
Performance Improvement through Stress Management: A Comparative Study on Occupational Stress in Nationalized & Non Nationalized Bank

Kshama Ganjiwale*
Krishna N Mishra**
Dr Vishnu N Mishra***

Abstract

In today's competitive & global market place maintain a competitive advantage by becoming a low cost leaders or a differentiator's put a heavy premium on having highly committed or competent workforce. Managers today must juggle the task of monitoring performance managing incremental innovation & leading revolutionary or discontinuous change efforts. A clear understanding of the drivers of performance innovation & change is required to manage human capital in today's competitive environment. This research work explored the degree of stress in bank employees experience in various ways. Bank employees cannot afford the time to relax & "Wind down" when they faced with work variety discrimination, favoritism, delegation & conflicting tasks. Occupational stress emphasizes the importance of assessment & management of work related stress. The recognition of the harmful physical & psychological effects of stress on both individuals & organizations is widely studied in many parts of the world. Results of data analysis provided evidence the employees educational level affect the degree of stress they experience in various ways.

Keywords: *Competitive Environment, Stress Management and Performance Improvement.*

Introduction: Occupational stress is a major hazard for many employees performance. Increased workloads, downsizing, overtime, hostile work environments, and shift work are just a few of the many causes of stressful working conditions. Occupational Stress is becoming increasingly globalizes and affects all countries, all professions and all categories of workers, as well as families and society in general. (Ahmad & Ahmad, 1992). Hans Selye first introduced the concept of stress in to the life science in 1936. He defined stress as "The force, pressure, or strain exerted upon a material object or person which resist these forces and attempt to maintain its original state." Stress is ubiquitous in our society. It has become an integral part of everyday living. Researchers on stress make it clear that, to enter in to the complex are of stress, especially in to the area of occupational stress, is very difficult. Stress is an unavoidable consequence of modern living. With the growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for increase in stress. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers (1981) indicate that, "Occupational stress has become an important topic for study of organizational behavior for several reasons." Stress has harmful psychological and physiological effects on employees. Stress is a major

cause of employee turnover and absenteeism .Stress experienced by one employee can affect the safety of other employees. By controlling dysfunctional stress, individual and organization can be managed more effectively. During the past decade, the banking sector had under gone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The advent of technological changes, especially extensive use of computers in the sector has changed the work patterns of the bank employees and has made it inevitable to downsize the work force in the sector. The implications of the above said transformations have affected the social, economical and

*Assistant Professor, SVIM, Indore

**Assistant Professor, MRSC, Indore

***Associate Professor, GSIMR, Indore

psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 60% of the bank employees have one or other problem directly or indirectly related to these drastic changes. Along with other sectors the banking sector also leaning towards the policy of appointing contract labors while various compulsive as well as rewarding options such as VRS, etc. All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees. Although a lot of studies have been conducted on the psychosocial side of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically influenced by the new policies. In this juncture, the present study is undertaken to address specific problems of bank employees related to occupational stress. This throw light in to the pathogenesis of various problems related to occupational stress among bank employees. The study will be helpful to drawn up further policy on the related fields and act as a secondary data for further research. If key staff and large number of workers are affected, work stress may challenge the healthiness and performance of their organization. Unhealthy organizations do not get the best from their workers and this may affect not only their performance in the increasingly competitive market but eventually even their survival. Sources of managerial stress have been well documented since the late 1970s. Ivancevich and Matteson (1980) identified four categories of work stressors: physical environment, individual level (a mixer of role and career development variables), group level (primarily relationship-based) and organizational level (a mixture of climate, structure, job design and task characteristic) Schuler (1982) also identifies seven categories of work stressors in organizations: job qualities, relationships, organizational structure, physical qualities, career development, change and role in the organization.

Review of Literature:

Quick and Quick (1984) proposed four categories of stressors: task demands, physical demands and interpersonal demands. Stress is involved in a so aversive to employees that they will try to avoid it by withdrawing either psychologically (through disinterest or lack of involvement in the job etc.) Physically (frequent late coming, absenteeism, Lethargy etc.) or by leaving the job entirely (Behr and Newman, 1978). It predisposes the individual to develop several psychosomatic illness, in contrast, the absence of extreme stress would result in more satisfied, happy, healthy and effective employees. However, the stress one experiences in the job vary from mild to severe depending one's

physiological, psychological and social make up (French and Caplan, 1970, Margolis et al., 1974., Miller 1960 and Wardwell et al., 1964).

Behr and Newman (1978) define occupational stress as "A condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning." (Causes and Management of Stress at Work, S Michie, 2006).

Stress at work is a well known factor for low motivation and morale, decrease in performance, high turnover and sick-leave, accidents, low job satisfaction, low quality products and services, poor internal communication and conflicts etc. (Schabracq and Cooper, 2000; Murphy, 1995; McHugh, 1993). Moreover, Chusmir and Franks (1988) argued that all the aforementioned problems are related, directly or indirectly, to stress and they have an effect on overall organizational efficiency effectiveness.

Cobb (1975) has the opinion that, "The responsibility load creates severe stress among workers and managers." If the individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them. Brook (1973) reported that qualitative changes in the job create adjust mental problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organization to a great extent.

A 2½ year study involving almost 28,000 employees in 215 organizations showed that poor teamwork and ineffective supervision were the two most important factors leading to employee stress, with poor teamwork issues having the strongest influence on job burnout, health problems, and performance problems. (Managing Employee Stress and Safety: A guide to minimizing stress-related cost while maximizing employee Managing Employee Stress and Safety by David lee, 2000) Miles and Perreault (1976) identify four different types of role conflict: Intra-sender role conflict, Inter sender role conflict, Person- role conflict, Role over load. The use of role concepts suggests that job related stress is associated with individual, interpersonal, and structural variables (Katz and Kahn, 1978; Whetten, 1978). The presence of supportive peer groups and supportive relationships with super visors are negatively correlated with R.C. (Caplan et al., 1964).

There is evidence that role incumbents with high levels of role ambiguity also respond to their situation with anxiety, depression, physical symptoms, a sense of futility or lower self esteem, lower levels of job involvement a organizational commitment, and perceptions of lower performance on the part of the

organization, of supervisors, and of themselves (Brief and Aldag, 1976; Greene, 1972).

Ivancevich and Matteson (1950) indicate "Lack of group cohesiveness may explain various physiological and behavioral outcomes in an employ desiring such sticks together." Workplace interpersonal conflicts and negative interpersonal relations are prevalent sources of stress (Dewe, 1993; Lang, 1984; Long et al., 1992), and are existed with negative mood depression, and symptoms of ill health (Israel et al., 1989; Karasek, Gardell and Lindell, 1987; Snap, 1992).

Lack of participation in the decision making process, lack of effective consultation and communication, unjustified restrictions one behavior, office politics and no sense of belonging are identified as potential sources of stressors. Lack of participation in work activity is associated with negative psychological mood and behavioral responses, including escapist drinking and heavy smoking (Caplan et al., 1975).

According to French and Caplan (1975), "Pressure of both qualitative and quantitative overload can result in the need to work excessive hours, which is an additional source of stress." Having to work under time pressure in order to meet deadlines is an independent source of stress. Studies show that stress levels increase as difficult deadlines draw near. Stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power. Interpersonal factors such as group cohesiveness, functional dependence, communication frequency, relative authority and organizational distance between the role sender and the focal persons are important topics in organizational behavior (Vansell, Brief, and Schuler).

Stress develops when an individual feels he is not competent to undertake the role assigned to him effectively. The individual feels that he lacks knowledge, skill and training on performing the role (stress, conflict management and counseling, p.283). Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However it may also cause subtle manifestation of morbidity that can affect personal well-being and productivity (Quick, Murphy, Hurrell and Orman, 1992). A job stressed individual is likely to have greater job dissatisfaction, increased absenteeism, and increased frequency of drinking and smoking, increase in negative psychological symptoms and reduced aspirations and self esteem (Jick and Payne, 1980). The use of role concepts suggests that occupational stress is associated with individual, interpersonal and structural variables (Kutz and Kahn, 1978; Whetten, 1978).

Studies on burnout found that, it is related to exhaustion and work over load factors in various organizations (Green and Walkey, 1988; Chermis, 1980; Freudenberger, 1977, 1980).

Stress on the job is costly for employers, reflected in lower productivity, reduced motivation and job skills, and increased accidents. Because employees spend roughly one third of their lives working in an organizational goal setting, employee mental health is of particular importance. Two people exposed to the same threatening situation may differ substantially in the magnitude and duration of stress responses and stress related health problems might emerge in several contrasting ways both physically and mentally. Some of these variations result from differences in temperament, social resources and the effectiveness of the coping responses that the individual brings to bear on the stressful transaction. employees including managers indicate that the distribution of responsibility and a lack of control over their work create stressful situations. (Hotels and catering: Sector-specific information on violence and stress, ILO)

C. McKenzie (1994) stated that stress is often triggered by poor time management, lack of preparation, unclear objectives & negative attitudes one should aim to analyze these areas and try to find solutions and apply them to many particularly stressful business activities such as speaking at formal presentations and meetings, conducting and attending recruitment interviews holding appraisal interviews motivating staff foreign travel and developing a balances lifestyle.

Jeff Dvidson (1999) emphasizes that stress is a leading factor behind all sorts of physical & mental health problems .but when it comes to detoxifying your nerves mind and body you feel like your only option is to relocate to a monastery in Tibet. Managing stress in a healthy manner is the major need in a competitive environment today.

Allen Elkin (1999) identifies decreasing the stress in your life can improve your chances of living a longer happier life .minimize stress by methods for relaxing like massage and breathing exercises to target your greatest area of interest. After you relax you body, discover the joy of a relaxed mind. Once you finding out how to quite your thoughts and get your life organized you'll watch your worries as they walk out your back door .stress management helps us in a number of ways to create a stress resistant lifestyle it helps us uncover what's at the roots of our worries. Relaxation is the medicine for stress and with the advice on a healthy diet and proper exercise one can do stress management for himself.

Leslie Kenton (1999) argues that stress and relaxation are

like two sides of a coin. Learning to move from one to the other should produce greater energy, more enthusiasm and a higher level of satisfaction with life.

The present study is an attempt to investigate and to compare the level of stress experienced by the employees of the Nationalized and Non- Nationalized banks in Madhya Pradesh district. The study aims to ascertain the level of stress and coping strategies adopted by the bank employees (both Nationalized and Non Nationalized) in the Madhya Pradesh district. Researches indicate that nearly a third of the working population in developed countries report high to very high levels of stress. Similarly, evidence for newly industrialized countries is also indicative of the prevalence of stress. Time pressures, excessive demands, role conflicts, ergonomic deficiencies, job security and relationship with customers are particularly common stressors amongst employees in the financial services sector. Furthermore, new stressors such as computer breakdowns, computer slowdowns and electronic performance monitoring, have developed as a result of increased human interaction with computers. (Violence and stress at work in financial services, Sabir I. Giga and Helge Hoel, 2003.

Stressors at the individual level have been studied more than any other category. Role conflicts, Role ambiguity, role overload and under load, is widely examined individual stressors (Mc Grath 1976; Newton and Keenan, 1987). It is also reported by many researchers that the low job satisfaction was associated with high stress (Hollingworth et al., Abdul Halim, 1981; Keller et al., 1975; Leigh et al, 1999

Objective of the Study: To analyze & compare the level of occupational stress among the nationalized and Non-nationalized Bank employee's performance.

Research Methodology: This section present an overview of the survey, procedure & a brief description of the sample used in this study.

Sampling: The sampling population of this research includes 200 employees of nationalized and non-nationalized Bank in Indore, Madhya Pradesh. Out of which 100 employees from Nationalized and remaining 100 from Non-Nationalized bank.

Statistical Analysis: We use Z test as a tool for analysis. Here we compare 2 different banking sectors on the basis of S.D. & Mean we interpret which bank having more occupational stress then other. So definitely their performance varies according to stress level.

Tool of Data Collection: A multi dimensional analysis of job stress and coping patterns of employees is the primary focus of this Research. A methodology adopted for this research is given below.

Hypothesis:

H0: There is no significant difference in the stress level among nationalized & non nationalized bank employees performance.

H1: There is a significant difference among both nationalized & non nationalized bank employees performance.

Analysis and Results: Through analysis we conclude their is significant difference between the nationalized and non-nationalized bank employees in their level of stress with respect to performance. The table **indicates** that the non-nationalized bank employees have high mean score (76.97) in relation to occupational stress compared to nationalized bank employees (75.97) in this particular research. This shows non nationalize member's high-level stress compared to nationalize members. on the basis of table (Table is at the end of the references) we conclude that in the Z value difference between 2 groups is 0.99 we compare this with 1.96 times S.E. that is 3.626. we can say difference is less than 1.96 times S.E. so we reject the null hypothesis at 5% level of significance.

Major Findings: There is significant difference in the level of occupational stress between nationalized and Non-Nationalized bank employees performance. Here we consider 0.05 (5%) level of significance this shows we are 95% confident for our results. occupational stress will be high in non nationalized bank employee's performance.

Implications: Physical problems and health problems like heart diseases, ulcers, arthritis, increased frequency of drinking and smoking, cardiovascular, gastro-intestinal, endocrine and other stress related disorders Psychological and behavioral problems: psychological problems like change of moods, inferiority complex, widespread resentment, reduced aspirations and self esteem, reduced motivation and job skills. Organizational: job dissatisfaction, behavioral problems, production turn over, increased absenteeism, increased accidents, lower productivity. Many situational observations of employee employer interaction identified within the organization can lead to stress at work. These include relationships with co-workers an unsupportive supervisor:

1. Fear towards management
2. Lack of consultation and communication
3. Too much interference with employee's private, social or family life
4. Too much or too little to do
5. Too much pressure, unrealistic deadlines
6. Work that is too difficult or not demanding enough

Performance Improvement through Stress Management Strategies:

- Take adequate steps to redesign jobs, which are taxing to employees' abilities and capacities.
- To reduce the workload role slimming and role adjustment process should be resorted to encourage the cross functional and interdepartmental work arrangements to reduce work related stress among low performers and low achievers. Facilitate role enlargement, role linkage and role enrichment to manage role isolation, self-role distance and role erosion.
- Adequate role clarification to be made whenever necessary to eliminate role ambiguity
- Introduce more job oriented training programs, which improve employee's skill and their confidence to work effectively.
- Encourage open channel of communication to deal work related stress.
- Let the employee clear about hard work related reward and smart work related reward.
- Adequate resources i.e., material, technical and human, should be extended to make employee feel safe and secure to perform their work effectively.
- Undertake stress audit at all levels in the organization to identify stress area improving conditions of job and alleviating job stress.
- Ensure justified use of grievance handling procedures to win trust and confidence of employees and reduce their anxiety and tension related to job related problems.
- Encourage involvement of leaders and personnel at various levels in all phases of strategic interventions to ensure successful and long-standing interventions.

Conclusion: The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial well being of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The growing importance of interventional strategies is felt more at organizational level. This particular research was intended to study the impact of occupational stress on Nationalized and Non Nationalized Bank employees performance. Although certain limitations were met with the study, every effort has been made to make it much comprehensive. The author expects to draw attention from policy makers and men of eminence in the related fields to resume further

research. Individuals under excessive stress tend to find their jobs less satisfying. Some of their intrinsic or extrinsic needs may be thwarted or not met sufficiently. Corroborating many studies in the literature (Hollingsworth et. al. 1988; Keller, 1975), the findings of the present study also reveal the same. The subjects with lower job satisfaction were found to experience more stress in the form of overload, role ambiguity, role conflict, under participation, powerlessness and low status compared to those with higher job satisfaction. Age, therefore, was found to be of importance in these study findings. The results of the study reiterate the significance of demands at each career development level as pointed out by Hallingworth. And the individuals encounter crisis at each developmental stage as hypothesized by Erickson. Significantly decreasing stress and increasing job satisfaction with increasing age was found among the managers and these confirm the importance of the developmental process.

References:

1. Abudul-Halim A. Social support and Managerial affective responses to Job stress. *Journal of Occupational Behavior*, 3(4), 1982.
2. Ahmad, S., & Ahmad, H. (1992 in press). Role stress and work satisfaction: a study on middle managers. *Indian Psychiatry Journals*.
3. Beehr, T.A. and Newman, J.E.: Job stress Employee Health and Organizational Effectiveness : A facet analysis, model and literature review, *Personnel Psychology*, 31, 1978.
4. Ward Well, W.I., Hyman, M.M. and Bahsons, C.B.: Stress and coronary disease in three studies, *Journal of Chronic disease*, 17, 1964.
5. Beehr, T.A. & Newman, J.E. (1978). "Job Stress, employ Health and Organizational Effectiveness- A Fact analysis model and literature reviews." *Personal Psychology*, 31, pp. 665-669
6. Caplan et. al 1964 : the presence of supportive peer groups and supportive relationships with supervisors are negatively correlated with R.C.
7. Caplan, R.D., & Jones, K.W. (1975). "Effects of work load, role ambiguity, and type A personality on Anxiety, Depression, and heart rate." *Journal of Applied Psychology*, 60, 713-719.
8. Chermis, C. (1980). "Staff burnout: "Job stress in human service." Beverly Hills: Sage.
9. Dewe, P.J. (1989). "Examining the nature of work stress: Individual evaluations of stressful Experiences and coping." *Journal of Human relations*, Vol.42, No.11, pp.993-1013.

10. Keller, R.T.: Role Conflict and ambiguity: Correlates with job satisfaction and values, *personnel Psychology*, 28(1), 1975.
11. Chusmir, L.H. and Franks, V. (1988), "Stress and the woman manager", *Training and Development Journal*, Vol. 10 No. 1, pp. 66-70.
12. Davidson Jeff ,the Complete Idiot's Guide to Managing Stress ,Alpha Books ,August 1999 ,210 - 225.
13. Elkin Allen, *Stress Management for Dummies*. Hungry Minds, September 1999, 95 -109.
14. French J.R.P. Jr. and Caplan R. D.: Psychosocial factors in coronary Heart Disease. *Industrial Medicine* 39, 1970.
15. French, J.R.P. Jr. and Caplan, R.D.: Psychosocial Factors in Coronary Heart disease. *Industrial Medicine*, 39, 1970.
16. Hollingsworth, C.; Mathews, G. and Hartnett, O.: Job satisfaction and mood: An exploratory Study. *Work and Stress*, 2(3), 1988
17. ILO Hotels and catering: Sector-specific information on violence and stress. Information technology-related stress ILO. safe work: Introduction to violence at work Michie, causes and management of stress at work (2006)
18. Hollingworth, C.; Mathews, G. and Hartnett, O.: Job satisfaction and mood: An exploratory Study *work and Stress*, 2(3), 1988.
19. ILO safe work: Introduction to violence at work Michie, Causes and management of stress at work (2006).
20. Scott, Foresman and Ivancevich, J.M. & Matteson, M.T. (1980). "Stress and Work: A Managerial Perspective." Scottforesman & Co., Glen views Illinois.
21. Ivancevich, J.M., Matteson, M.T. and Preston. (1982). "Occupational Stress: Type A behaviour and physical well being." *A.M.J.*, 25, 2, 373-391.
22. Kahn et.al. (1964). "Organisational Stress: Studies in role conflict and ambiguity." Wiley, New York
Keller R.T.: Role Conflict and ambiguity: correlates with job satisfaction and values personal psychology 28 (1), 1975.
23. Katz and Kahn 1978: The use of role concepts suggests that job related stress is associated with individual interpersonal and structural variables.
24. Kenton Leslie, 10 days De Stress Plan: Make Stress work for You, Vermillion April 1999, 65 -84.
25. Lee. (2000). *Managing Employee stress and Safety: A guide to minimizing stress-related cost while maximizing employee* Managing Employee stress and Safety.
26. Leigh James H.; Lucas, George H. and Woodman Richard W. : Effect of Perceived Organizational and Factors on role stress Job attitude relationship. *Journal of Management*, 14(1), 1988.
27. Margolis, B.L.; Kores, W. M. and Quinn, R.P: Job stresses A unlisted Occupational hazard, *Journal of Occupational Medicine*, 16, 1974.
28. Margolls, B. L.; kores, W.M. and R.P.: job stress a utilized Occupational hazard; *journal of occupational Medicine* 16, 1974.
29. Mcgrath, J.E.: Stress and behavior in organizations. In M.D. Dunnette (Ed), 1976 *Handbook of Industrial and Organizational Psychology*. Paloalto, C.A. Counseling psychological stress.
30. McHugh, M. (1997), "The stress factor: another item for the change Management agenda" *Journal of Organizational Change Management*, Vol. 10 No. 4, pp. 345-62.
31. Mckenzie C, *Perfect Stress Control: All you need to get it Right First Time* Arrow Books Ltd. October 1994, 17 -26.
32. Miller, J.C.: information input overload and psychopathology *American journal of psycharity*, 8, and 1960.
33. Miles and Perreault (1976) identify different types of role conflict. www.indiamba.com / Faculty_column/Fc231/Fc231.html 78 k
34. Miller, J.C: Information input Overload and Psychopathology. *American Journal of Psychiatry*, 8, 1960.
35. Newton, T.J. & Keenen, a: Role stress reexamined: An investigation of role stress predictors. *Organizational behavior and human decision processes*, 1987, 40. 346-348.
36. Portello, J.Y. and Long, B.C. (2000). "Appraisals and Coping with work place interpersonal Stress: A model for
37. Quick, J.C. and Quick, J.D.: *Organizational stress and preventive management*, McGraw Hill, New York, 1984.
38. Sabir I. Giga and Helge Hoel. (2003). *Violence and stress at work in financial services*.
39. Schabracq, M.J. and Cooper, C.L. (2000), "The changing nature of work and stress", *Journal of*

- Managerial Psychology, Vol. 15 No. 3, pp. 227-42.
40. Schluer: an integrated transactional process model of stress in organizations .journals of occupational behaviour Vol. 3 1982.
 41. Schuler: An integrated transactional process model of stress in organizations. Journal of Occupational Behaviour, Vol. 3, 1982.
 42. Selye, H. (1936). "A syndrome produced by diverse noxious agents." *Nature*, 138:32.
 43. Selye, H. (1974). "Stress without Distress." Harper and Row Publications, U.S.A.
 44. Selye, Hans. (1978). "The general adaptation syndrome and the disease of adaptation." *Journal of Clinical endocrinology*.
 45. Shailendra Singh, (1990). "Executive under stress- Exploration in the Structure and Dynamics." ClassicalPublishing Co., New Delhi.
 46. Shailendra Singh. (1990). "Organisational Stress and Executive Behavior." *Sreeram Centre for Industrial Relation and Human Resources*, New Delhi.
 47. Stress (1981) Author: Steers Richard M (University of Oregon) year 1981.PUB TYPE: BOOK (ISBN083024459X) Volume / Edition: Pages (INTRO/BODY): xvi, 506 p.
 48. Vansell, M., Brief, A.P. and Schuler, R.S. (1981). "Role conflict and Role ambiguity: Integration of theLiterature and directions for future research." *Journal of Human relations*, Vol.34, No.1, pp.43-66.
 49. Women managers." *Journal of Counselling Psychology*, Vol.48, No.2, pp. 144-56.

Z-values of stress scores of respondents with respect to their organization

S.no.	Variable	N	Nationalized Bank		Non Nationalized Bank		Zvalue
			Mean	SD	Mean	SD	
1	Occupational stress	200	75.97	8.11	76.97	16.76	0.53