizational Coping With Stress*.

  Aldershot: Gower Publishing Co. Ltd.

- Downton, D. (1987), "Primary head teachers: sources of stress and ways of coping with it" Head Teachers Review. pp. 12-22.
- Dubrin, A. J. (1994). *Applying Psychology : Individual and Organizational Effectiveness*.

  4<sup>th</sup> ed. New Jersey : Prentice Hall Career and Technology.
- Dyne, L. V., Jehn, K. A., Cummings, A. (2002). Differential effect of strain on two forms of work performance: Individual employee sales and creativity. *Journal of Organizational Behaviour*, 57-74.
- Evans, G. W. (2001). Environmental stress and health. In A. Baum, T. Revenson & J. Singer (Eds.), *Handbook of health psychology*. Pp. 365-385. Mahwah, NJ: Lawrence Erlbaum.
- Fernando, W. R. P. K., (2007). Organizational degradation due to stress: An empirical study in Sri Lankan Private sector commercial banks. *Kelaniya Journal of Human Resources Management*, 2(2), 187-204.
- French J.R.P & Caplan, R. (1973). Organizational stress and individual strain: The failure of success. New York.: American Management Academy.
- French, J. R. P., Cobb, S., Caplan, R. D., Van Harrison, R., Pinneau, S. R. (1976). Job demands and worker health. *A symposium presented at the 84<sup>th</sup> annual convention of the American Psychological Association*.
- Fry L.W., Futrell, C.M., Parasuraman, A. & Chmielewski M.A (1986), "An analysis of alternative casual models of sales person role perceptions and work related attitudes", *Journal of Marketing Research*, vol. 23, pp. 153 163.

- Gadde, L. and Snehota, I. (2000), "Making the most of supplier relationships", *Industrial Marketing Management*, Vol. 29 No. 4, pp. 305-17.
- George, D., & Mallery, P. (2003). SPSS for Windows step by step: A simple guide and reference. 11.0 update (4<sup>th</sup> ed.). Boston: Allyn & Bacon.
- Gliem, J.A., & Gliem, R.R., (2003). Calculating, Interpreting, and Reporting Cronbach's Alpha Reliability Coefficient for Likert Type Scales. 2003Midwest Research to Practice Conference in Adult, Continuing, and Community Education.
- Glisson, C., Dukes, D. and Green, P. (2006). The effects of the ARC organizational intervention on caseworker turnover, climate and culture in children's service systems. *The International Journal*, 855-880.
- Girdano, D. A., Everly, Jr, G. S., & Dusek, D. E. (1993). *Controlling Stress & Tension :*A Holistic Approach. USA: Prentice-Hall, Inc.
- Grace, L. and Kompier, M. (1999). Portugal: Preventing Occupational Stress in a

  Banking Organization, in M. Kompier and C. Cooper (eds) *Preventing Stress,*Improving Productivity: European Case Studies in the Workplace, London:

  Routledge.
- Gyllensten, K. & Palmer, S. (2005). Can coaching reduce workplace stress? The Coaching Psychologist, 1(July), pp. 15–17
- Hassan, A. (2002). Evaluation of job Stress Factors (Organisation and Managerial)

  Among Heads of Department of Physical Education Organisations. *Journal Physical Education and Sports Sciences*: Teheran University. 33 (1), pp. 48-54.

- Hedge, A., Erikson, W., and Rubin, G. (1996). Predicting sick building syndrome at the individual ad aggregate levels. *Environment International Journal*, 22, 3-19.
- Higgins, C. A. & Duxbury, L. E. &. (1992). Work-family conflict: a comparison of dualcareer and traditional career men. *Journal of Organizational Behavior*, 389-411.
- Hoel, H and Giga, S. I. (2003). *Violance and Stress at Work in Financial Service*. Geneva: International Labour Office.
- Hoel, H., Sparks, K.& Cooper, C.L. (2001). The *Cost of Violence / Stress at Work and*the Benefits of a Violence / Stress-free Working Environment. Geneva:

  International Labour Organization.
- Holley, W. H. and Jennings, K. M. (1983). *Personnel/ Human Resources Management Contribution and Activates*. CBS College Publishing, New York.
- Jamal, M. (1990). Relationship of job stress and Type-A behavior to employees' job satisfaction, organizational commitment, psychosomatic health problems, and turnover motivation. *Journal of Human Relations*, 727-748.
- Jaramillo, F., Mulki, J. P., & Locander, W. B. (2006). The role of time wasted in sales force attitudes and intention to quit. *International Journal of Bank Marketing*, 24-36.
- Jex S.M. 1998. Stress and Job Performance: Theory, Research and Implications for Managerial Practice. Sage: Thousand Oaks, CA.

- Jimel, P. C. (2006). Job Stress level among Public Bank employees at selected branches in Kuching, Sarawak. Published master's project paper, University Utara Malaysia, Sintok.
- Jones, J. R., Hodgson, J. T., Clegg. T. A., Elliot, R., C. (1998). Self-reported work related illness in 1995: results from a household survey. Sudbury: HSE Publication.
- Kahn, R.L. & Byosiere, P. (1992). "Stress in organizations" *Handbook of Industrial and Organizational Psychology*, vol. 3, pp. 571 650.
- Kelly, M. (1982). 'Stress among blue collar workers'. In: Kakabadse, A. (Ed.) People and Organization, Gower, Idershot.
- Khattak, J. K., Khan, M. A., Haq, A. U., Muhammad Arif, & Minhas, A. A. (2011).
  Occupational stress and burnout in Pakistan's banking sector. *African Journal of Business Management*. 5(3), 810-817.
- Kinney, Joseph A. (1995). Violence at workplace: how to make your company safer for employees and customers. England: Prentice-Hall, p. 40.
- Kleeman, W. (1989). The politics of office design. *Environment and Behavior*, 20(5), 537-549.
- Krejcie, R.V., & Morgan, D.W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30, 607-610.

- Larson, L.L.(2004). "Internal auditors and job stress", *Managerial Auditing Journal*, vol. 19, pp. 119 1130.
- Lercher, P., Hortnagl, J., and Kofler, W. (1993) Work noise annoyance and blood pressure: Combine effects with stressful working conditions. *International Archives of Occupational and Environmental Health*, 65, 23-28.
- Marglies, B. L., Kores, W. H. and Quinn, R. P. (1974). Job stress: An unlisted occupational hazard. *Journal of Occupational Medicine*. 654-661.
- Marshall, J. and Cooper, C. L. (1979). *Executive Under Pressure : A Psychological Study*. New York: Praeger Publisher.
- Maznah Mazlan. (2009). Speech text by Deputy Human Resources Minister. Proceeding of the 8th Security National Conference and Occupational Health on 16 November 2009 at Awana Hotel, Genting Highlands. Retrieved 4 June 2011, from <a href="http://www.mohr.gov.my/speech\_menteri/PERSIDANGAN%20KEBANGSAAN">http://www.mohr.gov.my/speech\_menteri/PERSIDANGAN%20KEBANGSAAN</a> %20KESELAMATAN%20&%20KESIHATAN%20PEKERJAAN%20MTUC-PERKESO%20%2016%20nov%2009.pdf
- McCoy, J.M., & Evans, G. (2005). Physical work environment. In J. Barling, E.K. Kelloway, & M. Frone (Eds), *Handbook of work stress* (pp. 219–245). Thousand Oaks, CA: Sage Publications.
- Mei, F. C., & Gin, Y. L. (2008). The mediating role of job stress in predicting retail banking employees' turnover intention in Taiwan, *IEEE Explore*. 393-398.

- Michael, O., Court, D., & Petal, P. (2009). Job stress and organizational commitment among mentoring coordinators. *International Journal of Educational Management*, 266-288.
- Mojoyinola, J. K. (2008). Effects of Job Stress on Health, Personal and Work Behaviour of Nurses in Public Hospitals in Ibadan Metropolis, Nigeria. *Journal of Social Work*, 143-148.
- Montgomery, D. C., Blodgett, J. G., Barnes, J. H. (1996). A model of financial securities selespersons' job stress. *Journal of Services Marketing*. 21-38.
- Mowen, J.C., Keith, J.E., Brown, S.W. and Jackson, D.W. Jr (1985), "Utilizing effort and task difficulty in evaluating salespeople," *Journal of Marketing Research*, Vol. 22.
- Naemah Othman. (2007). A assessment of work stress level at Asian Composite Manufacturing (ACM) Sdn. Bhd. Published master's project paper, University Utara Malaysia, Sintok.
- Nasurdin, A.M., Ramayah, T. & Kumaresan, S. (2006). Organizational and personality influences on job stress: the case of Malaysian managers. *Malaysian Management Review* 2004; 39, pp.35–43.
- National Research Council Canada. (2010). *Cost-effective Open-Plan Environments* (COPE) Project. Available: http://www.nrc-cnrc.gc.ca/eng/projects/irc/cope.html
- National Research Council. (1991). *Environmental epidemiology*. Washington, DC:

  National Academy Press

- Naude', P., Turnbull, P.W., Leek, S. and Ritter, T. (2002), "Classifying relationships as successful and problematic: theoretical perspectives and managerial implications", *Proceedings of the 18th IMP Group Annual Conference, Dijon, France.*
- Newton, T. and Keenan. (1987). A. Role stress reexamined: an investigation of role stress predictors. *Journal Organizational Behavior*, 346-368.
- Newton, T.J. and Keenan, A. (1990), "The moderating effect of the Type A behavior pattern and locus of control upon the relationship between change in job demands and change in psychological strain," *Human Relations*, Vol. 43, pp. 1229-55.
- Oreoluwa, A. R. & Oludele, A. A. (2010). Occupational stress and the Nigerian banking industry. *Journal f Economics and Enguneering*, 14-21.
- Oke, A., & Dowson, P. (2008). Contextualizing workplace stress: The experience of Bank Employees in Nigeria. Retrieved from <a href="http://ro.uow.edu.au/commpapers/503">http://ro.uow.edu.au/commpapers/503</a>
- Oreoluwa, A. R. & Oludele, A. A. (2010). Occupational stress and the Nigerian banking industry. *Journal f Economics and Enguneering*, 14-21.
- Osipow, S. (1998). Occupational Stress Inventory-Revised Edition (OSI-R): Profesional Manual. USA: Psychological Assessment Resources, InC.
- Parker, D.F. and DeCotiis, T.A (1983). Organizational determinants of job stress,

  Organizational Behavior and Human Perfomance. *Journal of Service Marketing*,

  160-177.

- Pearse, R. (1977). *Organizational Risk Factors for Job Stress*. Washington, DC: American Psychological Association.
- Pithers, R. & R. Soden. (1999). Assessing Vocational Tutors' Thinking Skills. *Journal of Vocational Education and Training*. 51: 23–37.
- Repetti, R. (1989). Effects of daily workload on subsequent behavior during marital interaction: the roles of social withdrawal and spouse support. *Journal of*, 651-659.
- Repetti, R. L. (1993). "The effects of work load and Social Environment on Health", (pp.120-130) in L. Goldberger and S. Breznitz (eds.), *Handbook of Stress:*Theoretical and Clinical Aspects. New York: Free Press.
- Rizzo, J. H. (1970). Role conflict and ambiguity in complex organizations. *Journal of Behavioral Science*, 150-163.
- Robbins, S. P., & Judge, T. A. (2007). *Organizational Behaviour*. New Jearsy: Pearson Prentice Hall.
- Ross, R. R. & Altmaier, E. M. (1994). *Intervention in occupational stress*. London: SAGE Publication.
- Sadri, G., & Marcoulides, G. A. (1997). AneExamination of academic and occupational stress in the USA. *International Journal of Educational Management*, 32-43.
- Safaria, T., Othman, Ahmad., Abdul Wahab, Muhammad Nubli. (2011). The role of leadership practice on job stress among Malay academic staff: A structural equation modeling analysis. *Journal of International Education Studies*. 90-100.

- Sanchez, R. P., Bray, R. M., Vincus, A. A., & Bann, C. M. (2004), *Predictor of Job Satisfaction among Active Duty and Reserve/Guard Personnel in the U.S Military*. Military Psychology, 16(1), 19-35.
- Sauter, S. S.L., Murphy, L.R., & Hurrell, J.J. (1992). *Prevention of work related psychological disorders*. National Istitute for Occupational Safety and Health.
- Schafer, W. (1992). Stress Manageemnt for Wellness. 2<sup>nd</sup> ed. Orlando: Haarcourt Brace.
- Schneider, B., Bowen, D. E. (1985). Employee and customer perception of service in banks: Replication and extension. *Journal of Applied Psychology*. 70(3), 432-433.
- Sundstrom, E. (1986). Work places: The psychology of the physical environment in office and factories. New York: Cambridge University Press.
- Schaubroeck, J., Cotton, J.L. and Jennings, K.R. (1989), "Antecedents and consequences of role stress: a covariance structure analysis," *Journal of Organizational Behavior*, Vol. 10, pp. 35-58.
- Selye, H. (1963). A syndrome produced by diverse noxious agents. *Journal of Clinical Endocrinology*. Nature, 138, 32.
- Selye, H. (1946). The general adaption syndrome and the diseases of adaption. *Journal of Clinical Endocrinology*. Nature, 117-231.
- Stellman, J., Klitzman, S., Gordon, G., & Snow, B. (1987). Work environment and the well-being of clerical and DVT workers. *Journal of Occupational Behavior*. 8, 95-114.

- Toivanen, H., Lansimies, E., Jokela, V. and Hanninen, O. (1993). Impact of Regular Relaxation Traning on the Cardic Autonomic Nervous System of Hospital Cleaners and Bank Employees. *Scandinavian Journal of Work and Environmental Health*. 19(5): 319-325.
- Usman Bashir, Muhammad Ismail Ramay. (2010). Impact of stress on employees job performance a study on banking sector of Pakistan. *International Journal of Marketing Studies*, 2(1), 122-126.
- Vishal Samartha, Mustiary Begum, Lokesha. (2011). Impact of job stress on job satisfaction An empirical study. *Indian Journal of Commerce and Management Studies*, 2(2), 85-93.
- Wan Mohamad Nasir Wan Abdul Rahman. (2002). Faktor-faktor stress pekerjaan pensyarah Politeknik: Satu kajian kes di Politeknik Sultan Abdul Halim Mu'adzam Shah. Published master's project paper, University Utara Malaysia, Sintok.
- Wan Noor Hayati, W. A. (2011). Maut akibat tekanan emosi. *Utusan Malaysia Online*.

  Retrieved 4 June 2011, from <a href="http://www.utusan.com.my/utusan/info.asp?y=2011&dt=0227&pub=Utusan\_Malaysia&sec=Jenayah&pg=je\_03.htm">http://www.utusan.com.my/utusan/info.asp?y=2011&dt=0227&pub=Utusan\_Malaysia&sec=Jenayah&pg=je\_03.htm</a>
- Wilkes, L. B. (1998). Community nurses description of stress when caring in home.

  \*International Journal of Palliative Nursing\*, 98-113.
- Wilson, O. and Otto, R. (1988), "Primary school administrators and occupational stress",

Sociology Papers No. 12, La Trobe University, Melbourne.

Yates J. E. (1979). *Managing Stress*. New York: A division of American Management Associations.