

# A Study on the Performance of Employees in the Banking Sector and its Impact on the Organizational Health

P. Radha<sup>1,2</sup> & Aithal P. S.<sup>3</sup>

<sup>1</sup> Post Doctoral Research Scholar, Institute of Management and Commerce, Srinivas University, Mangaluru, India,

<sup>2</sup> Faculty, Professional Management Studies, Kristu Jayanti College, Autonomous, Bengaluru, India,

Orcid ID: 0000-0001-8172-8471; E-Mail: [radha.p@kristujayanti.com](mailto:radha.p@kristujayanti.com)

<sup>3</sup> Professor, Faculty, Institute of Management & Commerce, Srinivas University, Mangaluru, India,

Orcid ID: 0009-0001-4074-0690; E-Mail: [psaithal@gmail.com](mailto:psaithal@gmail.com)

**Area/Section:** Business Management.

**Type of the Paper:** Conceptual Research.

**Type of Review:** Peer Reviewed as per [|C|O|P|E|](#) guidance.

**Indexed in:** OpenAIRE.

**DOI:** <https://doi.org/10.5281/zenodo.10071215>

**Google Scholar Citation:** [IJMSTS](#)

## How to Cite this Paper:

Radha, P., & Aithal, P. S., (2023). A Study on the Performance of Employees in the Banking Sector and its Impact on the Organizational Health. *International Journal of Management, Technology, and Social Sciences (IJMSTS)*, 8(4), 119-127. DOI: <https://doi.org/10.5281/zenodo.10071215>

**International Journal of Management, Technology, and Social Sciences (IJMSTS)**

A Refereed International Journal of Srinivas University, India.

CrossRef DOI: <https://doi.org/10.47992/IJMSTS.2581.6012.0315>

Received on: 26/07/2023

Published on: 04/11/2023

© With Authors.



This work is licensed under a [Creative Commons Attribution-Non-Commercial 4.0 International License](#) subject to proper citation to the publication source of the work.

**Disclaimer:** The scholarly papers as reviewed and published by Srinivas Publications (S.P.), India are the views and opinions of their respective authors and are not the views or opinions of the SP. The SP disclaims of any harm or loss caused due to the published content to any party.

## A Study on the Performance of Employees in the Banking Sector and its Impact on the Organizational Health

P. Radha<sup>1,2</sup> & Aithal P. S.<sup>3</sup>

<sup>1</sup> Post Doctoral Research Scholar, Institute of Management and Commerce, Srinivas University, Mangaluru, India,

<sup>2</sup> Faculty, Professional Management Studies, Kristu Jayanti College, Autonomous, Bengaluru, India,

Orcid Id: 0000-0001-8172-8471; E-Mail: [radha.p@kristujayanti.com](mailto:radha.p@kristujayanti.com)

<sup>3</sup> Professor, Faculty, Institute of Management & Commerce, Srinivas University, Mangaluru, India,

Orcid Id: 0009-0001-4074-0690; E-Mail: [psaithal@gmail.com](mailto:psaithal@gmail.com)

### ABSTRACT

**Purpose:** *The enactment of workers in the banking sector is intricately linked to the organizational health of the institution. Nurturing a work environment that prioritizes employee well-being, promotes collaboration, and supports growth can lead to improved employee performance, enhanced customer experiences, and ultimately, sustainable success for the bank. To explore two interconnected aspects that play a pivotal role in the banking sector: employee performance and the impact of organizational health. The performance of employees within a banking institution is not only a reflection of their individual capabilities but also an outcome of the organizational environment in which they operate.*

**Design:** *This research implemented the case study method by using an imaginative research design. Secondary data has been collected and analyzed to find out the factors affecting the Banking sector.*

**Findings:** *The findings regarding employee performance in the banking sector and the impact of organizational health underscore the symbiotic relationship between engaged employees and a thriving organization. As the industry continues to evolve, recognizing the significance of fostering a supportive work culture and prioritizing employee well-being emerges as a strategic imperative. By cultivating a positive organizational environment, banks can elevate employee performance, enhance customer satisfaction, and position themselves for sustainable success. Studies indicate a strong connection between organizational health and employee performance in the banking sector. Banks with healthy work environments tend to achieve better financial results due to improved employee satisfaction, enhanced customer relationships, and efficient operations.*

**Originality/value:** *This study includes a detailed analysis of the performance of employees in the Banking Sector and the impact of organizational health.*

**Paper Type:** *Conceptual Research.*

**Keywords:** Performance of employees, Banking sector, Job stress and satisfaction, Impact on organizational health,

### 1. INTRODUCTION :

Occupational stress poses a double hazard because it affects both a person's physical health and their ability to execute their work. "Executive stress" is one of the most important workplace dangers of the twenty-first century, according to the International Labor Organization. It cuts over national boundaries and affects workers in a variety of industries. This tendency is widespread, even in the financial sector. Numerous specialists are looking into elements that may contribute to stress as a result of the shift in the Indian banking industry from socialist principles to marketing tactics. A variety of stressors, such as role stress, psychological strain, and physical tension, affect bank personnel and are further influenced by environmental and personal factors. Employee performance suffers as a result of this stress, which eventually has an impact on an organization's overall productivity. When employees struggle to remain productive, the effects go beyond their specific job performance and endanger the

very existence of the company. Additionally, the attitude, feelings, and general behaviour of employees toward their workplace are significantly impacted by job stress, which affects how well they accomplish their jobs. Therefore, it is the responsibility of businesses to prevent job-related stress from getting out of control because it can seriously impair work performance.

Job-related stress, anxiety, depression, and burnout syndrome are some of the detrimental impacts of work on employees' mental health. These conditions not only lower corporate productivity but also have an impact on each employee's physical and mental well-being (Harvey S. B., (2017). [1]). According to a report by the Health and Safety Executive, workers' mental health problems are associated with frequent absenteeism, turnover, and early retirement (Kerr R., et al. (2009). [2]).

According to research conducted by Melchior and colleagues in 2007 [3], people who experience high levels of work-related stress are roughly twice as likely to suffer from mental diseases such as major depressive disorder or anxiety disorder. Furthermore, according to a 1997 study by Hotopf M. and colleagues [4], job stress is linked to physical illnesses such as repetitive strain injury and work-related upper limb diseases.

Although the majority of these studies have mostly concentrated on major depressive disorder and work-related stress, recent study has studied approaches to improve the mental well-being of employees. According to Spitzer R. L. and colleagues in 1994 [5], anxiety is the most prevalent mental health issue seen in primary care, along with depression. Further highlighting the negative effects anxiety and its conditions have on employees' mental health and ability to perform their job obligations is Leon A. C. and colleagues' (1995) [6] research.

According to Bronisch and Wittchen (1994) [7], those with major depressive disorder and anxiety disorder were at a noticeably higher risk of attempting suicide than people with only major depressive disorder. Anxiety was linked to burnout syndrome and had a detrimental impact on long-term absenteeism and job performance in a prior study on medical professionals (Turnipseed, D. L. (1998). [8]). These findings imply that in order to improve employees' mental health, it is necessary to manage their anxiety, as well as job-related stress and despair.

Finding preventive measures against workplace stress is the responsibility of the organization as a whole or of an individual, and doing so should help workers perform better at work. Employees can protect themselves from work-related stress and enhance their work output by managing their emotions, a skill known as emotional intelligence. Enhancing stress prevention is a constructive action that promotes worker health and produces excellent organizational efficiency and performance. Employee job stress has been shown to be significantly reduced by emotional intelligence skills (Salovey).

### 1.1 About Job Performance:

Job Performance is attained by two skills. One is individual skills of knowledge, qualification, and experience and the second by social skills like readiness to learn, adapt to the changing environment, responsiveness towards the task, volunteering in the work environment, communication, positive approach towards the job, self-motivated person in the work environment (Wu C. H. (2016). [9]). The high influence of emotional intelligence will provide high performance in the job even if the individual slightly lacks in individual skills or Intelligence quotient.

### 1.2 Job Stress:

Stress in work is caused by three factors such as environmental factors, organizational factors, and personal factors and it reflects in the physical, psychological, and behavioural aspects of the individual. If the employee gets affected by external factors of stress (environmental factors of seating arrangement, restroom facilities, server problem) it can be bearable, compared to the employee getting affected by internal pressure which cannot be sorted in the working environment (Hendriks S. M., et al. (2015). [10]). It affects directly the behaviour of the employees and leads to job dissatisfaction, lower performance, and productivity, leads to absenteeism, and workplace aggression thereby indirectly affecting the physical and psychological health factors of employees. Emotional intelligence will help the employee to reduce stress on the job.

### 1.3 Historical Background:

Nationalised banks are financial institutions that are owned and operated by the government of a country. The history of nationalized banks varies from one country to another. Banking has a long history dating back to ancient civilizations. However, modern banking institutions began to take shape in the 17<sup>th</sup> and 18<sup>th</sup> centuries in Europe. Central banks, like the Bank of England (established in 1694), played a crucial role in regulating the financial system and issuing currency [11]. There were often state-owned institutions. India's banking sector had a mix of private and state-owned banks during British colonial rule. The Reserve Bank of (RBI) was established in 1935 as the country's central bank, and it started regulating and supervising banks. After gaining independence from British rule in 1947, India's Government recognized the need for a more extensive banking network to support economic development. In 1995, the Imperial Bank of India was nationalized and became the State Bank of India (SBI) [12]. The most significant event in India's banking history was the nationalization of 14 major banks in 1969. This included banks like Punjab National Bank, Bank of Baroda, and Canara Bank. The Government acquired a majority stake in these banks. Many countries have their own histories of nationalizing banks or having state-owned banks. The reasons for nationalization vary but often include the desire to control monetary policy, promote economic development, and ensure financial stability. It's important to note that the status of nationalized banks and the overall banking landscape can change over time due to government policies and economic developments [13].

### 1.4 Nationalization of Banks:

20 banks in total were nationalized over the course of two rounds. On July 19, 1969, 14 banks were nationalized as part of the initial round. These included Allahabad Bank, Bank of Baroda, Bank of India, Bank of Maharashtra, Central Bank of India, Canara Bank, Dena Bank, Indian Bank, Indian Overseas Bank, Punjab National Bank, Syndicate Bank, UCO Bank, Union Bank, and United Bank of India. On April 15, 1980, six other banks were nationalized as part of the second round: Punjab and Sind Bank, Vijaya Bank, Oriental Bank of India, Corporate Bank, Andhra Bank, and New Bank of India (eventually merged with PNB). However, as stated on the RBI website, there are currently 19 nationalized banks in India as a result of the merger of Bharat Mahila Bank and the State Bank of India on March 31, 2017.

## 2. STATEMENT OF THE PROBLEM :

The progressive reaction leads to better performance, job satisfaction, work-life balance, growth and promotion, utilization of complete knowledge, relationship management, etc. Negative emotion leads to job dissatisfaction, job stress, work-life conflict, avoiding responsibilities, disinterest in the job, etc. Lack of customer response becomes the greatest transaction of negative emotions for banking employees. The performance of employees in the banking sector is a critical concern as it directly affects organizational health, high workloads, customer expectations, and regulatory pressures create stress and burnout. Effective leadership, continuous training, and a supportive workplace culture are essential for improving performance. Engaged employees lead to higher customer satisfaction and better financial outcomes, bolstering the bank's health. Recognising and addressing these performance challenges are pivotal for ensuring the long-term success and stability of banking organisations.

## 3. REVIEW OF LITERATURE :

Emotional intelligence and job happiness, according to Miao C., et al. (2017) [14], are particularly significant in the workplace. The purpose of this study is to look into how emotional intelligence training affects job satisfaction at a school in the United Arab Emirates (UAE). The findings can assist businesses in understanding human capabilities and how to enhance them by paying more attention to the human element.

Additionally, social awareness, self-management, and self-awareness are all important components of organizational effectiveness. These are all aspects of emotional intelligence. It has been demonstrated that emotional intelligence, a component of strong personal competences, increases the value and effectiveness of human resources. This leads to higher levels of organizational commitment, higher levels of job satisfaction, and ultimately a drop in turnover intentions. (Praveen Raghu Narayan. T. et al. (2015). [15]).

Maryam Mahdinezhad, et al. (2017) [16] conducted their study on emotional intelligence and job performance among Malaysian academic administrators. The findings of the study have revealed that emotional intelligence is positively related to job performance. They added with the results that EI will help them to establish new kinds of knowledge to approach the academicians.

Manjunatha. M. K., et al. (2017) [17] have done their literature review on stress among banking employees. The main objective of the study was to understand the roots and outcomes of job stress on the employee’s performance in the banking sector. After analysing fifteen works by different authors related to job stress, they came to the conclusion that managing stress is dependent on the individual’s attitude towards their independent handling situations. The stress and performance of the job are directly related to each other.

**4. RESEARCH DESIGN :**

This research adopted a descriptive research design using the case study method to analyze the data that was collected. This study used a cross-sectional research strategy to gather a set of measurable data pertaining to numerous variables, frequently more than two. This method entails gathering information from numerous cases—typically a sizable number—all at once. These data were then carefully examined to look for patterns of relationship. In this sense, research design refers to the organized set of standards for data collecting and analysis. It attempts to find a balance between procedural effectiveness and compatibility with the goals of the research.

In actuality, the conceptual framework for doing research—which includes a report on data collection, measurement, and analysis—is known as the research design (Carstensen, L. L., et al. (2017). [18]), (Bollen, K. A. (1989). [19]).

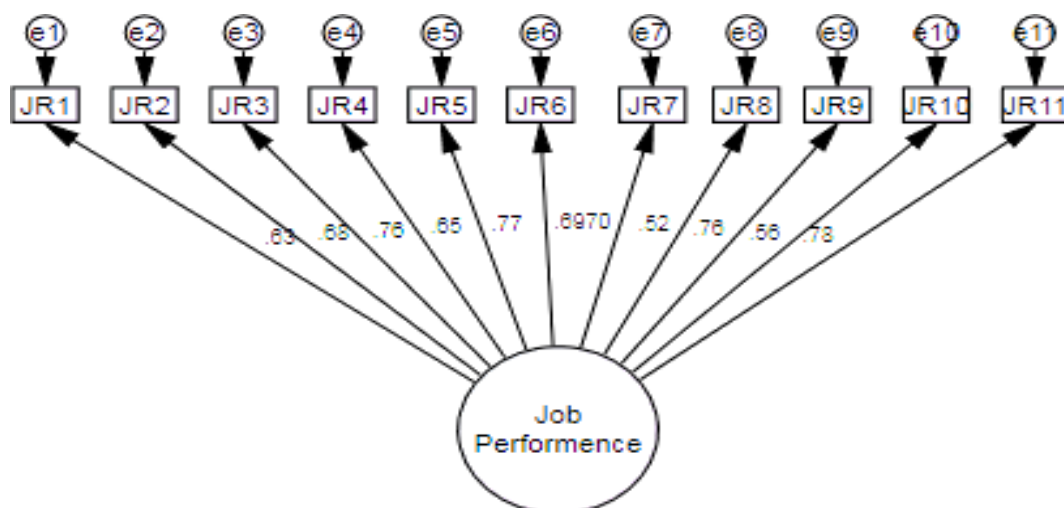
**5. OBJECTIVES OF THE PAPER :**

- (1) To study the impact of emotional intelligence on job performance and jobstress.
- (2) To analyse the factors causing occupational stress among bank employees.
- (3) To identify the improvement factors needed for job performance in the banking sector.

**6. RESEARCH METHODOLOGY :**

**6.1 Sample Size:**

. We can constitute the sample size by using the following formula,



**Fig. 1:** Confirmatory factor analysis of job performance

Chi-square = 2.01, p value = 0.000, RMSEA = .042

The result from the CFA model for job performance and the model fitness are listed below

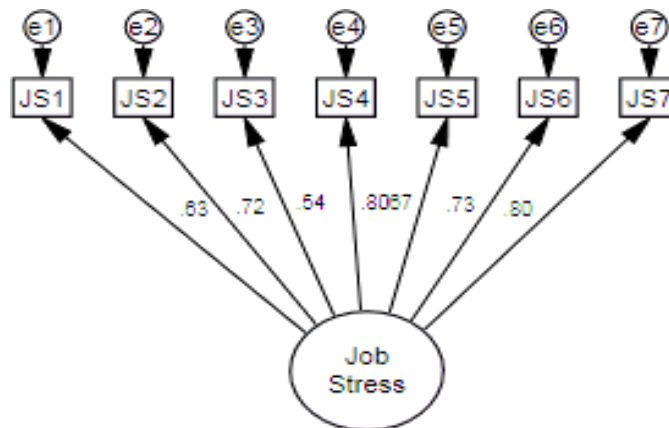
**Table 1:** Model Fitness for Job Performance

Model	GFI	AGFI	NFI	CFI	RMSEA	p- value	Chi- square/df
Calculated value	.925	.902	.933	.953	.042	0.000	2.01
Recommend value	0.8-0.9	0.8-0.9	0.8-0.9	0.8-0.9	< 0.08	< 0.05	Less than 5

Source: primary data (Note: \*Significant at 0.05 level, \*\*significant at 0.01 level, \*\*\*significant at 0.001 level)

**Interpretation:**

In the above table, it represents about job performance and its loaded items. To ensure the job performance as one of the dependent variables of job performance and it contains eleven items were taken to measure the job performance as dependent variables. The result revealed from the confirmatory factor analysis of job performance and the values are Chi-square/df = 2.01, GFI=0.925, AGFI= 0.902, NFI = 0.933, CFI = .953, and RMSEA=0.42. Therefore, it is satisfied all the recommended values it is fulfilled that all the recommended values and p value is less than 0.000. The CFA measurement model is statistically significant and all loaded items are greater than 0.50. Hence all the eleven items were confirmed for job performance.



**Fig. 2:** Confirmatory factor analysis of job stress

Chi-square = 4.65, p-value = 0.000, RMSEA = .053

The results from the CFA model for job stress and the model fitness are listed in Table 2.

**Table 2:** Model Fitness for Job Stress

Model	GFI	AGFI	NFI	CFI	RMSEA	p- value	Chi- square/df
Calculated value	.938	.916	.937	.947	.053	0.000	4.65
Recommendvalue	0.8-0.9	0.8-0.9	0.8-0.9	0.8-0.9	< 0.08	< 0.05	Less than 5

Source: primary data (Note: \*Significant at 0.05 level, \*\*significant at 0.01 level, \*\*\*significant at 0.001 level)

**Interpretation:**

The above table represents job stress and its loaded items. To ensure that job performance is one of the

dependent variables of job stress and it contains seven items were taken to measure job stress as the dependent variable. The results reveal from the confirmatory factor analysis of job stress and the values are Chi-square/df = 4.65, GFI=0.938, AGFI= 0.916, NFI = 0.937, CFI = .947, and RMSEA=0.53. Therefore, it is satisfied all the recommended values it is fulfilled that all the recommended values and p value is less than 0.000. The CFA measurement model is statistically significant and all loaded items are greater than 0.50. Hence all seven items were confirmed for jobstress.

## 7. MAJOR FINDINGS :

### 7.1 Job performance:

The confirmation of items on the job performance was loaded with eleven items and values are above 0.50 which is considered as important items for further analysis. Hence it is concluded that the job performance factor helps to understand the job performance among bank employees.

### 7.2 Job Stress:

The confirmation of items on the job performance was loaded with seven items and values are above 0.50 which are considered important items for further analysis. Hence it is concluded that the job stress factor helps to understand the jobstress among bank employees.

## 8. MANAGERIAL IMPLICATIONS OF THE STUDY :

(1) The employee's job performance and job stress are purely dependent on emotional intelligence. In order to capture excellent organizational performance, it is important to concentrate on the emotional intelligence of employees. However, based on the emotional intelligence of employees two factors will change. Whenever the employee's emotional intelligence is above the ground then automatically job performance will increase (Preeti Baskar (2015). [20]). In contrast, if the employee's emotional intelligence is low then job stress will increase. Hence in order to bring excellent organization performance it is important to concentrate on emotional intelligence. Emotional intelligence can be up to bank employees through some strategies like conducting workshops, seminars, proper counseling, motivation, etc.

(2) It is notable that male and female employees have different opinions on emotional intelligence and it is important to make new strategies that create a common impact of emotional intelligence by conducting one-on-one discussions with related problems and providing a good working environment. Further, it will also lead to a common impact on job performance and job stress (Cloostermans, L., et al. (2015). [21]), (Converso, D., & Viotti, S. (2014). [22]).

(3) Based on the age of bank employees their job performance and job stress are changing. It is important to maintain uniformity among the employees then it will eliminate the dissimilarity of job performance. Proper delegation of work will help to get rid of job stress (Giorgi, G., et al. (2017). [23]).

## 9. CONCLUSION :

In Conclusion, the banking sector plays a pivotal role in shaping the organizational health of businesses and the overall economic landscape. Its impact is multi-faceted and profound, touching various aspects of financial stability, growth, and sustainability. Banks are the primary source of capital for businesses, providing loans and credit lines to finance their operations, expansions, and innovations (Abang A. M., et al. (2009). [24]). Without this access, many organisations would struggle to thrive or even survive. A healthy banking sector contributes to overall financial stability. Sound regulatory frameworks and prudent risk management by banks help prevent financial crises, which can have catastrophic consequences for businesses and economies. Maintaining a positive relationship with banks is crucial for an organisation's creditworthiness and reputation. Good financial management and a history a responsible borrowing enhance an organisation's standing in the eyes of lenders and investors. While the banking sector offers numerous benefits, it also presents challenges, such as interest rate fluctuations, credit risks, and market volatility. Businesses must be prepared to navigate these challenges while seizing opportunities for growth [25-27]. The banking sector is a cornerstone of organizational health. Its services and functions are integral to the financial well-being and stability of businesses (Arnetz B. B. (2005). [28]). A Symbiotic relationship exists, wherein banks rely on businesses for growth and businesses rely on banks for financial support and stability. Understanding and effectively managing this relationship is crucial for any organization aiming to thrive in today's

dynamic and interconnected economic landscape (Bakker, A. B., & Demerouti, E. (2007). [29]).

## REFERENCES :

- [1] Harvey S. B., Modini M., Joyce S., Milligan-Saville J. S., Tan L., Mykletun A., Bryant R. A., Christensen H., Mitchell P. B. (2017). Can work make you mentally ill? A systematic meta-review of work-related risk factors for common mental health problems. *Occup. Environ Med.* Mar,74(4), 301-310. [Google Scholar](#)
- [2] Kerr R., McHugh M., McCrory M. (2009). HSE Management standards and stress-related work outcomes. *Occup. Med. (Lond.)*, 59(8), 574-579. [Google Scholar](#)
- [3] Melchior M., Caspi A., Milne B. J., Danese A., Poulton R., Moffitt T. E. (2007). Work stress precipitates depression and anxiety in young, working women and men. *Psychol Med.* Aug, 37(8), 1119–1129. [Google Scholar](#)
- [4] Hotopf M., Wessely S. (1997). Stress in the workplace: Unfinished business. *J. Psychosom. Res.* Jul, 43(1), 1-6.. [Google Scholar](#)
- [5] Spitzer R. L., Williams J. B., Kroenke K., Linzer M., de Gruy F. V., 3rd, Hahn S. R., Brody D., Johnson J. G. (1994). Utility of a new procedure for diagnosing mental disorders in primary care. *JAMA The Journal of the American Medical Association*, 272(22), 1749-1756. [Google Scholar](#)
- [6] Leon A. C., Olfson M., Broadhead W. E., Barrett J. E., Blacklow R. S., Keller M. B., Higgins E. S., Weissman M. M. (1995). Prevalence of mental disorders in primary care. Implications for screening. *Arch Fam Med*, Oct, 4 (10), 857-861. [Google Scholar](#)
- [7] Bronisch T., Wittchen H. U. (1994). Suicidal ideation and suicide attempts: Comorbidity with depression, anxiety disorders, and substance abuse disorder. *Eur Arch Psychiatry Clin Neurosci*, 244(2), 93-8. [Google Scholar](#)
- [8] Turnipseed, D. L. (1998). Anxiety and burnout in the health care work environment. *Psychol Rep* Apr, 82(2), 627-42. [Google Scholar](#)
- [9] Wu C. H. (2016). Personality changes via work: A job demand-control model of Big-five personality changes. *Journal of Vocational Behavior*, Feb, pp 92-93. [Google Scholar](#)
- [10] Hendriks S. M., Spijker J., Licht C. M., Hardeveld, F., de Graaf R., Batelaan N. M., Penninx B. W., Beekman A. T. (2015). Long-term work disability and absenteeism in anxiety and depressive disorders. *Affect Disord*, Jun, 1(178), 121-30. [Google Scholar](#)
- [11] History of banking. [https://en.wikipedia.org/wiki/History\\_of\\_banking](https://en.wikipedia.org/wiki/History_of_banking). Retrieved on 10/06/2023.
- [12] State Bank of India. <https://www.britannica.com/topic/State-Bank-of-India>. Retrieved on 10/06/2023.
- [13] 50 Years of Nationalization of Banks. <https://www.drishtiiias.com/daily-news-editorials/50-years-of-nationalization-of-banks>. Retrieved on 10/06/2023.
- [14] Miao C., Humphrey R., Qian S. (2017). A meta-analysis of emotional intelligence effects on job satisfaction mediated by job resources, and a test of moderators *Personality and Individual Differences*, 116(1), 281-288, [Google Scholar](#)
- [15] Praveen Raghu Narayan. T. and Narashiman. K. (2015). Emotional intelligence and work performance: A Conceptual study, *IOSR- Journal of Mechanical and Civil Engineering*, 1(1), 62-68. [Google Scholar](#)
- [16] Mahdinezhad, M., Shahhosseini, M., Kotamjani, S. S., Bing, K. W., & Hashim, E. (2017). Emotional intelligence and job performance: a study among Malaysian administrators. *International journal of academic research in business and social sciences*, 7(6), 953-956. [Google Scholar](#)
- [17] Manjunatha, M. K., & Renukamurthy, T. P. (2017). Stress among banking employee-A literature review. *Int. J. Res. Granthaalayah*, 5(1), 207-213. [Google Scholar](#)



- [18] Carstensen, L. L., Turan, B., Scheibe, S., Ram, N., Ersner-Hershfield, H., Samanez-Larkin, G. R., ... & Nesselroade, J. R. (2011). Emotional experience improves with age: evidence based on over 10 years of experience sampling. *Psychology and aging*, 26(1), 21-33. [Google Scholar](#)
- [19] Bollen, K. A. (1989). New York (N.Y.), Wiley, Structural equations with latent variables, ISBN: 9780471011712. [Google Scholar](#)
- [20] Preeti Baskar (2015). Emotional intelligence and job performance in service industry in Noida, *Internal Journal of Research in Computer Application and Management*, 5(2), 60- 66. [Google Scholar](#)
- [21] Cloostermans, L., Bekkers, M. B., Uiters, E., & Proper, K. I. (2015). The effectiveness of interventions for ageing workers on (early) retirement, work ability and productivity: a systematic review. *International archives of occupational and environmental health*, 88(5), 521-532. [Google Scholar](#)
- [22] Converso, D., & Viotti, S. (2014). Post-traumatic stress reaction in a sample of bank employees victims of robbery in the workplace: The role of pre-trauma and peri-trauma factors. *La Medicina del lavoro*, 105(4), 243-254. [Google Scholar](#)
- [23] Giorgi, G., Arcangeli, G., Perminiene, M., Lorini, C., Ariza-Montes, A., Fiz-Perez, J., ... & Mucci, N. (2017). Work-related stress in the banking sector: a review of incidence, correlated factors, and major consequences. *Frontiers in psychology*, 8(1), 2166, 01-17. [Google Scholar](#)
- [24] Abang A. M., May C. L., Maw K. L. (2009). Human resource practices and organizational performance, incentives as moderator. *Journal of Academic Research in Economics*, 1(2), 219-234. [Google Scholar](#)
- [25] Joseph, J., Berry, K., & Deshpande, S. P. (2009). Impact of emotional intelligence and other factors on perception of ethical behavior of peers. *Journal of Business Ethics*, 89, 539-546. [Google Scholar](#)
- [26] Jain, V., & Gupta, S. (2014). The impact of emotional intelligence on service quality in Indian Private Banks: with special reference to Moradabadcity. *International Journal of Advanced Research in Management and Social Sciences*, 3(12), 264-274. [Google Scholar](#)
- [27] Belias, D., Koustelios, A., Koutiva, M., & Zournatzi, E. (2013). Occupational stress and emotional intelligence among Greek bank employees. *International Journal of Human Resource Studies*, 3(4), 79-81. [Google Scholar](#)
- [28] Arnetz B. B. (2005). Subjective indicators as a gauge for improving organizational well-being. An attempt to apply the cognitive activation theory to organizations. *Psycho neuroendocrinology*, 30(10), 1022-1026. [Google Scholar](#)
- [29] Bakker, A. B., & Demerouti, E. (2007). The job demands-resources model: State of the art. *Journal of managerial psychology*, 22(3), 309-328. [Google Scholar](#)

\*\*\*\*\*