An Integrated Model of Stress, Personality, Social Support and Outcomes: A study of financial sector of Pakistan

By

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Dedication:

I dedicate my work to my Father Mr. Akbar Hussain Akbar and my family.

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Abstract

During the past decade numerous researchers, working in the areas of human resource and organizational psychology, have focused their attention on the study of job stress. The trends clearly indicate that workplace stress is growing due to number of reasons that include rapid changes in work policies in organizations, increased sensitivity to performance improvements, challenges arising from economic pressures, wave of globalization and many other factors that also depend upon pertinent conditions of a certain region or a country. In recent years, some of the worst stressors, particularly in Pakistan, have come from the domains like increased terrorist activities, low economic growth and eroding purchase power of the working class. Taking a broader view, it is important to develop a comprehensive model which includes the key stressors that originate from within organizations (termed as internal stressors) and the ones that come from environment external to the organizations (external stressors).

Therefore, this study investigated the relationship between different kinds of stressors, Type A behavior pattern, social support, employee satisfaction and performance. Particularly, the study examined the direct relationship of internal and external stressors on Job Stress. The study also explored the effect of job stress on job performance and job satisfaction. In addition, the study examined the mediating role of Type A behavior pattern and moderating role of social support between stress and job outcomes. The researcher conducted a field survey and collected data from 692 employees working in the Banking sector, in four largest cities of Pakistan.

The overall results revealed a positive relationship between both types of stressors and job stress. The study found that both external stressors and internal stressors significantly contributed to job stress among employees in the Banking sector. Moreover, the results showed that job stress had a negative relationship with job performance and job satisfaction. The findings further revealed that Type A personality behavior mediated the relationship between stressors and stress which suggested that employee behaviors played a vital role in determining the severity of outcomes of the stressful situations. The findings also showed that social support moderated the relationship between job stress and performance and satisfaction. This study significantly contributed to the body of knowledge, in the domains of internal stressors, external stressors, social support and job stress. The study also provided significant implications for practicing managers.

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List of Abbreviations

Abbreviation	Explanation
SS	Social Support
JS	Job Satisfaction
JST	Job Stress
TABP	Type A behavior
COR	Conservation of resource
SEM	Structural equation modeling

CHAPTER 1

1. Introduction

1.1. Background of the study:

Workplace stress is one of the biggest challenges in the organizations in the modern world. Stress in organizations is growing due to change in the working patterns and practices. The changing pace of technology and an increase in competition across the globe has increased the information flow and work demands. Stress literature has focused on exploring different sources of stress at work and types of strains which are caused by stress. Karasek and Teorell (1990) studied that different negative effects can be observed in medical expenses related to stress at work. Job stress is a general phenomenon without any unique distinguishable characteristics between the developed and developing countries (Bowen, Edwards, Lingard & Cattell, 2014). Report published by Nordic Council of Ministers, estimated the cost of stress towards the Nordic countries to be 2.4% of the GDP and almost 10 % of the GNP of Norway. In the management field stress has become the core area in research as the price to employees and organizations (Arshadi & Damiri, 2013: Webster et al., 2010).

Job stress is a general phenomenon without any unique distinguishable characteristics between the developed and developing countries (Bowen, Edwards, Lingard & Cattell, 2014). The job stress has become the serious problem of the business world. Job stress means that the circumstances at workplace cause changes in psychological and physiological conditions of the employs due to which employees are enforced to depart from their normal behavior (Yozgat,

Yurkoru & Bilginoglu, 2013). In UK the job stress was converted into loss which is equivalent to the loss of million working days (Devonish et al., 2012), in USA it causes absenteeism and turnover which is equal to the, a billion US dollars per annum (Devonish, Kouvonen & Conyne, 2012).

The negative effects observed by researchers in different countries had raised concerns for the organizations. Stress is the main reason of under-performance of the employees and quality of life as well. Many workers had taken early retirement which had cost the organization more than 700 Million Dollars on account of medical claims. Cooper (1986) supported this notion and reported that the use of alcohol, drugs, accidents at workplace, aggression outside work place along with depression and anger are common outcomes of stress. On aggregate 1.3 billion pounds is the annual expenditure on alcohol in UK. Warts (1993) further documented the evidence of the types of diseases caused by stress. They reported that diseases vary from minor to major illnesses such as heart attacks, blood pressures, backbone ache, wrist cancer, depression and emotional instability. Stress does not only result in biological diseases, but also has an effect on the daily lives of people. People suffering from stress had reported unhappy marriages, child abuse, and higher ratio of divorce rates and in some suicide attempts are reported by people suffering from stress.

After recession, mortality reports of United States of America as well as other developed countries claimed occupational stress as a serious cause of death, accounting for 85% of total stress worldwide (Ramji, 2010). A study in China documented the overall depression rate prevailing in different cities and reported that the depressive disorder was 2.5 percent in Beijing, 1.7 % in Shanghai and Chinese authorities spent more than 6 Million m US Dollars in 2002 on

the cure of depressive disorder cases (Hu, He, Zhang, & Chen, 2007). According to China Daily (Nov, 2007) 23 % of the population recorded homicides in their culture. Most of the Chinese workers believe that their life has been made so difficult by stress, that they do not find time to spend with their family. Therefore, it is important to delimit all the factors that may help to decrease the dangerous effects of stress practically and theoretically. Literature supports this notion that such effects had not been restricted to employees but organizations are also facing real challenges of losing revenue, human capital, motivation, morale and loyalty (Cooper, Liukonnen and Cartwright 1997),

From an organizational perspective, stress is considered as the most harmful element for jobs of employees in the current era (Malik, 2011; Boyas, Wind & Kang, 2012). Studies are found in the Asian and Western setting, and disorders have been reported, which shows that stress is becoming a major challenge for organizations (e.g. Karasek & Theorell, 1990; Lambert, Lambert, Petrini, & Li, 2007; Tsutsumi, Kayaba, Theorell, & Siegrist, 2001; Tytherleigh, Jacobs, Webb, Ricketts, & Cooper, 2007)

The influence of stress is found on the individual level of employees in different dimensions such as decreased performance, the increased ratio of absenteeism, fatigues at the job, use of alcohol and drugs outside work place and decreased organizational commitment. Such effects are alarming as the individual is considered as an important entity in an organization. Cartwright and Cooper (1997) identified several biological effects of such effects on the human body as well and presented a strong case of illness and different cardiovascular diseases.

Stress at workplace can be triggered by many factors and these factors have adverse effect on job performance (Lie, Yung & Nauta2013), so the management of stress and strategies to cope with

the stress has become essential to gain the competitive edge (Liu et al., 2013, Manjunath & Rajesh, 2012). It means that the organization must possess the ability to diagnose the signs of the stress and they have to put in their efforts to mitigate the stress at workplace (Weiss, 2012, Vieet, 2011). This will aid to increase the job performance and will maximize the chances to achieve the strategic objectives (Mendez & Stander, 2011).

Farler and Broady Priston (2012) are of the view that the work place act as a community on its own, and the employees get the sense of identity and belonging from it. While stress at workplace significantly affects the employees due to which performance of the organization come at stake (Ahmad Ezane, 2012). The low product quality, decrease in output, low morale, high frequency of delayed payments and organizational disrupt are included in index of negative effects of workplace (Keshavarz & Mohammadi, 2011). The stressful events in the organizations have negative impact on the employees, but research has found that such pressures can work as a positive factor for some in case of rewarding consequences (Antoni & Carver, 2001; Folkman & Moskowitz, 2000; Lechner et al., 2003; Luszczynska, Mohamed, & Schwarzer, 2005). According to the Kouzusnik et al., (2012), stress is comprised of two facets which presents "crises" and "opportunities" Similarly other literatures also are in the view that stress has two inferences i.e. eustress and distress (Ismail at al., 2010, Yu-Fer et al., 2012). Eustress refers to positive emotions which sprout from the stressful situation, while distress refers to the negative emotions which develop from the threatening and harmful situations (Kozusznik et al., 2012). Some researchers are of the view that eustress occurs when an individual can cope with the external demands which are set on his physique, it may end up with decrease in physiological and psychological stress like able to cope with anxiety, having pleasant life and proactive in nature. And distress occur when individual in unable to meet the external

demands and it leads to increase in psychological and physiological stress like unable to cope with stress, unpleasant life, and passive in nature (Gachter, 2011, Yu Fei, 2012, Ismail, 2010). Multidimensional effects have positive change in individuals like better social interactions, self-improvements and, in some cases setting better main concern in life (Linley & Joseph, 2004). This argument has been supported by the literature in the area of occupational stress. Studies have suggested that many factors can play a buffering role in order to reduce stress at the workplace (Ingledew, Hardy, & Cooper, 1997; Luszczynska et al., 2005). Some studies have explained that, up to a certain level, pressures at work may motivate individuals by enhancing their confidence and increasing the employee performance (e.g., Yerkes & Dodson, 1908). Conferring to Beehr (1985) the relationship between the stressful environment and the stress may be positive, but such notion does not possess strong empirical support.

Previous studies related to the job stress were directed to investigate the relationship of the stress on job behavior, but researchers are now focusing on to see the impact outside the work i.e. in family and the society (Kanter, 1977; Maccoby, 1978). Job stress cause changes in psychological and physiological conditions of the employees which may force them to deviate from their normal behavior (Yozgat, Yurkoru & Bilginoglu, 2013). The inability of the employee to perform the task causes stress and it has negative impact on the job performance. It's the responsibility of the organization that provide them proper training to perform the task which will able them and facilitate them to perform job effectively (Chang & Chen, 2016).

Brett in 1980 worked on this aspect and developed a model on how stress can affect the families of the incumbent; Kerkhoff (1966) worked on the impact of the retirement on family decision making system. He believed that the impact of the job stress is not limited to job; the negative

effects can be seen on the patterns of the family as a whole and, responsibility of the employee while playing different roles.

1.1.1. Definitions of Stress:

There is unanimity on the definition of stress as different theorists have defined stress from several different angles. Theorists operationalized stress in different settings and believe that stress does not arise from one reason. Cox (1978) quotes that there is a big confusion in the manner stress has been used in different studies. Some of the authors had taken the term as a response of the individual who is exposed to the factors causing stress and some had taken stress as the source or the stimuli.

Jamal in 2005 provided a comprehensive definition of stress in which he referred stress as a fit between the individual and the environment. According to him it is an emotional state which is developed due to the poor balance between the abilities of the individuals and work pressures on the job. In another piece of research in 1985, he also found that it may be due to the inability of the employee to handle the situation and in such cases the employee will take the situation as an emotional and physical threat to himself/ herself.

Stress has been defined by numerous scholars. According to them it refers to a situation where demand is more than the resources available and the capacity of the individual does not address the demand (Lazarus and Folkman, 1984), but Hobfoll (1989, 1998) had disagreed to the definition of Lazarus and Folkman believes that all situations at work do not create the imbalance; stressful conditions may have extra ordinary reasons which may be temporary. Organizational policies help the employees to cope with a situation which may decrease the stress and prepare people, beforehand, to handle such situations.

Studies have shown that the stressful events at the job are physically demanding which can also affect the health of the people. Individuals at the higher level of the physical fitness are also proved to be effected as compared to an average human being. Hence more resources are required in order to cope with the challenges raised by such stressful situations. While the outcomes in previous studies varied, a common threat is that reactive behavioral coping efforts are responses to loss, damaged, or threatened resources (Hobfoll, 1989). Overall, these studies illustrate how the importance of psychosocial resources to an individual is expressed in one's behavioral or procedural responses to perceived stressors (i.e., coping via resource investment). According to Hinkle (1974) and Mason (1975), physicians first used the term stress in order to see the effect of stress and resistance. In such analysis they referred to stress as a force, which can be applied to structure and a strain, may be observed in result from the object. The use of term stress was changed when it was observed the transition from behavioral to physical sciences. Now this is referred to the pressures generated by the human body in result of the demands by a circumstance on an individual (Selye 1976).

Stressful events can be dangerous but studies had documented that stress may work as a positive factor for some employees (Antoni & Carver, 2001; Folkman & Moskowitz, 2000; Lechner et al., 2003; Luszczynska, Mohamed, & Schwarzer, 2005). The pressures raised by the bosses can bring positive change in the social behavior and priorities of the employees where they may start working with better motivation in order to achieve desired results (Linley & Joseph, 2004). Studies also have focused on how organizations or individuals can bring the moderating and mediating factors in order to keep a balance between the employee and the environment (Ingledew, Hardy, & Cooper, 1997; Luszczynska et al, 2005). The capability to successfully coping with the challenges of the working environment and the resources of the humans defines

the wellbeing (Matheny et al, 1986). Although some strategies may not work for all individuals as different people require specific solutions according to the circumstance they face (Lazarus, 2000). The stress level in organizations can be of different levels. Stress can be mild, moderate and acute. It depends on several factors that how individuals manage to fight against stress. Some people have high tolerance level in case of stress and may be able to regulate it accordingly, and on the other hand some individuals are sensitive according to their behavior type and the duration of the stressful situation the ability of the individual to manage the situation is known as hardiness (Hamilton, 1967).

The previous work on stress had been dynamic, as the term stress had been used as an independent variable, dependent and the process as well (LePine, Podsakoff, & LePine, 2005). Although Lazarus in (1984) has not examined the causes of organizational stressors on the wellbeing, however they have viewed stress in the process of expectancy of the employee in light of expectancy theory (Vroom, 1964). The process itself is complex to understand as the perception is different and it cannot be identified to what extent the stressors can work as motivator. According to the expectancy theory, these stressors through direct experience and social learning are associated to the cognition of an individual. The efforts which are made to challenge stressors are in accordance with the probability of the success from the efforts. While studying stress it can be noted that the studies have focused on different approaches of stress i.e. as a stimulus, as a response and a complex interactional process. Each approach hypnotized stress with different definition and different variable of measurement. These approaches to define stress can be conceptualized into following categories:

Stimulus Based Approach

This approach was taken from engineering which terms stress as an external factor which has no relation with the perception and psychology of the individuals. The approach believes that stress has a reaction of an individual (strain) and may cause a troublesome reaction on him (Cox & Ferguson, 1981). In this approach stress is considered as a stimuli or a factor which may has an effect on the individual. Hippocrates assumed that external environment and circumstances have a strong impact on the health of human being (Goodell et al, 1986). On the belief of this approach, Cox (1978) believed that humans can carry stress up to a limit just like machines. In case the stress on humans remains within the limit they remain unaffected. Studies on this approach investigated the causes of stress in humans such as noise, racism, economic stress etc. this approach also focuses on the occupational stressors and its solutions. A stimulus based model reported by Sutherland & Cooper (1990) is provided in Figure 1:
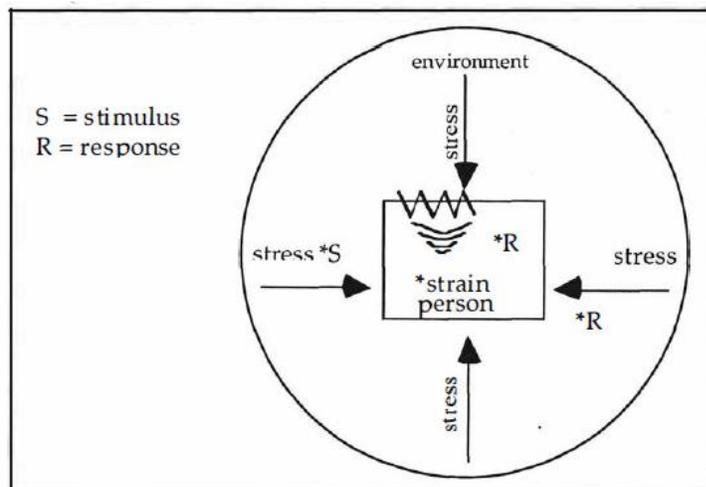
Figure 1: Stimulus based stress model

Response Based Approach

In contrast to the stimulus based approach of stress, this approach assumes stress is a dependent variable. A factor which is dependent on the individual's response, it means that one situation

may not have the same effect on different individuals. The response based approach uses different physical and physiological responses of an individual to measure the level of stress on him such as anxiety, blood pressure anger etc. (Fisher, 1983). Hence Selye (1956) recognized stress as a dependent factor and a stimuli and must be evaluated by the human body with the help of neuroendorcrinal activity. These neuroendocrine secretions are of different types and vary according to the circumstance or stressor (Mason, 1971). The response based model supports the writings of Hans Selye who is considered as pioneers in the work of stress. The schematic model presented by Sutherland & Cooper (1991) is represented in Figure 2.
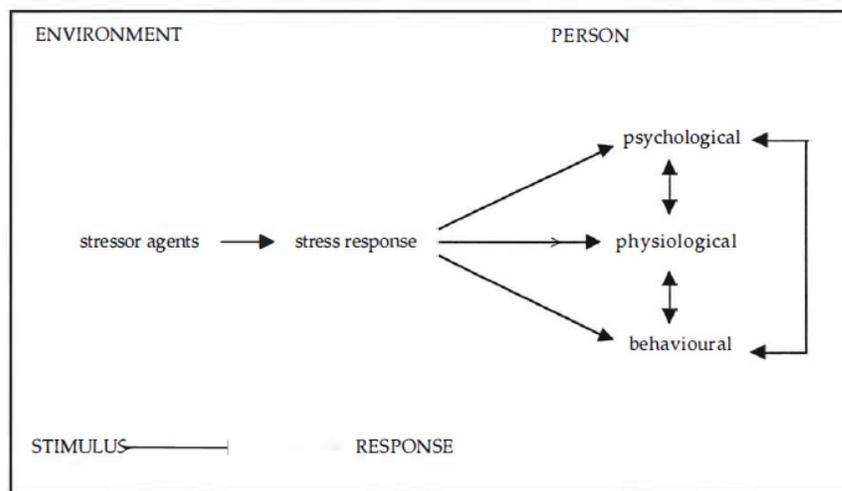
Figure 2: Response based model of stress

Interactive Based Approach

The transaction approach sees stress as a relationship between the individual and the situation. These approaches emphasize on the cognitive and psychological appraisal of the stressor and its emotional reaction to it (Fisher, 1983). A new trend in research does not see stress as stimuli but believe that it is a complex process and an interactional relationship. According to this approach

stress is created due to the lack of balance or demands of the situation for a person. Lazarus in 1966 suggested two core concepts to definition of stress. i.e. appraisal and threat. Any stimulus effect with harm will result in appraisal process. The appraisal process will evaluate whether the stimulus is harmful or not. The conceptual model of interactive approach was supported Sutherland & Cooper (1991) is shown in Figure 3.
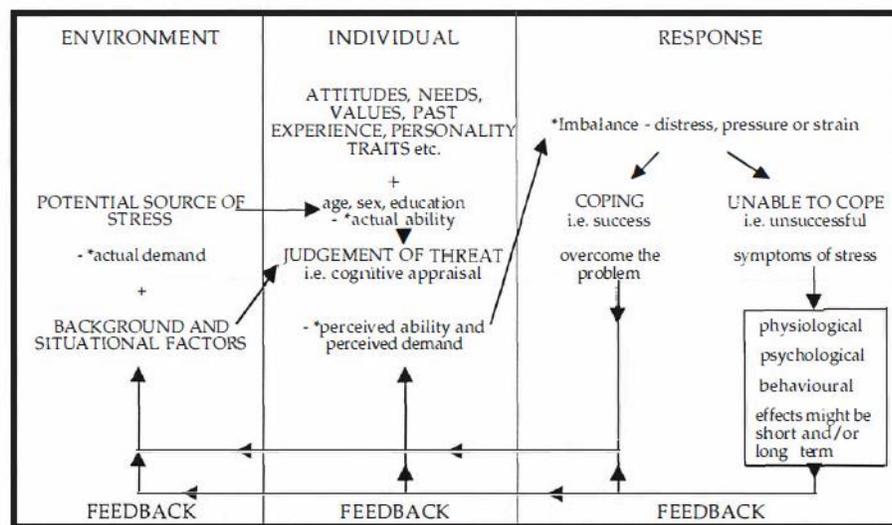
Figure 3: Interactive approach to stress

According to Kahn & Byosiere (1992), those factors or situations which contribute in building stress are called as stressors. It can be a single life or work event, experience or any problem which occur for once or for a longer period of time. The single events are termed as micro stressors (Kanner, Coyne, Schaefer, & Lazarus, 1980) such as daily activities or hassles. These stressors can be classified into numerous categories i.e. physical, occupational, role, social, career related and trauma events.

According to Beehr and Newman (1978) stressors are different from strain; it is the reaction to stressor. Appraisal theory (Folkman & Lazarus, 1985) concluded that stressors differentiated into manageable and non-manageable (Cavanaugh et al.2000), manageable stressors may be perceived as an opportunity by the employee due to increased pressure and can increase employee motivation (Lazarus & Folkman, 1984). Cavanaugh et al. (2000) termed motivational stressors as challenge stressors such as work overload, high responsibility at work and labeled uncontrollable stressors as hindrance or threat. The hindrance may require high demands from the employee (Duhacheck & Iacobucci, 2005; Lazarus & Folkman, 1984; Spector, 1998, 2002).

1.2: History of Stress:

In the late 20th century, European societies perceived stress as a major hazard at the workplace and home as it threatened employees not only at work but in the society as well. It is critical to overview the historical development of the stress literature and analyze how different major approaches studied stress and its related issues. The shifts in cultural trends and values show that reformist demanded a movement away from the specific post world war culture (Wouters, 2007). This demand was to ensure observance of the humanistic values and norms at work so that it can strike a balance between the psychosocial work environment and major stressors. Stress research and its findings were helpful in the promoting the lives of people and after wards the subject was changed from outer world to the inner satisfaction of people at job.

Workplace stress became a vital subject of study during the 20th century and numerous researchers studied different aspects in different areas. The early work on stress was conducted by clinical practitioner, Henes Seyle, in early 1930; s and 40's. He worked on the widely used model of occupational stress and presented a model of general adaptation syndrome (GAS), in

which model he discussed the acute biological reaction of a human body in a stressful situation. His medical experiments contained the physical outcomes in reaction to the stimuli. The model was based on four stages i.e. a) Alarm reaction which gives the initial shock to the human and the counter shock. According to him the first stage of the alarm results in the biological secretions from the human body which may or may not be in control. The counter shock phase marks the defensive mechanisms and increases the adrenocortical activity. b) If the situation prevails the organism starts the resistance to the situation. At this stage the alarm disappear if body is able to counter the stressor or it prevails. c), inability of the human body to address the stressor results in continuation and stage of exhaustion is observed, the symptoms may reappear, and the body is no longer able to resist because it may go beyond the control and ability. He believed that this stage is dangerous as in this stage the tissues start damaging and the organism enters into the last stage of collapse. It must be noted that the GAS model was a biological justification of the stages but it ignored the psychological aspect of the individual towards stress (Selye, 1936).

Many theorists criticized this model and stated that it does not contain the behavior variations and the other situational characteristics. In light of the criticism on the GAS model Grinker (1953) developed an alternative model by adding psychological aspects of the model and a stimulus based approach to stress was recommended. He highlighted the factors which develop stress. Thus a process was developed by considering the objective measurements of the sample (Goodell, Wolf and Rogers 1986).

1.2.1: Approaches of Stress Research:

Stress research mainly is categorized into four types which included their own identities and traditions followed by researchers over the period of time. It is important to mention that these approaches were influenced and workplace stress researchers worked with in the domains in order to explore the knowledge areas on stress.

Social Psychological Tradition:

In 1962, University of Michigan formed Institute of Social Research (ISR) to study the new approaches related to occupational stress. The university started the new research program focusing on the psychological factors which can increase stress at work (Jex, 2002). A report published by ISR in collaboration with Kahn and French (1962) revealed the aspects of environment effecting the mental and physical wellbeing of workers at job. Apart from the environmental factors these researchers focused on the social and structural aspects of jobs and believed that humans are social animals and cannot work in isolation (Katz & Kahn, 1966). They reported the negative effects of stress such as tension, depression and inner dissatisfaction of employees. The findings were supported by French and Caplan (1973) where they summarized the main causes of workplace stress such as work overload, role related problems. In support of psychological and physical stress outcomes different researcher extended their work for more than a decade. Another popular known factor identified by these researchers was the person environment fit model which is still under study, was the difference in the behavior type and stress level.

The era of 1970 onwards attracted the scientific attention of study of workgroups settings at work and ability of the individuals within one group to perform a task became the point of

debate. This stream of research was aligned with the findings of the Hawthorne studies in the early 1920's (e.g. Roethlisberger & Dickson, 1939), the studies conducted primarily noted major variables of stress such as hardiness (Kobasa,1982), Behavior pattern (Type A behavior pattern by Friedman & Rosenman 1974), self-efficacy (Bandura, 1977) and anxiety (Spielberg, 1972) were developed. Self-Efficacy became very prevalent among the researchers especially psychology studies as they agreed that individual capacity to perform work is an important concern (Kobasa, 1982). Coping was thus focused on increasing the individual coping strategies (e.g. Burke & Belcourt, 1974), rather than environmental as ways of coping had a significant impact on work life research (Cooper & Dewe, 2004, p. 99).

Nordic Tradition:

A social reform approach mainly known as Nordic tradition was in limelight in 1960's onwards that was oriented towards a socially equal working environment in Nordic Countries (Iceland, Finland, Norway, Sweden and Denmark). The approach was supported by Social Democratic movement which was against the findings of the scientific management approach of boosting the work productivity by strict working norms and policies. The goal of the approach was to study the stress situation and factors in work places and to increase the environment of the work rather than production (Wainwright & Calnan, 2002, p. 42).

This social psychological focus on the working environment assumed that the pride in work is the important ego need and once threatened may result in strain in employees. They believed on the concept of arousal of nervous system, which requires signals from the external stimuli for inner satisfaction. They extensively studied industrial work and argued that workers' autonomy, participation, and mental health should be encouraged. Such changes will help the employees to get motivated and decrease the withdrawal at work and in society (Gardell 1976, 1982). Levi

(1978) in support of Nordic approach listed six factors which must be ensured in order to increase employee wellbeing: 1) a reasonable work demand and variety 2) continuous learning at job, 3) some decision making at job, 4) a reasonable degree of social support, 5) alignment of work motivation and individual motivation, 6) a good career path in future.

For support to the Nordic approach Oslo Work Research Institute (OWRI) remains a key center. The institute developed studies and experiments to ensure application of democracy in organizations (van Drunen et al, 2004, p. 155; e.g. Ursin, 1980). OWRI along with Finnish Institute of occupational health worked on stress research in Finland (Kalimo, 2011). In 1970 Norway and Sweden started working on the legal codes to ensure the healthy environment at work with strong linkage with national political parties (Lindström, 2011). A major contribution of Karasek (1979) was his job demand and control model which was praised across the globe who argued that employee's work demands from the employee and level of support from supervisors is critical in order to carry out the tasks.

Social Epidemiological Tradition:

The research on social conditions and environment at job documented its importance and contributed towards the policy decisions for governments but another new era of stress research was observed during the late 1960's which was known as social epidemiological approach. This approach was a link between the epidemiological and social approaches. The approach referred to the need for identifying the biological factors and the level of stress among the employees and the relationship between stressors and body reactions. Therefore several studies were conducted to explore the mental processes involved in stress response and the possible diseases in reaction to stress. This approach led the way to the new discipline of social epidemiology (Krieger,

2002), the evidence was presented in the report of Kasl and Cobb (1970), the leading researchers in epidemiology regarding work stress as a determinant of ill physiological health in employees. It may be important to mention that the medical epidemiology focuses more on the objective measurement of environment and the human being. It measures the objective exposure of the human with the environment and its reaction to it. On the other hand, behavioral sciences are more human centered and emphasizes to consider the psychological and perceptual reactions of the humans towards the environment or given situation. Epidemiology faces a huge limitation of not considering the human feelings, emotions and perceptions and believes on the objective data and does not consider any mediation between the situation and health. Hence the emergence of social epidemiology attracted the researchers as it was developed to address limitations of the both approaches (Wainwright & Calnan, 2002).

British Tradition in the Domain of Quality of Work Life:

The United Kingdom industry also recognized the importance of stress and its negative outcomes. Stress management got recognition from a minor issue to a central problem across UK. Report by British health and safety executive (BHSE) in 2000 indicated that 1 out of 5 workers in UK are stressed due to factors at job. They reported numerous medical problems such as back pain, blood pressure, use of alcohol, drugs and mental pressures. According to Warr (2007) such focus of employee well-being and illness was not found before 1970 and much of the employees were separated from the society and had no resources to adopt coping to address stress.

1.3: Banking Sector and Stress in Pakistan:

Experts had predicted 2014 as a promising year for the banking sector of Pakistan in term of growth. The projection can be measure in terms of investments, loans and other measures in

Pakistan. This sector has observed tremendous changes over the previous decades and current situation shows extra ordinary changes in the banking practices and services offered to the customers. The central bank of Pakistan is progressively working towards meeting the international standards in terms of customer services and up gradation of the banking system. But still Pakistan faces a huge challenge of lack of trained human work force, lack of power and political instability. Today a major portion of banking system is owned by private sector which includes domestic investors and some international banks. Such privatization and competition have encouraged banks to increase the professionalism and service orientation among the banks. Several banks not only by their own strategy, but with the central governance of SBP have revolutionized the services such as ATM, statements, service delivery items etc.

Banking sector has attracted FDI into this sector due to rising profits in 2002-2008, banking survey of Pakistan 2008 revealed that large, medium and small banks are operating in almost every niche of the country. Federal bureau of statistics valued banking sector in 2005 at a worth of 311741 Million Rupees as a growth of 166 percent. [i]

Business world is changing rapidly due to different factors such as change in technology, increase in competitors, unpredictability in the business environment and customer switching to the other service providers. Banking sector in this case is one of the sectors facing high levels of stress (Shahid et al., 2012). The evidences report that the working norms in banking industry have taken a new turn with significant long working hours, high work pressures from the management, increasing demands from the customers, cost cutting strategies from the organizations, increased information processing thorough technology, change in the regulations, high risk of fraud and mistakes and unstable government policies. (Obikoya 2008; Oginni et al. 2013).

According to a study by Khurshid (2011) Behavior type has a strong correlation with the occupation stress and commitment in Pakistan. His findings reported a negative relationship between stress and commitment. He reported that gender, age, marital status and working hours are strongly correlated with job stress. Another study by Nasir & Haque (1999) examined the relationship between job stress and job satisfaction in Pakistan. They reported a negative relationship between stress and satisfaction.

1.4. Research Gap Identification:

Literature related to stress management (Albrdecht 2010; Cooper, Payne 2008; Hicks, Caroline 2007) includes different models and approaches and evidence exists of the complex models. The large extents of the models are still popular and attract the researchers for empirical investigation. Dewe and Trenberth (2004) suggest that there is still a need of empirical investigation of stimulus- response model of stressor stress relationship.

In addition to this Amah (2012) presented future direction to examine the different causes of workplace stress and evaluate the stressors. At first the current study addresses to the same call and investigates numerous types of stressors which can contribute towards employee stress. The current study includes role ambiguity, role clarity, career progression, responsibility at work, quantitative and qualitative work load. In addition the individual difference in term of Type A behavior is also investigated as mediator which has never been tested before. Furthermore internal variables related to stress are also undertaken in order to see the effect as well. Those variables include terrorism, media terror and financial strain (as recommended by Frazier et al, 2011) as independent variables. The study in line with the future direction recommended by Weiss et al (2012), investigates the relationship of stress with job performance.

There are many factors which can trigger stress in the workplace. One of such factors is role conflict. Role conflict is a stressor that occurs as a result of multiple roles (Butler, Constantine 2005). Heavy workload (Spector 2008) and uncertainty (Pinder 2008) are also factors which could adversely impact on employee's performance. Other mitigating sources of workplace stress includes lack of recognition or engagement; long work hours (Aluko 2007), poor time management (Cooper, Payne 2008); poor relationship with supervisors and colleagues (Hicks, Caroline 2007) and job insecurity (Monat, Lazarus 2001).

Workplace challenges are changing which includes political, cultural economical and other risks (Haque 2008; Feinberg and Gupta 2009). The trends have reported terrorism as one of the serious challenges developing and developed countries are facing (Witschel's (2004). The effects of terrorism on organizations can be two fold i.e. direct and indirect (Jain and Grosse 2009), and indirect effects call for the studies to be conducted in the domain of Human Resource management. Such fearful environments result in increase of danger to human life (Czinkota et al. 2004) and stress levels (Wang and Kanungo 2004). The stress literature does not report many studies which has dealt with such serious issue and Czinkota et al. (2010) in his work recommended to investigate this construct in relation to different variables. In addition, Benjamin Bader & Nicola Berg (2013) presented a theoretical framework in order to present the account of terrorism and its effect on employee stress and performance. According to their study there, there is no empirical evidence of the proposed theoretical model and highly recommends to combine other stressors with terrorism to investigate the effect with work attitudes.

Stress literature contains a variety of models in terms to investigate the relationship between Type A behavior and its outcomes which contain direct and indirect relationships. But a weak

support is found for indirect relationship of behavior with different outcomes. In light of the recommendations and approaches placed forward by Edwards et al (1990), regarding the buffering effect of Type A behavior, no study has examined the buffering role of behavior between stressors and outcomes. Hence this study fills the gap of mediated relationship of Type A behavior. The independent variables along with the mediated role of individual differences and moderated role of social support may provide a significant picture of the stressors which are highly important for the stress process and are significant for a feasible model for investigation for the current study.

In order to reduce stress organizations need to identify the mechanisms which can help in countering the negative outcomes. It cannot be minimized with a single organizational initiative but some techniques are recommended which can alleviate the effect (Harrison et al, 2004). Study conducted by Benjamin Bader (2013) in his exploratory study recognized that social support works as a buffer to the stress in employees. Employees who receive support from their supervisors and organizations face lower level of stress as compared to the employees with no support. Hence it can be said that perceived support decrease the effect of stressors. This assumption has been theoretically proved in his study in complex variable model and also has been supported by Mainiero and Gibson (2003) and Liou and Lin (2008). Therefore there is a need to investigate the perceived support as moderating variable in specified model setting and propose that employees who receive high organization support may report high job satisfaction and better job in role performance.

The aim of this dissertation is to: i) develop an integrated model of stressors which contribute in stress, b) to investigate the hypothesis including the mediating role of Type A behavior and

moderating role of social support. To meet these aims six internal stressors and three external stressors were taken as independent variables, Type A personality behavior was taken as mediating variable between stressors and stress. I have proposed social support as moderator variable between job stress and outcomes i.e. job satisfaction and job performance.

1.5. Theoretical Foundations on Stress:

Numerous theories regarding stress have been published which had led to different research studies. These theories which relate to work stress present different perspectives and nature of variables. This study includes a support of several theories as a foundation of the selection of variables

1.5.1: Cybernetic theory of Stress

The theory also known as control theory was presented by Cumming and Cooper in the year 1979. One of the most admired theories in the area of occupational stress which believe stress is a deviation from one state to another. The greater is the difference, greater will be stress. The deviation from a desired state and current state may result in several catagories of outcomes such as physical and psychological. The fundamental concept of this theory is the perceptual feedback or loop created by the individual against stressors.

They theory was extended by Edwards (1993) in development of a model of stress and wellbeing. The model presented by Edwards suggested that stress is an outcome of the negative loop created due to discordance of environmental demands and individual reactions. The cybernetic theory assumes that every individual tends to ensure the equilibrium with the pressure at work. (Le Fevre et al., 2003). The idea is that the point of disequilibrium generates negative loop or perception which leads to stress. Spector (1998) extended the assumption of the theory

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and stated that employees have control over stressors and their perception which are influenced by experience and environment.

If the forces are beyond the control the continuum shifts to negative end and stress arises. The cybernetic theory of stress encompasses an inverted U shape curve of performance. It believes that stressors can only benefit performance till a certain level, after which negative feedback is generated (Certo, 2003). The study applies the causal effect of negative or positive loop created for stress with chosen stressors. The study considers this theory as a theoretical lens with as it relates to the negative or positive perception of stressors at workplace.

1.5.2: P-E Fit Theory:

The core premise of P-E fit theory is so popular that it is regarded as one of the central theories in human resource management literature (Schneider, 2001). The central idea of the theory states that stress is not a result of any factor separately; it is developed from the comparison of the individual and environmental factors. On one hand person factors include the abilities, behaviors and skills, on the other hand environmental factors include the demands and other pressures made on individuals (Edwards, 1996). It is important to mention that P-E fit theory.

Person Environment Fit theory believe that the strain is an outcome of the joint effect of individual characteristics and environment. But it does not clarify the components of individual and environment. Hence there is a need to investigate the dimensions of individual and environmental factors contributing to strain. Support is taken from the Cybernetic theory of stress to list the stressors and investigate the effect on occupational stress.

According to Matthews (1982), Type A behavior pattern is a set of human explicit behavior adapted from an environment. In addition Ivancevich and Matterson (1984) also emphasized to

differentiated Type A behavior from stressor. This kind of behavior pattern is a response pattern not an individual trait. Recent research suggests that conditions found in the work environment are most responsible for elicitation of the TABP (Davidson and Cooper, 1980)

The P-E fit theory underlines the significance of the matching of characteristic of individual to the environment he/she works in. (Blix et al., 1993). The theory lists the organizational and personal factors which can create the imbalance. The individual factors contain behaviors and skills. One of the individual factors which may create this disequilibrium can be Type A behavior pattern. In light of the theory, the individual behavior is considered as an important indicator for job stress. The study examines the individual characteristic and behavior as underpinned by the theory in the comprehensive model.

1.5.3: COR

The study takes support of Conservation of Resource theory, a widely recognized theory suggested by Steven Hoball (1989). They theory also provides support to person environment fit theory with the notion that humans evaluate the match between personal and environmental match. The theory has been found sound literature support due its significant contributions towards social support and relevant resources. The theory believes that one of the important sources of stress is when individual looses the resources; it also assumes that people spend their resources in reaction to the stressors. The failure in addressing the demand will lead towards increase in stress (Hobfoll, 2002).

Furthermore, the theory suggests that in case of high resources and support will lead to better performance and engagement. It can be said that when employees receive better social support from different dimensions, it will enhance a sense of achievement and self esteem. In contrary

the resource losses are perceived as a threat by employees. In addition to the feelings and perceptions, the social support plays a shielding role against stressful conditions, thus a wide variety of literature has acknowledged the benefits of social support in context of decreased job stress. Though the variety of social support received do not inverse the negative consequences of stress, but may decrease the intensity of it. This study presents the application of COR theory to the Banking sector of Pakistan. In addition to the direct effect of several chosen stressors on job stress, this study in support of the COR theory examines the moderating role of social support . List of theories supporting the model are listed in Table 1.

Table 1: Supporting Theories

Serial #	Theory
1	Cybernetic Theory of stress
2	P-E Fit theory
	COR

1.6. Problem Statement:

The study is exploratory in nature and the main purpose is to to identify different sources of stress (stressors) present in the environment of the organization and the level of effect on the employee along with the moderated role of different sources of social support and their moderation to reduce stress.

1.7. Research Objectives:

The study investigates the effect of internal stressors on performance/ satisfaction of the employees:

- To study different stressors at the workplace.
- To investigate the mediating role of behavior pattern between stress and performance/ satisfaction of the employees.
- To investigate the moderating role of social support between stress and performance/ satisfaction of the employees.
- To assess the individual differences in stress response.
- To develop an integrated model of stress.

1.8. Research Questions:

- What is the nature of relationship between the nature of stress among the employees and stressors?
- What is the effect of different stressors on employee performance and job satisfaction?
- Which of the internal / external stressors have positive/ negative effect on the employees?
- What is the role of employee behavior pattern in shaping positive and negative stress?
- How do different forms of social support affect the outcomes of stress?

1.9. Significance of the Study:

The current research study aims at making contributions in the areas of occupational stress, factors related to stress, social support and job outcomes pertaining to banking sector of Pakistan. Authors (Muscroft & Hicks, 1998) are of the view that occupational stress in a specific work setting is caused by domestic factors, certain other pressures and cultural variations. Hence the

focus of current study is to represent various relationships between different stressors and their effects on work related outcomes in a single conceptual model.

This research also takes into account the lack of research on the effects of terrorism as a stressor and its consequences in terms of personal and organizational performance. Though a host of experts have published studies in other countries such as Israel, USA, Europe and certain other countries, but surprisingly this vital aspect has so far been totally ignored in Pakistan and no research literature on the subject is available in this country. Hence the study aims to highlight the effects of terrorism in Pakistan with special reference to banking sector which is most affected by the menace. Like other sectors, the scourge of terrorism has also cost disastrous effects on human resource and organizations.

Pakistan has been in the grip of terrorism for the past many years, thousands of people including security personal lost their lives in terrorist attacks. Various economic concerns, organizations and institutions were targeted by terrorists. A war like situation prevailed in the country which crippled country's economy. The country's economic and other activities remarkably slowed down due to insecurity and unemployment rate assumed alarming proportions causing hardships for human resource

The study gives much importance to the theoretical recommendation related to the Type A behavior pattern (Edwards et al, 1990) in which the author recommends mediated effect of Type A behavior pattern for future research. This study contributes to literature by empirically testing the above mentioned model (Edwards et al, 1990, model 1c, page 921). Moderating effect of Type A behavior has been reported in the stress literature whereas mediated model has not been mentioned in the relevant literature.

Studies relating to occupational stress have discussed the nature of stress (Michie, 2002; Vokic & Bogdanic, 2007) and other factors such as absenteeism and health related issues but there is little discussion on issues pertaining to role clarity, ambiguity, career progression and social support received by employees at work. In the current study these factors have also been brought under discussion.

The findings of this study can help the practicing managers and policy makers determine the stress levels and minimize their causes. In modern economy it is imperative to evaluate the factors contributing to stress and develop anti stress programs and interventions that might be implemented in banking sector. Managers must pay greater attention to the factors such as responsibility at job, career progression, workload, role clarity, role ambiguity especially compensation as these variables can significantly affect job satisfaction and performance. Prevention of such stressors and introduction of anti stress programs will not only increase job satisfaction and performance of the employee but also minimize cost of organizations to a great extent.

1.10: Dissertation Structure:

Chapter 1: provides a detailed introduction of the concept of stress along with the historical evolution in the literature. It also contains the approaches to stress and operational definitions. This chapter also includes theoretical support for the variables selected in this study.

Chapter 2: provides a detailed literature review of the variables selected for this study. The chapter provides the model and hypothesis for testing as well.

Chapter 3: discusses the methodology adopted in this study for data collection, materials and data collection procedure and in depth detail of the instruments used for survey. The chapter also

gives detail for the population of the study and sampling method. In addition, it also includes an overview of the data analysis procedure and tools used for analysis

Chapter 4: discusses the results generated from data analysis and the interpretations. This chapter discusses the model fit criteria's, common factor analysis, confirmatory factor analysis, path model and structural model.

Chapter 5: include the main findings of the study along with the detailed discussion in light of the previous studies and theories. The chapter also discusses the limitations of the study and future directions as well.

Chapter 2

2. Literature Review

This chapter is directed to provide detailed literature for the variable studied in this study. It includes the hypothetical relationship taken along with the theories which support the importance of those variables in stress research. The literature review will provide in depth analysis of the stress research, the effect of stressors on performance, the importance of employee behavior patterns on stress, mediated role of behavior pattern in cognitive appraisal, importance of social support, moderated role of social support and effect of stress on job satisfaction.

2.1. Work Stress:

Cox et al in 2002 intensively reported the importance of stress within the organization and they believed that work related stress had brining a huge challenge for the people and their health. Such stress indirectly is costing the organizations in terms of performance and monetary cost. The stressors at workplace are not new in literature, which are affecting the wellbeing of the employees (Danna & Griffin, 1999, Cavanaugh et al, 2000; Landsbergis, Cahill, & Schnall, 1999; Van Katwyk, Fox, Spector, & Kelloway, 2000; Wright & Doherty, 1998).

Stress induced at work effects individuals in variety of working conditions and have different outcomes related to health. Due to changes in working norms, employees have a high chance of stress and strain at work. The negative effects of stress can be physical, social and psychological thus may increase mistakes at work, increased absenteeism and job dissatisfaction (Kakabadse et al, 2004).

Stress is linked with the work related constraints and challenges. Constraints are the factors which stop the employee to fulfill the demands in result of the loss of desire (Robbins, 2001). However, stress literature believes that stress may not be in negative terms every time, it may be termed as potential stress which if managed properly may result in positive outcomes. Stress actually is the perception of individuals that they are not able to manage the demands of the work. (Robbins, 2001). Kahn and Bysiere (1992) had raised a strong voice that organizational theory and research had overlooked the importance of organizational stress and little focus had been towards the variations, factors and mediators/ moderator factors in order to develop solution and coping strategies.

Work strain is different from stress. It refers to the subjective evaluation of the factors threatening and an immediate response in result of the threat (Melamed, et al, 2006). It may be the harm to an individual cause by these work related factors such as tension, anxiety etc. The focus of stress is increasing on identifying the relationship between stress and strain (Podsakoff et al, 2007). Strain can be adverse experiences reported by the individuals at work which may be chronic. These chronic factors and their impact can be short term and long term as well depending upon the duration of exposure to stressors. Studies have differentiated the types of symptoms of illness in result of strain (e.g. Mckee-Ryan et al., 2005) and broadly it can be either psychological of physical (Melamed et al, 2006). These forms of strains depend on the type of stress, the attitude and behavior of the individual towards work and behavior variation (Beehr et al., 2001; Boswell, Olson-Buchanan, &LePine, 2004; Cavanaugh et al., 2000; Quick & Quick, 1984; Selye, 1982; Simmons & Nelson, 2001; Simmons, Nelson, & Neal, 2001).

2.1.1. Stress as Motivation:

The finding of stress literature is consistent towards a negative relationship of stress and job performance along with nature of stress (Jex, 1998). Studies have reported the negative relationship of stress with several internal factors of organization like role ambiguity, role conflict (Beehr, Jex, Stacy, & Murray, 2000; Fox, Spector, & Miles, 2001; Jex, 1998; Villanova, 1996). A positive relationship may also exist between stress and increased performance depending upon the level of pressure of work (e.g. workload; Beehr et al, 2000; Dollard, Winefield, Winefield, & de Jonge, 2000; Iverson, Olekalns, & Erwin, 1998; Mughal, Walsh, & Wilding, 1996; Sargent & Terry, 2000; Spector, Dwyer, & Jex, 1988). This is termed as a good stress or eustress which its role by increasing the motivation of the employee to work hard (Selye, 1956, Certo, 2003). Eustress is the positive interpretation of the individual towards the stressors and a pleasant reaction to it. It can be said that the situation and stressors are in control of the individual and pressures are providing a positive force towards work. The control of stress by the individual to a certain point may guide the employee to react in a positive hope, gratitude which can reduce the distress and increase employee performance. The concept of eustress and an optimum level of pressure came from the Yerkes Dodson Law which explained that pressure is sustainable at some level and if it exceeds may result in a declined performance. An inverted U shape relationship was suggested where stress is placed on the horizontal axis and performance on y-axis (Certo, 2003).

Nelson and Simmons (2003) suggested that distress and eustress are two different aspects of the stress process and response hence the outcomes are different as well. They believed that the positive reaction has several aspects attached to it such as the timing of the stressors, the consistency of the stressors and the perception created in the mind of employee towards the

stressors as well (Le Fevre et al, 2003). Another study by Cavanaugh et al (2000) extended the support to "good stress" and presented two types of self-report stress: challenge stress and hindrance stress. He defined challenge stress as a positive reaction towards a controllable factor and referred to positive stress and motivation. Studies have extended positive relationship between high job demands and proactive behavior (Fay & Sonnentag, 2002). On the other hand, hindrance stress was the negative stress where demands of a job are not desirable or greater than the potential of the individual. This situation results in a negative response and appraisal which will negatively affect the employee behavior.

2.1.2. Stress and Stressors:

In depth analysis of the stressors had revealed different stressors contributing towards employee stress, which are within and outside of the organizations. Factors, which disturb the balance of the employee and the environment, are called as stressors. Studies had investigated different kinds of stressors at work for example role ambiguity, role conflict (Tubre & Collins, 2000), lack of employee control, amount of workload, organizational constraints (Jex & Beehr, 1991), resource limitations, job insecurity, and time pressure (Garst, Frese, & Molenar 2000). In addition, the dimension of interpersonal conflict holds considerable weight, drawing a wide range of detrimental responses (Frone, 2000; Jex & Beehr, 1991; Spector & Jex, 1998).

Different studies have investigated several factors commonly act as stressors on the job which contribute in the process of stress. Some of the stressors are types of overload (Van Sell, Brief, & Schuler, 1981), skills overutilization, (Beehr & Newman, 1978), monotonous job (Hendrix, 1985), the work family conflict, (Kanter, 1977; economic stress (Ulbrich, 1988), role conflict at job (Fisher & Gitelson, 1983; Jackson & Schuler, 1985), limited resources, insecure jobs (Garst,

Frese, &Molenar, 2000) and job enhancement. But I have selected specific variables which are included in the study and also have been included in the data instrument. The variables are role ambiguity, role conflict, quantitative overload, qualitative overload, concerns about career development and job responsibility.

One of the most commonly studied stressor at work is role stress at the individual level (Beehr, 1995), emphasizing that roles performed by individuals at their job are vital for organizational success. Role stress is observed when the expected roles are not similar to the actual roles performed at work. As the working environment has changed organizations are changing the nature of roles played at every level from inflexible to flexible and empowered roles. These changes have increased role uncertainty as well (Cooper and Dewe, 2004). This factor is also considered as an antecedent to the stress outcomes such as anxiety, tension and burnout. (Fisher and Gitelson, 1983; Jackson and Schuler, 1985; Van Sell et al., 1981)

In depth analysis by Jackson and Schuler (1985) owed two main components of role stress, one is role ambiguity and other is role conflict. A meta-analysis presented by Chang, Rosen, and Levy's (2009) concluded that role stress has a negative relationship with job behaviors and job satisfaction. On the other hand, role clarity at job has a positive relationship with exhaustion. This association has been supported by different studies as well. (e.g. McKay and Tate 1999; Singh, Goolsby, and Rhoads 1994; Young and Corsun 2010, Bacharach and Bamberger 1992, Mulki, Lassk, and Jaramillo, 2008)

In the marketing literature, job satisfaction level of salesperson's affects due to the involvement of job stress through managerial sales and marketing oriented boundary (Singh et al., 1996) In

accounting literature, role ambiguity and role conflict also negatively related with job satisfaction (Ussahawanitchakit, 2008).

The construct of role stress is originated from the organizational structures discussion. The concept of chain of command clarifies that every individual at different level performs several roles simultaneously. (Boles & Babin 1994; Cartwright & Cooper 1997; Siegali 2000). According to role theory, employees work as subordinates to their supervisors and they also can perform the role of supervisors for their subordinate. The orders employees receive from their bosses must be clear and there must not be a situation of cross fire between multiple supervisors (Rizzo et al., 1970). In consistency between the roles performed and clarity of tasks to be performed increases role stress and performance is directly affected. (Rizzo et al., 1970). The outcomes of role stress on employee negative (Boshoff & Mels, 1995, Babin & Boles, 1996; Dubinsky, Michaels, Kotabe, Chae & Hee-Cheol, 1992; Fried, Ben-David, Tiegs, Avital & Yeverechyahu, 1998; Tubre& Collins, 2000). Fried et al. (1998) reported that the most common antecedents of role stress are role ambiguity and role clarity.

Role ambiguity refers to the uncertainty of the result of individual's behavior. Several measures are present in stress literature and one popular instrument measured ambiguity with the lack of input from the situation to guide the employee (Rizzo, House, & Lirtzman 1970). As noted earlier regarding the challenge and threat stressors, role ambiguity is always found to be a threat to the individual and its coping is quiet difficult to counter (King & King, 1990). In result of role ambiguity an individual faces difficulty in performing job relevant tasks because of uncertainty in orders from the supervisors (Lazarus & Folkman, 1984).

In situations where employee has high role clarity at job, the performance is high because employee can easily determine the knowledge and other requirements for a certain task and can decide the process to achieve the targets (Griffin, Neal, & Parker, 2007; Murphy & Jackson, 1999). It can be said that high role clarity can increase the control on the job and thus may help in better performance (Griffin et al., 2007).

Another study by Gist and Mitchell (1992) studied the effect of role ambiguity on self- efficacy of the employees and concluded that jobs which are not controllable (highly ambiguous jobs) resulted in low self-efficacy of the employees. The reasons due to which role ambiguity effects self-efficacy is due to the reason that it reduces the information available and required to perform a certain task. Thus information absence will not allow individual to evaluate the level of difficult level and analysis that either employee will be able to perform the task or not (Li and Bagger, 2008). Secondly social cognitive theory explains that in order to have excellent task performance visual analysis is mandatory and role ambiguity reduces the confidence of the individual to perform a task. Thus negatively affects the employee performance (Bandura, 1977) and job satisfaction.

Role ambiguity is experienced by employees when they are unsure about the main objectives of the job and responsibilities. The effect of role ambiguity is found across different industries (Chang, Rosen, and Levy's, 2009, McKay and Tate 1999; Singh, Goolsby, and Rhoads 1994; Young and Corsun 2010). Mulki et al (2008) found that role conflict and role ambiguity are important factors for perceptual work overload. ective is clear to the employee for a specific period of time and the process clarity is also known as mean end dimension where the employee has the information regarding the procedure to perform the task.

Role conflict refers to a condition in which an employee role finds it conflicting with the given job. It contains those tasks which the employee thinks are not part of his job and is ordered by his supervisors. The situation occurs when one is directed by more than one supervisors or group of people. He further extended the argument that this role conflict may decrease job satisfaction and anxiety. Jex in 1998 concluded that stress at work is primary due to the motivational hampering aspects of job responsibilities when the tasks cannot be assigned clearly and the roles of the team members are not directed towards common goal. A high level of role conflict is found in the supervisor roles in different organizational settings and the evidence can be found between supervisor and subordinate relationship, organizational linking roles and integration of inter departmental role boundaries.

2.1.3. Work Overload:

Work load has been widely recognized in the different studies related to workplace stress (e.g., Babakus, Yavas, and Ashill 2009; Tucker et al. 2009). Study by Kanai (2009) reported that Japanese employees showed their concerns for suicide due to overwork (formally known as Jisatsu in Japanese language). The studies relevant to organizational behavior had reported negative relation between over work and job performance, along with one of the important factors for work strain (Lee & Ashforth, 1996; Shirom, Nirel, & Vinokur, 2006), anxiety and depressive symptoms (Griffin, Greiner, Stansfeld, & Marmot, 2007; Roy & Steptoe, 1994).The extended outcomes are also found away from work such as drugs usage (Frone, 2008, Marcus & Schuler, 2004), work absence, (Smulders & Nijhuis, 1999), workplace bullying (Hauge, Skogstad, & Einarsen, 2007), reduced work engagement and decreased performance (Lang, Thomas, Bliese, & Adler, 2007). Different authors have pointed out that work load is one of the

important stressors at work but literature has neglected its relationship with the stress process in detail

The concept of work overload refers to the increased working demands on the employee and perception that may not be bearable (Karasek 1979). The perception of overload increased due to the working styles of companies as they focused on layoffs and cost cutting and putting pressures on the existing workforce (Virick, Lilly, and Casper 2007). A meta-analysis presented by Demerouti et al.'s (2001) investigated the antecedents of emotional exhaustion at work and concluded that work overload is a critical factor which directly effects job satisfaction (e.g., Mulki, Lassk, and Jaramillo 2008) turnover and performance (e.g. Babakus, Yavas, and Ashill 2009). Individuals facing with high work demands tend to be impatient and rushed in their work. Such behavior negatively affects the quality of work and interaction with coworkers as well (Greenglass and Burke 2003). While facing with the high work load employees get fewer chances to engage in citizenship behaviors with the employees (which can effect he quality of relationship with the coworkers (e.g., Spector, Dwyer, and Jex 1988). Workload can be divided into two types. One is the qualitative overload which refers to the difficulty level of work and other is quantitative overload which states the amount of work an individual has to do in a given time. Both dimensions had been strongly linked to stress and strain.

2.1.4.   Cybernetic Theory of Stress and Relationship with Stressors:

Cybernetic theory of stress (CTS) or the control theory is widely accepted in the stress literature in order to understand the human reaction and thus focusing on the process of time to time action determination. This theory presented the self-regulating systems according the situation and personality (Wiener, 1948) and also concerns that stress is harmful for human mental, physical,

psychological and social health. The cybernetic theory of stress was built from the early work of Cummings and Cooper (1973), the proposed model was worked on the health related outcome and were also supported by different authors (e.g., Carver & Scheier, 1982, 1985; Miller, 1965; Scheier & Carver, 1985a). This theory focuses on the information from the environment to control the human behavior. It assumes that the direction of behavior regarding stress is dependent on the environment. And stress reaction is an internal reaction of the human towards the demands of the system (Bukley, 1967). This theory had been acknowledged not only in social sciences but also in biological studies and physical studies as well.

The theory is based on the early work of Cannon (1932) which regards to the homeostatic process of the organism towards the equilibrium or disequilibrium. The theory states that a feedback loop is created within the organism in reaction to the challenging or motivating demands which can be positive or negative which maintains the internal equilibrium or disequilibrium (e.g., Carver & Scheier, 1981; Hyland, 1988). Miller (1965) further supported the idea with the explanation that all humans and plants tend to maintain this equilibrium in result of the external pressures. The internal mechanism tries to counter the pressure which disturbs the balance automatically according to the capacity. A stable equilibrium may not need any action as the stable position remains uninterrupted. In case of the high amount of disturbed pressures the body may observe abnormal reaction and some form of strain may be seen.

In order to define how people self -regulate their behaviors was examined first by Schank and Abelson (1977), and they believed a script is developed in human perceptions which are not one act but a list of acts. The act depends on the intensity of the situation and best action for the solution.

Main Principles of CTS:

The fundamental assumption of control theory is feedback: i.e. positive or negative. The negative feedback loop acts to minimalize the imbalance between the environmental factors and the reference criteria. This principle is applied to several theories of human behavior (Carver & Scheier, 1981, 1982; Powers, 1973) physical health (Hyland, 1987; Leventhal, Nerenz, & Strauss, 1980; Pyszczynski & Greenberg, 1987; Schwartz, 1983), and several dimension of organizational behavior such as motivation (Klein, 1989; Taylor, Fisher, & Ilgen, 1984), goal setting (Campion & Lord, 1982), absenteeism (Rosse & Miller, 1984), performance appraisal (Campbell & Lee, 1988), self-leadership (Manz, 1986), and resource dependency (Green & Welsh, 1988).

The principles of control theory / cybernetics have been recognized by different organizational stress theories and models (Eulberg, Weekley, & Bhagat, (1988). The prominent theories include role stress theory, McGrath's (1976) stress cycle theory (Beehr and Newman's 1978) and Person environment fit theory (Frenchetal, 1982).

The process of feedback loop works in a simple way. The input function of the organism sanities the situation and a signal is transmitted to the comparator which results in an evaluation between the environment and reference object. The comparative analysis reveals either there is a disturbance or the situation is in control of the individual. In case of disturbance the output function of the loop triggers a reaction in order to modify the situation or may change the reference object/subject. The discussion on the control theory has focused on the negative effects of the imbalance and its consequences as well (Campion & Lord, 1982) and causal relationships

and hierarchical arrangements among multiple feedback loops (Carver & Scheier, 1981, 1982; Powers, 1973). The negative feedback[1] loop process can be summarized in the Figure 4 below:

The Negative Feedback Loop[a]
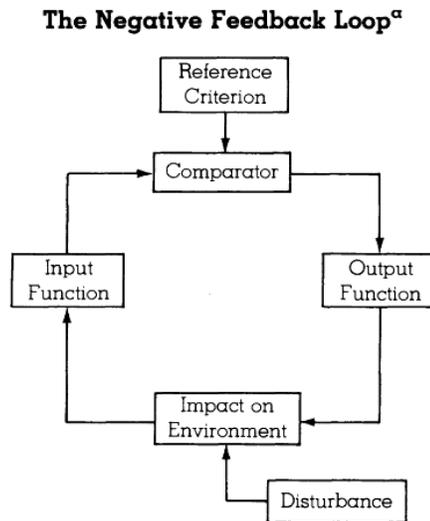
Figure 4: Conceptual Framework of Control Theory

This process of identification of stress situation suggests that individuals have the ability to evaluate themselves with the environment and may alter their current state to the desired state. (Cummings & Cooper, 1979). However, research on private self-consciousness (PSC; Fenigstein, Scheier, & Buss, 1975) investigated the extent to which individuals have the accuracy to detect such strain (Carver & Scheier, 1981). Individuals who have high private self-consciousness have greater ability to evaluate the situation and modify the emotional reactions. Studies also suggest that private self-consciousness may be proved as one of the important

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[1] **Adapted from "Control Theory: A useful conceptual framework for personality- social clinical and health psychology" by Carver and Scheier, 1982, Psychological Bulletin, 92, 112**

mediator between stress and strain (Carver & Scheier, 198l; Scheier et al., 1983)

Stress as Cycle:

The cybernetic theory of stress terms stress as a cycle of information and feedback. The underlining principle of this argument is the self-person analysis of the strain and translation of the strain into threat situation or stress. This self-interpretation of the strain helps individual to analyze if the situation is beyond the stability level and may select the appropriate strategy to cope. The tendency of the cybernetic theory is to explore the factors which may bring the situation to instability which are present at work and also the personal characteristics such as Type A behavior pattern and the immediate outcomes of such situations as well. (McGrath, 1976). The phases of the stress cycle were recommended by Cumming and Cooper (1999) was:

a) **Identification of Strain**

The stress literature strongly agrees to the notion that stress is a subjective and psychological perspective which is situation and individual specific. The idea of cognitive appraisal of the stress situation was presented by Lazarus (1966), according to him the individual if appraises the situation as threatening may be called as stressful. The detection of the threatening situation comes with the comparison of the actual and the desired state of the individual. The gap identifies the presence of strain and the level of stress in the situation. Such detection of strain through the feedback supposes that individual prefers another state over the present; the individual knows the current state and the individual have the ability to compare the two situations as well. Organizational stress literature had outlined that employees have different preferences for work. Literature had reported that difference in personal characteristics change the reaction towards the stress situation. Such as behavioral characteristics of Type A

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behavior pattern can work as affect the working conditions. People with high needs for growth prefer enriched form of work while employees with high social needs prefer team work (Cummings and Worley, 1997), they believed that such difference of employees face different types of challenges and the outcomes are not same.

b) Adjustment Process

The second stage of the stress cycle is the choice selected as the adjustment process to reduce strain. Cybernetic theory states that individuals evaluate the available coping strategies to counter stress. On the basis of the information feedback an internal behavioral change may be observed as a coping behavior. The selection of the coping behavior depends on the accuracy of the feedback available for the employees. Research suggests that either employee lag (it involves the time frame in which the feedback is received and the time taken by the individual to appraise the situation employees may find difficulty in finding the relevant information and clarity of the situation and may also take longer time to compare the desired and actual situation faced at job. Generally it is said that the longer is the time of lag the detection of strain is slower.), gain (the feedback gain includes the extent to which the adjustment process reduces strain, the type of information collected and the coping behavior adopted may change the strain positively or negatively) or there can be error in the feedback mechanism. (chances of error in the detection of strain can result in the choice of wrong or late selection of coping strategies, in case of feedback error the employee may not be able to evaluate the strain correctly which may delay the adaptation of coping behavior. The feedback error may contain the wrong analysis of the environmental clues, the difference in the quality and quantity of the information gathered from a situation) (Cary L. Cooper and Cummings, 1999).

c) Implementation of Adjustment

The third stage of the stress cycle is the implementation of the coping behavior selected by the employee. Organizational stress literature had reported the effects of the situational demands on the human behavior and the type of relationship that customize the coping behavior (Lowe, 1971). Cybernetic theory states that the type of reaction towards a certain situation changes the effect of the strain on human behavior as well. Cooper and Marshall (1976) suggested example of the need of the adjustment according to the situation and discussed the type of stress situation and its likely effect on the individual.

d) Effects on the Situation

Final stage of stress cycle deals with the positive or negative effect of the adopted coping behavior in result of a stressful situation. McGrath (1976) argued that such effect of the situation is overlooked by stress researchers as the effect may take place outside the person or the behavior of the employee. Cybernetic theory tries to bring the attention towards the effects of adjustment process, as the authors believe that the information about the outcome of coping behavior carries importance. A negative feedback i.e. the coping behavior does not decrease the strain or a positive feedback i.e. the behavior is decreasing the stress is important for the employees. Stress research had demonstrated the effects of work stress on health of incumbents.

2.2. Terrorism, Media Coverage and Economic Stress:

It has been observed that most of the stress literature have focused on the micro factors effecting the stress levels of the employees and the macro or extra organizational factors have been ignored. The evidence related the external factors such as terrorism, media stress and economic

pressure (economic stress) is limited. Since the 1980s terrorism became one of the important global issues effecting the community and people. Not only has it attracted the attention of organizations, but governments in different countries are working extensively to find solutions to this lethal issue (Enders & Sandler, 2006; Frey, Luechinger, & Stutzer, 2007). Studies have investigated the negative effects of terrorism on performance of business and organizational key decisions (Czinkota, Knight, Liesch, & Steen, 2005; Li,Tallman, & Ferreira, 2005;, Wernick 2006) in multinational companies (Anon, 2008; Berrong, 2009; Wernick, 2006). The issue has been taken very seriously not only in the terrorism affected countries but also developed countries as well. The concern for the organizations is to make policies in order to protect their employees while on work and international assignments as well (Liou & Lin, 2008; Mankin & Perry, 2004).

The issue of terrorism got into focus in the international scenario after the attacks on twin towers in USA. Several countries were affected by the ruthless violent attacks by specific groups for their own vested interests. These countries are Pakistan, Srilanka, Sudan, Iraq and Afghanistan.

An official report published by National Counter Terrorism Center (USA) stated that more than 11000 terrorist attacks were recorded only in the year 2011 which is approximately 6% more than the attacks in 2010. Total numbers of death were more than 13000 with almost 28 attacks per day. These attacks do not only affect the lives of a common man but also the employed people hence organizations are ensuring to measure the level of risk in respective country o their operations to keep their infrastructure, employees and assets safe. (Griffith et al., 2008)

The effect of terrorism on organizations is of two types; one is the direct effect and second is the indirect effect. The direct effects include the damage to the infrastructure or any damage or

abduction of employees and loss of money (in case of ransom). On the other side the indirect effects refer to the overall business loss (in case of decreased revenues) and backordering or shortage of material (Czinkota et al. 2004; Jain and Grosse 2009) and extraordinary security budget (includes equipment, personal, vehicles or security clearance). In addition, there are numerous psychological effects which cannot be ignored such as decreased motivation and fear. It is also reported that terrorism is directly related to fear, anxiety and life threat (Jain and Grosse 2009).

With the growing and uncontrolled wave of terrorism studies also believe that the cost of terrorism is huge to the organization and employee. People affected from terrorism lost their body parts, at times their family or relatives, physical injuries during or after the work and other psychological disorders (Holloway and Fullerton, 1994; Lopez and Wodon, 2005).Some authors have reported that terrorism is primarily about to realize and address the psychological problems, a very little evidence is present in the stress literature which have investigated the effect of terrorism in the workplace setting hence this study will contribute towards a very critical issue by examining the relationship of terrorism on stress and other outcomes.

It is important to note that the evidence of the workplace effect of terrorism is less. (Czinkota et al., 2010). There is a growing need to explore this relationship especially in Pakistan. This study examined the negative relationship of terrorism on stress levels of employees. Previous studies in this domain explored the effect of terrorism on the expatriate performance in US, (Ryan et al., 2003), Australia (Howie, 2006, 2007), and Sri Lanka (Reade, 2009; Reade and Lee, 2012), and its effect on employee work attitude, behavior, wellbeing and satisfaction. (Reade and Lee, 2012; Ryan et al., 2003). These studies have reported that there is a significant negative relationship of terrorism on workplace stress and anxiety (Howie, 2007; Mainiero and Gibson, 2003) and thus

effects work concentration (Mainiero and Gibson, 2003) and performance (Howie, 2007). A study by Alexander (2004) examined the psychological effect of terrorism on mental health in case of direct terrorism attack and indirect as well. He concluded that in both cases a significant negative effect is reported among the employees' mental state and wellbeing. The findings are supported by several authors such as Reade (2009), Reade and Lee (2012) and Ryan et al (2003). It is believed that bad work attitudes decrease the work performance and increase threat to the life of employee and its family (Yum and Schenck-Hamlin, 2005). In result of such terror their work concentration shifts towards the family and family becomes important for them (Bader, N. Berg, 2013). This fear restricts the employees to network inside and outside the organization due to several reasons (Knastenmüller et al., 2011).

As terrorism is negatively effect to employee job attitudes, performance and satisfaction (Reade, 2009), studies in HR domain considers these factors as the most important outcomes of a certain variable (Harrison, Newman and Roth, 2006).

Terrorism has spread across the world not only in the form of physical attacks but also through different sources. One of the emerging mediums which are in debate is media. This has helped the spread of violence and terror internationally. This issue has attracted electronic and print media and most importantly internet website and social media websites. It is said that it is the most dangerous medium as this has a reach to every common man and wider audience (Hoffman, 2006). Mass media includes all mediums used to transmit news or information though print or electronic form such as Television, internet, mobile devices, newspapers, magazines and posters. It is also believed that with the use of media (all mediums) both terrorists have tried to fulfill their demands and are able to spread fear among masses. Mass media mechanisms believe that it

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is important to keep the audience informed about the news and events but has not necessarily realized the widespread effects of such events on individuals (Hoge 1982; Schmid, 1992a).

The argument presented in favor of continuous and detailed coverage of events and news is the access to information in democratic countries. Some countries also have passed "right to information" act and press freedom policies in order to have free and transparent media so that freedom of opinion may exist. On the other hand, people who do not agree to mega coverage and free press believe that there must be code of ethics of every kind of news / event which must be followed because the terrifying effects may create stress, mental health and other psychological issues (Schmid, 1992).

A survey conducted by American institute of public opinion in 1977 regarding the media reporting on terrorism and its effect on community revealed that 50% of the respondents agree to free press and coverage of terrorism while 47% respondents believed terrorism was given more importance by media and is leading to negative attitudes (de Boer, 1979). This over emphasis leads to numerous social issues which have a long term effect. In a study by Iyengar and Kinder (1991), it was found that terrorism relevant news, articles and pictures were more than other social issues such as crime, poverty or unemployment. Studies agree to the argument that this overemphasis on terrorism related event affects the society directly or indirectly (Schuster et al., 2001) which lead to trauma, mental stress (Brewin et al., 2000) fear and anxiety (Slone, Shoshani & Baumgarten-Katz, 2008). Studies have reported pathological outcomes of indirect exposure to media terror such as secondary traumatization, and fatigue. The negative effects also include flash back of violent images, dreams and thoughts regarding the tragic incident or event and future uncertainty. These effects were examined in the studies by Slone (2000) and Slone & Shoshani (2010) in Israel.

It has been said that the effects of violent and sensation created by media is not limited to a specific group but it effects families, children and employed people. With the evidence of sociological effect of media sensation very less evidence is found with relation to the employment effect. Studies published in similar context after twin tower attack had proved that there is a significant effect of media exposure to insecurity, negative emotions, risk taking and work behavior in USA.

Another determinant of psychological stress which is chronic at times is economic factor (Hall, Williams, & Greenberg, 1985; Holahan, Moos, Holahan, & Brennan, 1997;McFarlane, Norman, & Streiner, 1983; Pearlin, Lieberman, Menaghan, & Mullan, 1981; Ross & Huber, 1985). Financial difficulties which arises from work creates psychological stress is reported in different countries (Conger, Rueter, & Elder, 1999; Dew &Yorgason, 2009; Kinnunen & Feldt, 2004; Price, Choi, & Vinokur, 2002; Scaramella, Sohr-Preston, Callhan, & Mirabile, 2008). Economic stress refers to the subjective evaluation of the employee regarding the financial situation and its consequences for family. It also includes worries regarding the fulfillment of the daily financial requirements (Voydanoff & Donnelly, 1988, p. 98). Empirical evidence suggests that financial pressure is negatively associated with depression and stressful life (Monroe & Hadjiyannakis, 2002; Sapolsky, 2004).

Change in the economy and affordability of basic necessities is considered to be reciprocal as in case of a gap individuals may not be able to work properly. Hence it is considered as one of the important stressors (Murphy, 2010). Theoretical support is provided by the conversation of resource theory (Hobfoll, 1989) in which depletion of resources is considered to be an important threat for the wellbeing. It also states that in case of low resources individuals tend to mobilize

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and engage other resources in order to address the financial pressures and inability may lead to a negative behavior at work. (Such as low motivation, low job satisfaction and decreased Organizational Citizenship Behavior (OCB) (Hobfoll, 1991, 1988, 1989, 1998, 2001; Freedy, &Hobfoll, 1995). In addition to it conservation of resources is connected to the social functioning as well. According to Hobfall & Lilly (1993), work is the primary source of earnings for employees and it also provide self-satisfaction in terms of security and status, but if the individuals do not get the expected gains required for survival from the job stress is created. This argument is supported by several studies such as (Bowen *et al.,* 1995; Dohrenwend & Dohrenwend, 1981; Jackson, 1993; Kessler &Cleary, 1980; Parry, 1986). Even if a person is poor but have stronger personal and social resources such as social support from the environment may better stand with influence of chronic and serious economic stressors (Parry, 1986). COR theory presents three major categories of resources which includes 74 different kinds of resources. It is important to mention that economic resources are listed in all three categories. The first category an individual's intrinsic resources (self-efficacy, achievement and power) and extrinsic resources (monetary needs, assets / possessions, and social relations) are classified. In second category hierarchal resources are listed which is of four types i.e. objective resources (home, household needs etc.), condition resources (job, marriage and organizational status), personal resources (self- opinion, sense of purpose in world and independence) and energy resources (information and money) (Hobfoll, 1988, 1989). According to the theory personal resources are stated as one of the important to achieve other resources which help individual to address the primary and secondary needs of life (Hobfoll, 1989, 1998). The studies relevant showed that objective loss to the individuals is related to the depression (Ennis, Hobfoll, & Schroeder, 2000). The economic perspective of resource claims that the costs of the needs are

strongly linked to the individual functioning at the organizational and individual level. In support Drago and Golden (2006) investigated that there is a high role of economics in the work family role and family work roles.

The economic hardship was reported as one of the biggest stressor in USA when more than one quarter of population termed economic condition as a concern in 2007. They reported that declining income, lack of facilities and high living cost is a major challenge to them. This concern is relevant to the difficulty faced by individuals to pay the utility bills at the end of month, non availability of money to hang out with family and other facilities which effected their work performance as well (Newport 2008). The stress model presented by Pearlin (1999) also documented psychological disorder in result of economic pressures and also examined the effect on work and social life. Studies also have examined the effect of economic pressure on job satisfaction where they concluded that financial consideration stands a very strong determinant of job satisfaction. Hence a high economic hardship will lead towards negative feeling about job and the organization (Laura et al, 2009).

2.3.   Type A behavior Pattern and Stress:

With the support of previous research I have analyzed behavior pattern as part of mediation in the basic model. The variable is supported by Personality environment fit theory and a strong research support is present for the mediating role of Type A behavior patter in stress literature.

2.3.1: Person Environment Fit Theory and Stress:

Person-environment fit theory is the key stress conceptualization. It is abbreviated as P E fit theory. Overall supposition to encouraging the work-related outcomes for the people that the consistent characteristics of the people and of the environment, in which s/he is working, (see

Kulka, 1979,). The theory predicts that there is no match between the environment, surrounding and characteristics of the people may be linked with psychological (e.g. job dissatisfaction) or physiological (e.g. high blood pressure) strain. The model developed by French and his colleagues in the context of stress (French, Rodgers, and Cobb, 1974).

The PE fit approach characterizes stress as a lack of correspondence between characteristics of the environment (e.g. demands, supplies) and person (e.g. abilities, values). This lack of correspondence is hypothesized to produce adverse psychological and behavioral outcomes, which eventually result in increased mortality and morbidity. In recent years, the person-environment (P-E) fit approach to stress has become extensively accepted among organizational stress researchers (Eulberg, Weekley and Bhagat, 1988). This basic framework forms the center of many current theories of organizational stress, such as those presented by French and his colleagues (French, Caplan and Harrison, 1982; McGrath, 1976; Karasek, 1979; Schuler 1980) and others.

The widespread acceptance of personality environment fit theory is due to many reasons. The theory views the person and environment both as the reasons for stress situation. This theory considers the differences in the perception and fit of people to people and has guided many researchers to develop models in different settings (e.g. Caplan, Cobb, French, Harrison and Pinneau, 1980; French et al., 1982). One of the popular models worked on this theory was presented by French et al (1982) in which two versions of fits was discussed. One focuses on the relationship between individual needs and the resources supplied by the environment and is termed as supply- value fit (S-V fit). The other version refers to the environmental demands in organizations and the competencies, skills and abilities of the individuals to address the

demands. This version is known as demand- ability fit (D-A fit). The model further explained the measurement of the model with two different approaches i.e. subjective and objective approaches. French et al (1982) suggested that objective approach includes the independent existence of the perceptions of misfit between environment and person. On the other hand, subjective approach believes that it is the individual who evaluates the imbalance between the environment and person. He concluded that this S-V or D-A misfits results on a negative feeling which may have behavioral, psychological and physiological outcomes known as Strain.

The supply fit theory was suggested by Schuler in 1980, where a dynamic model of behavior was linked with stress. According to his approach, high work demands may demotivate the employees. This assumption was also supported by Cybernetic theory of stress (Cummings and Cooper, 1979).

The S-V and D-A approaches have been tested simultaneously in different studies to investigate the Person environment fit (Dawis and Lofquist, 1984; French et al., 1982), but these approaches are separate in terms of the relationship, process and outcomes. The S-V approach refers to the process where individual values structures are drawn in order to address the surroundings and in contrast the D-A approach is altogether a different process where individual modifies the skills to the environment.

The outcomes of both approaches have been reported different in studies with the components. When environmental supplies are deviating from the employee values job dissatisfaction (Locke, 1969, 1976), negative affect (Diener, 1984), other counterproductive behavior at job may be observed. And when environmental demands are high as compared to the abilities it directly affects the performance of the employee (Hackman and Oldham, 1980; Naylor, Pritchard and

Ilgen, 1980). The comparison between the strengths of both approaches remains controversial. Shirom (1982) argued that D-A approach is favorable as S-V approach results in job dissatisfaction which is considered as an outcome of stress. Contrary to this, Harrison (1978) suggested that D-A approach will result in employee strain as it has a direct impact on the S-V fit. With this argument it is said that the C-V creates stress and D-A is one of its antecedents.

Locke (1976) in his theory of job satisfaction recorded S-V fit as indicator of job satisfaction. He assumed that job satisfaction is primarily the perception of individuals towards job and its components. Hence the gap between the demands of the environment and individual needs / skills will negatively affect job satisfaction.

Person environment fit is categorized into three major forms. One form of fit discusses the inconsistency between the person and environment which results in strain. This form was presented by French et al. (1982), McGrath (1976), Tannenbaum and Kuleck (1978). Second form of fit focuses on the combination of the components of the environment and employee which may have different outcomes (Cherrington and England, 1980, Lyons 1971), the third form of fit is the degree of imbalance between the environment and employee (French et al. 1982 and Stokols, 1979).

There are several reasons for a strong relationship of person environment fit with employee attitudes i.e. job satisfaction, turnover intention and success (Hoffman & Woehr, 2006; Kristof-Brown, Zimmerman, & Johnson, 2005). It is believed that misfit may result in negative consequences and job stress and strain. When job does not match the major characteristics of the profession it may lead towards a negative expectation of worker (Porter and Steers, 1973). Most workers who newly join the organizations possess several expectations to be fulfilled from job

and organizations and if not met may leave due to job dissatisfaction. Another reason which may lead to employee dissatisfaction is the direct effect of job strain due to increased pressures and inability to match. Workers expect their jobs and occupations as a source of internal satisfaction and have preferences for working conditions and type of work they perform. In case of mismatch between the preferences and actual environment strain may increase (Edwards, 1996). Schneider's in 1987 in his attraction selection model suggested that employees are attracted by the organizational goodwill; the environment offered which are matching to their own interests and behaviors. Individuals seek for the information regarding the occupation they want to join and they have information about their own interests as well (Sedikides, 1993). They use that information to select careers which match their abilities and choices. It is obvious that in case of a situation where the job does not match the expectations employee will quit (Betz & Hackett, 2006).

A strong reason of stress and strain at job due to job misfit may be the norms and values of the organization which cannot be tolerated by the employee. It is supported by social information processing theory (Salancik & Pfeffer, 1978) that working demand, autonomy to perform the task at job may not be in consideration for employee to leave but the overall social and working environment is more preferable for the employees and is also influential for stress reactions. It is also suggested that the autonomy and other facets of jobs may not be objective but the physical instruments and other characteristics of the environment can be seen and tangible.

The P-E fit theory also have its limitations (Ganster et al., 1991). First, it tends to imply that the P-E fit relationship is undetermined (Edwards, 2008). The relationship between the person-environment fit and strain can be positive, null, or negative, especially when supply becomes

larger than need or when demand is smaller than ability. As summarized by Edwards (2008), this theory has proposed many possibilities for the P-E fit relationship without saying which relationship will occur in a given instance. Second, this theory does not specify which form of fit is most relevant, demand ability fit or supply-need fit (Ganster, 2008). Whereas Edwards (2008) have proposed that supply-need fit mediates the relationship between demand ability fit and strain. Yet, this proposition only received limited empirical support (Edwards, 1996). Third, this theory suffers from methodological problems such as discarding information and unreliability (Caplan, Cobb, French, Harrison & Pinneau, 1975). Discarding information refers to the fact that this theory only considers the fit (differences) between the P and the E without taking the absolute levels of the P and the E into consideration. The problems of unreliability refer to a situation where a P-E fit score is generally less reliable than the P and E components (Edwards et al., 1999).

2.3.2. Type A Behavior Pattern:

The pioneer research in behavior type variation at work was stated by Friedman and Roseman in 1950. This dimension of research was through observation of different types of patients that visited them. They observed that all patients do not have similar behavior patterns such as speech, signaling, conscious and unconscious behavior. Initially Schuler (1982) considered Type A behavior pattern as one of the important factors in transactional approach of stress. This assumption was supported by Beehr (2001) who stated that literature on Type A behavior carries a huge importance in future. The behavior variation has been tested across different cultures (Jamal, 1990, 1999; 2007b) and significant results have been documented between stressor evaluation and behavior (Ganster, Sime& Mayes, 1989; Badawi, 1995; Moyle &Parkes, 1999) individuals who possess different personality attributes tend to react differently in situations

hence it can be said that stressor evaluation is dependent on the behavior type and mental state.

Behavior patterns in people came in spot light in relation to the motivation of people in work setting and putting in stress by Prince in 1982, where he argued that the social interaction of individual with family and people along with his cognitive ability defines the ability of individual to fight against the threatening situation or to surrender. The conditions in the surroundings, the behavior, and the physiological and cognitive factors all influence the Type A behavior in the light of the cognitive social learning model by Price (1982). The social interaction with the masses and the family of the person highly influences the understanding of the person and his cognitive abilities. The individual beliefs of a person also come under this category along with associated fears and threats like scarcity, impartiality and competition. All these factors help to develop the patterns of Type A. Researchers agree to the fact that behavior is decided and affected by the culture, surroundings and the society. Thus the experiences in life such as social interaction shape the behaviors and learning of the person.

A person's individual differences are of prime importance in the research including the demographics when the environmental and psychological implications are studied regarding degree of stress and wellbeing of the person (Fernander & Schumacher, 2008 et al.) Many studies have compared and related the Type A and Type B personalities along with different variables like physiological and health (Sibilia, Picozzi & Nardi, 1995). There has been a lot of investigation on the relation between these types of personalities with the stress, stress factors and its mental and bodily symptoms.

The studies from the research have found out that the people with Type A personalities are ambitious, hardworking, determined and are mostly occupied with work. They give importance

to the time factor and meeting the deadlines and often face work overload (Sales, 1969 et al) and stress more in relation to Type B that do not possess these behavior patterns. Researchers agree upon the fact that Type A personalities experience high stress levels and thus this enhanced pressure can result in coronary disease (Sales, 1969). This interlink arises because the attempts of Type A to overcome the results and control the environment around them (Glass, 1977).

Different researchers have tried to study the Type A patterns multi dimensionally with various approaches such as the one that focus on the central or main components of the behavior and differentiate them from the others that are tangential in nature. The central components are the aggression and hastiness (Friedman and Rosenman, 1974), rapidity and edginess, hardworking and association with the job (Zyzanski and Jenkins, 1970), intolerance and competitive nature (Matthews et al. 1977) etc. The other method used by the researchers is the identification of the primary themes that drive a Type A person such as long term struggle (Friedman, Brown, 1969) and the desire to master one's environment (Glass, 1977). Studies in the field of psychology and stress have also highlighted the behavior of the Type A personalities that is compliant to the stress and mental strains. One of the studies in this regard was done by Friedman and Roseman in 1974. They concluded from their study that Type A personalities depict a specific behavior pattern that includes multitudes of emotional components like the hostility and aggressiveness, haste and achievement in a short time, impatience with slow paced behaviors and openness to new challenges. In contrast, the Type B personalities depict differing patterns of behavior. Through the history, different researchers have tried to confirm and authenticate the patterns that are portrayed by Type A (Price 1982). Edwards & Baglioni, 1991, Jamal, 1985; Jamal & Baba, 1991 have studied that many researchers have compared the people at work place having Type A

& B personalities. These studies were mainly done in the western cultures so they encompass the industrial organizations in the western societies.

The Type A persons have inclination towards aggressive workplace surroundings with more work to be done in lesser time, thus they face high levels of stress than Type B (Jamal & Badawi, 1995 et al). The studies have suggested that there is a significant relation between the coronary heart ailments and the Type A behavior patterns thus it is important to integrate the link and effects of stress and TABP on the health and safety of the people. Although the Type A persons are more aggressive, they can also perform well in a relaxed environment but if the pressure is increased, they tend to meet every demand on time and are troubled about not meeting those requirements and ultimately experience stress. French and Caplan (1972) have stated that the Institute of Social Research of the University of Michigan also agrees to this justification in one of its stress model.

Reiche (1982) conducted a study that explains that there can be prejudice in the over work situation when Type A behavior is involved but it cannot indicate that there is an intention of being overloaded by the work. A study conducted by Kirmeyer (1988) explains that Type A workers complained about the work over load than the Type B workers when they do not have the overload in reality. This means that Type A are more partial about being in a stressful situation. According to Ganster, 1987 et al. the workplace stress factors are closely related to the Type A behavior patterns and these people have a propensity to fidget about the overload of work and the related stressors where as it is opposite in the Type B persons. There may be other factors such as low level motivation and inadequate demand that can create a degree of stress sin the Type A persons in comparison to the Type B or Type A/B (Sutherland & Cooper, 1991).

The research at the workplace stress has devised models for the functioning of the TABP. The significant among all are the direct effect models. It states that Type A behavior increases the amount of the stress indication in spite of the amount of work stressors and related factors. According to Ganster et al, (1987), the TABP is responsible for the moderation of the stress and strain relation when the work place stressors intensify. Another model to study the work stressors and Type A suggest that the relation in these two aspects is stronger in the Type A than any other type. A later model proposes that sometimes the stressors trigger the TABP along with the symptoms of the stress and ultimately affect the stressors (Edwards et al, 1990). According to Friedman and Rosenman (1974) the persons with type A are more inclined towards work and tend to take their work at home and seldom involve in non-work-related-activities. Their thoughts are focused on the work even if they are not working, nor they complete their allotted holidays and additional vacations. So we can say that their work is important part of their life.

2.3.3. Cognitive Factors in Type-A:

As the behavior patterns are different from one another, the studies have identified different characteristics of Type-A:

i) Ambition:

One of the aspects that are used to recognize the Type A is the uncontrolled drive to achieve the goals. This may be some times jumbled up with the term proving one's worth to others. However, the society highly regards the ambitions over the personal proving of one self. Similarly, the researchers also exhibit the Type A and thus are respected for their aims and work. It can point out from this fact that the behavior depicted along with the ambition or the wish to succeed is highly significant in achieving the goals (Price, 1982).

ii) Setting Excessively High Performance Standards:

In many instances where the aims and goals are very high the person, this can create lofty principles and standards for his behavior. Often the person guarantees his acknowledgement and recognition by meeting those standards successfully which he has set for himself. The person links his accomplishments (in terms of numbers and quality) with the self-pride and dignity and thus tends to show elevated performance (Price, 1982).

The important fact to be mentioned is that the working men try to accomplish higher standards in job and have high performance at work. The cultural differences do influence and see that American people especially men are not fanatical about setting high standards for their roles and behaviors in their lives as husbands, fathers or any other non work related activities (*cf.* Burke, Weir, and DuWors, 1979).

iii) Hard-driving behavior:

The extreme behavior of hard work for the desire to achieve the best is required and is deemed essential. For this purpose, maximum potential and effort of the worker is needed. To experience the success and triumph there have to be the hard driving component of the Type A behavior pattern along with the supportive environment and society. The individual's persistent endeavor is needed most when there is lack of direct, ethical and main beliefs. So, when a person is of the view that the more exertion he does, the more successful he would become, he would try to put forth his maximum potential and perform extraordinarily (Price, 1982).

iv) Competitiveness:

There has to be a standard for the measurement of the achievements a person has gained as the potential is not limited to certain point. One of the measuring criteria is the relativeness to other achievements. The social aspect supports the competitive behavior that also involves the hard driving efforts. The societies that support individual exertions are more inclined towards competitive nature (Price, 1982).

v) Aggressiveness:

The societies where success is of prime importance; assertiveness and aggressiveness are common features in the behaviors. If the view of scarcity is taken in consideration, then it can be seen that people become more aggressive in nature. The Type A behavior of middle classed men was studied and found that these men tend to devalue others work, give no encouragement, do not pay attention to the ideas of fellow men while acting aggressively (Price, 1982).

vi) Time Urgency:

The Type A behavior pattern includes the hastiness and achieving more in lesser time. There can be a continuous feeling of fast paced working under the time pressure in the Type As. Thus, Type As takes diminutive time to rest and work for longer time periods and they consider the time for relaxation as wastage. This factor can be intensified when there is a feeling of not enough time left for a task in the Type A personalities (Price, 1982).

vii) Impatience and Irritability:

The irritabilities and edginess in the behavior are also enhanced by the drive to achieve more in a lesser time. The annoyance and irritation is likely to increase when there is demand to complete the task in time or meet the deadline especially when his self-respect is at stake. Looking together to the aspects of this impatience and hostile behavior (often disregarded by the society), combined with the competitive urge creates a free floating hostility phenomenon that is a major part of the Type A personalities (Friedman et al. 1969).

viii) Speech and Motor Behaviors:

The body language of a person may help in predicting which type of behavior. The speed of the speech (if it is fast, brisk and quick), the facial expressions and body movement are all the conventional ways of finding out about a behavior type. The Type A people possess all these behavior patterns and they tend to complete their tasks quickly and thus emerge as more challenging rivals for the competition (Price, 1982).

Allen et al., 1987 have explained that the TABP can result in ill health of the person as they are prone to heart disorders such as cardiovascular reactivity etc. All of these studies have suggested that there exists a significant relation between the Type A and risky physiological reactivity along with the aggressive behavior mostly in males. The stress levels in the Type A women are also considered in the Framingham study where the routine stress is measured including the specific situation distresses. According to Lawler and Schmeid findings (1987) the level of stress in the females is suitable to be studies in relation with the social and psychological stress factors.

2.3.4. Mediating Role of Type A Behavior Pattern:

Cooper et al (1991) have argued that the research at workplace has included the Type A as another dimension of study. Researchers like Ganster (1987) propose that TABP indeed influence the work place stress factors and can lead to modified psychological reactions resulting in a variety of diseases. Another aspect of research is the social support that shows the linkage between the stressor and the health (well-being) of the person (Quick, Quick, Nelson, & Hurrell, 1997). The supervisor support is significant in providing perks and benefits to peers and subordinates. This support is comprised of the information, direction, recognition and encouragement to the employees along with high standards of tasks assigned

Edwards et al (1990) studied the relation between stress and the TABP in different groups in multiple jobs. Their study is comprised of only one aspect measurement of the components that are accountable for arbitration. The conclusion suggests that the mediating role of certain factors is closely related to the TABP and the environment is significant in triggering these behaviors. According to Kivima et al. (1996) the stress at the workplace including more achievement in less time has a positive relation with the anxiety and intolerance. Whereas the ambitions created due to TABPs have a negative relation with the stress aspects of work/family conflicts etc.

The Type As also affects their health and well-being as diseases like high blood pressure and coronary heart diseases are common in them. Similarly, high stress levels can be seen in Type A people that can result in various metabolic syndromes etc. In many cases the Type A isolate themselves from others and try to give all the time and attention to their work and prioritize the work over the relationships. This may also increase the chance of high stress and social isolation. Some jobs have high demands and require high performance making the workers stressful and

push them towards Type A behaviors. Some people have intrinsic inclination towards these behaviors and can be triggered by the environmental stress factors or can be moderated by the effort of the person.

In accordance with the view of Davidson, Cooper, and Chamberlain (1980), it is implied that women with Type A personalities are mostly employed at senior level jobs. Researchers also have concluded that there has been ample research about the Type A behaviors in the developed countries; however, there are a small number of researches done in the developing countries on the given area (Kinicki, McKee, & Wade, 1996). The Type A people are more attracted to the jobs that require more consumption of time, provide more opportunities and are more challenging (Jamal & Badawi, 1995; Lee, Jamieson, & Earley, 1996). Along with their fast paced jobs, they also face the high stress levels than the other workers.

The work environment can trigger the Type A behaviors and attitudes when the worker is repeatedly experiencing the same stressful and time bound situation. However, the Type A can assume the time pressures to be a positive factor as it can lead to accomplishments and success. This can result in the constant high stress levels (without notice of the Type A) that come along the increased time pressures and increased association with working time. The workplace supports the Type A behaviors in many ways and thus these are considered to be highly recognized and rewarded than others. In most of the cases, the peer pressure may intensify the Type A aggressiveness in order to achieve success and increased competition. The competitive environment, the physical rewards combined with the increased stress can elevate the chances of continual Type A behavior in the employees (Price, 1982).

2.4. Perceived Social Support:

The perceived organizational support is considered to be an important aspect where the employees are of view point that their contribution is given importance and the organization's concern about their wellbeing (Davis-LaMastro, 1990 et al). I have selected perceived organizational support as a moderator of the relationship between X and Y. Social support is conceptualized in different studies. Several definitions to this construct exist in literature as it is a multidimensional construct. This refers to any form of favor (information, moral, monetary etc) from sources within the organization or outside. (Schwarzer, Knoll, & Rieckmann, 2004). It represents a vital resource which is termed as a social network and individuals strive to maintain the existing and also expand to new ones.

Hobfoll and Stokes (1988) explained social support as a social relationship or people and groups due to a certain attachment to each other. This attachment may be loving or caring in emotional relationships. This does not only include the social relationships but also includes informational support which can benefit the individual. It can be a good advice or counseling. The social support construct believes that such resources are very critical in human life because humans tend to consume these resources and it may deplete after a certain time if not maintained properly. Generally the social support an individual receives is differentiated into four types namely: informational, emotional, appraisal and instrumental (House, 1981). These types are grouped according to the type of support and the kind of outcome each type have on the individual. The most effective kind of support which has strong empirical support is emotional support in stress situations (Cohen & McKay, 1984, cited in Cutrona, 1986) but studies have yet to find the process of reducing stress in result of these social support types.

Any type of social support received by individuals at work can be on work and away from work. The work domain of social support may come from peers and supervisor / boss which can prove to create a healthy environment at work. Having supportive supervisors encourage the individuals to openly discuss the problems related to family or work. Supportive supervisors also help the employees in the difficult times in different terms (Roskies & Lazarus, 1980).The work domain support has proved to be an effective and moderating variable in stressor-family work conflict models.The second domain of support received by employee is non work domain which can be at home/ family and friends (Greenhaus et al- 1987). These social networks have been strongly linked with lower stress levels at work (McCubbin, Joy, Cauble, Comeau, Patterson, &Needle, 1980). Nonsocial domain of social support proves as a very important factor in reducing stress at work and home interface (Holohan & Gilbert, 1979). Specifically support received from spouse carries more importance when it comes to married employee stress (Roskies & Lazarus, 1980).

An effort recovery perspective of social support is widely known the literature of organizational stress as one of the important factors of coping towards stress. The positive effect of social support is strongly acknowledged and high social support may help in reducing negative effect of stress (Beehr, Farmer, Glazer, Gudanowski, & Nair, 2003). If social support is positive from different sources people will feel satisfactory as they have other to consult in difficult times.

Strong empirical evidence is found in stress literature regarding receipt of social support at work and outside which help in strengthening the psychobiological systems to improve work processes (Sonnentag & Fritz, 2007). The social support includes a process where social support provider invests in other party (support receiver) different kinds of resources such as time and energy

(Bacharach, Bamberger, & McKinney, 2000). Individuals who receive social support may feel a positive sense of self in order to address the demanding work (Hobfoll, 2002). Physiologically, social support helps in increasing long term positive effects on immune system and neuroendocrine system (Heaphy& Dutton, 2008). Hence these studies support the argument that perceived social support at work is strongly linked with positive attitude, burnout (Cherniss, 1980), job satisfaction (Eisenberger et al.,1997), and performance ratings (Gerstner & Day,1997), and may moderate the effects of stress on burnout (Greenglass, Fiksenbaum, & Burke, 1994).

2.4.1. Social Support and COR:

Researchers like Hobfall (1989, 1998) have discussed stress as the result of the reduction of resource in relation to the conservation of the resource theory. Hobfall (1989, 2001) also suggested that stress and pressure can be avoided by the people who have the potential to recover their resources that are lost and shield their remaining resources from being depleted. The crux of the conservation of resource theory is that human beings tend to shelter their resource pool from the external environment and achieve the stability level. However, if this resource pool is shaken or under the threat of depletion, then people tend to experience stress feelings. According to Hobfall and Freedy (1993), Hobfall and Shirom (2001) et al researchers and scholars tried to link the conservation of resource theory with the stress and emotional exhaustion in the firms and organizational structure.

The conservation of resource theory describes the people's inclination towards maintain the resources that have importance in their perspectives. There may be cases when these resources are depleted (or are not enough) ultimately causing the negative results like exhaustion, health

grievances and turn over intentions. Lee and Ashforth (1996) have explained that the work place has certain strains such as role vagueness, pressure and load, whereas, the emotional resources involve the contribution in the decision making process and authority in the jobs.

Hobfall and Freedy (1993) put their point of view that the strain at workplace is the cause of increased stress level as the pressure initiates the stress by threatening the resource pool of the person. If this stress is extended for a longer period of time, then it can result in emotional exhaustion and burnout. Those people who work in stressful conditions are likely to tackle the resource loss such that it is at minimum level. This will imply the use of such resources that can reduce the impact of stress and minimize the after effects. However, people with already low level of resource pool are more at risk of its loss and increased stress (Hobfoll, 1989). Karasek (1979) has explained that increased job demands at the workplace are more likely to affect the employees that do not have job autonomy.

COR is based on the concept that people are inclined towards creating, maintain and sheltering their important resources. They face degrees of mental stress when these resources are disturbed, are in danger of loss and are not regenerated by them after usage (Hobfoll, 1988, 1989). This whole process of usage and refilling is in the form of a cycle that is never ending and is continuous. Hobfoll (1988, 1989) has analyzed that the ideas put forward by other researchers are in short of analytical abilities such as Lazarus & Folkman, (1984); Selye, (1950). He has explained that in Selye's (1950) general adaptation syndrome portrays stress as a reaction in response to the threats to the body generated in the external environment. But (Hobfoll, 1989) argues that in the perspective of negative or positive results, it is sometimes not possible to figure out the stress triggers. Similarly, the stress-appraisal-strain-coping model by Lazarus and

Folkman (1984) argues that the stress is directly related to the individual's perception of stress in the environment. The factor of core importance in this model is the cognitive development in relation to the environmental strains and avoids the objective demands. On the whole both of these models are different from the COR as it encompasses the objective and the type of a person's surroundings in constructing the stress progressions. It also avoids a person's cognitive evaluation of the stress factors and the sole emphasis on the results of the stress (Hobfoll, 2001).

According to researchers like Hobfoll, Tracy, & Galea, (2006) the traumatic and shocking events that cause PTSDs can be studied in relation with the conservation of resource theory and other related diseases, adversity research and exhaustion (Benight et al., 1999; Freedy, Saladin, Kilpatrick, Resnick, & Saunders, 1994, Brotheridge & Lee, 2002; Neveu, 2007). The examples include the Rook and Zijlstra's (2006) views about the work stress and weariness caused by the loss of resources and procedures that will recover them. They have discussed that a sound sleep and physical activity may help reduce the level of stress and fatigue in the employees. These ideas lead to the thought that the overall increase or decrease in the resources due to the stress factors can be influenced by the precise behavioral managing reactions and responses. Luria and Torjman (2009) experimented that how the stressful selection procedures of soldiers are interlinked with the coping resources such as behavior, corporeal and social resources of the persons. Their study suggested that the coping resources are utilized before the incidents and experiences when there is threat of the loss and not the actual loss.

The conservation of resource theory has a wide variety of implications like psychosomatic, societal, financial and economic occurrences (Hobfoll and Schrodor, 2001; Foa et al, 2005; Shteyn et al. 2003) in scrutinizing the person's stress responses and handling the reactions. The

loss of resources can have outcomes like workplace strains, stress and potential exhaustion. All these things can be applied and studied from the conservation of resource theory perspective (Hobfoll and Freedy 1993; Hobfoll and Shirom 2001). According to the conservation of resource theory (Hobfoll, 1989) the four types of resources, including the energy, conditions, individual behavior patterns and objects, help forecast the stress levels and proper working. Each type of resource has its own significance and each resource can assist in attaining the other. In view of the conservation of resource theory, people fear the loss of their resources suggestively in 3 ways. These three situations are referred when the resources are endangered, when they are in fact lost and when there is no return on their investment. COR explains that people tend to use the above stated resources when any kind of demand is put forth them (Hobfoll, 1989).

Hobfoll and Shirom, (1993) have studied that increased resources to a person would increase the performance in resource handling when demands are presented in front of them ultimately causing an increase in existing resources and vice versa. The maintenance of the resources is the major facet of the COR. Particularly, the arbitration of the existing resources and stress demands is done by the management and coping (Hobfoll, 1989). The demands that generally are considered stressful can be made less stressful and easily managed by having ample resources. On the other hand, when the resources are not enough than demands are deemed to increase the stress.

The resources can be categorized in different types that are tangible and non-tangible involving the physical items, conditions and situations, individual and energy resources. The attainment and preservation of these resources is pretty intrinsic and basic in the nature. The basic resources include that of health, social interaction and survival. Others are the psychological resources

involving the self-esteem, pride and self-efficacy. Both of these types are essential in resource administration and preservation and may be present instinctively in the people (Westman et al., 2005). The conservation of resource theory has been largely studied but the one aspect less pondered upon by the researchers is about the investment of the personal resources. According to Hobfall (2001) the resources are regenerated and obtained when existing resources are invested at the first place. The example from work place can be considered where employees enhance the expertise and then implement them in their job to get high performance thus to attain additional resources like increased salary and high status etc. The COR theory also gives the concept that people try to get maximum return of their related investments, so it can be suggested that the resources at the workplace are re utilized by the employees and invested again at the workplace (Hobfoll, 2001).

This concept led to the idea that employees with surfeit of resources at work are keener towards investing them again at workplace (Halbesleben & Wheeler, 2008; Hobfoll, 2001). They reinvest by showing high work performance, often depicting organizational citizenship behaviors, and great results (Saks, 2006; Salanova, Agut, & Peiro, 2005). As the resources are always scarce, the idea generated through this concept is that competition may arise in maintain those resources including the employees' time and vigor (Greenhaus & Beutell, 1985; Kopelman, Greenhaus, & Connolly, 1983). Thus on the basis of this point of view we can say that the results of divergence produced by the multiple roles and the role involvement are negative or not required. People are more eager to decrease the time given to their families to meet the work demands; this involves the investment of time resources for work rather than the family (e.g. Eagle, Miles, & Icenogle, 1997).

There has been ample amount of indirect research on the role of POS as a buffer and moderator of the stress, outcome relations. Researchers have done direct impact analysis of the POS moderation. There has been found a negative effect on the role stressors and their implications by the social support and it also help them better cope with the stress .Studies suggest that emphasis is on the support from the supervisors, coworkers and peers rather than the POS. Viswesvaran et al (1999) have proposed that there has been found contradictions about the impacts of social support. The indirect study suggests that POS acts as a mediator for the relationship between uncertainty in work and the role conflicts that arise due to it and the commitment of the employee to the organization.

Receiving the social support may enhance the help recover the lost resources and improve the psychobiological systems (Sonnentag & Fritz, 2007). According to COR model people tend to guard their existing resources and they do so because of the threat of loss which may lead to strains and suffer exhaustion (Hobfoll & Freedy, 1993). According to Eisenberger, Huntington, Hutchinson, & Sowa's (1986) organizational support theory the employee feels obligated for the support provided by the firm. The firms have to support the employees in order for them maximum utilize the resources and perform at best. This would also help them manage the stress well and enhance the problem solving skills. The research has stated the significance of the buffering effects of the social support. The stress factors like work family conflict and pains are moderated by the organizational support to the employees (Witt & Carlson, 2006 et al). The link between social expertise, trust, cooperating behavior and job performance has been strengthened by the organizational support (Witt & Carlson, 2006 et al). The supportive signaling and gestures of the organization may influence the employee behavior and they depict and replicate that behavior by supporting the subordinates and peers. This would allow communal assistances

within the organization and also give rise to the mutual supporting and helping behavior such as OCBs.

Therefore, the highly supportive environment and socio-emotional resources along with positive behavior of employees adds to the improvement in relationship between the stress factors and their performance and achievements. Hochwarter et al. (2006) have argued about the employees performance change due to the organizational support. It has been explained that organizational support enables the employees to achieve the targets and objectives in a better manner. The organizational support can be extended beyond the socio emotional factor like assisting the employees through additional financial support and providing latest technology. The high organizational support might encourage the workers and employees to achieve objectives perform well and increase the group coordination and assistance (cf. Witt and Carlson, 2006).

There are several specific resources such as appraisal, tangible and belonging support all of which are very important in moderating stressors. The appraisal support is the emotional support where the person can share his problems at any time. The tangible support is the assistance in monetary or physical terms. The belonging support refers to the time spent with peers, friends and family (Ibarra-Rovillard & Kuiper, 2011). The social support is often considered as a single entity to measure the levels of stress (Brewin et al., 2000; Ozer et al., 2003). While studying the social support as a workplace stress moderator, only a single dimension is considered by most of the researchers (Neria, Besser, Kiper, & Westphal, 2010 et al) or a particular form of social support is being focused upon (Hyman, Gold, & Cott, 2003).

McDowell and Newell (1996) have studied that support includes the accessibility of the closely related persons at the time of need and whom he is dependent upon and by whom is cared for as

a person. The social support has been classified into different categories such as emotional, appraisal, informational and instrumental support. The forms of resources identified are the friends, family, spouse, peers etc. The social barricades the impacts of the stressors in the workplace by decreasing the sensitivity to the stress factors and enhance the stress management skills Corneil, 1998; Dunseath, Beehr, & King, 1995). The coworkers and the supervisors can be the source of the social support and can help in development of a cooperative work place. The supervisors can reduce the stress levels by talking about the family issues and by giving relaxation at the time of need (Roskies & Lazarus, 1980). The decreased stress levels are also linked by the supportive social networks (Patterson, & Needle, 1980 et al).

Social support in the non-work environment can also decrease the levels of stress, work family conflicts and acts as moderator. The family also plays the role of stress moderator and reduces the conflicts that arise due to stress (Holohan & Gilbert, 1979). However, some of the theoretical data suggests that the function of the social support is not yet cleared (McCubbin et al., 1980). Social support is considered as a process where a person utilizes his resources to make positive changes and desired outcomes in another person (Bacharach, Bamberger, & McKinney, 2000). According to Hobfoll, 2002 the social support exhibits positivity and the person who receives it has a sense of optimistic views about himself and he can manage his self-better.

A significant aspect of the whole stress process is the social support (Halbesleben, 2006). The COR theory explains that with more social support, the chances of better stress coping increases reason behind which is the expansion of the resource pool across the firm to manage the stress factors. Hobfall (2001) has explained that the individuals invest their resources when they face any kind of threat to them in order to restore them and prevent any loss in the future. The social

support also affects the physiological health positively like it impacts on the immunity, endocrine system, cardiovascular and nervous system by making them strong against the work demands (Heaphy & Dutton, 2008). Others have proposed that the reception of the social support may reduce the destructive impacts or over work and work demands (Joudrey & Wallace, 2009; Tucker & Rutherford, 2005). In the comparison it is seen that those with more social support experience less stress levels than those with lesser social support (Beehr, Farmer, Glazer, Gudanowski, & Nair, 2003).

The main focus in the field of social support among the relations are the close relationships (Bolger, Zuckerman, & Kessler, 2000; Bolger, & Shrout, 2003). These closely tied relations are interdependent are deemed to be significant sources of support (Kelley et al., 1983). Researchers like Thoits (1986) have developed the links between the social support and the stress management. He suggests that the reception of the social support by a person can change the feeling of strains he is facing, decrease the stress levels and even alter the possible response to that stressful situation. There have been numerous research studies explaining the positive impacts of the social support. Similarly, there have been studies that explain the aspects like protection of a person from the negativities of environmental demands by the social support (Beehr et al., 2003).

Theoretically, the direct impacts of the social support have been studied (Cohen and Wills, 1985). The aspects like commitment, loyalty and satisfaction at the job are fairly supported by the social support (Allen & Meyer, 1990; Mathieu & Zajac, 1990). It also reduces the rate of employee turnover, mental distress and improves the psychological components (Ganster, Fusilier & Mayes, 1986 et al).

The unofficial and informal assistance might work in both subjective and objective manner. The objective means are comprised of the quantified social support like regularity of interactions etc. while the subjective means includes the quality of social support like the significance of the relations etc. In accordance with the views of Chi & Chou (2001); Phillips, Siu, Yeh & Cheng (2008); Siu & Phillips (2002) the mental health and distress needs variant support in the subjective measurement. Phillips et al (2008) have agreed upon the fact that in older persons, although their mental health was related to both objective and subjective measures of informal support, only subjective measures were significant indicators of the mental health and well being.

The positive impacts of the perceived organizational support upon the stressors and their outcomes in employee's performance are proved by the experimental, hypothetical and theoretical data. The role conflicts and the uncertainty have a negative relation with the perceived organizational support for the employees. The POS develops different kinds of relations with the employees in an organization. The firms that pursue the POS are likely to make their employees free of extra works and hurdles in the workplace. These firms develop clear job roles and requirements. The employees' job expectations are specified and simplified so that there are no ambiguities in the performance and in the working tasks. According to Guzzo, Noonan and Elron (1994), and Wayne et al. (1997) the signaling of POS is fulfilled through the policies and management practices within the organization. Experimentally, it has been proposed that POS negatively impacts the work stressors and strains (Jones, Flynn and Kelloway, 1995). Babakus, Cravens, Johnson and Moncrief (1996) explained that the frontline employees face lesser role conflicts and stress when the POS is at high level.

There are many factors that influence the perceived organizational support such as the management of employees through motivation, encouragement, salary and involvement Eisenberger et al. (1986). From this perspective of company's conduct with the employee, it may be indicated that the employee's productivity is satisfactory and in accordance with the company's values. The constructive signaling of the firm may result in job contentment and the intent to remain and also achieve better than before.

Experiments have proved that POS is strongly related to the job performance and outcomes. Researchers like Babakus et al (1996) have argued that it has a positive and desired impact on the job satisfaction. Some of the researchers have discussed POS as a highly positive aspect for employees' commitment, performance and increases his intention to remain at work (Eisenberger et al., 1990; Guzzo et al., 1994; Wayne et al., 1997). The perceived organizational support has been directly tested for its moderation impact on the stress outcomes while there are also researches that indirectly prove its effects. It has been agreed upon by the researchers that there is a decrease in the stress factors at workplace due to social support (Carlson & Perrewe, 1999; Parasuraman, Greenhaus & Granrose, 1992) but the main focus in these studies is the peer and supervisor support rather than the perceived organizational support. The experimental research is yet contradictory in this regard (Viswesvaran et al., 1999).

Hypothetically, it can be said that one of the stress moderator is the perceived organizational support to the employees. In the employees point of view the POS helps deal with the stress and work pressure. Thus, the perceived organizational support displays a dual characteristic of buffer in high stress jobs (where the job is highly stressful) and a significant stress reducer at the border line spanners.

2.4.2. Social Support as a Moderator:

Previous studies in the stress literature have tried to investigate different variable as moderators (Burke, Brief & George, 1993) and social support (e.g., family and friends) and sources of support (e.g., Fisher, 1985; Ganster, Fusilier & Mayes, 1986). Researchers have found out that the workplace stressors can be moderated by the perceived organizational support (Cox and Dickson, 1998). Others have proposed that social support can mediate the undesired outcomes patients and their disturbed mood (George, Reed, Ballard, Colin and Fielding, 1993). However, it is not yet confirm that POS implies any positive effect or a buffer to the stress at workplace and its impacts. It has been found out that POS may mediate the work/family conflict and the stressors at workplace (Buffardi and Erdwins, 2002).

There has been ample research done on the moderating effects of stress at the workplace. The aspect of social support can diminish the degree of stress and act as arbitrator between stress and health of the person. There has been found out reasonable impacts of the support of the spouse (husband/ wife) in the work/family role conflicts (Suchet and Barling, 1986). Previously, the researchers have focused on the moderating effects of social support on the basis of stress and strain outcomes (Cohen and Wills, 1985). There are two major kinds of support provided in the workplace stress namely the social support at work or by the husband/ wife (Ganster, Fusilier and Mayes, 1986). These two models for stress management have positive effects on the health and act as a buffer. The three aspects affected by this social support are the satisfaction from work and family and the stress given by the life in general.

Both genders have different impacts of the social support factor for stress reduction (Belle, 1987). In men, the social, family and workplace support are closely related to individual

performance whereas in women only the support of the family is related to the performance. These levels of stress in men and women can be reduced by providing work and family support respectively (Etzion, 1984).

Cohen and Wills (1985) have argued that the theoretical data about the stress at workplace provides two models that explain the relation of social support to the stress. One of those models is the main-effect model that explains the positivity in the relation of the social support to the worker's health and wellbeing regardless of the degree of stress. The social support can also create a buffering effect on the basis of this model. Buffering effect can arise at the time when the stress factors are reduced and are not strong. These models have been supported by experimental data but the soundness of these models is conditional to the source of social support and stress {cf. Ganster, Fusilier and Mayes, 1986). The researchers have mainly focused for the social support on the peers, families, bosses etc (Cooper and Payne, 1988). Another basis of the support is the shop steward that is entirely abandoned in the literature (Cohen and Wills, 1985).

It has been found out that the linkage between work time and the work/family conflict is lessened with the help of support from the superior or the boss. Aryee et al (1999) studied the stress outcomes and social support in family's dimension and found the positive effect of support from the partner on the work/ family conflicts (Carlson & Perrewé, 1999). There should be a verification of the stress factors, social support and the strains at workplace in relation with each other Gore (1987). She has explained that stress and strain can be decreased with the help of social support as it acts as a moderator. The work family conflict can be reduced by the support from the partners when the women are working and vice versa. There is a need to balance the stressful demands and the social support provided (Cohen & Wills, 1985).

Although the researches have depicted the social support as a moderator for stress but there has been no proof of it being a moderating variable in relation to the stress at workplace (Parasuraman et al, 1992). The evidence for social support is only supported by the small number of experimental studies (Dolan, Ameringen & Arsenault, 1992). Researchers like Purasuraman et al. (1992) have argued that there is a weak relation of the societal support, work / family stress and work/family conflict to the mental state of distress and unease. Frone et al, 1995 tried to study this relation of stress-strain relationship and the buffering effect but were not successful in finding any kind of support in this regard. Ganster et al 1986 have proposed that although there has been uncertainty in the findings the prevailing hypothesis is that the social and societal support provides a moderating effect and influences the occupational stress levels.

Earlier the stress models incorporated the buffering effect of the social support in the work place and job demands but Karasek et al. (1990) linked the social support to the demand and control model directly. They concluded that the stress at the work place was the outcome of the low social support, low control and authority and high job demands. Researchers have also studied the effects of social support and the related models and have found mixed results (Johnson & Hall, 1988 et al). After all these studies and findings, a buffering effect has been found out by the researchers where a general effect has been reported on the psychological indicators as well as others have found a limited effect (Frese, 1999). For example, in some cases the support to the subordinate decreased the possibility of distress in him expanding over a period of one year while a support from a peer did not impact in this manner (Dormann C, Zapf D, 1999).

2.5. Job Satisfaction:

Job satisfaction refers to the perception of the employee regarding the liking of work at a job. This perception includes feeling joy or happiness for the kind of work individuals is doing and the rewards attained in result of the efforts. Hoppock (1935) defines job satisfaction as a mix of psychological, physiological and environmental factors which combine to create overall job satisfaction. The overall mental state depends on the internal and external factors inside the organization and outside. Job satisfaction is considered to be a key factor in order to increase the motivation of employees for recognition, career advancement (Kaliski, 2007). This feeling is the combination of positive or negative outcomes due to any reason at work. Job satisfaction represents overall fulfillment of expectations and the real rewards which directs individual's behavior (Statt, 2004). Negative and unhappy feelings and behaviors reflect dissatisfaction (Armstrong, 2006). The extent of satisfaction or dissatisfaction can vary from extreme happiness / unhappiness to extreme unhappiness /happiness. Factors, which may lead towards this level of feeling, can be due to the remuneration given at job, the work people do in organization, the co-workers and environment in which they work (George et al., 2008). Reaction of employees work experience leads towards the job satisfaction (Berry, 1997), emotional state or reactions toward the job (Gruneberg, 1979), how people feel positive about their jobs and their aspects of jobs (Spector, 1997) and work circumstances (Wood, Wood & Boyd, 2007). Attitude of employees on job reflects job satisfaction (Spector, 1997), reflecting that what makes a job pleasant and a satisfying working environment at workplace (Smither, 1994). Thus, Job satisfaction is often considered to be the most interesting variable in industrial and organizational psychology research. Job satisfaction is often considered to be an indicator of psychological health,

employee emotional well-being or leading to indicate behavior that could affect organizational working (Smither, 1994).

It must be noted that it is not easy to measure job satisfaction of individuals at work. It involves multi-dimensional factors relating to person and the environment. Empirical evidence suggests that certain factors are more important for some people than others (Austin and Gamson, 1983; Bruce and Blackburn, 1992). It can be said that the factors are different for every people. The relationship of job satisfaction with motivated is significant but it is different from motivation. Job satisfaction is an internal feeling or perception relating to any event or factor (Mullins, 2005).

Spector (1997) documented the importance of job satisfaction of workers and its effect on organization by suggesting three distinct features of job satisfaction. According to him, organizational human values determine the overall satisfaction. Organization must focus on implementing greater human values by fair treatment of procedures and integrating respect in jobs employee perform. In this case employees will ensure positive emotional responses and it may increase employee effectiveness as well. Second job satisfaction effects the overall functioning of the organization because dissatisfaction will lead towards negative behavior which can prove to be dangerous to the organization. Third job satisfaction can be an important indicator for the activities performed as the type of activities perform shows the attitude and behaviors the employee possesses.

One of the top motivational authors, Herzberg (1966), worked on the experiment to explore different factors which increase job satisfaction. He listed 14 different factors inside the organization such as job security, salary, supervisor, growth in organization, the nature of job, company policies etc. supporting the conclusion of Herzberg a major theories of job satisfaction:

Expectancy theory believes that job satisfaction is the key factor which modifies the behavior of employees. It can motivate people or it can create troubles for the organizations in different dimensions. Expectancy theory argues that the job satisfaction involves balancing the expectations of the employees towards the organization.

Job satisfaction can be measured with two different theoretical approaches. One approach is known as global approach which deals with the combination of attitudes and behaviors at work. This approach measures job satisfaction by proposing questioning regarding overall satisfaction at work. This approach does not study different factors influencing job satisfaction. Other approach is known as Facet approach of JS presented by Spector (1997). This approach is a detailed analysis of the feeling of JS which is directed to study different facets related to one job (Smither, 1994). Studies support the notion that facet based job satisfaction is capable of studying a clear and detailed picture of each facet (Spector, 1997). Generally, in this approach the facets are divided into intrinsic and extrinsic factors. Intrinsic factors focus on studying the facts regarding to the nature of job and tasks required to be performed at job. On the other hand, extrinsic factors relate to other aspect of job (Gruneberg, 1979).

Numerous studies have demonstrated that employees who are dissatisfied with their jobs are more likely to engage in organizational deviance behaviors such as working less hard (Lau, Au, and Ho, 2003) and company theft (Bolin and Heatherly 2001; Lau, Au, and Ho, 2003). A recent meta-analysis on the effects of ethical climate suggests that job dissatisfaction poses a significant threat to organizations due to its intensifying effects on dysfunctional behavior (Martin and Cullen, 2006). Satisfaction and commitment have invariably reported a negative relationship to intent to leave and turnover (Arnold and Feldman, 1982).

2.5.1. Relationship between Stress and Job Satisfaction:

The relationship between workplace stress and job satisfaction has been a strong debate. Stress literature recognizes stress as a critical factor for decreased job satisfaction (Leong et al., 1996; Sullivan and Bhagat, 1992). Study findings show an inverse relationship between stress and JS. (Kirkcaldy et al., 1999; Leong et al., 1996; Lyne et al., 2000). Apart from the internal factors which may affect the overall job satisfaction of employee but stress level is considered as an important factor to decrease job satisfaction (e.g. Spector, 1997).

Studies have reported similar results for the relationship between these two variables e.g. (Van Sell et al., 1981; Fisher and Gitelson, 1983; Jackson and Schuler, 1985). Lent and Brown (2006) proposed an integrated model in which factors contributing to job satisfaction were discussed. The model integrates components of job satisfaction (work- employee fit) and tested the link with the career theory. (Lent, Brown & Hackett, 1994). They also identified several factors which can be modified for interventions and reducing dissatisfaction. The model includes five different variables: 1) behavior patterns, 2) employee participation in organizational decision making, 3) employee self efficacy, 4) working conditions and goal efficacy. All the factors mentioned in the model are strongly linked to work satisfaction and several studies also have supported variations in behavior patterns in tendency to increase positive or negative emotions among employees (Watson, Clark & Tellegen, 1988).

A study by Ahsan et al (2009) also examined the relationship of types of stressors (pressured work environment, work family conflict, role ambiguity and peer relations) with job satisfaction. The findings revealed that a negative relationship between these two constructs and concluded that stress remains important in job satisfaction. Workplace stress can be dangerous as it may

increase mistakes at work and accidents, a high chance of conflict may observe physical fights and emotional disability and poor work satisfaction (Pflanz & Ogle, 2006) and finally poor life satisfaction (Pawar & Rathod, 2007). Low satisfaction from job is the only indicator to counterproductive behaviors like absenteeism (Spector, 1985; Martin & Miller, 1986) and turnover intentions (Spector, 1985; Dupré & Day, 2007).

Workplace stress was examined as a negatively associated variable with different job satisfaction facets. The facets include pay satisfaction, nature of work, supervisor satisfaction, benefits satisfaction, procedures satisfaction and communication satisfaction. Organizational policy makers must look into these facets in order to reduce the feeling. A focus on improving these facets will help organizations to manage stress and increase satisfaction (Fairbrother & Warn 2003), promote psychological well-being (Limbert, 2004), reduce turnover intention (Dupré & Day, 2007) and ultimately affect the intention to leave the workplace (Harrington, Bean, Pintello & Mathews, 2001).

2.6. Stress and Job Performance:

Job performance is considered as one of the most important factor to study in human resources literature. It has been defined with different dimensions as a behavior which employees demonstrate in order to achieve organizational objectives (Campbell, 1990). Job performance is considered a process or an outcome by different researchers. According to Roe (1999) it is a process which is taken by the employee in order to perform the specific tasks given at any job. This means that employees undertake respective skills, attitudes, behaviors and actions which are mandatory to complete the tasks (Demerouti & Bakker, 2006). On the other hand authors also

agree that job performance is the outcome between the work and the process which clarifies either employee have accomplished the required goals or not (Roe, 1999)

In the studies relevant to human resource management job performance and job attitudes are considered as one of the most important factors (Harrison, Newman, & Roth, 2006; Jex, 1998). Studies have tried to investigate the antecedents and consequences of bad or good performance and its effect on the individual and overall organization. (Jamal & Badawi, 1995; Lepine, Podsakoff, & Lepine, 2005).The instruments developed by authors over the period of time for job performance are tested and proved in different research settings in the developed countries (Baba, Jamal & Tourigny, 1998; Jex, 1998; Maslach, 2003). But their relationship and usefulness in developing countries is still limited (Carr & Pudelko, 2006; Foley, Hang-Yue & Lui, 2005; Jamal, 2005)

Authors who have investigated the negative effect of job stress on different outcomes have reported that high level stress is dysfunctional for the employees and overall organization hence a there is a significant negative relationship exist between job stress and job performance (Gupta & Beehr, 1979; Westman & Eden, 1996).This negative linear relationship argues that high stress at any level of the organization consumes energy, time and attention away from the work assigned towards turnover and low motivation which may hurt the work attitude of the employee and job performance as well (Jamal, 1985).The argument was supported by Vroom (1964) and he explained that there are two reasons of such linear negative relationship. One is that high pressure and stress affects the mental capacity of the individual and he/she may ignore the important information regarding work which can decrease performance. Second reason is that stress may result in physical and physiological reactions at job or away from job to affect the

overall performance of the employee. The negative linear theory of this relationship is supported widely by several studies (e.g. Greer & Castro, 1986; Jamal, 1984; Westman & Eden, 1991, 1996; Breaugh, 1980; Schuler, 1975).

A meta-analysis of 52 empirical studies presented by Muse et al (2003) reported that 46% of the studies concluded with a linear negative relationship between high stress levels and job performance. Another dimension of negative relationship between stress and performance is drain energy theory (Glass & Singer, 1972). Which was investigated by Cohen (1980) and he reported that high job stress calls for more attention from the employees and thus may result in cognitive fatigue. This high cognitive demand from working environment results in low energy for the desirable tasks and decreases task performance. Individuals have limited cognitive ability and resources which help the individual in paying attention and memory to control the behaviors and environment accordingly (Cohen, 1980). With continuous high pressured environment which contains high role ambiguity, low role clarity and high pressured demands may require high cognitive resources. This consistent exposure to high pressures requires individual to devote more resources in order to perform the job duties (e.g. Cohen, 1980; Lazarus, 1966). And it directly effects the employee performance. In addition to the direct relationship of stress and performance studies also have recommended to examine the effect of moderators on these variables (Fisher & Gitelson, 1983). In the past, different variables like organizational type and personal needs have been tested in different studies as moderators but suggestions were given to explore more variables for moderation between the variables (e.g. Brief & Aldag, 1976; Fisher & Gitelson, 1983; Schuler, 1975). Hence this study examines social support as a moderator in order to see the extent to which it may increase of decrease stress levels.

2.7: Research Model:

The conceptual model tested in the current study is shown in Figure 5.
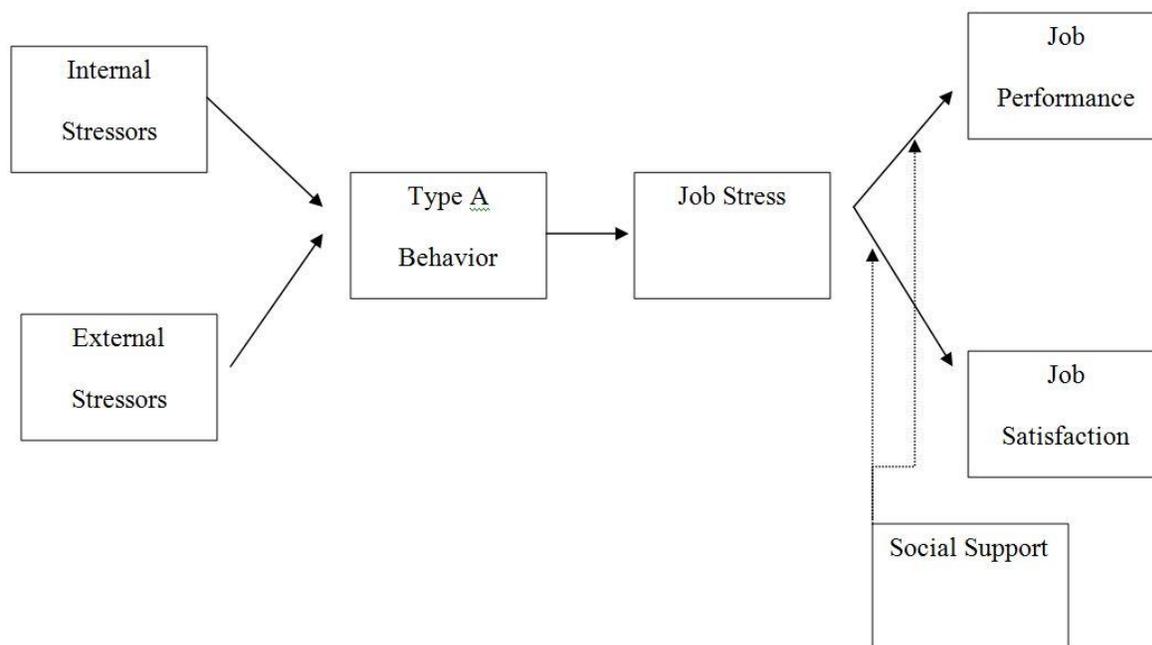
Figure 5: Conceptual Model

2.8. Hypothesis:

H1: Internal stressors are positively associated to stress.

H2: External stressors are positively associated with Stress.

H3: Internal Stress is positively related to Type A Behavior (TABP).

H4: External Stress is positively related to Type A Behavior (TABP).

H5: Type A Behavior is positively associated with Stress.

H6: Type A Behavior mediates the relationship between Internal Stressors and Stress.

H7: Type A Behavior mediates the relationship between external stressors and stress.

H8: Job Stress is negatively related to Job Satisfaction

H9: Job Stress is negatively related to Job Performance.

H10: The relationship between stress and job satisfaction is moderated by social support.

H11: The relationship between stress and job performance is moderated by social support.

CHAPTER 3

3. Methodology:

3.1. Study Setting:

This study is a field survey specific to financial sector employees who completed the questionnaires to the best of their knowledge. There was not any manipulation in the data hence all the findings are on the basis of the information provided by the respondent.

The unit of the analysis for the primary data collection is the individual employee i.e. banks and financial institutions and the study is aimed at examining the stressors at the work and outside the work, the personality type of the individuals and its impact on stress, along with the moderated role of organizational support to alleviate the stress level.

3.2. Population and Sample:

The purpose of the study is to analyze the level of stress among the employees of financial sector of Pakistan. The sector includes all the banks and the financial institutions operating in different cities.

3.3: Population of Banking Sector Employees in Pakistan:

According to the government sources the financial institutions in Pakistan had been registered under scheduled banks, provincial banks, microfinance banks, development financial institutions, investment banks, discount houses and housing finance companies. Table 2 provides a list of banking institutions listed with State Bank of Pakistan.

Table 2: List of banks in Pakistan

Name of the Bank	Name of the Bank	Name of the Bank
1. First Women Bank Ltd.	2. Habib Bank Ltd.	3. Meezan Bank Ltd.
4. National Bank of Pakistan.	5. Bank Al-Habib Ltd.	6. HSBC.
7. Sindh Bank of Pakistan.	8. Faysal Bank Ltd.	9. Citi Bank.
10. The bank of Khyber.	11. Habib Metropolitan Bank Ltd.	12. Barclays.
13. The bank of Punjab.	14. JS Bank Ltd.	15. Deutsche Bank AG.
16. Industrial Development bank ltd.	17. KASB bank Ltd.	18. The Bank of Tokyo-Mitsubishi.
19. SME bank Ltd.	20. MCB bank Ltd.	21. KASHF Microfinance Bank Ltd.
22. The Punjab Provincial Cooperative Bank Ltd.	23. NIB Bank.	24. Khushali Bank Ltd.
25. ZTBL.	26. Samba Bank Ltd.	27. Apna Microfinance Ltd.
28. Allied Bank of Pakistan.	29. Silk Bank Ltd.	30. NRSP Microfinance Bank Ltd.
31. Askari Bank Ltd.	32. Soneri Bank Ltd.	33. Pak Oman Micro finance Bank Ltd.
34. Bank Alfalah Limited.	35. Standard Chartered Bank Ltd.	36. U Microfinance Bank Ltd.
37. Bank Islami Pakistan Ltd.	38. Summit Bank Ltd.	39. Tameer Microfinance Bank Ltd.
40. Burj Bank.	41. UBL.	42. The First Microfinance Bank Ltd.
43. Dubai Islamic Bank Ltd.	44. Al-Baraka Bank Ltd.	45. Waseela Microfinance Bank Ltd.
46. Microfinance Bank Ltd	47. HBFC.	48. ADVANS Pakistan.
49. Pak Pman Investment Co.	50. Pak Brunel Investment Co.	51. Saudi Pak Industrial and Agricultural Investment Co Ltd.

52. Pak Libya Holding Co	**53.** Pak- Kuwait Investment Co.

3.4. Sample:

Due to large population of the sector, it was not easy to select all the employees hence a sample size was selected. The total sample size was 732 employees across the selected cities. The major cities selected were i.e. Islamabad, Karachi, Lahore, Faisalabad and Bahawalpur. The sampling technique used in this study was snowball sampling (a non probability technique). At first the contacts were established with the known references in banks and leads were established accordingly. Out of 732 responses, 40 questionnaires were rejected on the basis of missing responses and inappropriate information. Hence the total data punched was 692. This was comprised 450 male (65%) and 242 female (35%) respondents. Five major age categories were listed in the questionnaires which revealed that 27.8 % (193) respondents were between 21-25, 28.6% (198), employees were between the ages of 26-30, 31.7% (220 respondents) were between 31-35, 6.7% (47) employees in the category of 36-40 and 4.9% (34) employees were above 40 years of age.

According to the demographic results presented in Table 3, 186 employees had secondary or college level education i.e. 10-12 (27%), 182 employees got 12-14 years of education (26%), 162 respondents had14- 16 years of education (23%), 120 employee completed masters level education i.e. 16-18 years education (17.3%) and 42 respondents had more than 18 years education (6.06% of the total sample).

Another question regarding work experience was included in the questionnaire according to which 60 employees had less than 6 years experience (8.6% of the sample), 90 employees had 6-8 year work experience (13%), 162 fell in 8-10 year work experience category, 102 respondents

(14.7) had 10-12 year work experience, 174 employees (25.1%) had 12-14 years' work experience and 104 employees reported that they have more than 14 years work experience.

Demographic variables		Frequency	% total sample	Mean	S.D
Gender					
	Male	450	65%	**0.50**	**0.40**
	Female	242	35%		
Age					
(in years)	21-25	193	27.8 %		
	26-30	198	28.6 %	**26.00**	**6.17**
	31-35	220	31.7 %		
	36-40	47	6.7 %		
	Above 40	34	4.91 %		
Education				**3.57**	**1.25**
	10 – 12	186	27%		
	12 – 14	182	26%		
	14 – 16	162	23%		
	16 – 18	120	17.3%		
	Above 18	42	6.06%		
Experience	Less than 6	60	8.6%	**3.57**	**2.10**
	06 – 08	90	13%		
	08 – 10	162	23.4%		
	10 – 12	102	14.7%		
	12 – 14	174	25.1%		
	Above 14	104	15.02%		

3.5. Data Collection Procedure:

The participants selected for the study were sent a copy of questionnaire (thorough email and courier). The total time required to fill the questionnaire was approximately 20 minutes and the respondents were given basic instructions as well. The purpose was also informed and data

confidentiality was promised as well. The contact details of the respondents were kept anonymous in order to follow the ethics of research.

3.6. Instrument Selection:

In order to collect the data a detailed questionnaire was used for various variables. The variables are different and the questionnaire items used in the instruments were taken from relevant available literature. The details of the instrument used in the study are given below:

3.6.1: Stressor Scale:

To measure the job, stress the scale developed by Ivancevich and Matteson (1980) named as Stress Diagnostic Survey has been used, which covers different stressors affecting the job. i.e. role ambiguity (5 items), role conflict (five items), quantitative overload (five items), qualitative overload (five items), concerns about career development (five items) and responsibility (five items). Nelson & Sutton also used the measure in 1990.

The coefficient reliability value for the sub scales for role ambiguity, role conflict, quantitative overload, qualitative overload and career concern range from 0.68 to 0.85. The values have also been verified by Deluga (1991) and Rush et al (1985). The construct contained 30 items and is listed on 7 point Likert scale. Sample questions include my job duties and work objectives are unclear to me, I work on unnecessary tasks, I have to take work home in the evening or on weekend to stay caught up etc.

3.6.2: Terrorism:

In order to measure terrorism relevant fear among the employees, the instrument was used from the relevant literature. The instrument consists of 12 items was relevant to the previous terrorist

activities happened and future one. The instrument was originally developed by Norris (2007) and the items reliability reported was 0.83. The items include questions such as I feel less safe, I remain fearful of potential attacks in future, I feel less faith in government ability to protect me etc.

3.6.3: Financial Difficulty / Economic Stress:

The purpose of this variable is to analyze the level of economic burden and hardship among the employees. The instrument tends to evaluate the increased strain and its effect on stress. A shorter version was used in this study which included eight items developed by Aldana and Wendy (1998). The authors have reported the items reliability as 0.87. Sample questions from the instrument were: I tend to argue with others about money, my relationships with others are affected by financial problems; I don't have enough money to pay my bills.

3.6.4: Media Terror:

The purpose of this variable was to explore the negative effect of media terror and violence on the individuals. The instrument was adopted from the original work of Goksu Gozen (2009). A shorter version of six items of the scale was selected in this study. The internal consistency for the dimension adopted from the instrument is reported as 0.85 by authors. Some of the sample questions include: Television programs including violence legitimize illegal concepts, the violent scenes on television programs cause an increase in crime rates; Television programs including violence negatively effect cognitive and psychological development of people etc.

3.6.5: Type A Behavior pattern:

The section to evaluate behavior pattern Type A contains 12 items and has been originally developed by Maeda in 1991. The author has reported the questions in his target sample of

coronary prone behaviors in Japan (Hasegawa, Kimura, & Sekiguchi, 1981). The questions were designed by the author very carefully and are in easy understandable language. The Cronbach's alpha for the instrument was reported as 0.74. The sample items included Do you have a busy daily life?, Do you feel being pressed for time in your daily life?, Do you easily become enthusiastic about your job or other things? Etc.

3.6.6: Job Stress:

The job stress in this study is measured with the help of pre-established scale suggested by Parker and Decotiis (1983). The measure comprises 13 items. The responses for job stress were attained after using a 7 points Likert scale where, 1= Strongly Disagree, 2= moderately disagree, 3= slightly disagree, 4= Average, 5= slightly agree, 6= moderately agree and 7= strongly agree. The scale reliability has been widely acknowledged by studies such as Jamal (1990) and Xie & Johnes (1995). The reliability of this scale is reported between 0.83. the sample questions were I have felt fidgety or nervous as a result of my job, Working here leaves little time for other activities., My job gets to me more than it should. Etc

3.6.7: Social Support:

Levels of perceived social support have been assessed using the Multidimensional Scale of Perceived Social Support (MSPSS; Zimet, Dahlem, & Zimet, 1988). The questionnaire contains 12 items. The MSPSS uses a seven-point Likert scale anchored at 1 = very strongly disagree and 7 = very strongly agree. The instrument measures different dimensions of the support received by the employee such as family, friends, and a significant others. The instrument is easy to use and self reported. The instrument was initially designed to record the perceptions of support received by the employees into three factors such as family, friends and significant others.

The MSPSS is a brief list to ascertain the opinions of the employees which contains twelve items rated on a seven-point Likert-type scale. The scores range from 'very strongly disagree' (1) to 'very strongly agree' (7). The MSPSS has proved to be psychometrically sound in diverse samples and to have good internal reliability and test-retest reliability, and robust factorial validity. The scale has been tested in different settings and proved to be accurate e.g. a comparative study of the scale reliability and validity was conducted by Tinakon et al in 2011 and reported reliability 0.86. some sample questions were There is always a person who is around me when I am in need, There is a person with whom I can share my sorrows and joys, My family really tries to help me, I get the emotional help and support I need from my family.

3.6.8: Job Satisfaction:

In this study Brayfield and Rothe's survey for job satisfaction (1951) was used. It contains 18 items and it covers overall job satisfaction. A short version (6 items) has also been used by Agho et al in 1993 and Fields and Luk 1999. Coefficient alpha values for the entire measure ranged from 0.88 to 0.9. The reliability has been tested by several researchers (Moorman, 1991; Philai et al, 1999; Shore et al, 1990).

In the original measure the overall job satisfaction correlates positively with job facets, job autonomy, justice, supervisory support, task significance, equity, perception to performance and involvement (Agho et al, 1993; Aryee et al, 1999; Judge et al 1998; On'neil and Mone, 1998). Overall job satisfaction correlated negatively with role ambiguity, role conflict, and family work conflict and work routine. The items include questions as: My job is like a hobby to me, My job is usually interesting enough to keep me from getting bored, It seems that my friends are more interested in their jobs. Etc

3.6.9: Job Performance:

The construct of job performance is measured in this study by the questionnaire developed by Van Dyne et al (1998). The task performance dimension comprises four questions which are specific to the role employees perform at the job. The items are listed according to 1= Strongly Disagree, 2= moderately disagree, 3= slightly disagree, 4= Average, 5= slightly agree, 6= moderately agree and 7= strongly agree. The Cronbach's alpha for the instrument is reported as 0.89. , these items are "I fulfill the responsibilities specified in my job description," "I perform the tasks that are expected as part of the job," "I meet performance expectations" and "I adequately complete responsibilities". Table 4 presents the summary of the instruments along with the reliabilities and reference authors.

Table 4: Summary of instruments:

`	Variables	Codes	Instrument authors	No. of Items	Reliability	Measurement Scale
1	Internal Stressors	IS	Ivancevich and Matteson (1980)	30	0.68-0.93	1 = Strongly Disagree, 7=Strongly Agree
2	External Stressors	Terrorism	Norris (2007)	12	0.83	1 = Strongly Disagree, 7=Strongly Agree
		Financial Stress	Steven Aldana and Wendy (1998).	8	0.87	
		Media Terror	Goksu Gozen (2009)	6	0.85	1 = Strongly Disagree, 7=Strongly Agree
3	Job Stress	JS	Parker and Decotiis (1983)	9	0.71-0.82	1 = Strongly Disagree, 7=Strongly

						Agree
4	Type A Behavior	PT	Maeda (1991)	12	0.74-0.85	1 = never, 7=Always
5	Social Support	SS	(MSPSS; Zimet, Dahlem, & Zimet, 1988).	08	0.89-0.91	1 = never, 7=always
6	Job Satisfaction	JS	Brayfield and Rothe's (1951)	18	0.88-0.90	1 = Strongly Disagree, 7=Strongly Agree
7	Job Performance	JP	Van Dyne et al., (1998)	4	0.89	1 = Strongly Disagree, 7=Strongly agree

3.7. Data Analysis:

The variables selected in this study were analyzed with the structural equation modeling technique and for the purpose of analysis SPSS and Amos were used. The technique is widely accepted in terms of reliability and validity testing. The technique involves a three step procedure:

Step I: in the first step first order common factor analysis was conducted in which each dimension was tested for the reliability and validity of items. The model fit estimates considered were recommended in the literature included RMSEA, CFI, GFI, AGFI, CMIN and SMC's. After the analysis, items were deleted which were below the cut off values (as recommended by Hooper et al, 2008) for the model improvement.

Step II: After completion of the common factor analysis, the model was further used for a confirmatory factor analysis where all the constructs were collectively analyzed to see the model strength and fitness. This process is also known as measurement model.

Step III: The next step is known as structural model testing in which the paths and relationships hypothesized in the study were tested as recommended by Steenkamp and Baumgartner (2000). The model included the direct and indirect effects of the variables and analysis of the weak relationship and testing the hypothesis as well. The estimates analyzed in structural model were CFI, GFI, AGFI, CMIN, RMSEA and the P values as well.

CHAPTER 4

4. Data Analysis:

This chapter presents a detailed description of the results derived from the data collected and hypothesis testing. Structural equation modeling was used for the data analysis and testing. In the first phase detailed descriptive statistics were calculated for the data and further common factor analysis and confirmatory factor analysis was used to analyze the measurement model. In the second phase of the testing a structural model was developed by using the AMOS.

4.1. Instrument Reliability:

After the data collection the instrument reliability was measured and items were deleted following. The reliability values of the data are summarized in the Table 5:

Table 5: List of scale reliabilities

Sr. no.	Variables	No. of Items	Reliability
1	Internal Stressors	30	0.93
2	External Stressors	12	0.83
		8	0.87
		6	0.85
3	Job Stress	9	0.71-0.82
4	Type A Behaviour	12	0.74-0.85
5	Social Support	08	0.89-0.91
6	Job Satisfaction	18	0.88-0.90
7	Job Performance	4	0.89

4.2.   Testing of Measurement Model:

In order to identify the appropriateness of the data items it was mandatory to run the common factor analysis (first order which includes independent variable and item testing) and confirmatory factor analysis (second order includes combined variable item testing).

4.2.1: Common Factor Analysis:

In the first phase of the measurement model, verification of all observed variable was conducted in order to identify the fitness and significance of the model. As the model included numerous variables, a first order common factor analysis was run. This helped to analyze the reliability and validity of each item one by one independently and those items were deleted which were below the required level. In order to analyze the constructs two useful fit parameters were assessed recommended by Thompson (2000) i.e. comparative fit index (CFI) and root mean square error of approximation (RMSEA). The satisfactory level of testing recommended by Thompson (2000) was 0.05 (ideal) for RMSEA and it may be acceptable till 0.090 (average). The CFI index value is recommended to be greater than 0.90.

In order to analyze the measurement model different parameters are taken into account to see whether the constructs are valid for testing or not. The most popular parameters are Standard factor loading, the squared multiple regression, Relative Chi-square (CMIN/DF), Goodness Fit Index (GFI), Adjusted Goodness Fit Index (AGFI), Comparative fit index (CFI), Root Mean Square Error of Approximation (RMSEA). Brief description of each parameter is given below:

4.2.2: Goodness Fit Index (GFI) and AGFI:

One of the most popular quoted fit estimates is Goodness Fit Index which is commonly known as GFI. According to Gefen (2000) GFI is the absolute fit estimate for initial model and structural equation model. This Index was first suggested by Joreskog and Sorbom in replacement to CMIN (Tabachnick and Fidell, 2007). It has been reported by Bollen, (1990), Miles and Shevlin, (1998) that the GFI may have high value in case of large samples and the threshold for GFI is contradictory. The most commonly used cut off used by researchers is 0.90 but the cut is recommended to be closer to 0.95 (Miles and Shevlin, 1998). Due to large variation of the index between large and small samples, this parameter is losing its popularity and some have recommended avoiding this index while considering model fit (Sharma et al, 2005).

Another index related to GFI is adjusted goodness of fit index which is termed as AGFI. It tends to adjust the GFI value according to the degree of freedom. The calculated range in SEM for AGFI is 0 to 1 but the value close to 1 is considered as a perfect fit. The value greater than 0.90 indicates a good fit and above 0.80 is acceptable fit.

4.2.3: Comparative Fit Index:

The Comparative Fit Index which was suggested by Bentler in 1990 is a revised version of normed fit index which is commonly known as NFI. This index is known as one of the important indices for the model fit estimates and must be reviewed and reported (Fan et al, 1999). The computed range of CFI in AMOS and other SEM programs is between 1 and 0. The cut off value for the acceptance of CFI is closer to 0.90 or high which indicates a good fit. Some studies have reported that the value greater than 0.95 is termed as a perfect fit (Hu and Bentler, 1999).

4.2.4: Root Mean Square Error of Approximation (RMSEA):

Another important fit estimate reported in SEM is RMSEA which is well known across the globe. It estimates how well the model parameters fit with the population co-variance matrix (Byrne, 1998). According to Diamantopoulos and Siguaw (2000), it has been termed as the most effective estimate criteria for model fit. It has been favored by several authors because of its authentic and consistent results with small and large samples (Thompson and Wang ,1999; Schumacker and Lomax, 2004). The standard acceptable value of RMSEA does not have any consensus. Authors such as Schumacker and Lomax (2004) suggested the value of RMSEA below 0.05 for a good fit. On the other hand, Hu and Butler (1999) advocated that RMSEA can be accepted if it falls between 0.06-0.08. Another study by McCullum et al (1996) has reported that the RMSEA value should be equal to or below 0.10.

4.2.5: Relative Chi-square (CMIN/DF):

The relative chi-square is a test which is used to assess the model fit and model adjustment by dividing the minimum discrepancy with a degree of freedom. According to Byrne (1989) the value of CMIN should be closer to 1. It is also known as relative chi square. AMOS reports the result of chi square with CMIN value.

It can also be referred as the CMIN value and the degree of freedom ratio range to be considered in AMOS. In 1981 Carmines and McIver recommended the accepted range for the data between 3 to 1. On the other hand Marsh et al (1985) reported the maximum range of 5 and minimum range of 2. However, this parameter is not considered as one of the most authentic fit for the CFA because the range of CMIN value may vary according to the sample size due to error types. The results of chi-square test some times are misleading in complex models and large sample

size studies. On the other hand, the probability of the correct square is likely in small sample sizes. Table 6 summarizes the cutoff values along with the literature references.

Table 6: Summary of Recommended Model Fit Indices in literature:

Fit Estimate	Acceptable Threshold	Description
Comparative Fit Index (CFI)	Values equal to 0.90 (good fit) Value greater than 0.95 indicates very good fit	Suggested by Bentler (1990) One of the most popular model fit index Computed Range = 0-1
Goodness of fit (GFI) &Adjusted goodness of fit (AGFI)	Values equal to .85 indicates average fit Values equal to .90 shows good fit Values greater than .95 shows perfect fit	Suggested by Joreskog and Sorbom. Not a popular index due to inconsistency or biasness of results (in large and small samples) Adjusted GFI increases the sample while computations
Root mean square error of approximation (RMSEA)	More than one Cut off values: a. Values equal to 0.5 and less are acceptable b. Values equal to 0.06 are also significant (Hu & Bentler, 1999) c. Values equal to or less than 0.07 is also accepted (Steiger, 2007) **d.** Value equal to 0.10 is significant as well. (McCullum et al, 1996)	- One of the most popular indicators of model fit. - Most informative index (Diamantopoulos and Siguaw, 2000: 85) - Calculates the confidence interval along with the value. (McQuitty, 2004)
Relative Chi- Square	3 to 2 2 to 1	It remains as a common fit index but authenticity is

	Max = 5, Min= 2.		challenged by authors.
	(Marsh and Hocevar (1985)		

4.3: Results of Common Factor Analysis of each Latent Variable:

4.3.1: External Stressors:

The First latent variable which was used in the study has three dimensions: a) Economic stress, b) Terrorism and c) media terrorism. The first order test details for the construct are given below:

i)   Economic (ECO)

The first dimension of external stress is economic stress which is coded with "ESD" which included 8 items in the scale (for CFA of this dimension, see Figure 6). The factor loading for the scale is ESD2=.66, ESD3=.66, ESD4=.69, ESD5=.60, ESD6=.75 and ESD7=0.65. Two items were deleted due to its insignificant values (ESD 1 and ESD 8) and rest of the items showed a favorable result. The results in table 7 show that the GFI is .93 and AGFI is .842 along with the RMSEA value of 0.069. The SMC range of the dimension is between 0.4-0.57 which fulfills the recommended levels. The Squared Multiple Correlation values are given in Table 8.
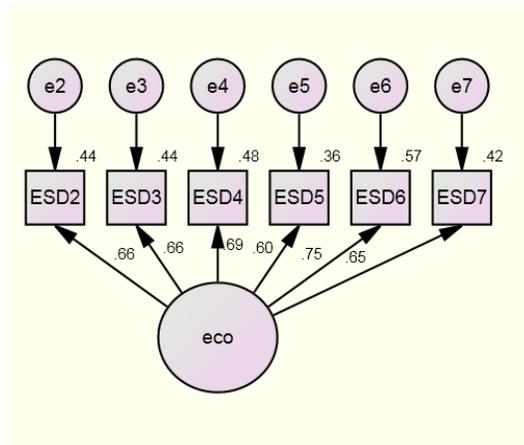
Figure 6: CFA for Media Coverage

Table 7: Indices for Economic Stress

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.154	.932	.842	.400	0.069
Saturated model	.000	1.000			
Independence model	1.075	.494	.292	.353	

Table 8: Squared Multiple Correlation values:

Items	Estimate
ESD7	.423
ESD6	.566
ESD5	.355
ESD4	.476
ESD3	.438
ESD2	.437

ii)   Media:

The second dimension for external stress is media terrorism which explored how much stress media puts on the individuals. The dimension was coded as "MED" and out of 6 items 1 item was omitted due to low values (MED1). Figure 7 presents the construct wise CFA of Media coverage. The results show that the items' factor loading is between .60 to .73 which is appropriate and RMSEA value for the dimension is 0.09 along with GFI and AGFI value of 0.96 and 0.92 respectively. The squared multiple correlations for the dimension are in acceptable range (see Table 9 for model fit indices and Table 10 for SMC values).
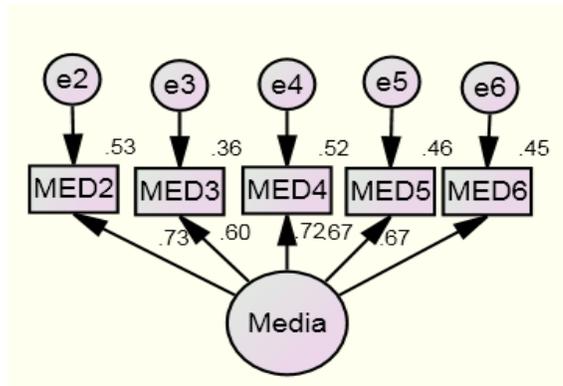
Figure 7: CFA for Media Coverage

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.009	.966	.920	.414	.098
Saturated model	.000	1.000			
Independence model	.078	.534	.347	.381	.336

Items	Estimate
MED6	.445
MED5	.455
MED4	.519
MED3	.363
MED2	.528

iii)   Terrorism:

The third dimension of external stress is terrorism which focused on the impact of terrorism on the employees. The external stress dimension comprises 12 items out of which eight items were deleted (Figure 8 shows the CFA and factor loadings). The deleted items were TER1, TER6, TER7, TER8, TER9, TER10, TER11 and TER12. The factor loading of four items are TER2= 0.93, TER3= 0.98, TER4= 0.98 and TER 5= 0.77. The GFI and AGFI are 0.99 and 0.96 respectively. The RMSEA value is 0.7 and the SMC values are 0.59 for TER5, 0.95 for TER4, 0.96 for TER3 and 0.85 for TER2. The model fit indices are presented in Table 11 and SMC values in Table 12.
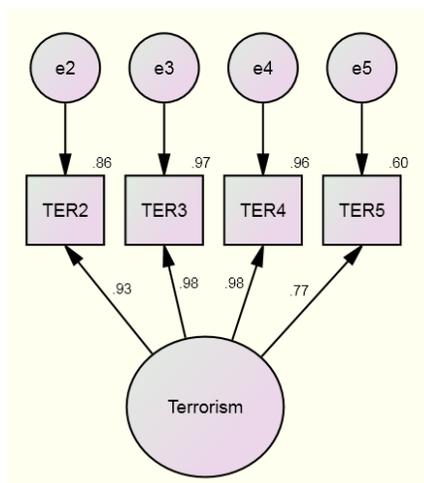
Figure 8: CFA for Terrorism

Table 11: Model fit indices for Terrorism:

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.026	.992	.960	.198	.079
Saturated model	.000	1.000			
Independence model	2.202	.320	-.134	.192	.940

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Items	Estimate
TER5	.598
TER4	.956
TER3	.967
TER2	.856

iv)   Second Order Common Factor Analysis:

In order to improve the model fitness, a second order common factor analysis was also conducted for external stressors. Figure 9 shows the model diagram consisting of 3 dimensions and their respective items. The results for the second order Common Factor analysis are shown in Table 13. The results indicate that the RMASEA value is 0.07 which is significant; CFI is 0.92 which is acceptable. In addition to this the standardized root-mean-square residual (SRMR), is 0.05 which is also in acceptable range (for detailed results see Table 13). Thus the overall model fit indices comply with the recommended cutoff values and overall model fit is accepted for further analysis.
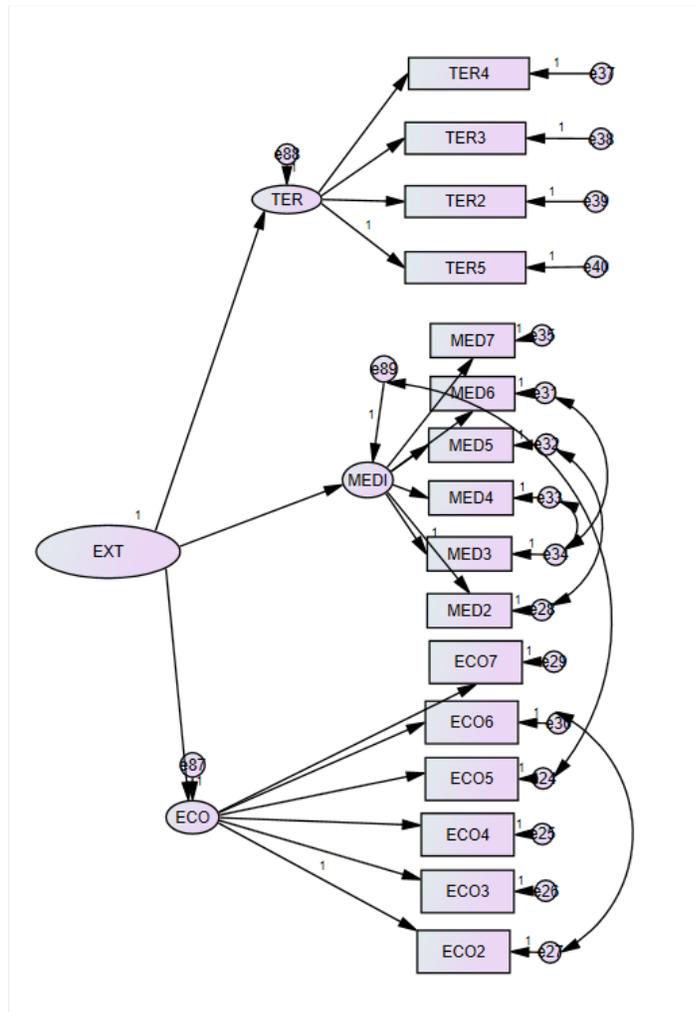
Figure 9: CFA for External Stressors

Table 13: Model Fit Indices for External Stressors

Model	RMR	GFI	AGFI	SRMR	RMSEA
Default model	.122	0.92	.88	.057	.07
Saturated model	.000	1.000			
Independence model	.724	.471	.40		.242

4.3.2: Internal Stressors:

The second latent variable was Internal Stressors which included 6 dimensions i.e. Role ambiguity, role clarity, quantitative work overload, qualitative work overload, career progression and job responsibility. Each dimension included 5 items and total items for this construct were 30.

While analyzing the model fitness criteria the factor loading and SMC values were checked and those items were deleted which were not fulfilling the criteria. (Criteria for factor loading is that each item should be above 0.60 and SMC should be above 0.20). Following is the detailed description of each construct and its factor loading.

a- Role Ambiguity:

The first dimension of the internal stressor was role ambiguity and it was coded with "RAM". This dimension included 5 questions and the results show that the factor loading for RAM 1 was 0.53, RAM2 was 0.61, RAM3 was 0.45 and RAM 5 was 0.52. Item no 3 which was coded as RAM3 was deleted as the factor loading was inappropriate. Figure 10 shows the graphical form of CFA. The examination of the 4 items of role ambiguity showed that the GFI was 0.99 and AGFI was 0.98 (see Table 14). The results show that the square multiple regression values for the items was in the range of 0.3 - 0.9 which was acceptable. The detailed SMC values are presented in the Table 15.
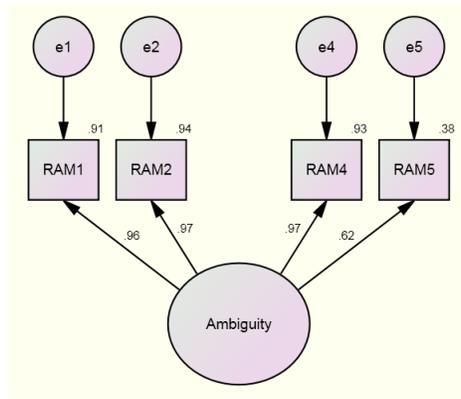
Figure 10: CFA for Role Ambiguity

Table 14: Model Fit indices for Role Ambiguity:

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.018	.998	.988	.200	.020
Saturated model	.000	1.000			
Independence model	1.864	.353	-.078	.212	.889

Table 15: Squared Multiple Correlation Values:

Items	Estimate
RAM5	.382
RAM4	.935
RAM2	.941
RAM1	.914

b- Role Clarity

The second dimension of the internal stressor was role clarity and it was coded with "RCL". This dimension included 5 questions and the results showed that the factor loading for RAM 1 was 0.97, RCL2 was 0.75, RCL3 was 0.73 and RCL4 was 0.75. One item was deleted due to unreasonable SMC and RMSEA i.e. RCL5. Figure 11 shows the CFA for the dimension.

The single order analysis of this construct also included the examination of the other parameters of model fit. The results (see Table 16) show that the RMSEA value of 4 items was 0.00 along with the GFI value of 1.0 and AGFI value of .998. The Squared multiple regression values of the construct range was .55 to .93 which seemed to be quiet significant. Detailed SMC values are shown in Table 17.
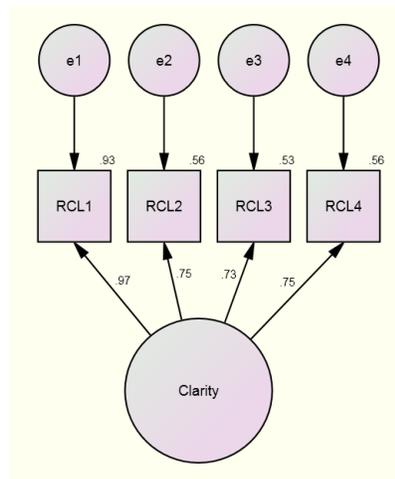
Figure 11: CFA for Role Clarity

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.021	1.000	.998	.200	.000
Saturated model	.000	1.000			
Independence model	2.203	.450	.083	.270	.601

Table 17: Squared Multiple Correlation values for Role Clarity:

Items	Estimate
RCL4	.559
RCL3	.529
RCL2	.563
RCL1	.932

c- Quantitative-Work Over Load:

The third dimension of the internal stressor was quantitative overload and it was coded with "RQN". This dimension included 5 questions and the results showed that the factor loading for RQN1 1 was 0.66, RQN 3 was 0.97, RQN 4 was 0.82 and RQN 5 was 0.84. Item no 2 was coded as RQN2 and was omitted due to the low SMC value and factor loading (see Figure 11). The RMSEA for the item was 0.20 along with GFI (1.0) and AGFI (0.99). The SMC values for all items were in appropriate range (0.40 - 0.70). Table 18 shows the model fit indices for RQN and Table 19 shows SMC values.
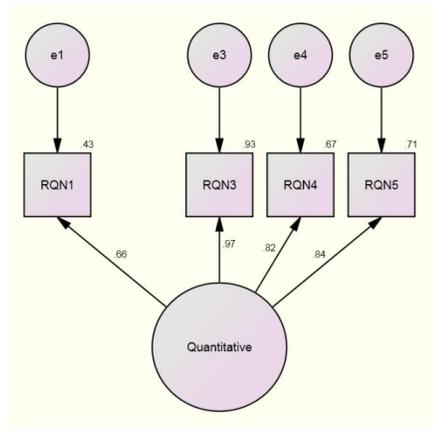
Figure 12: CFA for Quantitative overload

Table 18: Model Fit Indices for RQN

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.020	1.000	.998	.200	0.000
Saturated model	.000	1.000			
Independence model	3.221	.419	.032	.252	.65

Table 19: Squared Multiple Correlation values for RQN

Items	Estimate
RQN5	.708
RQN4	.671
RQN3	.933
RQN1	.434

d- Qualitative Work Over Load:

Fourth dimension of the construct was Qualitative overload. The dimension was comprised five questions as well. The code used for this construct is "RQL". Figure 13 shows the graphical form of CFA. After review of the model fit indicators (see Table 20) one item was omitted due to its low value i.e. RQL1. Other items were reviewed on the factor loading (RQL 2 was loaded with 0.88; RQL3 was loaded with 0.96, RQL4 with 0.97 and RQL 5 with 0.73.). The RMSEA value was .06 and the SMC range for this dimension is 0.50-0.70 which was in acceptable range. The SMC values are presented in Table 21.
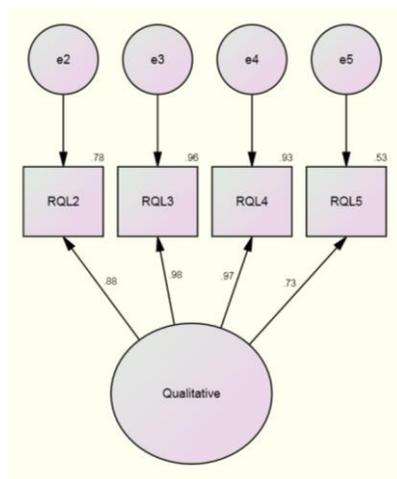
Figure 13: CFA for qualitative work load

Table 20: Model Fit indices for RQL:

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.011	.999	.997	.200	.006
Saturated model	.000	1.000			
Independence model	2.051	.346	-.091	.207	.858

Table 21: Squared Multiple Correlation Values:

Items	Estimate
RQL5	.527
RQL4	.931
RQL3	.964
RQL2	.778

e- **Career Progression:**

The fifth dimension for the internal stressor was career progression at job. The graphical form of CFA is shown in Figure 14. The dimension included 5 items and was analyzed on three indicators i.e. RMSEA, factor loading and squared multiple regression value. After review one item was left out (CRR5) because of insignificant values (see Table 22). All remaining items fulfilled the criteria. The results show that the RMSEA value was 0.03, GFI was 0.99, AGFI was 0.98 and SMC range was between 0.30- 0.41 which is significant. The SMC values are listed in Table 23.

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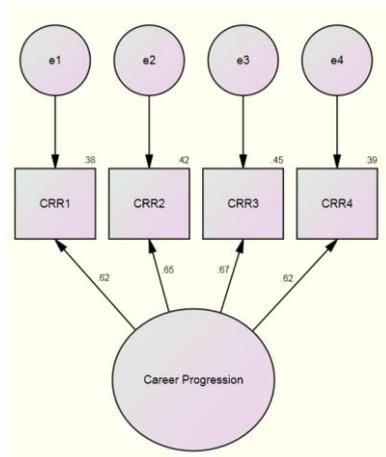
Figure 14: CFA for Career Progression

Table 22: Model Fit Indices for CRR:

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.047	.997	.983	.199	.510
Saturated model	.000	1.000			
Independence model	.971	.665	.441	.399	.000

Table 23: Squared Multiple Correlation

Items	Estimate
CRR4	.388
CRR3	.448
CRR2	.418
CRR1	.385

f- Responsibility:

The sixth dimension to internal stressors measured the level of responsibility at work. The dimension also had 5 items and was examined accordingly. Results of all items were within the acceptable thresholds hence no item was deleted from this dimension (for graphical representation of CFA, see Figure 15). The item code was "RSP" and each item factor loading is RSP1 = 0.93, RSP2= 0.64, RSP3=0.95, RSP4=0.97 and RSP5=0.69. The SMC values are in range of 0.4 to 0.87 and GFI value is 0.97 and AGFI is 0.9. The results are given in table 24 & 25.
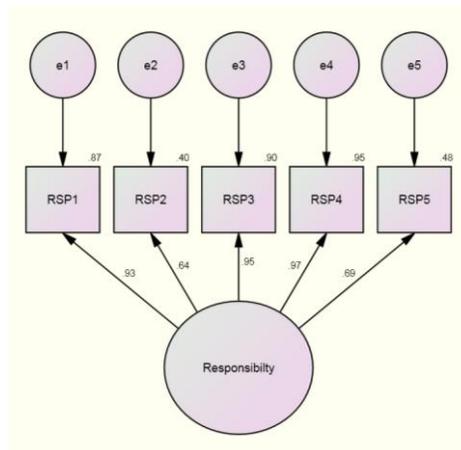
Figure 15: CFA for Responsibility

Table 24: Model Fit indices for RSP:

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.104	.971	.914	.324	.001
Saturated model	.000	1.000			
Independence model	2.415	.327	-.009	.218	.000

Items	Estimate
RSP5	.482
RSP4	.946
RSP3	.901
RSP2	.403
RSP1	.871

g- 2nd Order Common Factor Analysis for Internal Stressors:

After the single order common factor analysis, the latent variable (internal stressors) was tested

for 2nd order common factor analysis. The graphical form of the CFA is shown in Figure 16.

The results shown in Table 26 indicate that the model fit indices for the model. The results show

that the Standardized RMR value for the model is 0.08; the RMSEA value for the model is 0.11

which is slightly above the cutoff value, CFI is 0.86 and GFI is 0.75. Thus most of the

parameters are in the range of acceptance.
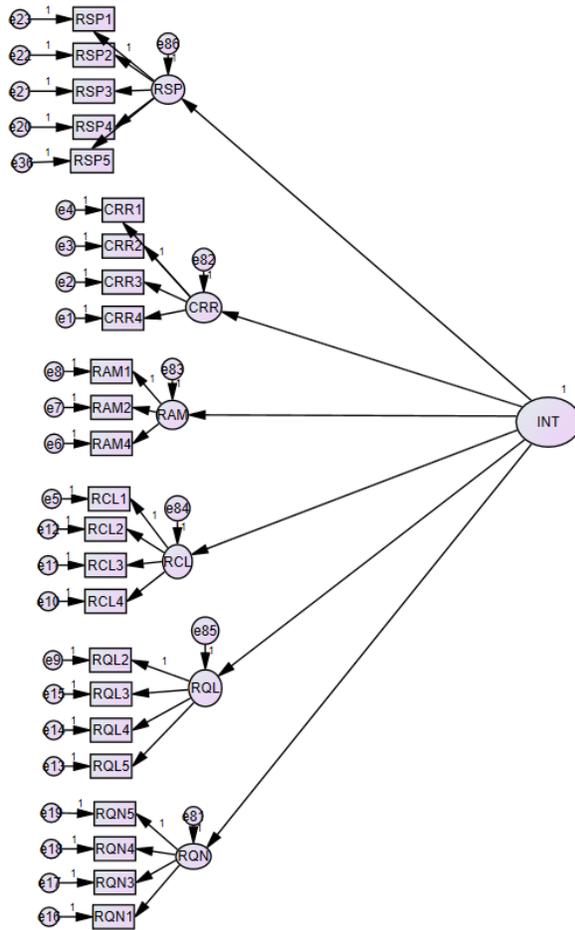
Figure 16: 2nd Order CFA for Internal Stressors

Table 26: Model Fit Indices for 2nd Order CFA of Internal Stressors

Model	SRMR	CFI	GFI	PGFI	RMSEA
Default model	.08	.86	.755	.324	.11
Saturated model	.000	1.000			
Independence model		.387	.441	.218	.16

3- TABP:

The third construct of the study was Type A behavior and its effect on the stress. The construct was coded as "TABP" which means Type A behavior pattern. The construct included 12 questions from the original instrument. After the analysis of the results 3 questions were excluded (TABP5, TABP 9 and TABP 12) and the results showed that the factor loading for the remaining 9 questions was above 0.70 which were acceptable, with the GFI and AGFI value of 0.98 and 0.96 respectively (detailed model fit indices are presented in Table 27). The analysis also included SMC value (see Table 28) assessment as well which was above 0.30. The graphical estimates are shown in Figure 17.
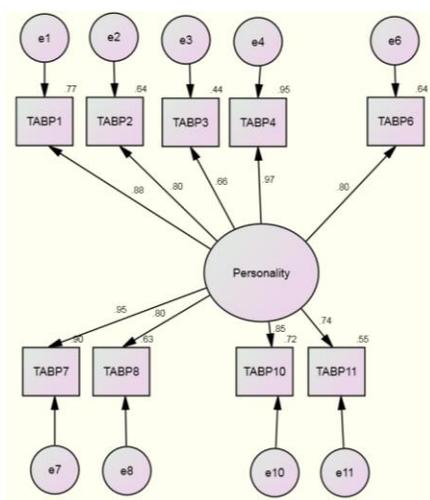
Figure 17: CFA for Type A Behavior Pattern

Table 27: Model Fit indices for TABP:

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.058	.982	.969	.589	.031
Saturated model	.000	1.000			
Independence model	3.139	.207	.009	.166	.492

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Items	Estimate
TABP11	.550
TABP10	.724
TABP8	.633
TABP7	.900
TABP4	.945
TABP3	.439
TABP6	.644
TABP2	.637
TABP1	.774

4- Social Support:

Fourth construct in the study was social support which was tested as a moderator and the instrument included 12 items which were tested for its reliability. The construct was coded with "SS" and after the review of result 3 items were deleted. Figure 18 shows the results of first order CFA. The factor loading for 9 items were satisfactory and above the threshold of 0.60 and RMSEA value was 0.85. The SMC value of all items was also satisfactory which was above 0.30. The deleted items were SS6, SS7 and SS12 due to insufficient cutoff values. Estimates are shown in table 29 & 30.
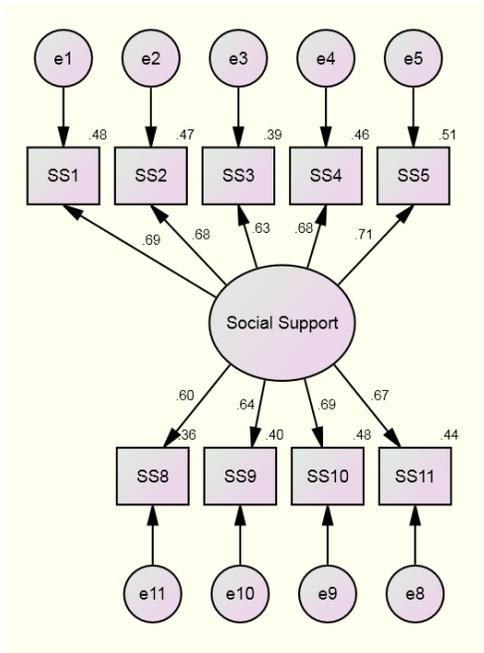
Figure 18: CFA for Social Support

Table 29: Model Fit indices for Social Support:

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.197	.906	.844	.544	.085
Saturated model	.000	1.000			
Independence model	1.449	.384	.229	.307	.316

Table 30: Squared Multiple Correlations:

Items	Estimate
SS8	.359
SS9	.404
SS10	.479
SS11	.443

SS5	.511
SS4	.459
SS3	.393
SS2	.468
SS1	.479

5- Job Satisfaction: The fifth construct in the study was job satisfaction. The construct originally included 18 items and the data was tested for its reliability and validity. After the tests 10 items were found with low SMC values (shown in Table 32) and low factor loadings hence were deleted. The deleted items were JS3, JS4, JS6, JS7, JS8, JS10, JS11, JS14, JS16 and JS18 (for CFA and factor loadings see Figure 17). The construct was coded as "JS" and remaining 8 items are further taken for structural model testing. The RMSEA value is 0.070 and GFI and AGFI value of 0.91 and 0.83 respectively. Model fit indices are listed in Table 31.
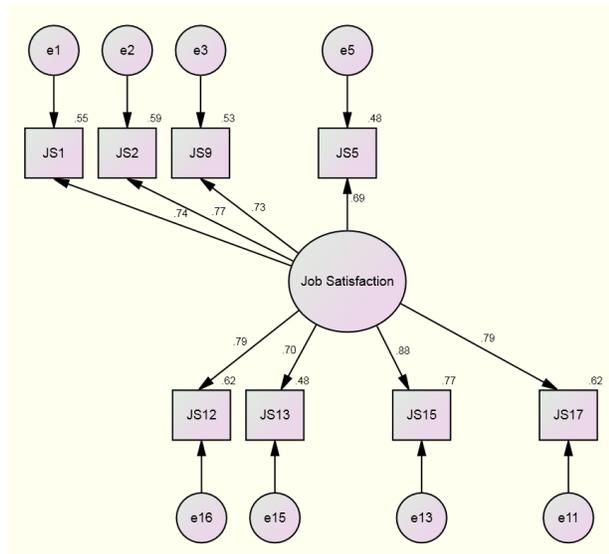
Figure 19: CFA for Job Satisfaction

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.291	.910	.839	.506	.070
Saturated model	.000	1.000			
Independence model	2.626	.297	.096	.231	.420

Table 32: Squared Multiple Correlation Values:

Items	Estimate
JS12	.623
JS13	.483
JS15	.769
JS17	.619
JS5	.477
JS9	.527
JS2	.590
JS1	.545

6- Job Stress:

Sixth construct included in the model is job stress. The construct had 13 items out of which 3 items were deleted due to low SMC value. The deleted items were JST 6, JST12 and JST 13. The construct was coded as "JST". The factor loading in the figure 20 shows that all items are loaded with a satisfactory value, the construct shows a RMSEA value of 0.60 along with 0.83 and 0.73 values for GFI and AGFI respectively. The squared multiple correlation values are in acceptable range as well. Model Fit indices can be seen in table 33 and SMC values are shown in Table 34.
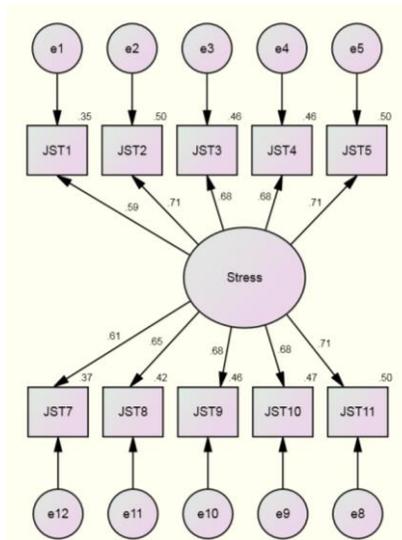
Table 33: Model Fit indices for Job Stress:

Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.244	.831	.734	.529	.060
Saturated model	.000	1.000			
Independence model	1.355	.348	.204	.285	.321

Items	Estimate
JST7	.371
JST8	.418
JST9	.462
JST10	.468
JST11	.501
JST5	.502
JST4	.459
JST3	.458
JST2	.500
JST1	.346

7- Job Performance:

The seventh and last construct of the model measures the perceived employee performance. The construct included 4 items and is coded as "JP" (see Figure 21). The first order common factor analysis proves that the factor loading is significant and is well above 0.60. The GFI and AGFI value is 0.99 and 0.99 respectively. RMSEA value is 0.00 and SMC value is well above 0.30. Results are shown in table 35 & 36
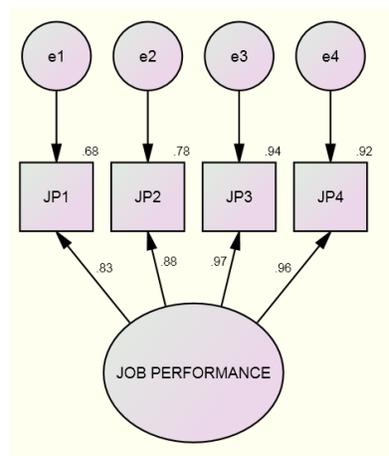
Figure 21: CFA for Job Performance

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Model	RMR	GFI	AGFI	PGFI	RMSEA
Default model	.013	.999	.996	.200	.000
Saturated model	.000	1.000			
Independence model	2.572	.328	-.120	.197	.861

items	Estimate
JP4	.920
JP3	.939
JP2	.776
JP1	.684

The summary for the first order and second order common factor analysis is given in Table 37 which includes the construct name, the number of items, item code and the factor loadings as well.

Sr #	Construct Name	Dimensions	# of items	Code	RMSEA value	SMC	Factor Loading
1	**Internal Stressors**	*Role Ambiguity*	5 (1 item deleted)	RAM 1	.020	.382	0.96
				RAM 2		.935	0.97
				RAM 4		.941	0.97
				RAM 5		.914	0.62
		Role Clarity	5 (1 item deleted)	RCL 4	0.00	.559	0.75
				RCL 3		.529	0.73
				RCL 2		.563	0.75
				RCL 1		.932	0.97
		Quantitative Work overload	5 (1 item deleted)	RQN1	0.00	.434	0.66
				RQN 3		.933	0.97
				RQN 4		.671	0.82
				RQN 5		.708	0.84
		Qualitative Work overload	5 (1 item deleted)	RQL 2	0.06	.778	0.88
				RQL 3		.964	0.98
				RQL 4		.931	0.97
				RQL 5		.778	0.73
		Career Progression	5 (1 item deleted)	CRR 1	0.038	.385	.62
				CRR 2		.418	.65
				CRR 3		.448	.67
				CRR 4		.388	.62

		Responsibi lity	5 items	RSP 1	.113	.871	.93
				RSP 2		.403	.64
				RSP 3		.901	.95
				RSP 4		.946	.97
				RSP 5		.482	.69
2	External Stressors	*Economic Stress*	7 items (1 item deleted)	ECO 2	.069	.437	.66
				ECO 3		.438	.66
				ECO 4		.476	.69
				ECO 5		.355	.60
				ECO 6		.566	.75
				ECO 7		.423	.65
		Media Terrorism	6 items (1 items deleted)	MED 2	.098	.528	.73
				MED 3		.363	.60
				MED 4		.519	.72
				MED 5		.455	.67
				MED 6		.455	.67
		Terrorism	12 items (8 deleted)	TER 2	.079	.856	.93
				TER 3		.967	.98
				TER 4		.956	.98
				TER 5		.598	.77
3	Job Stress	Job Stress	12 items (2 items deleted)	JST1	.060	.346	.59
				JST2		.500	.71.
				JST3		.458	.68
				JST4		.459	.68

				JST5		.502	.71
				JST7		.501	.61.
				JST8		.468	.65
				JST9		.462	.68
				JST10		.418	.68
				JST 11		.371	.71
4	Social Support	Social Support	12 items (3 items deleted)	SS 1	.085	.479	.69
				SS 2		.468	.68
				SS 3		.393	.63
				SS 4		.459	.68
				SS 5		.511	.71
				SS 8		.359	.60
				SS 9		.404	.64
				SS 10		.479	.69
				SS 11		.443	.67
5	Job Satisfaction	Job Satisfaction	18 items (10 items deleted)	JS 1	.070	.545	.74
				JS 2		.590	.77
				JS 9		.527	.73
				JS 5		.477	.69
				JS 12		.623	.79
				JS 13		.483	.70
				JS 15		.769	.88
				JS 17		.619	.79
6	Job Performance	Job Performance	4 items	JP 1	0.00	.684	.83
				JP 2		.776	.88

			JP 3		.939	.97
			JP 4		.920	.96
7	Type A Behavior	12 items (3 deleted)	TABP 1	0.03	.774	.88
			TABP 2		.63	.80
			TABP 6		.64	.80
			TABP 3		.43	.66
			TABP 4		.94	.97
			TABP 7		.90	.95
			TABP 8		.63	.80
			TABP 10		.72	.85
			TABP 11		.55	.74

As a result of first order Confirmatory factor analysis, the items which were below the cutoff values were deleted and the summary of the deleted items are given in Table 38 below:

Table 38: List of deleted items

Sr #	Items with code numbers
1	CRR5
2	RAM3
3	RQL1
4	ESD 1 and ESD 8
5	MED1
6	TER1, TER6, TER7, TER8, TER9, TER10, TER11 and TER12.

7	JS3, JS4, JS6, JS7, JS8, JS10, JS11, JS14, JS16 and JS18
8	JST 6, JST12 and JST 13.

4.3: Second Order Confirmatory Factor Analaysis and Measurement Model:

After the first order testing of constructs and its dimensions, measurement model was constructed through confirmatory factor analysis. At this stage all the variables and its items were tested collectively to review the model fit criteria. The confirmatory factor analysis predicts the orderly measurement of the interrelated dimensions along with its items and factor matching (Child, 1990). CFA also helps to proceed towards hypothesis testing if a significant relationship between latent and observed variable exists. It was recommended by Aderson and Gerbing (1988) and Arnold (2003) that CFA should be done and reported in order to improve the measurement properties. According to Kline (1998) structural model cannot be tested unless the measurement model is not found valid.

4.4: Initial Measurement Model and Results:

As recommended by the literature (Leach et al, 2008), the model with complete co-variance was tested to assess model fitness. The complete model CFA after deletion of the items which were below the required cut off is shown in the Figure 22. The results of the initial measurement model were in the acceptable range with the RMSEA value of 0.03, GFI value of 0.854 (slightly below the perfect fit) and AGFI value of 0.88 (detailed results for model fit are shown in Table 39). The squared multiple co-relations of all items are above 0.30 which indicates that all items are of appropriate value (see Table 40). As the model became very complex after including all dimensions in one model, it is important to mention that the factor loadings of all items are above 0.60 which shows that the items included in the measurement model are appropriate to be carried forward for structural model testing.
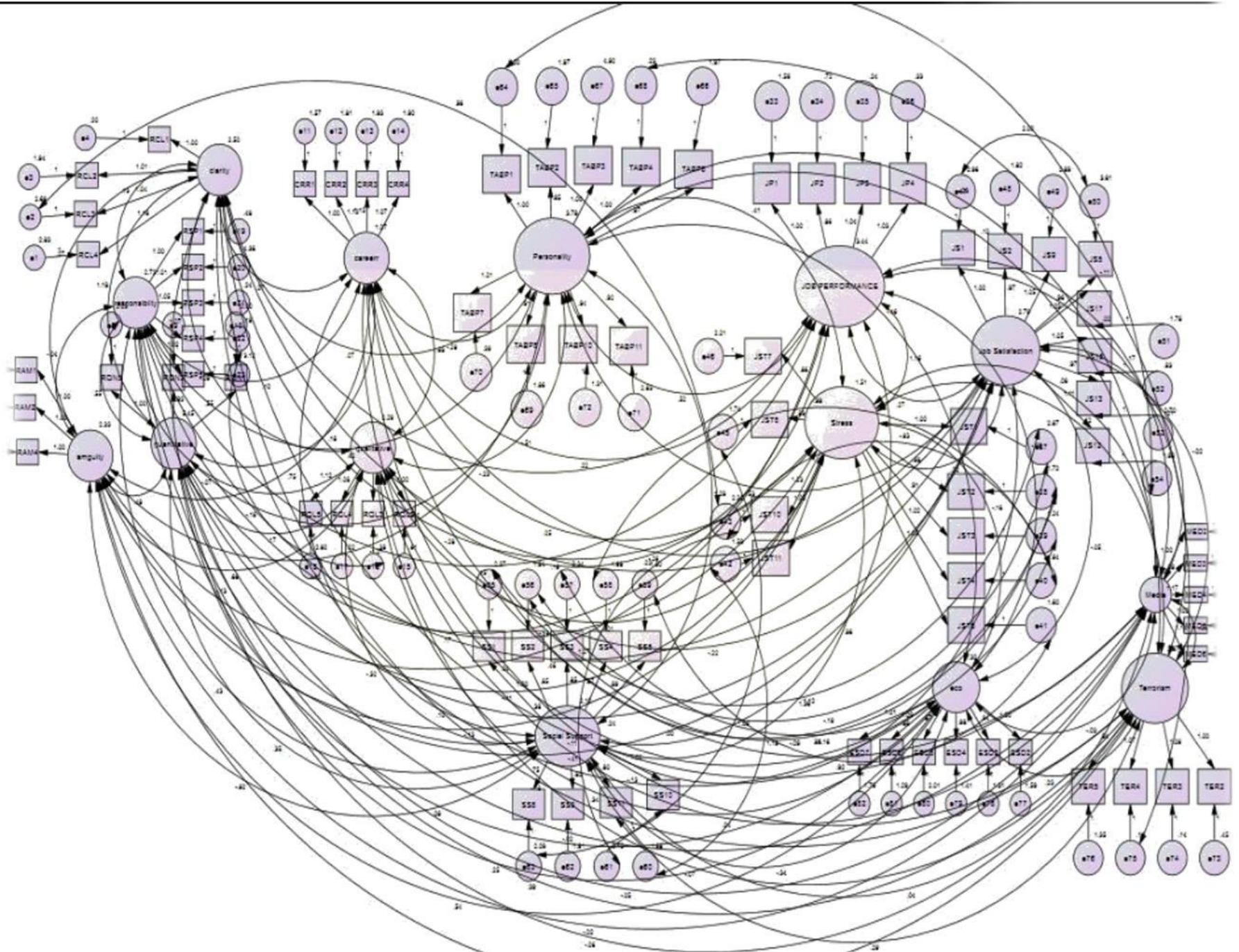
Figure 22: Measurement Model representing the complete model

The initial measurement model was tested (see Figure 20). The results show that the model fit indices are significant as CFI is 0.93 which is close to 1 and RMSEA value is 0.03 which is way below the cut off range of 0.05.

Table 39: Model Fit indices for the Measurement Model:

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	GFI	AGFI	CFI	RMSEA
Default model	.854	.844	.932	.927	.854	.885	.932	.039
Saturated model	1.000		1.000		1.000		1.000	
Independence model	.000	.000	.000	.000	.250	.230	.000	.144

Table 40: Squared Multiple Correlation Values:

Items	Estimate	Items	Estimate	Items	Estimate	Items	Estimate
MED6	.440	ESD3	.467	TABP7	.908	SS11	.420
MED5	.464	ESD2	.450	TABP4	.943	SS5	.481
MED4	.521	TER5	.598	TABP3	.437	SS4	.487
MED3	.370	TER4	.959	TABP6	.643	SS3	.391
MED2	.516	TER3	.960	TABP2	.631	SS2	.438
ESD7	.429	TER2	.864	TABP1	.791	SS1	.469
ESD6	.547	TABP11	.547	SS8	.359	JS12	.633
ESD5	.327	TABP10	.719	SS9	.425	JS13	.491
ESD4	.473	TABP8	.628	SS10	.496	JS15	.788

Items	Estimate	Items	Estimate	Items	Estimate	Items	Estimate
JS17	.626	JST2	.456	RQL4	.923	RAM4	.932
JS5	.414	RSP2	.391	RQL3	.878	RCL1	.927
JS9	.533	RSP1	.850	RQL2	.788	RCL2	.566
JS2	.593	JST1	.361	CRR4	.394	RCL3	.500
JS1	.485	JP4	.917	CRR3	.414	RCL4	.562
JST7	.336	JP3	.939	CRR2	.424		
JST8	.406	JP2	.780	CRR1	.405		
JST10	.494	JP1	.684	RQN1	.449		
JST11	.484	RSP5	.474	RQN3	.901		
JST5	.509	RSP4	.941	RQN5	.729		
JST4	.488	RSP3	.925	RAM1	.916		
JST3	.501	RQL5	.527	RAM2	.942		

4.5: Structural Path Model and its Testing:

After the analysis of confirmatory factor analysis of the constructs, it was mandatory to test the structural model recommended by James et al (1982). The authors' two-step analysis of the model which includes measurement model testing (measurement model evaluates the discriminant and convergent validity of the construct) and the structural model testing which assesses the predictive validity of the variables. The structural model included the hypothesized relationship between the latent variables with the path analysis. All the paths constructed were supported by the theory. The model identification was quiet complex due to presence of many observed variables. The model estimation was also conducted in view of the different parameters i.e. regression weights and P values.
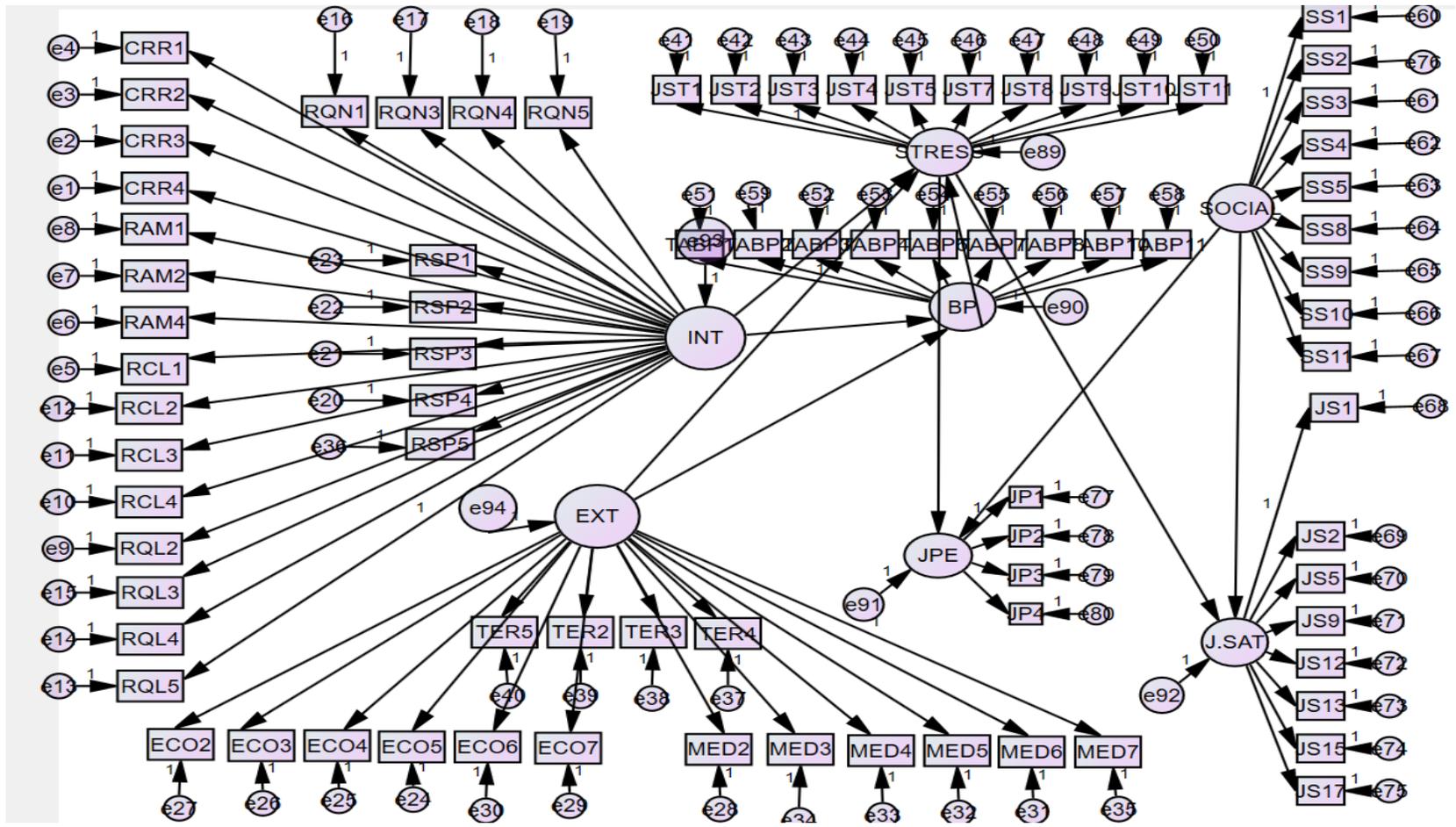
Figure 23: Structural Model / Path Model.

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The path model in Figure 23 indicated significant results between the constructs. In order to improve the model there are two recommendations given by Hooper et al, (2008) one is to delete the insignificant observed variables and second is co-relation of error terms. This practice is also recommended by (Gerbing and Anderson, 1984). The results show that the RMSEA value is 0.045, CFI is 0.90, GFI is 0.88 and all the squared multiple co-relations of items are between 0.3 to 0.90.

Table 41: Model Fit Indices for the Path Model:

Model	GFI	AGFI	PGFI	RMSEA	CMIN/DF	CFI
Default model	.680	.764	.77	.10	1.984	.07
Saturated model	1.000					1.000
Independence model	.246	.226	.240	.143	11.084	.000

Table 42: Correlation with Moderation and Mediation:

		I	II	III	IV	V	VI	VII
I	JSat	1						
II	JP	0.523***	1					
III	TABP	0.623***	0.323***	1				
IV	IntStressors	-0.313***	-0.127**	-0.325***	1			
V	ExtStressors	-0.443***	-0.628***	0.453***	0.663***	1		
VI	JobStress	-0.511***	-0.551***	-0.348***	0.488***	0.534***	1	
VII	Social Support	0.512***	0.417***	0.398***	-0.569***	-0.499***	-0.501**	1

The correlation matrix shown in Table 42 shows the association between the variables of the study. It depicts that job satisfaction is positively and significantly correlated with job performance (0.523***),TABP is positively and significantly correlated with job satisfaction (0.623***),TABP is positively and significantly correlated with job performance (0.323***), Internal Stressor is negatively and significantly correlated with job satisfaction (-0.313***), Internal Stressor is negatively and significantly correlated with job performance (-0.127**), Internal Stressor is negatively and significantly correlated with TABP (-0.325***), External Stressor is negatively and significantly correlated with job satisfaction (-0.443***), External Stressor is negatively and significantly correlated with job performance (-0.628***), External Stressor is positively and significantly correlated with TABP (0.453***), External Stressor is positively and significantly correlated with Internal Stressors (0.663***), Job Stress is negatively and significantly correlated with job satisfaction (-0.511***), Job Stressor is negatively and significantly correlated with job performance (-0.551***), Job Stress is positively and significantly correlated with TABP (-0.348***), Job Stress is positively and significantly correlated with Internal Stressors (0.488***), Job Stress is positively and significantly correlated with External Stressors (0.534***), Social Support is positively and significantly correlated with job satisfaction (0.512***), Social Support is positively and significantly correlated with job performance (0.417***), Social Support is positively and significantly correlated with TABP (0.398***), Social Support is negatively and significantly correlated with Internal Stressors (-0.569***), Social Support is negatively and significantly correlated with External Stressors (-0.499***),Social Support is negatively and significantly correlated with Job Stress (-0.501**).

4.6: Structural model with Moderation and Mediation:
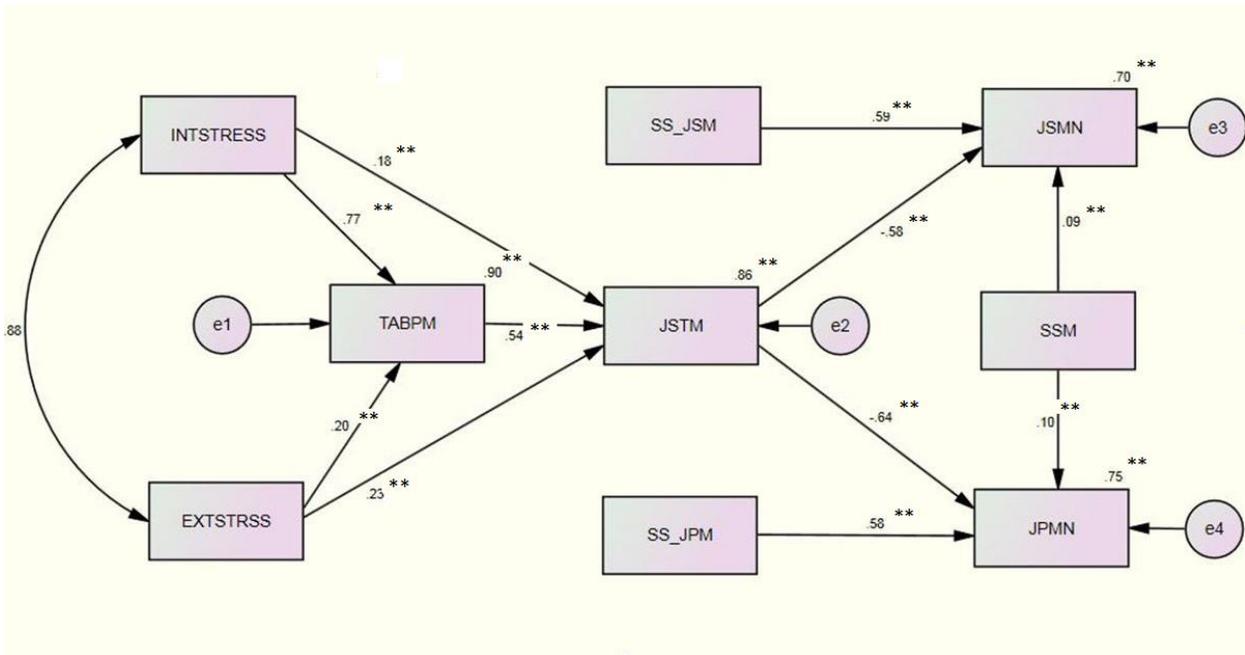
Figure 24: Structural Model with Composite Variables

The direct and indirect effects of the composite variables is shown in Figure 24. The results show that direct effect of internal stressors on job stress is positive with a regression weight of 0.18 (significant) and direct effect of internal stressors on behavior pattern is positive (0.77). The indirect effect of internal stress with job stress is 0.54. The direct effect of external stressors on job stress is positive and regression weight is 0.23, whereas the direct effect of external stressors on Type A behavior is positive i.e. 0.20. The indirect effect of external stressors on job stress is 0.54. This shows that Type A behavior mediates the relationship between stressors and job stress. The direct relationship of job stress with job satisfaction is negative and the regression weight is -0.58 and the results also show a negative relationship between job stress and job performance. The regression weight of job stress with job performance is – 0.64. The direct

effect of social support on job satisfaction is found to be positive with .09 and 0.10 with job performance. The moderating relationship of social support is also tested (regression weight is 0.59) which shows that social support dampens negative relationship between job stress and job satisfaction. It also shows that social support dampens the relationship between job stress and job performance. The regression weight of moderated relationship of job stress with performance is 0.58.

4.7: Evaluation of Mediation Analysis:

As recommended by Baron & Kenny (1986), a mediation analysis was employed with Bootstrapping. The initial causal variables are External stressors, internal stressors and the outcome variable is job stress. The proposed mediating variable in this case is TABP. The structural model shows that the assumptions were met and the P-Values were significant. The total effect of independent variables (Internal Stressors and External stressors) on Job Stress is 0.372 and 0.610. Stressors are significantly predictive to the mediating variable where a = 0.217 & 0.775 and Type A behavior was also significantly predictive to job stress with direct effect of b=0.552. The direct effect of internal and external stressors on job stress is significant with $c^{/} = 0.25$ and 0.183. Job stress was predicted from the external stressors, internal stressors and Type A behavior with $R^2=0.86$.

The indirect effect of internal stress (ab) is 0.110 and external stressor (ab) is 0.418. In the bootstrapping a sample of 2000 was used (detailed results for indirect effects are listed in Table 44). Several other criteria's were used to judge the significance of the indirect path. In this case, both (a & b) coefficients were statistically significant, the Sobel test, the Arion Test and Goodman Test for the ab product was significant. The bootstrapped CI for ab did not include

zero (The lower bound value for TABP is .856 and upper bound value is 0.95 with p value of 0.002). By all these criteria, the indirect effect of Internal Stress and External Stress on Job Stress through Type A Behavior Pattern (TABP) was statistically significant. The direct path (see Table 43) from Internal Stress and External Stress to Job Stress (c′) was also statistically significant; therefore, the effects of Internal Stress and External Stress on Job Stress were only partly mediated by TABP. The total mediation effect results are shown in Table 45.

Table 43: Indices for Direct Effects of Mediation:

	SSM	SS_JPM	SS_JSM	EXTSTRSS	INTSTRESS	TABPM	JSTM
TABPM	.000	.000	.000	.217	.775	.000	.000
JSTM	.000	.000	.000	.252	.183	.552	.000
JPM	.048	.300	.000	.000	.000	.000	-.479
JSM	.045	.000	.311	.000	.000	.000	-.437

Table 44: Indices for Indirect Effects of Mediation:

	SSM	SS_JPM	SS_JSM	EXTSTRSS	INTSTRESS	TABPM	JSTM
TABPM	.000	.000	.000	.000	.000	.000	.000
JSTM	.000	.000	.000	.110	.418	.000	.000
JPMN	.000	.000	.000	-.217	-.380	-.347	.000
JSMN	.000	.000	.000	-.198	-.347	-.317	.000

	SSM	SS_JPM	SS_JSM	EXTSTRSS	INTSTRESS	TABPM	JSTM
TABPM	.000	.000	.000	.217	.775	.000	.000
JSTM	.000	.000	.000	.372	.610	.552	.000
JPMN	.048	.300	.000	-.178	-.293	-.265	-.479
JSMN	.045	.000	.311	-.162	-.267	-.241	-.437

4.8. Two Way Interactional Effect of SS between JS and JP:
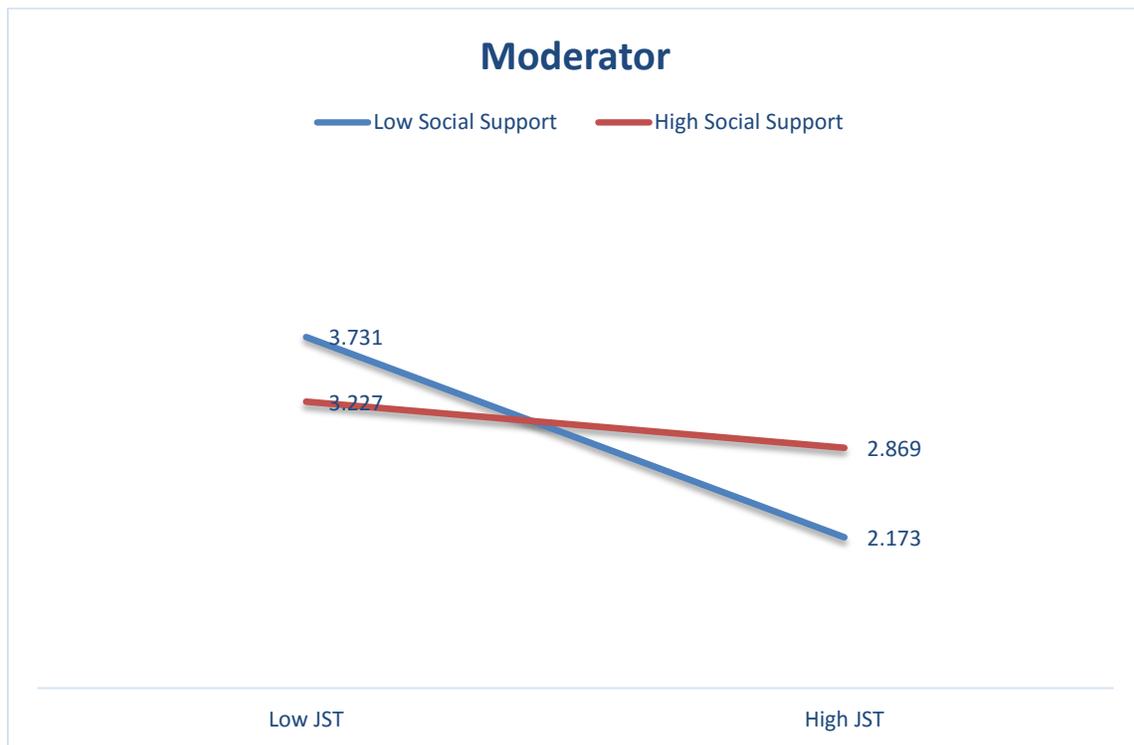
Figure 25: Moderation Graph of Social Support

Figure 25 demonstrate the moderating effect of social support between job stress and job performance. It shows that the social Support dampens the negative relationship between Job

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Stress and perceived Job Performance. The graph plot shows that the moderator is placed on the x-axis and job performance on y-axis. In the above computation the independent variable is job stress whereas the social support is treated as the moderator and dependent variable is job performance. The computation included the unstandardized regression co-efficient of the independent variable (Job Stress = -0.437), Moderator (Social support = 0.045) and the dependent variable (Job Satisfaction = 0.311). The result shows that social support significantly moderates the relationship between job stress and job satisfaction. The graph explains the intensity of the social support with the effect of low social support and high social support along with its effect on job satisfaction.

4.9: Two Way Interactional Effect of Social Support between Job Stress and Job Satisfaction:
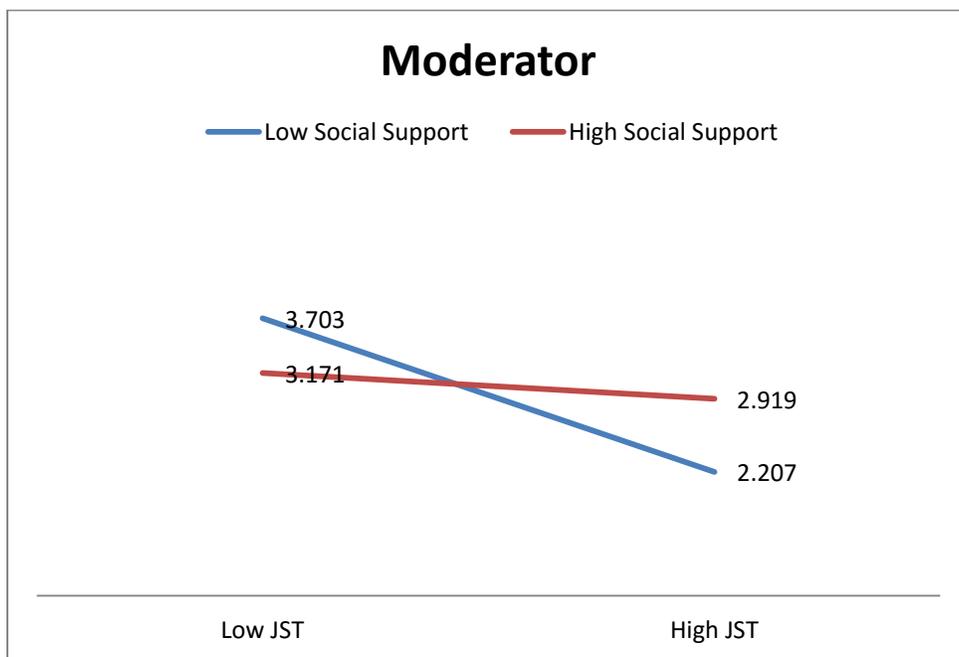
Figure 26: Moderation Graph of Social Support between Stress and Satisfaction

Figure 26 show that social support dampens the negative relationship between Job Stress and Job Satisfaction. Independent variable is job stress whereas the social support is treated as the moderator and dependent variable is job satisfaction. The computation included the unstandardized regression co-efficient of the independent variable (Job Stress = -0.437), Moderator (Social support = 0.045) and the dependent variable (Job Satisfaction = 0.311). The result shows that social support significantly moderates the relationship between job stress and job satisfaction. The graph explains the intensity of social support with the effect of low social support and high social support along with its effect on job satisfaction. Table 46 summarizes the hypothesis and respective results.

Table 46: Hypothesis Testing:

	Structural paths	**St. regression weight**	**P-value**	**Results**
H1	IS → JST	.18	***	Accepted
H2	ES→JST	.23	***	Accepted
	TABP→JST			
H3	IS→ TABP	.77	***	Accepted
H4	ES→ TABP	.20	***	Accepted
H5	TABP→ JST	.54	***	Accepted
	IS→TABP→JST	(Mediation)		
H6	IS→TABP→ JST	.418 (ab)	***	Accepted
H7	ES→TABP→ JST	.108 (ab)	***	Accepted
H8	JST→JS	-.58	***	Accepted
H9	JST→JP	-.64	***	Accepted
		(Moderation)		
H10	JST*SS→JS	.59	***	Accepted
H11	JST*SS→JP	.58	***	Accepted

Note: * p<0.10   ** p<0.05 ***p<0.01

CHAPTER 5

5. Discussion

Prior research in the domain of human resource management has focused on identifying the effect of stress and its negative consequences on the organizations and also the factors which lead towards occupations stress (LePine et al., 2005; Podsakoff et al., 2007; Boswell & Olson-Buchanan, 2004; Cavanaugh et al., 2000; Crawford et al., 2010;). Studies have supported this assumption that stressors can lead to negative consequences at work (Jex & Yankelevich, 2008; Semmer, McGrath, & Beehr, 2005), such as unfavorable employee attitude and behavior (e.g., Boyd, Lewin, & Sager, 2009; Simona et al., 2008).

The major focus of the study was to study various kinds of stressors in financial sector organizations which have faced a massive change in workplace practices and includes consistent pressures from the regulatory body in Pakistan. The study suggests that stressor have a positive relationship with job stress which means that stressors have negative effect on employee performance and satisfaction. Based on the previous literature, the study identified stressors and their categories i.e. internal (stressors inside the organization) and external (stressors from external environment). The current study explores the relationship between internal stressors (role ambiguity, role clarity, qualitative work overload, quantitative work overload, work responsibility and career progression), external stressors (media, terrorism and economic stress) with the job stress along with mediated relationship of behavior patterns type and moderated relationship of social support with job satisfaction and performance in financial sector of Pakistan.

Hypothesis 1 assumed that internal stressors are positively linked to job stress. The internal stressors included role ambiguity, role clarity, career progression, quantitative overload, qualitative overload and responsibility at job.. The results show that internal stressors are significantly related to job stress. The hypothesis was accepted and the results are similar to Boles & Babin (1994), Sullivan & Bhagat (1992) for role ambiguity. Role clarity is one of the dimensions of role stress reported in literature and is an antecedent to burnout and stress (Jai Ghorpade, 2007). The study supports the findings reported by Jai (2007), Cooper and Dewe (2004) that role conflict negatively affects the employee performance and increase job stress (Fisher and Gitelson, 1983 and Beehr and Glazer, 2005).

The findings also contributed to the Cybernetic theory of stress with the identification that these stressors contribute towards formation of negative feedback loop. As cybernetic theory is known as a process theory and it does not identify the forces and causal effect of the factors effecting positive or negative loop. Spector (1998) suggested that it is important to estimate the forces in perceived stress as the control mechanisms are exerted by individuals. Le Fevre et al. (2003) extended the argument that the controls are dependent on the experience of the individual. Hence the results of this study contribute to the Cybernetic theory of stress by examining different forces and their effects on work outcomes. It is also critical that banking sector in Pakistan currently is facing such pressures and the results present message to the organizations to consider appropriate strategies to cope in order to increase individual performance and satisfaction.

Hypothesis 2 deals with the positive relationship between external stressors and job stress. S External stressors included terrorism, media violence and financial difficulty, several studies in past have tried to develop the theoretical support for the construct "Terrorism" Bader and Berg,

2012; Czinkota et al., 2010). Although the research present in this domain focused countries like SriLanka (Reade, 2009; Reade and Lee, 2012),, Australia (Howie, 2006, 2007), and USA (Ryan et al., 2003), but no prominent study has been conducted in Pakistan. The results show that the terrorism contributed significantly to stress which leads towards decreased employee performance and job satisfaction. The explanation for this is rationale and logical in nature because of the war like situation prevailing in Pakistan over the past two decades. The fear of terrorism induced stress runs high in our country due to growing attacks and incidents. Dozens of people have lost their lives and millions got injured due to severe events. The findings are empirically supported by some researchers such as Dynan, Johnson, & Pence (2003) found same results for financial stress, Joseph et al. (2006) for media and support by Benjamin Badir (2013) for terrorism. The study results contribute to the Cybernetic theory literature by identifying several types of stressors which contribute towards formation of negative loop. These findings can also be linked to the P-E fit theory as the theory assumes that in order to develop a misfit, individuals need to seek the environment specific factors or challenges due to which the misfit may arise. Hence these stressor come from the environment and counter measure can be designed by organizations in order to reduce stress and address coping.

Hypothesis dealing with mediating role of Type A behavior pattern has never been studied or tried to be studied in literature, although some theoretical evidences are found for recommendations of mediation testing. Contradictions are found in literature for the definition of this variables, some literature evidences believe Type A behavior pattern is a trait, on the other hand studies argue that its only a response or behavior pattern effected by environment. The hypothesis in this study is accepted which means Type A behavior mediates the relationship between stressors and stress. This proves that the findings of this study are similar to the trend in

stress literature believing Type A behavior pattern as a stress prone behavior. It means that type A behavior pattern have high chances of stress because of their behavior drives, hard work and perfectionism (Sutherland & Cooper, 1991). Thus it must an eye opener for the managers to analyze their recruitment procedures and human resource planning for the appropriate selection of employees for the job positions and staffing decisions. Theoretically the findings are similar to the assumptions of Person Environment fit theory which assumes that a right selection will help the organizations to decrease the chances of stress and burnout. The study results will strengthen the importance of the behavior variation debate and its effect on stress as it is considered as the fundamental variable for measuring stress. The study will add a new dimension of behavior pattern (mediating role) which has been overshadowed by the literature. The results prove that there is a partial mediating role of behavior pattern type on job stress and stressors. The study also examined the moderating role of social support on   stress-outcome   relationship.   The hypothesis stated that social support moderates the relationship between job stress and job satisfaction. The hypothesis was accepted as results were significant. The study results are supported by previous studies such as (Cavanaugh et al, 2000; Lepine et al, 2005, Cardoso and Fernandes, 2011: Salami, 2010). The study also extends empirical evidence of the assumptions reported by Conservation of resource theory and proves that social support at job may reduce stress.

The study also examined the moderating effect of social support between job stress and satisfaction in hypothesis 9 which showed significant result. The analysis show showed that there is a significant effect of social support and it dampens the negative relationship between stress and satisfaction. The results in this study are in line with the recommendations of Conservation of Resource theory which believes that support can work as one of the important factors at

workplace. This study extends the recommendation to the managers to modify the management system where employees may be provided with appropriate social support from sources which may bring emotional stability in them. The findings may also open new horizons for the future researchers to categorize and examine different sources of social support and analyze what kind of support may be best effective.

5.1. Theoretical Contributions:

This study is an effort towards development of an integrated model which includes several internal and external along with variables as moderating and mediating variable. In general, the study has increased our confidence to test complex model in a developing country. This study suggests important development to the literature in several dimensions. First, the results show that the behavior pattern models in literature were limited to theory only and no study provided empirical testing for the proposed model. The study is an effort to add empirical evidence and hence a new domain of literature will be opened in coming future. This study extends the theoretical recommendations of Edwards et al, 1990. They believed that no evidence is found in literature for the direct and indirect relationship of behavior pattern (Type A), even though a positive relationship does exist between Type A and stress (Burke & Weir, 1980; Kelly & Houston, 1985). Hence it serves as a vital contribution to the literature.

Second, the study finding presents empirical evidence towards a very important domain which is globally recognized by Human Resource researchers (Haque, 2008; Spich and Grosse, 2005; Jain and Gross, 2009; Reade, 2009; Takeuchi, 2010) i.e. Terrorism. This phenomena has gained huge important in the previous decade and has called attention of policy makers, institution heads and governments to analyze the factors and address counter measures. Studies (Bader and Berg,

2013) have strongly recommended theoretical existence of this variable and investigation in different cultural settings in order to verify the strength of the explanation. The study findings present that there is a positive relationship between terrorism and stress. This is a very important contribution to the literature because weak evidence is found between terrorism and stress in Pakistani context. The study will open horizons to the upcoming researchers to explore the link of terrorism with other outcomes such as burnout, emotional exhaustion and turnover.

5.2: Practical Implications

Although it needs a lot more research into the constructs included in this study and the nature of relationship reported but this study recommends new horizons of research and practice. The study provides information to rganizational managers and top management as the dimensions studied in this study are not domestic but a global concern. The study recommends that in order to increase and sustain the performance of the employees it is mandatory to analyze first the job and person fit and the role employees need to perform at job. On the other hand it will also recommend the managers to balance the compensation systems keeping in view the economic variations in the country. Terrorism which is a global issue is definitely the primary responsibility of the government but organizations are required to design effective measures to ensure security and safety while work and travelling as well. The stressors studied in this study and the previous studies in this dimension have supported that stress may not only damage the employee social life but the organizations as well in different ways.

The study extends the message to the Human resource manager and departmental managers to analyze the recruitment procedures in order to select the appropriate behaviors at job as type A behavior people tend to deal with pressures and stress as compared to other behaviors, the job

descriptions and job targets employees need to attain in a time period so that they may be clear what outcomes organizations expect from them. Also to design jobs in such a way that they must be provided with proper career paths and adequate responsibility and power which may attract them to continue for a long time. In addition, this study also suggests that effective social support if provided from peers and bosses may also give better results as it moderates the relationship between stress and job performance.

5.3: Limitations and Future Research:

This section discusses the major limitations which were faced related to the study, the operationalization of the model and generalization of the results. It is practically not possible to examine all the variables related to stress in one study hence a limited number of variables were selected. The study focused only to examine the specific effects of the variables selected.

Another limitation of the study is the sample size. Due to the time and cost constraint it was limited to a medium size sample. And it can be stated that the study is directed only to the financial sector and results may not be generalized to the other sectors. This give a line of research for future researchers that they may replicate the model to the other sectors in order to examine its impact with a larger sample.

This study opens new opportunities for the further research. First as suggested by Podsakoff (2007), more research should be focused towards identifying more stressors at work due to rapid change in the working norms and environments. Studies can be carried towards a cross cultural comparison in order to magnify a clear picture for the multinational companies to analyze what corrective actions can be taken to address the problems. As this study includes internal factors

and external factors as well, it calls in more research into important factors like economic stress, terrorism and media effect which may be critical in our country.

One of the biggest limitations of the study was the complex model which may have effect on the results as well. It must be noted that the literature has reported inconsistency in result while dealing with complex models and sample variance. Hence future research may focus on selecting limited variables and testing the models in different domains. The future research may also focus on the constructs of burnout and coping strategies which may help the organizations supervisors to rethink on the stress strategies.

The results and significance of the study will be useful for the future researchers focusing on this area to link the stressors outcomes to various variables and more mediating and moderating variables. As in this study behavior pattern was examined as a mediating variable (less support from literature), researchers can investigate what other variables can fit into the mediator and moderator relationship. As Lepine et al (2005) suggested that more variables should be investigated for the nature of their relationships.

5.4: Conclusion:

The multidimensional stressor framework provides a guideline for the research to examine different effects of internal and external factors on job stress (Wallace et al, 2009). It also gives us an idea that behavior pattern is important in linking the relation between the stressors and stress as the study supports a weak mediation of behavior pattern on stress. Though it is difficult to suggest definite answers to the relationship between the variables but still the results

encourage us to conclude different aspects. First not all stressors effect the individuals in the same way. Some behavior pattern takes stressors in a challenging way and some in the distressful way. People react to the stressors in their own way. Secondly the results have proved that there is a strong relationship of personality with the stress. Third the results place an evidence that though a strong negative relation between stress and job satisfaction exists but the social support provided to employee may decrease the stress level of the employees. The results can be used by the organizations in order to see that how they can reduce the job demands, ensure the job fit of the employees and also in which ways organizations can provide support so that it may reduce stress and finally what coping strategies the organizations decide in order to address this serious issue.

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Appendix A: **Questionnaire:**

The questionnaire is solely designed for research purpose. Everybody is duly requested to fill up the

questionnaire with any bias so that I may be able to build my research on factual data

.

Gender: Male/Female.

Age: _____.

Education: _____.

Tenure in this Organization: _____.

Total Work Experience: _____.

Organization: _____.

Designation: _____.

Key for rating the questionnaire:

1 = very strongly disagree,   2 = strongly disagree,   3 = disagree 4= neutral,   5 = agree,   ,

6= strongly agree, 7 = very strongly agree.

Stress Diagnostic Survey

Item no	Questions	1	2	3	4	5	6	7
1	My job duties and work objectives are unclear to me							
2	I work on unnecessary tasks							
3	I have to take work home in the evening or on weekend to stay caught up							
4	The demands for work quality made upon me are unreasonable							
5	I lack the proper opportunities to advance in this organization							
6	I am held accountable for the development of other employees							
7	I am unclear about whom I report to and or who reports to me							
8	I get caught in the middle between my supervisor and my subordinates							
9	I spend too much time in unimportant meetings that take me away from Work							
10	My assigned tasks are sometimes too difficult and complex							
11	If I want to get promoted I have to look for a job with another Organization							
12	I am responsible for counseling with my subordinates and helping them solve their problems							
13	I lack the authority to carry out my job responsibilities							

14	The formal chain of command is not adhered to							
15	I am responsible for an almost unmanageable number of projects at the same time							
16	Tasks seem to be getting more and more complex							
17	I am hurting my career progress by staying with this organization							
18	I take action that affect the safety or well being of others							
19	I do not fully understand what is expected of me							
20	I do things on the job that are accepted by one person and not by others							
21	I simply have more work to do than can be done in any ordinary day							
22	The organization expects more of me than my skills and abilities provide							
23	I have few opportunities to grow and learn new knowledge and skills in my job							
24	My responsibilities in this organization are more for people than for things							
25	I do not understand the part my job plays in meeting overall organization objectives							
26	I receive conflicting requirements from two or more people							
27	I feel that I just don't have time to take an occasional break							
28	I have insufficient training to discharge my duties properly							
29	I feel that I am at a standstill in my career							
30	I have responsibility for the future of others.							

External Stressor Diagnostic Scale

1 = never, 2 = very rarely, 3 = sometimes,   4 = commonly, 5 = often, 6 = very often, 7 = always

Item no	Questions	1	2	3	4	5	6	7
1	There are disagreements about money in my home.							
2	I tend to argue with others about money.							
3	Financial problems hurt my relationships.							
4	My relationships with others are affected by financial problems.							
5	I pay my bills on time.							
6	I find it difficult to pay my bills.							
7	Many of my bills are past due.							
8	I don't have enough money to pay my bills.							

Terrorism

Item no	Questions	1	2	3	4	5	6	7
1	I feel more pessimistic about the world peace							
2	I feel less faith in government ability to protect me							
3	I feel less safe							
4	I remain fearful of potential attacks in future							
5	I feel less able to control forces influencing my life							
6	I feel more pessimistic about own future well being							
7	I feel disappointed by the action of others in the time of crisis							
8	I like someone less because of terrorist attacks							

9	I feel disappointed by someone lack of help							
10	I should give more support to other							
11	I feel less confident in my abilities to cope with major crisis							
12	I am disappointed with myself at the time of crisis.							

Media Violence

Item no	Questions	1	2	3	4	5	6	7
1	Television programs including violence legitimize illegal concepts.							
2	The violent scenes on television programs cause an increase in crime rates.							
3	Television programs including violence negatively effect cognitive and psychological development of people.							
4	Violence on televisions orients people to take violence normal.							
5	Television programs including violence teach people egoism and expediency.							
6	Television programs including violence negatively effect psychological development of people.							

Type A Behavior Pattern

1 = never, 2 = very rarely, 3 = sometimes, 4 = commonly, 5 = often, 6 = very often, 7 = always

Item no	Questions	1	2	3	4	5	6	7
1	Do you have a busy daily life?							
2	Do you feel being pressed for time in your daily life?							

3	Do you easily become enthusiastic about your job or other things?							
4	When you are absorbed in job do you find it difficult to change your mind?							
5	Are you a perfectionist?							
6	Do you have confidence in yourself?							
7	Do you easily feel tense?							
8	Do you easily feel irritated or angry?							
9	Are you punctual with every thing?							
10	Are you unyielding?							
11	Do you have any intense temper?							
12	Do you easily become competitive about your job or any thing?							

Job Stress

1 = very strongly disagree, 2 = strongly disagree , 3 = Disagree, 4 = Neutral , 5 = Agree, 6 = Strongly Agree, 7 = Very Strongly agree

Item no	Questions	1	2	3	4	5	6	7
1	I have felt fidgety or nervous as a result of my job							
2	Working here leaves little time for other activities.							
3	My job gets to me more than it should							
4	I spend so much time at work, I can't see the forest for the trees							
5	There are lots of times when my job drives me right up the wall							
6	Working here leaves little time for other activities.							
7	Sometimes when I think about my job I get a tight feeling in my chest.							

8	I frequently get the feeling that I am married to my company							
9	I have too much work to do and too little time to do it.							
10	I feel guilty when I take time off from job.							
11	I sometimes dread the telephone ringing at home because the call might be job-related							
12	I feel like I never have a day off.							
13	Too many people at my level in the company get burned out by job demands.							

Social support

1 = never, 2 = very rarely, 3 = sometimes, 4 = commonly, 5 = often, 6 = very often, 7 = always

Item no	Questions	1	2	3	4	5	6	7
1	There is always a person who is around me when I am in need							
2	There is a person with whom I can share my sorrows and joys							
3	My family really tries to help me							
4	I get the emotional help and support I need from my family							
5	I have a special person who is real source of comfort for me							
6	My friends really try to help me							
7	I can count on my friends when things go wrong							
8	I can talk about my problems with my family							
9	I have friends with whom I can share joys and sorrows							
10	There is a special person in my life who cares about my feelings							
11	My family is willing to help me make decisions							
12	I can talk about my problems with my friends							

Job Satisfaction

Item no	Questions	1	2	3	4	5	6	7
1	My job is like a hobby to me.							
2	My job is usually interesting enough to keep me from getting bored.							
3	It seems that my friends are more interested in their jobs.							
4	I consider my job rather unpleasant.							
5	I enjoy my work more than my leisure time.							
6	I am often bored with my job.							
7	I feel fairly well satisfied with my personal job.							
8	Most of the time I have to force myself to go to work.							
9	I am satisfied with my job for the time being.							
10	I feel that my job is no more interesting than others I could get.							
11	I definitely dislike my work.							
12	I feel that I am happier in my work than most other people.							
13	Most days I am enthusiastic about my work.							
14	Each day of work seems like it will never end.							
15	I like my job better than the average worker does.							
16	My job is pretty uninteresting.							
17	I find real enjoyment in my work.							
18	I am disappointed that I ever took this job.							

Job Performance

Item no	Questions	1	2	3	4	5	6	7
1	I fulfill the responsibilities specified in my job description							
2	I perform the tasks that are expected as part of the job							
3	I meet performance expectations.							
4	I adequately complete responsibilities.							

THANK YOU

Appendix B: Index of Items Coded

Variables	Coding
Internal Stressors	
i) Role Ambiguity	RAM1, RAM2, RAM3, RAM4, RAM5
ii) Role Conflict	RCL1, RCL2,RCL3, RCL4, RCL5
iii) Quantitative Overload	RQN1, RQN2, RQN3, RQN4, RQN5
iv) Qualitative Overload	RQL1, RQL2, RQL3, RQL4, RQL5
v) Career Development	CRR1, CRR2, CRR3, CRR4, CRR5
External Stressors	
i) Terrorism	TER1, TER2, TER3, TER4, TER5, TER6, TER7, TER8, TER9, TER10, TER11, TER12
ii) Media Coverage	MED1, MED2, MED3, MED4, MED5, MED6
iii) Financial Stress	ESD1. ESD2, ESD3, ESD4, ESD5, ESD6, ESD7, ESD8
Type A Behaviour Pattern	TABP1, TABP2, TABP3, TABP4, TABP5, TABP6, TABP7, TABP8, TABP9, TABP10, TABP11, TABP12
Social Support	SS1, SS2, SS3, SS4, SS5, SS6, SS7, SS8, SS9, SS10, SS11, SS12
Job Satisfaction	JS1, JS2, JS3, JS4, JS5, JS6, JS7, JS8, JS9, JS10, JS11, JS12, JS13, JS14, JS15, JS16, JS17, JS18
Job Stress	JST1, JST2, JST3, JST4, JST5, JST6, JST7, JST8, JST9, JST10, JST11, JST12
External Stressors Latent	EXTSTRESS
Internal Stressors Latent	INTSTRESS