

1.1 Introduction

The revolutionary changes witnessed in the nature of work in business organizations, particularly during last four decades, have greatly influenced the work culture and performance of these organizations. There was a huge introduction of new technology, predominantly the use of computers, into the place of work followed by a massive shift towards globalization, with many organizations undergoing strategic alliances, acquisitions, mergers and privatizations. The end result of this entrepreneurial period was increased economic competitiveness in international markets. A major restructuring of work took place in the 1990's. Many organisations in different countries hit by recession were downsizing in an effort to survive. With the first light of the 21st century, this trend for downsizing and restructuring continued in many organizations, together with an increase in outsourcing and sub-contracting, in order to survive and compete successfully in the increasingly competitive and dynamic global market. Stress at workplace is a moderately new phenomenon of today's lifestyles. The characteristic of work has gone through strong changes from the last few century and it is still changing at fast speed they have touched almost all professions. Occupational stress poses a threat to physical health being. Working at occupation related stress in the life of organised employees, as a result, affects the health of organisations (Sanyo Moosa, 2009).

Stress and anxiety have become pervading features of people's life in the modern world. Despite tremendous advancements in science and technology, and remarkable growth of the economy and availability of various sources of luxury, majority of the people all over the world seems to be experiencing moderate to high degree of psychological stress in various spheres of their lives. Consistently increasing rate of psychometric and psychological disorders, feeling of frustration and dissatisfaction with life in general reflects the high stress being experienced by the people in the present day world. Ever increasing needs and aspirations, high levels of competitions, changing life style, pressures of meeting deadlines and uncertainty about the future and weakened social support system have made the life of majority of people highly stress full in modern societies. There is a wide variation in biological, medical and psychological literature in definition and use of term stress. It has been used at times as a stimulus as an external negative force impinging upon an individual as motivational and/or psychological response to internal or external environmental events and as a state resulting from interaction between an individual and his surroundings. Stress is an individual perceptual phenomenon rooted in the

psychological process. The events or situations are not stressful in itself. It becomes a source of stress only when the focal person appraises it as to be a threat for him and exceeds his capability to deal with it. This is the reason that the same situation or events is differently responded by different persons and events differently by the same person at different times. The concept of stress is bound to the person and is a subjective experience. Stress affects the employees' performance that indirectly affects the organization survival because if employees reduce their work efficiency and can't work best for their organizations, this situation not only affects the organizational performance but also losses healthy shares in an increasingly competitive market, and may even jeopardize their survival (Kazmi, 2008). It is, therefore, an essential task for management to deal effectively and prevents this suffering. It is the responsibility of management to fight against the stress at work, to identify the suitable course of action and solve them. Improving stress prevention is a positive action that contributes to a better health of workers and generates great organization efficiency and performance.

The world of work today is a world of continuous and accelerated change, forcing upon virtually everyone an inescapable level stress. Executive stress has been reported to be one of the most serious occupational hazards of the 21st century (ILO). Stress, thus has become a global phenomenon affecting all countries, all professionals and all categories of workers and the banking sector is no exception. The Indian banking industry however trying to move transition from the area of socialist rhetoric to the era of marketing mantra- is at the crossroads. It has been the subject of study for various stress and related variables by several experts. Bank employees are under a tremendous pressure & stress and due to various antecedents of stress such as Role conflict, Role/work Overload, Role ambiguity, Responsibility for people, Participation, Lack of feedback, Keeping up with rapid technological change, and or being in an innovative role, Organizational structure and climate, Career development, and recent episodic events. Banking sector is although growing very fast and are providing vast employment opportunities at present. However, the psychological problems i.e. stress, strain, anxiety, etc., may break the growth of the banking sector. The empirical observation reveals that there is common the overloading and extreme burden of work, strictly time pressure of completion of tasks, more than 12 hours of work duration, long travel, fear of termination of job contract, etc (Quick, Murphy, Hurrell and Orman, 1992). As a result, we observe that employees suffer in extremely high level of stress. In India, the numerous reform's programs are just limited to improve the financial performance, innovation of new service products, improve the

building infrastructure, espouse the modern practices, the different training programs, etc., but they are yet to start any reform program, which is relevant to employees' psychological problems. Although there are numerous occupational problems that are being faced by employees in banks, still stress is very common in bank employees due to multiple reasons, which demand the solution on the priority basis. For this, the EI competencies found very effective to prevent stress among employees (Salovey, Stroud, Woolery & Epel, 2002, Ciarrochi, Deane, & Anderson, 2002). Therefore, it attempts to establish the linkage between EI competencies and stress, especially in the context of the banking sector of India. In other words we can say that transformation at place of work has set in, both in terms of employees and nature of work. At present, organisations take for granted that their employees have enough technical know-how and intellectual abilities to do their jobs. They are alongside placing stress on personal qualities, such as adaptability, initiative, persuasiveness, empathy, willingness to diversify and openness to change.

In a time when the very concept of a “job” is rapidly replaced by “portable skills”, and when there are no guarantees of job security, these are prime qualities that make and keep an employee employable. Talked and discussed about loosely for decades under a array of names, from “personality” and “character” to “competence” and “soft skills”, there is at last a more precise understanding and importance of these human talents, and a new name for them: **Emotional Intelligence (EI)**, measured in terms of **Emotional Quotient (EQ)**. The term Emotional Intelligence (EI) refers to the ability to identify, use, understand and manage emotions and emotional information. It has been suggested that there are individual differences in our ability to utilise emotions and emotional information (Mayer & Salovey, 1993) and as such EI has become a popular construct with researchers and practitioners alike. The popularity of EI has stemmed primarily from the suggestion that it underpins various aspects of performance and success that are not accounted for by other psychological constructs (such as intelligence and personality). One of the rapidly growing areas of interest with regard to EI is its role in the workplace. Traditionally the workplace has been considered to be a cold and rational environment, a place where there is no room for the experience or expression of emotions and in fact researchers fostered the belief that ‘emotion is the antistudy of rationality’ (Ashforth & Humphrey, 1995; Ashkanasy, Zerbe & Hartel, 2002). However, this view has begun to be challenged, with the recognition that individuals bring their affective states, traits and emotions to the workplace. The scope of EI is no longer focused upon whether emotions have a place in the work environment, but

is about trying to determine the impact of using and managing emotions in the workplace and the differences between employees in dealing with emotion and the impact this may have on other variables within the work environment. The emergence of EI has provided researchers with a means to measure 'effective' utilisation of emotion in the workplace and to relate this to a number of workplace variables. One area that has remained under investigated is the role of EI in the occupational stress process. Occupational stress, in this study, is defined as an imbalance between an individual's perceived demands and their perceived ability to deal with these demands (Cox, 1978; Lazarus & Folkman, 1984). The role of emotion in the stress process is important and, as noted by Lazarus (1999), emotions and stress are interdependent – where there is stress there is also emotion. The construct of EI provides an opportunity for researchers to investigate the relationship between occupational stress and the effective utilisation of emotion in the workplace. Although researchers have yet to fully understand the relationship between EI and many workplace variables, claims have still been made as to the efficacy of developing EI training programs for employees. It is believed that employees are able to be taught how to utilise emotions and emotional information more effectively in the workplace. Currently programs teaching employees about EI and how to use emotionally intelligent behaviour in the workplace are virtually non-existent, despite the rationale for the development of these programs.

Developing and understanding emotional intelligence means acknowledging that emotions are always present at the workplace and doing something intelligent with them. Individuals vary enormously in the skill/ability with which they use their own emotions and respond to the emotions of others—and that can make the difference between a good manager & a bad manager. It's not overly democratic to suggest that most executives, professionals, and managers are fairly smart people (certainly there can be glaring exceptions), but there can be a vast difference in how well they handle employees. That is, the manager of a department may be a genius in product, service, or technical knowledge—and get failing grades in terms of individual skills.

In the contemporary times, when stress virtually influences every aspect of life, organisations, where employees spend a maximum part of the time in their service career at workplace, are generally the soft targets of its onslaught occupational stress has impact and become a predominant feature of the modern organisational life and the sources of such stress are manifold. Apart from extra organisational factors like familial, social,

economic and political (since stress is additive in nature and work and non-work) activities are strongly interdependent, the stressors and mostly organisational attached to the role occupied by the individual in the organisation or emanating from rest of the organisational structure and climate.

In response to empirical literature investigating EI and occupational stress, and EI training programs, the goals of this thesis were to firstly explore prevalence of Job stress in the banking organisations. Secondly, to explore the relationship between EI and the occupational stress process (including stressors and outcomes of stress), and thirdly, based on the conclusions drawn from the first & Second goal, to develop, implement and evaluate a Stress management and EI training programs.

This twofold approach thoroughly established the links between EI and occupational stress and provided a strong rationale for the development of the EI training program.

1.2 JOB STRESS

The pace of work within organizations has increased rapidly in the recent years. This rapid increase can be attributed to many aspects or factors, which include global competitiveness, technological advancement, continually changing economies as well as changes in the organizational structures. As a result, the demands placed on persons employed in organizations have also increased. Stress is an inevitable reality of most working environments. Organisational costs associated with occupational stress are substantial. It is estimated that business corporates lose between US \$100 billion to US \$300 billion annually (Stewart, 1990 as cited in Crampton, Jitendra, Hodge, & Price, 1995). These costs include absenteeism, health care expenses, accidents, and decline in productivity. Occupational stress is often caused by a multitude of factors such as heightened competition, changes in management, barriers to career advancement, long working hours, high pressure deadlines, work overload, excessive rules and regulations, new technology, inadequate support, lack of participation in decision making, conflicting demands from organizational stakeholders, and personal conflicts (Crampton et al., 1995; Hall & Savery, 1986; Roberts, Lapidus, & Chonko, 1997). Stress results in a variety of psychological, physiological, and behavioral consequences (McShane & Von Glinow, 2003). An individual's/employees physiological responses to stress include muscle pains, headaches, stomach ulcers, and others. Psychological symptoms of stress include dissatisfaction, moodiness, anxiety, anger, and the like. Some of the behavioral

consequences of job stress include lower productivity, higher turnover, higher absenteeism, and workplace aggression.

Consistently increasing rate of psychometric and psychological stresses in various spheres of their lives and consistently increasing rate of psychometric and psychological disorders, feeling of frustration and dissatisfaction with life in general and job in particular reflects the high stress being experienced by people in the present day world. Ever increasing needs and aspirations, high levels of competition, changing life style, pressure of meeting deadlines, uncertainty about the future and weakened social support system have made the one's being high stressful in the modern societies. There is a wide variation in biological, medical and psychological literature in the definition and the use of the term "STRESS". It has been used at times as a stimulus; as an external negative force impinging upon an individual as motivational and / or psychological response to internal or external environmental events; and as a state resulting from and interaction between an individual and his surroundings. The most accepted transactional model of stress emphasizes that stress is an individual perceptual phenomenon rooted in the psychological process. The events or situations are not stressful in itself. It becomes a source of stress only when the focal person appraises as to be a threat for him and to accede his capabilities to deal with it. This is the reason that the same situation or event is differently responded to by different persons and even differently by the same person at different times. The concept of stress is bound to the person, and is a subjective experience. The physical and psycho-social situation becomes stressor via cognitive appraisal and interpretation of the threat situations by the focal person.

The globalization of the business, high competition and consistent advancement in technology, created stress a grave problem for the employees as well as management in corporate organizations in particular. Some of the typical stressor arising from globalization and high competition in business world are quantity-quality conflict, work overload, increasing working hours, time pressures, deadlines, shift hours, unusual shift, diversified work force, need for continuous organizational development and change for continuous improvement in organizational effectiveness, job security, need for downzoning, frequently changing skill requirements, management of contingent work force, mobility and low involvement of employees. Spillover effect of off the job stress, increasing number of dual career couple resulting in work family conflicts, leadership style, close supervision, outsourcing etc.

Researchers in organizational stress have dominantly focused on emotional, behavioral and health outcomes of the stress experienced at work. Prolonged severe stress affects the focal person at psychological as well as physiological levels. At mild level stress may arouse the individual for improved performance and problem solving, but starts hampering performance when its intensity reaches a disruptive level, which varies with the characteristics of the focal person and the task being performed, various dimensions of job behaviour such as performance job satisfaction, absenteeism and turnover are also affected by the stress of job life.

One of the most important reasons for the stress has generated so much of interest is that stress is involved in the etiology of both somatic and psychological illness. In addition to job stress phenomena like alienation, cynicism, tedium, social support and way of coping of stress Presently, existing research is psycho-immunology, neuroendocrinology, neurophysiology is encouraging stress researchers to take new a look at the mind-body relationship, particularly at the issue of how psychological stress causes pathological changes in body function which, if intense or chronic, lead to various types of somatic diseases. Although many definitions of stress exist, the interactive approach has come to dominate. Levi (1987) characterizes stress comprehensively as: The interaction or misfit of environmental opportunities and demands, and individual needs, abilities and expectations, elicit reactions. When the environmental demands made upon a person are beyond his or her response capability, when expectations are not met, or when abilities are over- or under taxed, the organism reacts with various pathogenic mechanisms. These are cognitive, emotional, behavioral, and/or physiological and under some conditions of intensity, frequency or duration, and in the presence or absence of certain interacting variables, they may lead to precursors of disease. (p. 10)

Accordingly, job stress is defined as a particular relation between the employee and his or her work environment (e.g., Lazarus & Folkman, 1984; Kahn & Boysiere, 1994). Environmental factors that are involved in the stress process are called job stressors, and individual reactions to these stressors are referred to as stress reactions or strains. Commonly, three types of strains are distinguished: (1) physiological strains (e.g., heart palpitations, high blood pressure), (2) psychological strains (e.g., job dissatisfaction, burnout, anxiety), (3) behavioral strains (e.g., turnover, absenteeism, alcohol and drug abuse). In sum, job stress is a subjective experience that results from the interplay of the objective work environment and the employee's coping resources. Burnout is considered

to be a long-term stress reaction that particularly occurs among professionals who work with people in some capacity—like teachers, nurses, social workers, or COs (Maslach & Schaufeli, 1993). Although various definitions of burnout exist, it is most commonly described as a psychological syndrome of reduced personal accomplishment, emotional exhaustion, and depersonalization (Maslach, 1993). Emotional exhaustion refers to the feelings of being depleted of one's emotional resources and emotionally overextended. Depersonalization refers to a callous, negative, or excessively detached response to other individual who are usually the receivers of one's services or care. Decline in one's feelings of competence and successful achievement in one's work refers to a reduced personal accomplishment.

Accumulating empirical evidence suggests that burnout is a process that gradually develops across time (Leiter, 1993; Maslach & Leiter, 1997; Schaufeli & Enzmann, 1998). The first stage is characterized by an imbalance between resources and demands (stress). In human services professions considerable stress is caused by the emotionally demanding relationships with recipients (e.g., pupils, patients, clients, or prisoners) that eventually may result in the depletion of one's emotional resources. Next, a set of negative attitudes and behaviors is developed, such as a tendency to treat recipients in a detached and mechanical manner or a cynical preoccupation with gratification of one's own needs. Essentially, these negative attitudes and behaviors that constitute the depersonalization component of burnout are to be considered as defensive coping mechanisms. In order to reduce emotional exhaustion, the burnout candidate creates a psychological distance in an attempt to protect him- or herself against the stressful social environment. However, this is an inadequate coping strategy that increases stress rather than reduces it because it diminishes the relationship with recipients and aggravates interpersonal problems. As a result, the professional is less effective in achieving his or her goals so that personal accomplishment diminishes and feelings of incompetence and self-doubt might develop. A suchlike sense of reduced personal accomplishment is considered to be the third component of the burnout syndrome.

In a somewhat similar vein, burnout has been described as a process of increasing disillusionment: "a progressive loss of idealism, energy, and purpose experienced by people in the helping professions as a result of conditions in their work" (Edelwich & Brodsky, 1980, p. 14). The initial idealistic expectations and noble aspirations are regarded as built-in sources of future frustration and therefore as major causes of burnout.

In their progressive disillusionment model of burnout Edelman and Brodsky distinguish four stages: (1) enthusiasm, (2) stagnation, (3) frustration, & (4) apathy. Quite remarkably, their process model of burnout closely matches observations on the typical employee's career path: "Watching/Observing their entrance into the jail can be quite an experience. The expectations on their faces, the affirmative anxiety of their motivated gait—at first, it's all there. Then almost methodically and slowly, the expectations atrophy, the smiles wane, and the desires to perform in a positive fashion succumb to verbally acknowledged skepticism and escapist fantasy" (Wicks, 1980, p. 1). Hence, job stress and burnout are not identical; rather, chronic and serious job stress may lead to burnout, especially if the employee is not able to change the situation (Cherniss, 1980, p. 47).

The impact of this individual stress when carried to organizations which already is through problem of organizational stress highlights the role of stress in the organization in general and banking organizations in particular. The importance in any kind of research in organization highlights stress as an essential factor influencing work, performance and productivity in organisations, together with the moderating influence of organizational effectiveness. Workplace Stress is a well known phenomenon which is expressed itself differently, in different work contexts. Jobs stress which has been studied over in the academic world in different contexts has contributed towards the deeper understanding of the occurrence as a whole. The notion of job stress through literature reviews it as role overload, role conflict, role ambiguity, and different kinds of organisational effectiveness. Work stress is viewed as incongruity between employees desired job expectation and actual perceived conditions (Edward.1992).

1.2.1 Stress and Work Stress

The term "stress" originated in the arena of physics and was transmitted into psychology. Basically, the notion is that human beings tend to resist/oppose external forces acting upon them, just as do physical bodies and materials (Hobfull, 1989). At present, the concept of stress is common but controversial, and is defined in a number of different ways (Keinan, 1997):

1. ***Stress as stimulation*** – stress is an enormously powerful (and at times unusual) stimulation which combines characteristics of threat and loss,
2. ***Stress as reaction*** – stress is a response to a particular event or occurrence and
3. ***Stress as relation*** – this definition combines both previous definitions. The term stress refers to the interaction between the individual and the environment. In reviewing studies pertaining to occupational stresses,



Kahn and Byosiere (1992) see as recurring themes work overload, role conflict, role ambiguity, job dissatisfaction and job burnout. Such factors have negative implications for employees, both physically and psychologically.

Role conflict concerns incompatible role expectations. Such conflict is associated to conceptual differences between subordinates and different supervisors regarding the importance or content of required job tasks. This creates conflict: the commitment to a number of superiors versus the individual's values pertaining to the organization's requirement or needs (Kahn and Byosiere, 1992). Some research study have suggested that in order to prevent occupational role conflict, organisations should function according to the classic organisational theory, principle of unity of command, that is, that the employee/workers should be supervised by a single superior and work according to a single plan. According to Weisner (2003) and Rizzo et al. (1970), an organisation which cares for its employees must spare them the "cross-fire" of two or more superiors who have incompatible work expectations and instructions.

Role ambiguity expresses the uncertainty that is to be expected when role expectations are not clear due to lack of information pertaining to the role and the work it entails. The employee is uncertain and does not know where to direct his or her efforts, and moreover, whether his or her superiors will deem the results of the role performance a "success" or a "failure" (Beehr and Bhagat, 1985; Rizzo et al., 1970). Therefore, another aspect of role ambiguity is the employees inability to predict the results of his or her activities/actions. This gives the employee a sense of lack of control, which has been identified as a strong contributor to workplace stress (Karasek, 1979). An organization's size and complexity may also give the worker a sense of not comprehending the spirit of the job. Rapid organizational growth and advanced technology further add to organisational complexity, so that workers find it hard to be familiar with and have proficiency in all the technical areas relevant to their roles. Clear definition of role prerequisites gives superiors license to expect workers to be responsible for performing their roles. But if employees are not aware of what is expected of them and the role requirements, they will hesitate to make decisions and will work by trial and error aiming to meet their superiors' expectations (Rizzo et al., 1970). Classical organisational theory maintains that each role should have a particular array of tasks and areas of responsibility (Weisner, 2003).

Role overload is defined as inconsistency between the role requirements and the amount of time and resources available to comply with these requirements (Rizzo et al., 1970).



Problems of time, capability and resources were all contained under the various definitions of role conflict, compromising between the time put into the job, its quality and quantity (Conley and Woosley, 2000; Kahn and Byosiere, 1992). Other researchers emphasize only the time dimension as the main basis for role overload (Newton and Keenan, 1987). In the past, role overload was considered part of role conflict. At present, role overload is understood to be distinct from role conflict. Role overload poses a threat to employee in performing his or her role and also increases withdrawal behavior patterns from the employing organisation – early retirement, leaving, striking, absenteeism and more (Pelletier, 1992; Rahim, 1992; Jamal, 1990). Role overload is related to a number of sick days, frustration, feelings of anxiety, depression, job burnout, decrease in self-confidence, attention and concentration problems and work accidents (Kahn and Byosiere; 1992 Glisson et al., 2006). Karasek's (1979) classic Job Demands-Control model posits that employees whose jobs have high demands (related to role overload) but give them little control suffer most from stress-related problems. However, testing of this model has yielded inconsistent results (Rodriguez et al, 2001), and it has become clear that additional, contextual factors must be examined for a clearer picture of these relationships to emerge. One way of expanding this representation is to look at the relationship between organizational commitment, role conflict, and role overload.

Job dissatisfaction, Studies have indicated that either an inverted U-shape, a positive linear, a negative linear, or no relationship exists between stress and satisfaction (Sullivan and Bhagat, 1992). However, the employee's overall effective feeling (satisfaction) towards the job has primarily been found to be negatively related to stress (role ambiguity/conflict) (Jackson and Schuler, 1985). Role conflict seems to have a stronger effect on job satisfaction than does role ambiguity (Netemeyer et al., 1990; Teas, 1983). Sager's findings suggest that role conflict directly influences job stress and job satisfaction while job satisfaction appears to reduce job stress and intention to leave thereby decreasing the level of job dissatisfaction.

Finally, job stress indirectly influences intentions to leave through organizational commitment. Ambiguity may impact satisfaction indirectly through role conflict. Since there is not an extensive base of research indicating that ambiguity does not directly impact stress, we hypothesize that ambiguity and conflict each have a direct negative relationship to job satisfaction. We also propose a direct relationship between stress and satisfaction.

Burnout can be defined as the end result of stress experienced but not properly coped with resulting in symptoms of exhaustion, discounting of self, irritation, ineffectiveness others and health related problems (Hypertension, Ulcers and Heart Problems). Burnout appears to be a reaction to interpersonal stressors on the job in which an overload of contact with individuals/people causes changes in behavior & attitude towards them. Burnout is the interpretation of various research studies conducted on Burnout in the Indian context. Burnout, a phenomenon that has been broadly recognized as an important issue among people helping professional, still lacks both substantial empirical support and precise theoretical foundations. Its operational and conceptual definitions vary widely. The broadcast definitions equate burnout with stress, connect it with a long list of adverse well-being and health variables and suggest that it is caused by relentless pursuit of success. Burnout has been related to human service professions with chronic inter-personal stress as its caused (Maslach and Jackson, 1981). It is conceived as a state of physical, mental and emotional exhaustion, typically occurring as a result of long-term involvement with people in situations, which are emotionally demanding. Cherniss(1980) states that burnout is transactional process consisting three stages-

- a. An imbalance with resources and demands (stress)
- b. An immediate short-term emotional reaction to this imbalance (strain), the response is characterized by feelings of tension, anxiety, fatigue & emotional exhaustion and
- c. A number of changes in attitude and behavior.

Today, the Indian Managers operate in an environment full of competition, uncertainties, turbulence & even hostility. At present, Competition has increased manifold with its attending consequences both good as well as bad. It is logical to surmise that the level of stress has gone up and burnout is not far away. What is disturbing is the burnout high and stress level at comparatively younger age levels. We find more and more young managers suffering from anxiety, psychological distress, burnout syndromes, depression & physical ailments. The Indian Social Scientists in response to their impact and the changes in terms of wellness and illness have paid some attention to these phenomena. A large number of researchers are devoting their time and energy to study the impact of burnout, stress process, with its accompanying manifestations & consequences. Burnout, which is a negative result of chronic stress, has been a topic of research of many social researchers at the moment.

The Indian Bank Managers today operate in an environment full of uncertainties, turbulence & even hostility. Competition has increased manifold with its attending consequences both good as well as bad. It is logical to surmise that stress levels have gone up and burnout is not far. What is disturbing is the high stress and burnout level at comparatively younger age levels. We find more & more young Bank managers suffering from psychological distress, depression, anxiety, burnout syndromes & physical ailments.

The Indian Social Scientists in response to the changes and their impact in terms of illness and wellness have paid some attention to these phenomena. A large number of researchers are devoting time and energy to study the stress process in banking sector with its accompanying manifestations & consequences. Burnout which is a negative consequence of chronic stress has been a topic of research of many social researchers. The following research concentrates on the Indian experience of Job stress among managerial level and non-managerial level bank employees. Stress appears to be a response to interpersonal stressors on the job in which an overload of contact with people causes changes in attitude & behavior towards them. The following research, a step towards explanation of the concept and determinants of stress, is the interpretation of various researchers conducted on stress in the Indian context.

Burnout, a phenomenon that has been widely acknowledged as an important issue among people helping professional, still lacks both precise theoretical foundations and substantial empirical support. Its conceptual and operational definitions vary widely. The broadcast definitions equate Burnout with stress, connect it with a long list of adverse health and well being variables like role ambiguity, role conflict, role overload, job satisfaction, job burnout and suggest that it is caused by relentless pursuit of success.

In 1936, Hans Selye first introduced the concept of stress into the life science. He defined stress as "The force, pressure, or strain exerted upon a material person or object which resist these forces and attempt to maintain its original state". In modern living, Stress is an unavoidable consequence. The reasons for increase in stress are: pressure in the urban areas, the growth of industries, and quantitative growth in population. There is a direct impact of stress on the emotions, thought process & physical conditions of a person. There are several reasons due to which the stress has become important part of organisational behaviour. These reasons are: (1) Stress has harmful physiological and psychological effects on employees, (2) Stress is a major cause of employee absenteeism

and turnover, (3) Stress has direct effect on one another, and (4) Individual & organizational stress can be managed by controlling dysfunctional stress.

Globalisation & liberalization has taken place in the banking sector with a striking & rapid pace which lead to increased competition by the entrance of more private sector banks, new technologies etc. stress level has increased in employees due to these changes. The policies based on Globalization and privatization compelled the banking sector to get adjusted in order to gain competitive advantage to cope or manage with multinationals led environment. Introduction of technological changes, particularly widespread use of computers in the banking sector has overall changed the work-patterns of the employees and has made it unavoidable to downsize/cutoff the work-force in the sector. The consequences of the above said revolutions have affected the social, psychological and economical domains of the banking employees and their relations. There are several evidence from the existing literature, indicating that more than 65% of the banking employees have one or other problem that are directly/indirectly related to these drastic technological changes. Banking sector has been extremely influenced by the new Trade policies and regulations. Occupational stress is of utmost importance related to the employees.

1.2.2 Workplace Stress

Technology change, life style change, demand in job, mega environmental changes, related to macro-environmental factors like political, legal etc come into play in addition to the globalization. Stress is a personal phenomenon which is totally different for different persons because employees vary in their nature and they are uncontrollable, unpredictable and more over human-beings. Everybody in today's date are facing stress which are created by technological changes in advanced societies, the demands/call that trigger the same 'flight or fight' mechanisms or tools that enabled us to survive longer be appropriate to the modern age. Microchip has brought about technological innovation in the society with regard to the computer. Offices have turned to be automated with this technological change whereby each member is linked with other member with the help of networks which has removed the old established face to face dealing. Now employees need to have digitized skills which are preferred over social skills & creative ideas which in turn has become a source of stress.

1.2.3 Stress on Employees

Simply, Stress is the body's non-specific response to any kind of demand made on it and is common to everyone. Therefore, Stress can be caused by a reaction or anything that requires you to modify or adjust to a change in your surroundings/environment. Our body responds to these changes with mental, physical, and emotional responses. We all have our own and different ways of coping/adjusting with changes, so the cause of stresses can be different for each individual. Stress has generally been viewed as a set of physiological and neurological reactions that serves an adaptive function (Franken, 1994). There are several numbers of definition of stress as well as number of situations that can lead to the stress experience. People usually say they are stressed when they take or appear in an examination, when experiencing relationship difficulties or when having to deal with a frustrating work situation. Stressful events can be viewed as threatening, as harmful, or as challenging. With so many actors and situations that can contribute to stress, it can be difficult and challenging to define the concept of "stress".

In 1982, Hans Selye pointed that only few people define the concept of stress in the same way or even bother to attempt a clear-cut definition. According to Selye, an significant aspect/feature of stress is that a wide variety of dissimilar circumstances are capable of producing the stress reaction such as fear, fatigue, pain, effort, and even success. This has led to several different definitions of stress, each of these definitions highlight the different stress aspects. One of the most comprehensive models of stress is the Bio-psychosocial Model of Stress (Bernard & Krupat, 1994). According to the Bio-psychosocial Model of Stress, stress involves three components: an internal component, an external component, and the interaction between the internal and external components.

It must be recognized that the rate of change in technology is greater than it has been ever. This rate of change affects the nature of all levels at work and in many organisations. Davis and Blomstrom (1975) have witnessed an analogous state to that described by Lewis Carroll (1865) in Alice's Adventures in Wonderland: "You have to run as fast as you can to stay where you are." Technological change where job security and satisfaction is threatened and coupled with feelings of not being able to adapt/adjust to a new situation, are causes of stress amongst the employees. Thus job changes, job loss and job insecurity and would be contributory factors in increasing organisational stress in workforce.

Stress causes emotional and physical problems that may damage both your health and performance. Moreover, stress grows extreme pressure allied with living in a fast paced



world has formed an atmosphere where almost everyone is suffering to some degree from moderate to excessive level of stress. The effects on our quality of life, health, and productivity are devastating - more devastating than we comprehended. Organisational Stress is the harmful emotional and physical responses that can happen when there is a conflict between job demands on the worker and the extent of control a worker has over meeting these demands. On the whole, the combination of a low amount of control over the situation and high demands in a job can lead to stress. Though, one can deal with this stress through some awareness and healthy habits, of what our body equires at any given point of time.

A perceived unevenness in this mechanism gives rise to the stress reaction, which may be behavioral and/or psychological. The stress can further be defined as an internal situation, which can be caused by exercises, physical demand on the body, extremes of temperature, or social, or by the environmental situations which can be evaluated as uncontrollable and potentially harmful, exceeding our resources for adjustment or coping.

1.2.4 Stressors on the Job

Following are the key stressors that have been known /identified as those causing the most stress for the most individuals: 1. Politics in general and organisational politics in particular. 2. Too much/too little freedom in decision-making and performance. 3. Responsibilities without adequate power to fulfill them. 4. Lack of adequate knowledge to make plans for self or fulfill assignment within the organizational structure 5. Too much or too little work and responsibility, 6. Conflicting demand and Interruptions, 7. Lack of motivators for performance, 8. Role conflict and 9. Managing time on the job.

Job stress affects our bodies in various ways and comes in many different forms. Minor sources/causes of stress may include phones that won't quit ringing or equipment that won't work. Major stress originates from fearing a job layoff, having too much work, or not getting along with your boss/superior. Usually it is the major sources of stress that lead to less productive in their work, burnout, and causing people to become unhappy. Job stress can affect home life and health as well. Low stress levels may not be visible /noticeable; slightly higher levels of stress can be positive and challenge us to act in resourceful and creative ways; and high levels of stress can be disastrous, harmful, and will lead towards contributing to chronic disease.

The stress can be classified in to four groups: - (1) Distress, (2) Euphoric stress, (3) Hyper stress and (4) Hypo stress. The term distress is the most commonly accepted interpretation of the term stress. It account for all the happenings and resultant felling of unpleasantness, losses. The opposite of distress is Eu-stress or stress caused by experiences of over joy, over pleasantness or a windfall or sudden gain. The hyper stress is the situation characterize by over activities, pressure beating the deadlines etc. opposites to this is hypo stress indicated by lack of activity, absence of challenge and pressure for performance. Hypo-stress is the antagonistic of hyper-stress. Hypo-stress takes place when a person is unchallenged or bored. Individuals who experience hypo-stress are often uninspired and restless.

Selye dedicated his life to a field that was unknown, and triggered by his definition of the stress many debates that are of current concern (wellness or welfare against sickness). He pointed out the effects of the quality of life and stress involved on anatomy and physiology, and showed the importance of the endocrine system. He also helped to modern immunology. He discovered that lymphoid organs (thymus, spleen, lymph nodes and Bursa of Fabricius) are regulated by steroid hormones and précised the role of mast cells in pathologies, without even knowing the role of those organs.

Finally, Salye made his scientific conclusions accessible to anybody by advising that the part of our reaction/respond to a challenge is physiological and affects our physical state. When confronted with a threat or a challenge, our body activates resources to protect us to either get away as fast as we can, or fight. Our flight-or-fight response is our bodys sympathetic nervous system responding/reacting to stressful situations. Human body produces larger quantities of the chemicals adrenaline, noradrenaline, and cortisol which trigger a heightened muscle preparedness, higher heart rate, alertness and sweating - all these factors help us protect ourselves in a challenging or dangerous condition. Thus, there exists a very close relationship and dependency between the stress and creativity that is caused due to stress.

1.3 EMOTIONAL INTELLIGENCE

Emotional intelligence is increasingly relevant and important in developing people and to organizational development, because the emotional quotient principles provide a new way to assess and understand indudivals behaviors, attitudes, management styles, interpersonal skills, and potential. Scholars tend to view emotional intelligence as a factor or element which has a potential and ability to contribute to more positive behaviors, attitudes,



outcomes and results. At the same time, as Schutte et al. (2002) note, evidence exists that emotional intelligence can be conceptualized as either ability (Ciarrochi et al., 2000; Mayer et al., 1999) or a personality trait (Schutte and Malouff, 1999; Schutte et al., 1998). The most comprehensive discussion about this issue is provided by a recent study of Mayer et al. (2000). As indicated, however, this issue has not yet resolved. In this study, I rather view emotional intelligence as a competency that is expected to augment positive attitudes toward work, and drive positive behaviors and better outcomes.

Evidence exists to suggest that intelligence alone will not explain our achievement at work or life and that emotion plays a key role in organizational success. Rosete and Ciarrochi (2005) exhibited that executives higher on understanding their own feelings and that of their subordinates are more likely to achieve business outcomes and be considered as effective leaders by their employees and direct manager. According to Diggins (2004), the best managers in present era needs to possess emotional intelligence (EI) to make decisions that are based on a combination of self-management & relationship skills and an awareness of how their behavior at workplace affects others in the organization. He argued that emotional intelligence plays a greater role than “traditional” intelligence in determining leaders’ and organizations’ success and concluded that EI helps people to: 1. be more aware of their interpersonal style; 2. recognize and manage the impact of emotions on their thoughts and behavior; 3. develop their ability to judge social dynamics in the workplace; and 4. understand how well they manage relationships and how to improve.

Diggins (2004, p. 34) suggested that EI is the key to effective performance and to staying ahead of the pack at times of organizational change. In his words: “In organizations, the inclusion of emotional intelligence in training programs has helped employees to cooperate better and be more motivated, thereby increasing productivity and profits”. According to Brown and Brooks (2002, p. 327) “an understanding of emotion, both our own and those of other people, plays an important part in organizational life”. In this context, Mayer et al. (2004) stated that superiors/ peers need to manage the mood of their organizations and that a mysterious combination of psychological skills or abilities known as emotional intelligence is what leaders need to accomplish that goal. Thus, the concept of EI has gained some attention from scholars in this era of up-side-down pyramid or customer-driven organizations because it has been perceived as the way to survive in today’s hostile, competitive and unpredictable environment. Employees are no longer

perceived as biological machines who are able to leave their feelings, norms and attitudes at home when they come to work.

Though emotions are common to all human beings, individuals markedly differ in the extent to which they attend to, process, and utilize affect-laden information of an intra-personal (e.g., managing one's own emotions) or interpersonal (e.g., managing others' emotions) nature (Petrides & Furnham, 2003). The construct of "trait emotional intelligence" (trait EI) aims to provide a scientific framework to this idea. Research to date has found trait EI associated with lower levels of stress, both in occupational (e.g., van Kan, 2004) and experimental settings (subjective level: Mikolajczak et al., under revision; neuroendocrine level: Mikolajczak et al., unpublished manuscript). Nevertheless, research efforts so far have been mainly descriptive and have failed to examine the processes through which trait EI exerts its protective effects.

1.3.1 The Emergence of Emotional Intelligence

The lateral roots of EI can be traced back to Thorndike's (1920) social intelligence, which concerned the ability to understand and manage people and to act wisely in human relations. Its proximal roots lie in Gardner's (1983) work on multiple intelligences and, more specifically, his concepts of intrapersonal and interpersonal intelligence. According to Gardner (1999), "interpersonal intelligence denotes a person's capacity to understand the motivations, desires and intentions of other individual and, consequently, to work effectively with others" (p. 43). By contrast, "intrapersonal intelligence involves the capacity to understand oneself, to have an effective working model of oneself—including one's own desires, fears, and capacities—and to use such information effectively in regulating one's own life" (p. 43). As a term, emotional intelligence appeared several times in the literature (Greenspan, 1989; Leuner, 1966; Payne, 1986), before the first formal model and definition were introduced by Salovey and Mayer (1990). These researchers also carried out the first relevant empirical studies (Mayer, DiPaolo, & Salovey, 1990). Goleman's (1995) influential book popularized the construct and strongly influenced most subsequent scientific conceptualizations of EI. Thus, following the model proposed by Salovey and Mayer, and especially after Goleman's best-selling book, many models of EI emerged. However, the correspondence between models and data has been weak in the majority of cases, with most models being dissociated from empirical evidence and most studies carried out in a theoretical vacuum.

More recent research has focused on the role of emotions in the workplace and a development from this approach has been to conceptually examine the relationship between cognition and emotions in the workplace (Askanasy, Hartel & Zerbe, 2000). This movement has largely been attributed to new research around the construct of EI and it has been argued that EI may predict key determinants of workplace performance more so than traditionally used constructs such as general intelligence and personality (Mayer, 2001; Watkin, 2000). In the workplace it is believed that performance relies more than ever on interpersonal relationships, tolerance, adaptability and teamwork, and it has been proposed that EI constitutes the building blocks to these important interpersonal workplace behaviours (Goleman, 1998). The popularity of EI has stemmed primarily from the expectation that it underpins various aspects of performance and workplace success that are not accounted for by other psychological constructs (such as intelligence and personality). Generally, EI can be seen to underlie the broad notion of interpersonal effectiveness in the workplace, and may therefore be a useful contributor to our understanding of such variables as effective networking, communication, negotiation, performance, leading and motivating (Goleman, 1998).

An interpretation of the term EI that encompasses the various operationalisations of the construct describes it as the ability to deal effectively with emotions both within oneself and others. Whilst definitive boundaries of EI have not yet been reached they typically extend to include the perception of emotions, reasoning and utilisation of emotions and the regulation and management of emotions (Dulewicz & Higgs, 2000; Mayer & Salovey, 1995, 1997; Salovey & Mayer, 1990). Capitalising on the recent popularity of EI, a number of models and measures have been developed, providing the area with alternative ways to conceptualise and measure this construct. The expanding diversity of models of EI encompasses a range of psychological variables from traditional personality traits to mental abilities. The emergence of different models and measures of EI has resulted in practitioners & researchers debating about the construct of EI and how best to measure it.

1.4 Emotional Intelligence and Role-Based Effectiveness

Emotional intelligence is an important component to grow at all levels in an organization. Bhattacharya and Sengupta (2007) emphasized on emotional intelligence for every employee in an organization, the examples of which can be apprehended from below:

Top Executives

As it is known that top executives are responsible for strategic decisions and tend to give directions to the lower levels employees to achieve their goals. These decisions may sometimes be so radical that it can lead to organizational restructuring. Thus, top executives have to encourage the lower levels by transformational leadership style to accomplish goals of the organization. The continuous pressure of performing day in and day out often causes anxious thoughts, stressful mind and sometimes leads to depression. As already discussed, emotional intelligence not only makes a person understand his emotional trouble but also to face it and confidently tackle it. In addition to it, emotional intelligence helps executives to exhibit understanding and concern for their followers, which makes them more acceptable by their subordinates.

Middle Level Managers and Supervisors

Mid-level managers and supervisors are in direct interaction with the lower level employees. Their way of interaction, style of leadership style and communication should be oriented in such a manner that it satisfy individual employee's motivational needs. The efficiency of their interaction is directly proportional to the satisfaction of the subordinates. They need to be a connecting link between the top management and the lower level employees. They need to satisfy both the top and the lower level managers. They have dual role to play. They have to create harmony and narrow the void in the organization. This certainly demands high emotional intelligence which not only helps the managers to remain composed in dynamic circumstances with their assistants and superiors, but also help them adjust their own emotional patterns as per the requirement.

Team Leaders

Team leaders are responsible for the productivity of the teams and creating a positive environment in the work situation. They help teams achieve their goals as per the requirement of the organization. Failure of performance can induce frustration, nervousness, doubt, and antipathy. It can also lead to opposition among the team members. Emotional intelligence plays an important role in this context and helps team leaders to sustain an optimistic and stable approach in these situations. Besides this also improves their internal enthusiasm and determination, which leads to high level performance of the teams.

Self – Managed Teams

The business environment of lately has become very dynamic and unpredictable and with that technology and organizational structures are changing faster. Thus self-managed teams have become the backbone of the organizations to tackle these problems. They have deadlines to meet and still work smoothly. They have less resources, members are temporarily joined to cater to the needs of the teams. Team members because of all these factors often exhibit frustration. They are angry and depressed as some members may not be able to perform as per the requirement and thus the team suffers. New team members that constantly come in and out of the teams add to the woe. Emotional intelligence can be of immense help in dealing with this emotional tumult of the members of the team and also promote team cohesiveness and inculcate trust.

Sales Professionals

Sales people very often have trying situations at work as they have to work for the company but mostly with the outside world in consonance with various stakeholders of the organization. They face the dissatisfaction of the customers directly and have to bear with the complaints about the products, services and other related things which mostly are out of their hand. These situations can induce nervousness, distress, frustration, rage and despair. This paves way to pessimism: when sales drop, sales people are not motivated to work further and it leads to customer dissatisfaction. Improving emotional intelligence abilities permits the sales person to regulate his own emotions and handle situations much better. This also helps them stay mentally motivated and effectively absorb pressures situations they deal with. Being able to understand the customer allows sales persons to provide solutions to their problems instantaneously. This also helps in better communication with the customer.

Customer Care Executives

Customer care executives are employees, who deal with the prospective, contented or dissatisfied customers and also are assigned with the duty to safeguard the organization's reputation in public. Customer care executives while handling dissatisfied customers, often go through verbal abuses, affront and even allegations that are personal. This can manifest as pressures, nervousness, annoyance and hopelessness. If this happens, it can be detrimental for the organization as the representative cannot handle the customer and may lose it eventually, which is a big loss for the company. Emotional intelligence helps these employees to cope up their responses in anxious situations, handle angry customers,

uphold a calm, gracious and earnest attitude and dialogue with customers, and also sympathize with the disappointed customer, which helps the company to retain and satisfy their customers and build a long term relationship with them.

Administrative Staff

The administrative staff performs as the sustenance system with respect to executing organizational plans. They have pressures from all the corners of the organization to complete work on deadlines and to act as the coordinating link in the society, which is not easy all the time. This often makes them feel speechless, confused and annoyed. Deferment and willful unimportance may be a convenient defense mechanism in such trying situations. It is also seen that inaccuracies increase, and employees feel as if they exhibit no control over the incoming situations. This leads to depressive state of mind, where complaining and nonattendance increase. Healthiness, approach toward work and self-confidence suffer. In such situations, emotional intelligence skills empower employees to handle multiple demands effectively, and smoothly conduct the organizational operations.

Research and Development Staff

Research and development staff are one of the most important parts of the organization and the organization's growth and future is dependent on their performance. They are under continuous pressure to develop improved and state-of-the-art products as compared to the products of the competitors. These high expectations do not always work in the positive direction but instead often causes them to be uneasy and stressed-out. The continuous work schedules without breaks obstruct their personal lives, affect relations, and decrease communication skills. This is not the end; they are also isolated from the rest of the society and are deprived of sharing and gaining knowledge. Emotional intelligence is a boon in this case as it can help in sustaining interpersonal relationships and remain associated in the social setup and bond emotionally with others.

Technical Staff

Technical staff works with machineries in long shifts to adhere to the deadlines of the projects. It is not easy to be mechanical and can lead to nervousness, frustration and high stress levels. Such employees are hampered in a number of ways. Their communication is on the lower side, have problem revealing their emotions and often suffer in isolation. Use of emotional intelligence can avert outbreak of such circumstances by facilitating them to be in touch with their own emotions and coupled with it, empathy for others around them.

Looking at the above stated situations, it is a good idea to provide all the employees of the organization irrespective of their departments certain appropriate training interferences to enhance their alertness and abilities through amplified use of emotional intelligence. Like intelligence, emotional intelligence is not innate. Emotional intelligence can be developed in the appropriate environmental settings and like intelligence it go together with human from cradle to grave, since emotions are essential part from humans expressions (Jenson, 1998). Sjolund and Gustafsson (2001) conducted a research in Sweden and demonstrated that emotionally and socially intelligent human behavior could be enriched in persons. The researchers took the emotional quotient scores of twenty nine managers at a construction company who participated in a workshop on emotional intelligence and compared these scores before the workshop and after the workshop was completed. The workshop curriculum focused on techniques that helped these managers to strengthen emotional quotient capabilities and skills. The results were astonishing. Their total emotional quotient score enhanced from a mean of 97 to 107 (p-level < 0.01) coupled with it 9 out of the 15 emotional quotient subscales enhanced the most.

1.5 Rationale of the Study

The utility of emotional intelligence has been found manifold insightful into personal productivity, work / life-balance, team performance, career-success, stress management, motivation, talent retention, leadership, conflict resolution, customer satisfaction and so on. Further development of EI skills/ability can benefit a wide range of employees within an organisation, namely bank professionals, business executives, team leaders, sales professionals, technical professionals, customer service representatives, etc.

As the ability to get things done through people is the vital task of the managers, emotional quotient is an important factor. If managers do not balance their intelligence quotient skills with emotional intelligence like understanding and empathy, employees might feel insecure and unappreciated. At times they can even feel underestimated, criticized and disrespected. These negative feelings can result in seething dissatisfaction leading to absenteeism, passivity, lack of productivity and attrition. As an employee with desired potential is scarce these days, only those who are adept in retaining employees can excel in their jobs and competitive environment.

The research in this field becomes all the more desired in case of Bank Employees as they go through the emotional turmoil besides the pressures of the competitive environment

where they are often confronted with situations and problems which cannot be resolved by intelligence alone, for which emotions are equally required. Also they are responsible for achieving results by relying more on people. Their ability to lead quickly and flexibly system-wide organisational change, while energizing and inspiring their followers cannot be discounted for. Enhancing emotional intelligence skills of banking employees will help them to control/regulate their emotions and allowing them to manage their own emotional turmoil effectively, motivate themselves more effectively, and demonstrate empathy and compassion for their employees. Also this will help management devise programs to cultivate a high degree of emotional intelligence for effective management and development of human resources and achieving managerial excellence.

Since emotional intelligence is expected to play a major role in moderating behavioral issues and related outcomes so it will be desirable to study emotional intelligence among bank employees working in different banks. We all know that behavior outcomes and emotions are related but how far performance suffers and stress levels rise because of the lack of emotional skills is a question that still bothers our mind. There is a little evidence to support the claim that emotional intelligence predicts better performance and moderates employee's job stress especially among bank employees in the Indian setup.

1.6 Chapter Synopsis

The current research study is designed into the following chapter schema:

Chapter 1:- Introduction:

The chapter first shall focus on the overall view and background of Job Stress and Emotional intelligence. Besides the occupational stress, EI in the light of working organisation at work place are dealt in depth. Attempt will be made to look into the factors contributing stress in relation with EI and what variables in terms of roles are responsible for increasing the stress among employees. A rationale is provided for the role of emotion in occupational stress and the need to explore these relationships more thoroughly.

Chapter 2:- Review of Literature

Main focus of current chapter will be reviewing of literature, provides a review of the etiology of stress and EI, with particular emphasis on the emergence of occupational stress, EI, experiences, development schemes and models. The causes and consequences of occupational stress are examined. The role of emotions in the workplace is evaluated,

the intertwined relationship between emotions and stress is highlighted, and the lack of empirical literature between emotions and occupational stress is discussed. Main focus will be reviewing of literature.

Chapter 3:- Research Methodology

Chapter fourth will deal with Methodology of research adopted for this study. Main focus of this chapter will be reviewing the earlier research works, based on the suggested model is presented, problem enquiry, its objectives, hypothesis, sample frame, statistical tools and techniques for analysing the data. Scope and need for the present study will be given its place in this chapter.

Chapter 4:- Present Practices of Job stress & EI in Banking sector

Chapter third introduces with present job stress & EI practices in banking sector. It provides an overview, organisational structure, emergence and historical background of selected banks. It also focuses on present banking working conditions including present practices for managing stress and EI training in the Indian corporate sector.

Chapter 5:- Data Analysis & Interpretation

This Chapter will mainly devote to data analysis, interpretation and discussion on different EI and Job stress constructs.

Chapter 6:- Findings, Suggestions & Conclusions

On the basis of data analysis, interpretation and discussions which was carried out in the previous chapter, this chapter will give space for some important findings, suggestions, implications, conclusions, Limitations, and direction & scope for future research of the study.

The current chapter presented an overlook of the study and attempted to introduce the study. In the next chapter an attempt has been made to review the relevant literature.