

**A STUDY ON STRESS AMONG WOMEN EMPLOYEES
OF ERSTWHILE SBT CONSEQUENT TO
MERGER WITH SBI**

*Thesis
Submitted to the University of Calicut
for the award of the degree of*

Doctor of Philosophy in Commerce

Submitted By

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Under the Supervision of

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CERTIFICATE

This is to certify that the thesis entitled “A study on stress among women employees of erstwhile SBT consequent to merger with SBI” prepared by FATHIMA AV for the award of the Degree of Doctor of Philosophy in Commerce of the *University of Calicut* is a record of bonafide research work carried out under my supervision and guidance. No part of the thesis has been submitted for any degree, diploma, fellowship or other similar title or recognition before. She is permitted to submit the thesis.

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DECLARATION

I hereby declare that the thesis entitled “**A study on stress among women employees of erstwhile SBT consequent to merger with SBI**” done under the guidance and supervision of **Dr. Gopalakrishnan M.B**, is a record of bonafide research work done by me and that no part of the thesis has been presented for the award of any degree, diploma, fellowship, or other similar title or recognition before.

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ABSTRACT

The Indian banking sector has experienced various modes of restructuring through merger and acquisition. Merger and acquisitions help banking sector to keep itself updated. Even though merger and acquisitions provide synergies and competitive advantages, there are several emotional, physical and survival issues related with employees. The workplace culture will change dramatically due to merger and acquisition in Kerala. This study entitled “A study on the stress among women employees of erstwhile SBT consequent to merger with SBI” is an attempt to investigate the occupational stress, effects of occupational stress and mediating role of employee commitment in the relationship between job stress and employee performance of the women employees in the context of SBI-SBT merger. The study also extracted the moderating effects of measures to mitigate the stress on the effect of job stress on work engagement and job performance. The primary data has been collected by administering pre-tested questionnaires with the selected 585 women employees of SBI who were employees of SBT in the cadres of officers and award staffs (clerical cadre). One sample t test, paired sample t test, independent t test, and one-way ANOVA with Tukey's HSD post hoc analysis were used to examine the stress level, consequences and it's before and after merger comparison among women employees of SBI who were the employees of SBT. The Covariance Based Confirmatory Factor Analysis (CB-CFA) and Structural Equation Modeling, Mediation model and the bootstrapping approach were used.

Occupational stress among the women employees before and after SBI-SBT merger by considering the factors of occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, Human Resource Management System changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and Infrastructure changes were examined in this study. It was discovered that the SBI-SBT merger caused a great deal of stress in the workplace,

which resulted in a number of negative consequences among female employees, including family and social issues, health issues, psychological and behavioral issues, higher turnover intention, lower work engagement, lower employee commitment, and lower employee performance.

Key words: Merger, Stress, Consequences of stress, Female employees and Banking sector

സംഗ്രഹം

ലയനത്തിലൂടെയും ഏറ്റെടുക്കലിലൂടെയും ഇന്ത്യൻ ബാങ്കിംഗ് മേഖല പുനർനിർമ്മാണത്തിന്റെ വിവിധ രീതികൾ അനുഭവിച്ചിട്ടുണ്ട്. ലയനവും ഏറ്റെടുക്കലുകളും ബാങ്കിംഗ് മേഖലയെ സ്വയം അപ്ഡേറ്റ് ചെയ്യാൻ സഹായിക്കുന്നു. ലയനവും ഏറ്റെടുക്കലുകളും സമന്വയവും മത്സര നേട്ടങ്ങളും നൽകുന്നുണ്ടെങ്കിലും, ജീവനക്കാരുമായി ബന്ധപ്പെട്ട നിരവധി വൈകാരികവും ശാരീരികവും അതിജീവനവുമായ പ്രശ്നങ്ങൾ ഉണ്ട്. കേരളത്തിലെ ലയനവും ഏറ്റെടുക്കലും മൂലം തൊഴിലിടങ്ങളിലെ സംസ്കാരത്തിന് വലിയ മാറ്റമുണ്ടാകും. "എസ്ബിഐയിൽ ലയിച്ചതിന്റെ ഫലമായി എസ്ബിടിയിലെ സ്ത്രീ ജീവനക്കാരുടെ ഇടയിലെ സമ്മർദ്ദത്തെക്കുറിച്ചുള്ള ഒരു പഠനം" എന്ന തലക്കെട്ടിലുള്ള ഈ പഠനം, തൊഴിൽ സമ്മർദ്ദം, തൊഴിൽ സമ്മർദ്ദത്തിന്റെ പ്രത്യാഘാതങ്ങൾ, തൊഴിൽ സമ്മർദ്ദവും ജീവനക്കാരുടെ പ്രകടനവും തമ്മിലുള്ള ബന്ധത്തിൽ ജീവനക്കാരുടെ പ്രതിബദ്ധതയുടെ മധ്യസ്ഥ പങ്ക് എന്നിവ അന്വേഷിക്കാനുള്ള ശ്രമമാണ്. എസ്ബിഐ-എസ്ബിടി ലയനത്തിന്റെ പശ്ചാത്തലത്തിൽ വനിതാ ജീവനക്കാരുടെ ജോലി ഇടപഴകലിലും ജോലി പ്രകടനത്തിലും തൊഴിൽ സമ്മർദ്ദം ചെലുത്തുന്ന സ്വാധീനത്തിലെ സമ്മർദ്ദം ലഘൂകരിക്കാനുള്ള നടപടികളുടെ മോഡറേറ്റിംഗ് ഇഫക്റ്റുകളും പഠനം വേർതിരിച്ചു. ഓഫീസർമാരിലും അവാർഡ് സ്റ്റാഫുകളിലുമായി (ക്ലിക്ക് കേഡർ) എസ്ബിടിയിലെ ജീവനക്കാരായ എസ്ബിഐയിലെ തിരഞ്ഞെടുത്ത 585 വനിതാ ജീവനക്കാരുമായി മുൻകൂട്ടി പരീക്ഷിച്ച ചോദ്യാവലി നൽകിയാണ് പ്രാഥമിക വിവരങ്ങൾ ശേഖരിച്ചത്. വൺസാമ്പിൾ ടി ടെസ്റ്റ്, പെയേർഡ് സാമ്പിൾ ടി ടെസ്റ്റ്, ഇൻഡിപെൻഡന്റ് ടി. ടെസ്റ്റ്, സ്പെസ് ലെവൽ, അനന്തരഫലങ്ങൾ എന്നിവ പരിശോധിക്കാൻ ടുക്കിയുടെ എച്ച്എസ്ഡി പോസ്റ്റ് ഹോക് അനാലിസിസ് ഉള്ള വൺ-വേ ANOVA ഉപയോഗിച്ചു, എസ്ബിടിയിലെ ജീവനക്കാരായ എസ്ബിഐയിലെ വനിതാ ജീവനക്കാരുടെ ലയനത്തിന് മുമ്പും ശേഷവും ഇത് താരതമ്യം ചെയ്തു. കോവേറിയൻസ് ബേസ്ഡ് കൺഫർമേറ്ററി ഫാക്ടർ അനാലിസിസ് (CB-CFA), സൂക്ചറൽ ഇക്വേഷൻ മോഡലിംഗ്, മീഡിയേഷൻ മോഡൽ, ബൂട്ട്സ്ട്രാപ്പിംഗ് സമീപനം എന്നിവ ഉപയോഗിച്ചു.

സാങ്കേതിക വിദ്യകളുമായി പൊരുത്തപ്പെടാനുള്ള കഴിവില്ലായ്മ, ഘടനാപരമായ മാറ്റങ്ങൾ, ആവർത്തിച്ചുള്ള മാറ്റങ്ങൾ, നടപടിക്രമ മാറ്റങ്ങൾ, കേന്ദ്രീകരണം, ഹ്യൂമൻ റിസോഴ്സ് മാനേജ്മെന്റ് സിസ്റ്റം മാറ്റങ്ങൾ, അനാചിതമായ ആനുകൂല്യ പദ്ധതി, അപര്യാപ്ത തുടങ്ങിയ തൊഴിൽ സമ്മർദ്ദത്തിന്റെ ഘടകങ്ങൾ പരിഗണിച്ച് എസ്ബിഐ-എസ്ബിടി ലയനത്തിന് മുമ്പും ശേഷവും വനിതാ ജീവനക്കാരുടെ തൊഴിൽ സമ്മർദ്ദം. മാനേജ്മെന്റിന്റെ പിന്തുണ, മേലുദ്യോഗസ്ഥരുടെ ഉദാസീനമായ പെരുമാറ്റം, സഹപ്രവർത്തകരിൽ നിന്നുള്ള അനാചിതമായ പ്രവൃത്തികൾ, ഉപഭോക്തൃ ബന്ധത്തിലെ മാറ്റങ്ങൾ, വിആർഎസ് എടുക്കാനുള്ള നിർബന്ധം, ട്രാൻസ്ഫർ, ഇൻഫ്രാസ്ട്രക്ചർ മാറ്റങ്ങൾ എന്നിവ ഈ പഠനത്തിൽ പരിശോധിച്ചു. എസ്ബിഐ-എസ്ബിടി ലയനം ജോലിസ്ഥലത്ത് വലിയ സമ്മർദ്ദമുണ്ടാക്കി, ഇത് കുടുംബവും സാമൂഹികവുമായ പ്രശ്നങ്ങൾ, ആരോഗ്യപ്രശ്നങ്ങൾ, മാനസികവും പെരുമാറ്റപരവുമായ പ്രശ്നങ്ങൾ, ജോലി ഉപേക്ഷിക്കാനുള്ള ഉയർന്ന ഉദ്ദേശം, കുറഞ്ഞ ജോലി ഇടപഴകൽ, ജീവനക്കാരുടെ പ്രതിബദ്ധത, താഴ്ന്ന ജീവനക്കാരുടെ പ്രകടനം തുടങ്ങി നിരവധി പ്രതികൂല പ്രത്യാഘാതങ്ങൾ സ്ത്രീ ജീവനക്കാർക്കിടയിൽ സൃഷ്ടിച്ചതായി കണ്ടെത്തി..

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CHAPTER I

INTRODUCTION

1.1 General Introduction

In India, the top ten most stressful workplaces include the banking and insurance industries. The Indian banking sector has experienced various modes of restructuring through merger and acquisition. Such changes in the financial system will be reflected in the economy. The banking industry plays a vital role in the socio-economic development of Kerala. Mergers and acquisitions help banking sector keep itself updated. Even though mergers and acquisitions provide synergies and competitive advantages, there are several emotional, physical and survival issues related to employees. (“Mergers and acquisitions in the Indian banking sector: Impact on shares and performance check,” n.d.)

In 1999 , Times Bank Merged with HDFC, in 2001, Bank of Madura was acquired by ICICI Bank ,in 2002, Bank of Benaras merged with Bank of Baroda , in 2005, Centurion Bank with Bank of Punjab, in 2006, IDBI acquired United Western Bank, in 2007, ICICI Bank acquired Bank of Sangli, in 2008, Centurion Bank of Punjab merged with HDFC, in 2010, Bank of Rajasthan with ICICI Bank, in 2014, there was a merger between Kotak Mahindra and ING Vysya Bank, among other significant mergers in the Indian Banking industry. The RBI appointed a committee under the former Axis Bank chairman, PJ Nayak in 2014 to improve governance in the banking sector, and the recommendations were submitted to improve the governance structure of state-owned banks and helping private sector banks attract more capital .In August 2015, the Reserve Bank of India (RBI) allowed banks to shift, merge or close branches in urban areas without seeking prior permission. A significant milestone in the Indian banking industry occurred in 2017 when the largest commercial bank of India, SBI merged with its six associate banks, namely State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Patiala, State Bank of Travancore, State Bank of Mysore and Bharatiya Mahila

Bank. In January 2019, the cabinet approved the merger of Vijaya Bank, Dena Bank, and Bank of Baroda and it was implemented on April 1, 2019. The recent and prominent mergers in the banking sector were the Oriental Bank of Commerce (OBC) and United Bank of India into Punjab National Bank (PNB), Syndicate Bank into Canara Bank, Andhra Bank and Corporation Bank into Union Bank of India, and Allahabad Bank into Indian Bank with effect from April 1, 2020.

The Narasimham Committee report in August 1991 highlighted the need for financial sector reforms and fostering competitive spirit in the Indian banking sector. The report also suggested a roadmap to achieve this objective. The central theme of the reforms was straight forward: providing the much needed platform for the Indian banks to operate from a vantage point, with operational flexibility and functional autonomy, thereby improving efficiency, productivity and profitability. The Government did not accept all the recommendations due to political compulsions and the practical difficulties in implementation. In 1997, a second committee was set up (under M. Narasimham) to specifically suggest further measures for banking sector reforms. The second Narasimham committee, in its report submitted in April, 1998 suggested, inter alia mergers among strong banks, both in the public and private sectors. The amalgamations of Indian banks were mostly driven by weak financials, as reflected in the continuously deteriorating balance sheets of the merging entities prior to the year 1999. In the post-1999 period, there have been mergers between healthy banks prompted by business and commercial considerations.

1.2 Topic Introduction

A merger brings more capitalized, automated and technology oriented banking activities to the banking industry. Simultaneously, it may affect senior executives, labour force and shareholders. Generally, the impact of mergers and acquisitions depends on the structure of the deals and influences different organizations differently.

In August 2016, SBI approved the merger of its operations with its associate banks. In April 2017, State Bank of India acquired its six associate banks namely

State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Patiala, State Bank of Travancore, State Bank of Mysore and Bharatiya Mahila Bank, to ensure greater banking outreach. SBI has 126 exclusive all women branches across India. The acquisition of Bharatiya Mahila Bank may strengthen the functioning of such branches. On the other hand, it may generate work stress among the employees of Bharatiya Mahila Bank as it was managed by women and lent solely to women.

1.3 Specific Topic

Positive or high employee morale is a consequence of prevalence of decent human resource policies in an organization. Employee morale is also indicative of the degree of satisfaction an individual derives from one's job and the nature of the organizational image held by an employee. The kind of relationship an employee shares with others in the organization, especially the higher ups, is also projected in the employee morale. Employee morale is also a reflection of the expected career progression in the organization and the extent to which an employee's psychological and material needs are met. Employee morale is determined by a number of factors, including job satisfaction. Mergers bring about organizational changes that can affect employee morale and cause occupational stress, which may lead to changes in employee productivity. The peculiarity of the acquisition of the associate banks by SBI was that Bharatiya Mahila Bank was also included in the target bank. Thus this merger may cause stress, particularly among women employees. As SBT, headquartered in Kerala was a major associate of State Bank of India and covering 18 states and three union territories, this merging with SBI will lead to the reassignment of the employees from SBT.

As per a report of Economic Times on June 22, 2016, Finance ministry officials were considered a mega merger of 26 banks, which would create six big lenders. The proposal envisaged major banks like State Bank of India, Punjab National Bank, Canara Bank, Union Bank, Bank of Baroda and Bank of India leading the merger. The merger of six associate banks of SBI, namely State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Patiala, State Bank of Travancore, State Bank of Mysore and Bharatiya Mahila Bank with SBI took place

on April 1, 2017. On August 22, 2017, Bank employees protested against the merger of 27 public sector banks into six as the government planned to support large scale mergers in the banking industry. Former finance minister Arun Jaitley said that the government's objective was to consolidate Public sector banks to create fewer but stronger lenders on August 23, 2017. The Government of India merged ten public sector banks, namely Oriental Bank of Commerce (OBC) and United Bank of India into Punjab National Bank (PNB), Syndicate Bank into Canara Bank, Andhra Bank and Corporation Bank into Union Bank of India, and Allahabad Bank into Indian Bank reducing them to four. Union Finance Minister Nirmala Sitharaman announced the mega-merger in 2019. However, the RBI notified it in late March through its circular for the merger to take effect banks in the new financial year starting on April 1, 2020. Business today reported on 28th February 2023 about the shareholders' approval of HDFC- HDFC Bank merger, which was announced in April 2022 and received approval from stock exchanges in December 2022.

In such circumstances, there arises, the need for a study about employees' problems and possibilities due to large mergers in the banking industry. We learn from the global financial crisis that if large banks fail in their operations, it will affect the entire economy.

Most of the research literature on banking mergers and acquisitions has focused on generalizing the entire economy. Very few studies have concentrated on the impact of mergers and acquisition on employees in the banking industry in Kerala. In the context of merger of SBI with its associated banks including BMB and SBT as it is the first ever large scale merger in the Indian banking industry, we need to pay special attention to its impact on women employees in Kerala.

Thus, this study entitled "A study on the stress among women employees of erstwhile SBT consequent to merger with SBI" is an attempt to understand the impact of mergers and acquisition in the banking industry on women employees in the context of merger of State Bank of Travancore with State Bank of India.

1.4 Significance of the Study

Positive or high employee morale is an indication of the prevalence of decent human resource policies in an organization. Employee morale also reflects the degree of satisfaction an individual derives from their job and the organizational image they perceive. The quality of relationships employee shares with others in the organization, especially their superiors, is also reflected in the employee morale. Employee morale is influenced by the expected career progression within the organization and the extent to which an employee's psychological and material needs are met. It is determined by various factors, including job satisfaction. Mergers bring about organizational changes which can impact employee morale and lead to occupational stress. This in turn can result in changes in the employee productivity. One unique aspect of the acquisition of the associate banks by SBI was inclusion of Bharatiya Mahila Bank in the target bank. Therefore, this merger may particularly stress women employees. Since SBT was a major associate of State Bank of India, headquartered in Kerala, merger of SBT with SBI can create workplace stress among its women employees. Hence, studying about job stress resulting from mergers in the banking sector is essential for understanding the challenges associated with mergers and developing measures to enhance employee productivity.

1.5 Statement of the Problem

State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Patiala, State Bank of Travancore, State Bank of Mysore and Bharatiya Mahila Bank were acquired by State Bank of India recently is the first ever large scale merger in the Indian banking industry. The merger and consolidation of large PSBs will further reduce the number of banks in the country and may impact competition. State Bank of Travancore (SBT) was a major associate of State Bank of India headquartered in Thiruvananthapuram, Kerala. SBT had a network of more than thousands of branches and ATMs, covering 18 states and three union territories. As it was the premier bank of Kerala, merging it with SBI, resulted in losing Keralites their own bank, which it may also affect its employees.

Reorganizations, takeovers, mergers, downsizing and other issues due to such restructurings like Job insecurity, high demand for performance, unrealistic expectations, the expansion of technology and adjustments to the changed workplace culture can sometimes place unhealthy and unreasonable pressures on the employee, becoming a tremendous source of stress and suffering. Bank employees are generally considered as one of the working groups with high job pressure. The workplace undergoes significant changes due to mergers and acquisition. In Kerala, job stress can particularly affect women employees as they have easier access to all types of career now days, but they still live under social conditions where traditional role expectations in family and society have not changed. Significantly women inherently face special challenges as employees in any type of organization or profession. Merger in banking industry expose female personnel to many unique challenges. The stressful experience is intensified when no help is available from colleagues or supervisors at work. In such a circumstance, we need to analyze whether the women employees in such a merged organization are productive or stressed, as such mergers in a financial sector can have an impact on the entire economy.

In addition to the above, The Mathrubhumi, April 10, (2021) reported the suicide of a female bank manager of Canara Bank inside the branch at Kannur, following Canara-Syndicate merger. She had received a promotion in September and was transferred from Thrissur to Kannur. She had become a widow two years earlier, and her children were studying in Thrissur. In a diary, she cited nonperformance in her job as the reason for her suicide. Thus, mergers may create stress leading to family, social and psychological issues.

This study entitled “A study on the stress among women employees of erstwhile SBT consequent to merger with SBI” aims to analyze the impact of changes in working environment and business procedures due to mergers and acquisitions in banking industry on female employee’s job stress in the context of merging of state bank of Travancore with state bank of India by considering the women employees of SBT in Kerala.

1.6 Research Questions

- Is there any stress among women employees of target bank before the SBI-SBT merger?
- Is there any stress among women employees of target bank after the SBI-SBT merger?
- Is there any difference in the stress level before and after SBI-SBT merger among women employees of target bank?
- How does SBI-SBT merger influence the occupational stress of women employees of target bank?
- How do the demographic factors influence the occupational stress of women employees of the target bank due to the SBI-SBT merger?
- Are there any consequences of stress among women employees of the target bank before the SBI-SBT merger?
- Are there any consequences of stress among women employees of the target bank after the SBI-SBT merger?
- Is there any difference in the consequences of stress before and after the SBI-SBT merger among women employees of target bank?
- How do the demographic factors influence the consequence of occupational stress of women employees of target bank due to SBI-SBT merger?
- What is the effect of occupational stress due to SBI-SBT merger on women employees and their work related outcomes?
- What is the mediating role of employee commitment in the relationship between job stress and employee performance of the women employees in the context of SBI-SBT merger?

- What are the moderating effects of measures taken by SBI to alleviate the stress on the effect of job stress on work engagement and job performance?

1.7 Scope of the study

This research aimed to scrutinize occupational stress and its consequences due to merger in the banking industry with special reference to the SBI – SBT merger by considering female officers and award staffs of target bank (SBT). Fourteen constructs, such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, Human Resource Management System changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructure changes were considered as factors contributing to occupational stress among the employees due to SBI-SBT merger. The factors related to the consequences of occupational stress included, family and social issue, health issues, psychological and behavioral issues, work engagement, turnover intention, employee commitment and employee performance. The study also examined the influence of demographic variables such as age, employee category, marital status, educational qualification, IT expertise, span of service and frequency of training given and compared before and after SBI- SBT merger regarding the factors of the occupational stress and its consequences. Furthermore, the study attempts to observe the role that employee commitment as a mediator in the relationship between job stress and employee performance. It also considered the moderating effects of measures implemented by SBI to reduce the stress on the effect of job stress on work engagement and job performance.

1.8 Objectives of the study

The objectives of the study are:

1. To investigate the occupational stress among the women employees before and after SBI-SBT merger.

2. To explore the effects of occupational stress due to SBI-SBT merger on women employees and their work related outcomes.
3. To examine the mediating role of employee commitment in the relationship between job stress and employee performance of the women employees in the context of SBI-SBT merger.
4. To extract the moderating effects of measures to mitigate the stress on the effect of job stress on work engagement and job performance.

1.9 Hypotheses

Based on the research objectives, following null hypotheses were formulated

Hypothesis-1

H0.1.1: Occupational stress among the women employee is at average level before the SBI-SBT merger.

H0.1.2: Occupational stress among the women employee is at average level after the SBI-SBT merger.

H0.1.3: There is no significant difference between before and after SBI-SBT merger regarding the factors of the occupational stress among the women employees.

H0.1.4: There is no significant difference among the women employees under the varying socio-demographic background between before and after SBI-SBT merger regarding the factors of the occupational stress.

H0.1.5: There is no significant difference between socio-demographic backgrounds of women employees with respect to the factors of occupational stress due to the SBI-SBT merger.

Hypothesis-2

H0.2.1: Consequences of the occupational stress among the women employee is at average level before the SBI-SBT merger.

H0.2.2: Consequences of the occupational stress among the women employee is at average level after the SBI-SBT merger.

H0.2.3: There is no significant difference between before and after SBT – SBI merger among women employees of SBT regarding consequences of occupational stress.

H0.2.4: There is no significant difference among the women employees under the varying socio-demographic background between before and after the SBI-SBT merger regarding the factors of consequences of occupational stress.

H0.2.5: There is no effect of occupational stress due to SBI-SBT merger on women employee and work related outcomes.

Hypothesis-3

H0.3: There is no mediation role of employee commitment in the relationship between job stress and employee performance of the women employees in the context of SBI-SBT merger

Hypothesis-4

H0.4: There is no moderation effect of measures to mitigate the stress on the effect of job stress on work engagement and job performance.

1.10 Research Methodology

1.10.1 Sources of data

Both primary and secondary data were used for the study.

Primary data

The primary data has been collected by administering a well structured interview schedule with the selected women employees of SBI who were originally the employees of SBT. Since the study is related to the merger, personal discussions were conducted with some Government officials, management, shareholders and Board of directors of SBT.

Secondary data

Secondary data were gathered from the RBI Reports and regulations, various bank bulletins, employee documents, monthly reviews covering the entire spectrum of merger activities, market updates, latest news related to banking industry and other published and unpublished materials.

1.10.2. Data Collection Instrument

The study is a descriptive research conducted through in-depth interviews with 585 respondents. Data collection was facilitated by using a well structured interview schedule constructed based on the study objectives.

1.10.3 Pilot Study

Table 1.1
Cronbach's alpha assesses of the twenty-eight constructs' internal consistency for a sample size of 60 based on a pilot study

SI No.	Constructs	Cronbach's Alpha	No. of Items deleted
1	Inability to adapt with technologies	0.814	Nil
2	Structural changes	0.845	Nil
3	Recurrent changes	0.907	Nil
4	Procedural changes	0.854	Nil
5	Centralization	0.832	Nil
6	HRMS changes	0.801	Nil
7	Improper benefits scheme	0.819	Nil
8	Inadequate support from management	0.827	Nil
9	Indifferent behaviour of superiors	0.811	Nil
10	Improper deeds	0.894	Nil
11	Changes in customer relationship	0.824	Nil
12	Compulsion to take VRS	0.812	Nil
13	Transfer	0.821	Nil
14	Infrastructure changes	0.884	Nil
15	Family and social issue	0.854	Nil

16	Health issues	0.824	Nil
17	Psychological and behavioural issues	0.841	Nil
18	Work engagement	0.827	Nil
19	Turnover intention	0.824	Nil
20	Employee commitment	0.855	Nil
21	Employee performance	0.841	Nil
22	Training Programmes	0.837	Nil
23	Meeting	0.857	Nil
24	Relaxation activities	0.827	Nil
25	Honouring of achievements	0.864	Nil
26	Management reviews	0.829	Nil
27	Grievance redressal system	0.821	Nil
28	Improved employee welfare schemes	0.863	Nil

Source: Primary data

The Cronbach's Alpha values obtained from the pilot study indicate that all constructs exhibit high levels of internal consistency, with values exceeding 0.80. According to Nunnally's (1967) standards, coefficients of reliability that are equal to or greater than 0.70 are deemed satisfactory. Coefficients ranging from 0.60 to 0.70 are deemed desirable. Consequently, the investigator proceeded with full data collecting.

1.10.4 Reliability and Validity Tests

The detailed reliability and validity examination of the instrument is provided in chapter 4.

1.10.5 Period of Data Collection

The study is based on a data collection period of one year from September 2018 to August 2019.

1.10.6 Population

Before merger in Kerala, the SBT had 15301 employees of which 5800 were women employees. There were three categories of employees in SBT, 5904

Officers, 7005 Award staffs (clerical cadre) and 2392 subordinate cadre employees. Among them 1500 officers, 3500 award staffs, 800 subordinate cadre employees were women; Out of which 1500 officers and 3500 award staffs constitute the population for this study as subordinate cadre employees were not considered for the study.

Table 1.2
Employees of SBT

Total number of employees of SBT	15301	Officers	5904
		Award staffs (clerical cadre)	7005
		Subordinate cadre	2392
Total number of women employees of SBT	5800	Women officers	1500
		Women award staffs (clerical cadre)	3500
		Women subordinate cadre	800

Source: Annual general body meeting report of SBT, 2016-17.

1.10.7. Sample size determination

The sample size was calculated using the standard deviation from the pilot survey of 60 respondents, with the standard error set at 5%. The following formula was used to determine the sample size: (Israel, 2009)

$$\text{Sample size (n)} = (ZS/E)^2$$

Where, Z= Standard Value corresponding to confidence level of 95% = 1.96

S= Sample Standard Deviation from the pilot study of 60 sample = 0.617

E= Acceptable Error = 5% (i.e., 0.05)

$$\text{Hence, the sample size (n)} = (ZS/E)^2 = (1.96*0.617/0.05)^2 = 585.15$$

The formula that was used to determine the sample size for the research came up with 585.15. As a result, the researchers decided that the ideal number of participants for the study is 585.

The researcher considered the requirements of the CB-SEM methodology when determining the appropriate sample size for the data analysis based on these

methodologies. Tanaka's (1987) Maximum Likelihood Estimation suggests that a sample size consisting of a ratio of cases to unconstrained parameters of 5:1 is sufficient for carrying out SEM analysis. Therefore, running CB-SEM models successfully required only 585 samples.

1.10.8. Sampling method

A Multi stage stratified random sampling method was applied to constitute the sample size. Kerala was divided into three groups, namely South Kerala, Central Kerala and North Kerala in the first stage. Three districts were selected from each cluster by using Simple random sampling method. Using the proportionate method, 20% of the total branches from each selected districts were taken, constituting 216 branches throughout Kerala. As the required sample size is 585 women employees of SBI who were the employees of SBT, stratified sampling was employed to select different categories of managerial level employees proportional to their overall population. The inclusion-exclusion principle was applied to obtain a finite set of sample including women employees of SBI who were former employees of SBT and excluding other SBI employees. Subordinate cadre employees were not considered, as the majority of them were working on a contract basis.

1.10.9 Sample design

The samples will be drawn from the entire state of Kerala by dividing it into three clusters. From each clusters, three districts were selected using the simple random sampling method. These districts included Kannur, Kozhikode and Malappuram from north zone, Palakkad, Thrissur and Ernakulam from central zone and Kottayam, Kollam and Thiruvananthapuram from south zone. 20% of branches of SBI from each selected districts were chosen. This resulted in selecting 43 branches out of 214 branches from Thiruvananthapuram, 20 out of 99 from Kollam, 32 from 160 branches of Kottayam, 47 of 235 branches of Ernakulam, 19 out of 97 branches from Thrissur, 13 out of 66 from Palakkad, 15 from 74 branches of Malappuram, 11 from 56 branches of Kozhikode and 16 branches from 81 branches of Kannur SBI branches. As the study is about stress among women employees in the SBT consequent to merger with SBI, various branches of SBI that had women employees formerly employed by SBT were identified. Inclusion

Criteria- All women employees in SBI who were formerly employees of SBT in the cadres of officers and award staffs (clerical cadre) within the geographical limit of Kerala were included. Exclusion Criteria – All SBI employees other than women employees in SBI who were formerly employees of SBT in the cadres of officers and award staffs (clerical cadre) and subordinate cadre employees were excluded. A total of 585 women employees were selected proportionately from different categories of women employees consisting of 176 women officers and 409 women award staffs (clerical cadre). These 585 women employees from various branches constitute the sample size for the present study and the details are provided in the following table.

Table 1.3
Sample Districts and Sample Branches of SBI

Kerala	Sample Districts	Branches	Sample Branches
North Kerala	Kannur	81	16
	Kozhikode	56	11
	Malappuram	74	15
Central Kerala	Palakkad	66	13
	Thrissur	94	19
	Ernakulam	235	47
South Kerala	Kottayam	160	32
	Kollam	99	20
	Thiruvananthapuram	214	43
Total	9	1079	216

Source: sbi.co.in

Table 1.4
Sample number of women employees

Category	Number of women employees in SBT	Sample no. of women employees
Officers	1500	176
Award staffs (clerical cadre)	3500	409
Total	5000	585

Source: Annual general body meeting report of SBT, 2016-17.

585 women employees from 216 branches represent women officers and women award staffs employees of SBI who were the employees of SBT constitute the sample for the present study.

1.10.10 Variables identified for the study

Independent Variables

Merger, factors of occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, Human Resource Management System changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructure changes, occupational stress, socio-demographic categorical factors such as age, employee category, marital status, educational qualification, IT expertise, span of service and frequency of training given and measures taken by SBI to mitigate the stress were the main independent variables of the study.

Dependent Variables

Occupational stress, consequences of occupational stress resulting from the merger including family and social issues, health issues, psychological and behavioural issues, work-related outcomes like work engagement, job performance, turnover intention and commitment and job stress on work engagement and job performance of women employees of SBI who were with the SBT in Kerala, were the important the dependent variables for this study.

1.10.11 Data Analysis

Primary data were summarized and descriptive statistics, such as mean and standard deviation, and inferential analysis, such as one sample t test, paired sample t test, independent t test, and one-way ANOVA with Tukey's HSD post hoc analysis were employed to examine the stress levels and their consequences as well as before and after merger comparisons among women employees of SBI who were the employees of SBT. This study utilized Pre-post approach for comparing stress and its consequences before and after the merger among women. The Covariance Based

Confirmatory Factor Analysis (CB-CFA) and Structural Equation Modelling (SEM) techniques were employed with the IBM SPSS AMOS 21 software package to explore the effects of occupational stress resulting from SBI-SBT merger on employee and work related outcomes. Moderating effects of measures to mitigate the stress on the effect of job stress on work engagement and job performance was also analysed by applying this statistical software package. IBM SPSS AMOS Graphics 21 software package was utilised for the development of the mediation model, and the bootstrapping approach was employed to assess the significance of the mediation of commitment in the model.

1.11 Conceptual framework of the Study

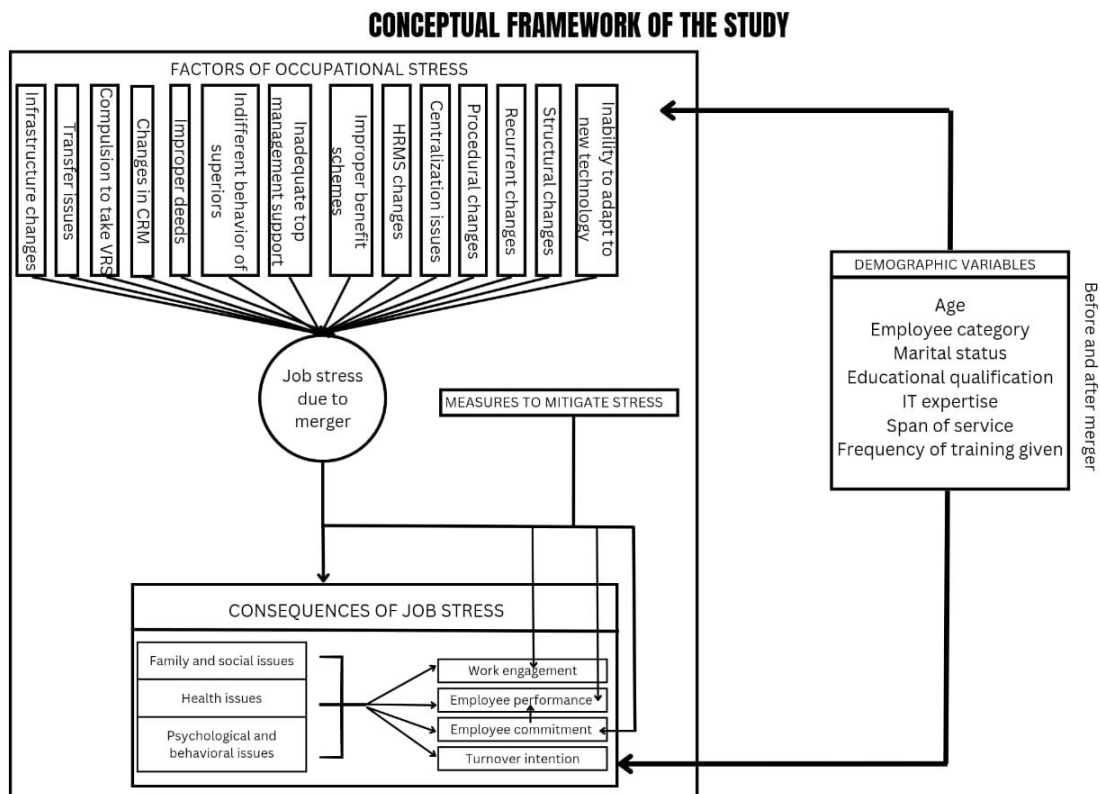


Figure 1.1: Conceptual Framework of the Study

1.12 Operational Definitions

Merger: The Combination of two organizations or acquisition of one organization by another can be expressed as merger. This study specifically explores merger in the banking sector, focusing on the acquisition of State Bank of Bikaner and Jaipur,

State Bank of Hyderabad, State Bank of Patiala, State Bank of Travancore, State Bank of Mysore and Bharatiya Mahila Bank by State Bank of India.

Stress: Stress is a state of tension caused by a difficult situation and may vary from person to person. In this thesis, the problem which causes stress is merger of SBI and SBT and the respondents are women employees of the target bank (SBT). The consequences of stress encompass physical, family and social, emotional and behavioral issues which may lead to reduced work engagement, employee commitment and employee performance. Additionally it may also lead to increased employee turnover intention.

The fourteen constructs such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, Human Resource Management System changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructure changes are considered as factors of occupational stress among the women employees SBI-SBT merger.

The seven constructs such as family and social issue, health issues, psychological and behavioral issues, work engagement, turnover intention, employee commitment and employee performance are taken as factors of consequences of occupational stress among women employees as a result of the SBI-SBT merger.

Stress Management: Stress management is instrumental in reducing stress and its consequences, and aiding the employees in handling the stressful emotions in a positive and productive manner. This dissertation also examines the actions taken by the bank to alleviate the stress caused by merger. The constructs such as training, meeting, relaxation activities, honouring of achievement, management review, proper grievance redressal system, employee welfare measures are considered as measures to mitigate occupational stress that has arisen among staffs as a result of the SBI-SBT merger.

1.13 Limitations of the study

- Selection of appropriate branches and employees who had been significantly affected by the merger was challenging.
- The busy schedule of bank employees presented another difficulty which manifested as a time lag in receiving completed questionnaires and potentially biased response.
- It was a struggle to obtain the proper responses due to reasons such as employees' fear of hostility and partiality from the authorities given, that the respondents belong to the target bank.
- Some branch managers were not permitted to collect data from their branches for various reasons such as fear of receiving negative responses from employees and citing procedural formalities.
- The mergers also had an impact on management, shareholders, competition, banking operations etc. similar to their effects on employees. However, this study did not emphasize deviation from the main topic.

1.14 Chapter Scheme of the Report

Table 1.5

Chapter Scheme of the Report

Chapter 1	Introduction	This chapter will include an introduction about the study which deals with the stress upon women employees in banking sector due to merger, the study objectives, research methodology, scope, limitations, chapter scheme etc.
Chapter 2	Review of literature	This chapter explained about the prior studies related with banking revolution, merger, human resource management and stress management
Chapter 3	Stress and merger in the banking sector- an overview	This chapter devoted to know about the conceptual framework of banking revolution, merger in the banking industry, merger stressors, occupational stress and stress management.

Chapter 4	Analysis and Interpretations	This chapter divided into five parts on the basis of objectives and first part explained job stress between different classes of women employees such as officers and Award staffs (clerical cadre) of SBT in Kerala before and after SBI-SBT merger. Second part makes an attempt to identify the consequences of job stress due to merger on employee's family and social, health, psychological and behavioural aspects and their effect on work-related outcomes such as work engagement, job performance, turnover intention and commitment was described in the third part. Fourth part extracts the mediating role of employee commitment on job stress and employee performance and last part of analysis dealt with the moderating role of measures taken by the bank to cope up the stress to alter the effect of job stress on work engagement and job performance.
Chapter 5	Findings and Conclusion	This chapter included the Findings about the study which comprises the effect of merger upon women employees of SBI who were the employees of SBT. It also included how these mergers will affect the society and economy due to employee stress and conclusion about this study.
Chapter 6	Recommendations	What is to be done by the Government authorities, policy makers and HR people in the case of large scale consolidations in banking sector by considering employees perspective are included in this chapter.

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CHAPTER 2

REVIEW OF LITERATURE

2.1 Introduction

The purpose of this chapter is to review the significant contributions in the fields of banking sector development, including mergers, stress and other issues of employees. The topics covered can be classified as follows.

- a) Banking Revolution
- b) Merger
- c) Human Resource Management
- d) Stress Management

2.2 Banking Revolution

Pooja (2018) conducted a comparison of the organizational climate of public and private sector banks considering the vital role of the financial sector in terms of earnings and services, which also impact on various aspects of the economy. The study not only evaluated the relationship between the demographical factors of employees and the organizational climate in public and private sector banks of Karnataka but also assessed the connections between motivations, job satisfaction and employee performance with the organizational climate. A total of 563 respondents were selected using a multi-stage sampling method, with 372 from public sector and 191 from private sector banks. Inferential statistical tools including Independent Sample t – test, one way ANOVA, Correlation analysis and Regression analysis were used for data analysis. The study revealed a significant difference between public and private sector in the context of rewards and recognition. Employees' responses indicated that participative management fosters employee commitment, motivation, productivity and job satisfaction.

A study titled “Technology Banking in Kerala Socio Economic Disparities and Implications in Acceptance” by (Vishnu Laxman, 2018) assessed the extent of technological innovations in banking and their acceptance and usage among 430 account holders. This comprised 200 respondents from urban area and 230 from rural area. Extent of technological innovations in banking was analysed based on secondary data published by the Reserve Bank of India. The acceptance and usage of technology banking among the sample respondents were studied by constructing Technology Banking Acceptance Index using the elements of Technology Acceptance Model. The samples were classified in-to groups based on gender, age, area of residence, education, activity and income to analyze the socio-economic disparities in the acceptance of technology banking. This analysis was assessed through chi- square test. The study revealed that 85.8 per cent of the sample respondents exhibited low level of technology acceptance. However it was notably high among individuals with higher education, high income, and young urban individuals and which was accompanied by decrease in both bank visits and amount of their cash on hand. In urban areas, both male and female demonstrated high level of technology adoption. Similarly professional degree holders from both urban and rural areas exhibited a significantly elevated level of technology adoption.

Ramya Krishnan (2015) conducted a study on the relationship marketing orientation of commercial banks in Kerala. One of the objectives was to identify the most preferred type of commercial bank, i.e., public sector or private sector, by customers in the long run. The study included 300 customers of selected commercial banks operating in Kerala as sample. Mean and standard deviation, percentages and averages, chi-square test, independent samples t-test, variance, factor analysis, regression analysis and Markov Chain analysis were employed for the analysis of this study. The findings of the study revealed that even though both public sector and private sector bank customers were generally satisfied with the relationship quality of their respective banks, the satisfaction level was slightly higher in the case of public sector banks. Additionally, the Markov Chain Analysis predicted a decrease in the number of customers for private sector banks in the future.

In the thesis titled “Information and communication technology diffusion in Indian banking: a study with special reference to commercial banks” (Rahul, 2015), the study examined the status of ICT diffusion among the banks operating in India, its effect on the profitability, productivity of banks functioning in India, and the influence of ICT on the quality of banking services. To understand the condition of ICT diffusion and the impact of ICTs on productivity and profitability among the commercial banks, State Bank of India from the State Bank Group, Punjab National Bank from the Nationalized Bank Group, Federal Bank from the old private sector and HDFC from the New Generation private sector banks were chosen based on their high rating in ICT diffusion indices. Secondary data were individually collected from the concerned banks, the RBI data base, IBA data base, SLBC and Prowess data base of January 2009 to April 2015. Additionally, primary data were collected from 600 bank customers in Kerala, who were randomly selected for structured interviews, to assess the customer satisfaction with the ICT mediated banking service. The study revealed that the productivity and technology are related and technology leads to improvements in productivity in case of all SCBs.

Santha (2013) investigated physical, financial and profitability performance of the banking sector in the post reform period. The study primarily relied on secondary data collected from RBI sources and 125 households were purposively selected from the service area of SBT, Venganoor to obtain primary data. The study identified an overall negative growth of 0.72 percent in the case of the manpower position of the banking sector. In contrast there is an overall 6.11 per cent growth in the case of credit accounts and 4.29 per cent expansion in the deposit accounts. When comparing bank groups, the highest development was observed in private banks for both credit and deposit accounts with growth rates of 20.64 and 8.49 respectively. Foreign banks secured the second position with growth rates of 13.14 and 5.12 per cent respectively while public sector banks witnessed the lowest growth.

A significant increase in the number of bank offices in all districts of Kerala during the post-reform period, with the exception of Alleppy was observed by

Sudhakaran (2009). The researcher assessed the attitude of bank officials regarding banking sector reforms in Kerala while analyzing the impact of financial sector reforms on the banking sector in Kerala. Primary data were mainly collected through pre-structured interview schedule from the selected bank officials including manager, assistant manager and probationary officers of banks in Kerala. An extensive amount of secondary data was also collected for pre-reform period from 1981 to 1991 and for post-reform period from 1995 to 2005. The study identified that the mean numbers of banks increased during the post reform period, and the reform led to improved financial performance by the banks. However the growth rate of number of commercial banks in India was higher in the pre-reform period than in the post-period. Notably, man power especially subordinates and clerks in the banking sector were significantly reduced both in Kerala and at national level. This reduction may be attributed to computerization and the wide spread installation of ATMs throughout the country. On the other hand, higher growth rate was observed only in the case of officers.

In her thesis titled "Impact of new economic policy on banking sector in Kerala- An analysis with special reference to Thrissur district", Savithri (2007) analysed the structural changes in the banking sector in Kerala since the introduction of economic reforms. The study aimed to investigate the extent to which commercial banks adopted new technology and its impact on their performance. Study the impact of banking sector reform in the banking practice of people, assess the relative position of social banking parameters in the post reforms period and to identify the managerial and operational constraints in the implementation of reforms were the other objectives of the study. The primary data collection for this study involved sampling 100 cases over the period from January to March 2006. The main analytical tools used for this study included ratios, percentages, averages, rate of growth, correlation and regression techniques, Likert Scale, Granger causality and Herfindahl Index. Customer response revealed a positive outlook for five out of ten statements concerning innovations in banking technology. However the reduction in the rates of interest in the post reform period directed consumer investments towards assets such as land, gold, and mutual funds. Customers showed willingness to

embrace Automatic Teller Machines and credit cards. Nevertheless, they expressed disagreement with statements regarding promptness, efficiency and courtesy of service provided by bank employees.

Kalidas (2007) discussed and assessed the level of customer awareness regarding services provided by public sector banks; the quality of services offered by these banks and compared these with new private banks. This study entitled “Financial services marketing a study on marketing practices of banks in Kerala on service quality dimensions” involved a sample size of 380 respondents. Three public sector banks viz., SBT, Canara Bank and Punjab National Bank and two new private banks viz., ICICI bank and HDFC bank were chosen on the basis of performance and their particular relation with the banking service sector in Kerala. The findings of this study disclosed that new private sector banks recognized the significance of service quality a head of public sector banks.

The study conducted by (Sathye, 2005), examined the effect of bank privatization on bank performance and efficiency after considering the relevant banking data published by the Indian Banks’ Association over a five-year period from 1998 to 2002. The study identified that partially privatized banks (PPBs) illustrated a substantial positive difference in financial performance and efficiency when compared to the fully public sector banks (FPBs). According to this study, there was no significant difference in the financial performance of banks that already in the private sector when compared to those that were partially privatized. The study also suggested that the Indian Government’s proposal to reduce its stake further to 33 per cent of the capital could potentially contribute to further improvements in the performance and competency of these banks. Furthermore, the study also highlighted that the strategy of gradual privatization coupled with appropriate changes in regulatory and supervisory regimes helped a smoother transition and eliminated financial crisis in India. This was in contrast to countries such as Mexico and Poland where hasty privatization efforts had led to serious problems.

In India, there are millions of savers and investors who do not use traditional bank. Recent changes in the size of operations are highly visible in the banking sector. Due to mergers and amalgamations, banks are able to operate on a large scale. Additionally, banks have been increasingly leveraging internet banking services at different levels (Jasveen Kaur, 2003). He examined the influence of new principles and guidelines in banking operations in his article "The changing scenario of Indian Banking Industry in the wake of Banking Sector reforms". The key sighting of the study explained that the changes are taking place in the working of private sector banks and also public sector banks. Technological up gradation has influence upon the pace of delivery of services in the banking system and the metropolitan India is becoming familiar with techniques such as (ATM) Automatic Teller Machine, E banking and the cashless economy. The service quality and customer care have become essential factors in the success of the financial sector. Banks have accepted that the customer is the king and they are adapting their products and services to suit the customer requirements.

The study "Deregulation and emerging changes in Indian Banking" analysed the impact of financial sector reforms. Share in total assets, Trends in banks, Profitability; Share of rural branches based on deposits, Balance sheet activities, Level of NPA (Non-Performing Assets) and Focus on technology were the major construct of the study by Karamjit Singh (2003). The study concluded with the points that the banks should make actively strive to bring about important improvements in their productivity, efficiency and profitability. The banks should restructure leaner offices and close down unviable branches. There can be planned association of branch network to obtain benefit of the geographic coverage. Aspects such as customer concentration and professional management should be taken into considerations.

In the comparative study about Indian commercial banking in the pre and post reform period conducted by Mishra (2001), computerization and 24 hours service were the major enhanced amenities identified in the post reform period. The period also witnessed fast growth in the overall deposits and loans. Following there

forms, number of branches was increased and the qualitative performance of banking sector in India has improved. But credit given to priority sector were decreased is an alarming indication.

2.3 Merger

Financial performance of State Bank of India and its associate banks before and after merger was assessed by Bharath, K. A. (2021) through the study entitled “Pre and post merger financial performance analysis of State Bank of India and its associate banks” on the idea that which may add to the development of bank and provide improved service to the customers. The study included SBI and its five associate banks as the population. Various Statistical tools such as Chi square test, t-test, F-test were employed to analyse the collected data from the diverse sources of SBI and its associate banks covering the period before the merger 5 years prior and after 2 years later the merger starting from 1st April 2017. The study concluded that the merger increased the financial performance of the State bank of India and the majority of the expenditures were decreased as the functions of the bank implemented with economies of scale. The merger also broadened the capital of the state bank of India and ensured the continued existence of weaker associate banks.

Sanober Khan (2020) studied about the impact of merger and acquisitions on human resource strategies. The study involves the selection of 500 employees working in IT and Telecom sector who had experienced M&A events using judgmental sampling method and administering questionnaires to them. The study considered various constructs including Employee Satisfaction, Training & Development, Communication, Cultural Issues, Economic Aspect and Employee Commitment. The findings of the study exposed that individuals’ issues matter in each alteration, mainly in mergers and acquisitions. If such issues are not properly handled, they can persuade worker’s efficiency and even the overall success of the merger.

HR implications of mergers and acquisitions with special reference to selected banks were the study of Surabhi Bhupesh Bhuskute (2018). The research

utilizes purposive sampling method 4 acquired banks were selected from 8 commercial bank mergers during 2005-2015. Three strata were recognized on the basis of types of employees and 363 employees from each selected acquired bank were selected as sample by using stratified proportional random sampling method. Various statistical tools such as measures of central tendency, dispersion, One-way ANOVA, Multivariate Analysis, Various non-parametric tests such as Friedman Test, Kendall W Test, Waller Duncan Test, Tukey's Test, Periodograms and Frequency Distribution graphs etc. were employed,. The study's findings revealed that the respondents expressed dissatisfaction with the compensation policy and training & development practices of the acquiring bank. As a result of these inadequacies and very poor communication channel created caused stress and job insecurity among employees of acquired bank.

Manisha (2018) conversed about the motives financial implications, trend, issues and concerns of mergers and acquisitions in Indian banking sector. The data was accumulated from prowess – a database for Indian Corporate Sector built by the CMIE (Centre for Monitoring Indian Economy) and different official websites of the related banks. The tools of data analysis employed included ratio analysis, pre and post merger means, paired t-test etc. The sample banks considered in the study were IBO, PNB, HDFC, ICICI, BOB and OBC. A pre to post-merger scrutiny has conducted and established that there was a positive change in the performance of all the sample merged banks in terms of stability, monetary and economical aspects. The study identified the merger and acquisition activities in Indian banking sector as inevitable.

Effect of mergers and acquisitions on financial profitability of the acquiring banks, operating performance before and after merger and personnel satisfaction in Indian banking sectors was determined by Richa Agrawal (2017). For this study two banks from the public sector (State bank of India which acquired State bank of Saurashtra and Indian overseas bank which acquired Bharat Overseas Bank) and two banks from the private sector (HDFC bank which acquired CBOP bank and ICICI Bank which acquired Bank of Rajasthan) were selected as sample for secondary

research. Additionally the researcher surveyed 404 employees for primary research in this study. According to this study, the perception of personnel on career security and work life stability was positive after mergers and acquisitions and it is also concluded that there was no noteworthy change in employee's awareness of financial security due to merger.

The study "Impact of mergers and acquisitions on operating performance of firms in India" aimed to analyse the effect of mergers on the operating performance of acquiring corporations in Indian industry. The study also scrutinized the pre merger and post merger performance of merging firms by considering various financial ratios. Post-merger operating performance was further investigated based on the types of mergers, industry clusters, merger timings and the sizes of merging and merged firms. The study included all mergers involving public limited and traded companies in India between 1991 and 2003 as its sample. To gather the stock price data of the merging firms the study relied on information from Bombay Stock Exchange publications and web site. The findings of the study conducted by Meher Pramod Mantravadi (2017) indicated that the operating financial performance of Indian industry declined after mergers. It was recommended that for improving the operating performance of acquiring companies, horizontal mergers were preferable compared to vertical mergers, and vertical mergers were more favourable than conglomerate mergers. The study outcome revealed that in the case of banking and finance industry, mergers in general have been able to improve the profitability margins. However, in the case of other two industries studied, such improvements were not observed after merger.

The study of the history of relationship between the newly born Indian Union and the Princely States indicates the pressures exerted by emerging post-colonial democratic regime in India on the declining pseudo political authorities of the Princely States. Biman Chakraborty, (2017) made an attempt to understand the unique identity of political history of merger of the princely state of Cooch Behar. It has identified that unique kind of identity of Cooch Behar created tensions in the form of pressure while the bargaining process of merger had been at its peak and

finally the principality of Cooch Behar had merged with India and became a part of the West Bengal district.

Ms. Svetlana Santosh Tatuskar (2016) proposed that her study would enable banking officials to assess whether mergers and acquisitions serve as effective tools for improving performance of both types of banks including public sector and private sector banks and in the case of both forced acquisitions and voluntary acquisitions. The findings of this research could provide a foundation for determining, whether mergers and acquisitions can be considered as a viable mechanism to enhance performance for both public and private sector banks.

The effect of mergers on Indian commercial banks and the reasons for the merging of the commercial banking in India were studied under the thesis of Mary J. Priyadharisini (2015). The study focused on several notable mergers in Indian banking industry including, Panjab National Bank's acquisition of Nedungadi Bank Ltd (2003) , Bank of Boroda acquired South Gujarat Local Area Bank (2004), Oriental Bank of Commerce acquired Global Trust Bank(2004), Federal Bank acquired Ganesh Bank of Kurandwad(2006), IDBI Bank acquired United Western Bank(2006) , Indian Overseas Bank acquired Bharat Overseas Bank(2007) ,ICICI Bank acquired Sangli Bank(2007) , HDFC Bank acquired Centurion Bank of Punjab(2008) , and State Bank of India acquired State bank of Saurashtra (2009) .As a part of the study, it was observed that there was an important change in the daily abnormal return of State Bank of India after merger.

The study titled "Impact of mergers and acquisitions on value of the firm" aimed to compare financial health, synergies, firm value and value addition during the pre and post period of selected Mergers and Acquisitions in India. The researcher selected top ten Mergers and Acquisitions that occurred in India, during the year 2010 and secondary data were collected from these transactions through company websites and official websites. Summary statistics (Mean, Standard Deviation, Coefficient of Variation, Paired t-test, Skewness and Kurtosis) were the tools employed to analyse the collected data. Manoj Kumara, N. V (2015) concluded that there is no significant difference in the pre and post merger financial health and

synergies of the selected companies. However, the firm value, in terms of assets increased. The study also pointed out the potential for further research on evaluation of existing model by considering non-economic factors in merger and acquisition after gestation period.

Senthilkumar T (2014) studied the inference of bank mergers In India on stock returns and efficiencies of both acquiring and acquired banks after corporate restructuring. The study covered the time period from 1999 to 2010 and analysed sixteen bank mergers. The study's findings revealed that nine of these mergers were executed on voluntary basis while seven occurred due to regulatory requirements. The motives behind voluntary mergers were market advancement, new product development and branch network opening out. Typical compulsory mergers involved acquirement of weaker banks by stronger public sector banks. However acquisition of Ganesh Bank of Kurundwad by Federal Bank, a private sector bank was an exception. Still, every merger decreased the stock returns of both acquiring banks and acquired banks following the merger announcement.

Stress management due to mergers and acquisitions among bank employees and different stressors due to merger such as uncertainty, insecurity, fears concerning job loss, nature and quality of job changes in salary authority and power, working hours and workload, change process, technological problem at work, group differences, communication and cultural clash were the main concerns of Dr. K.A. Goyal and Vijay Joshi (2012) in their research. The study analysed that the employees experienced the effects of stressors including increased turnover rate, higher absenteeism, strikes and grievances. In conclusion, the study suggested several measures for effective stress management to enhance employee performance. The measures included consulting human resource practitioners, implementing improved communication strategy and developing employee training programmes etc.

Dr. K.A. Goyal and Vijay Joshi (2012) conducted a growth study of ICICI Bank Ltd. through mergers and acquisitions but at the same time the bank has to focus on manpower to get sustainable development. According to their study,

mergers and acquisitions (M&As) are considered as corporate events which help organizations to create synergy and gain sustainable competitive advantage. Simultaneously, these corporate events have the potential to generate severe personal trauma and stress which can result in psychological, behavioural, health, performance, and survival problems for both the individuals and companies, whether it is a bank or a non-banking financial corporation, involved in it.

The research regarding the influence of merger on manager's psychological aspects and how it changes their attitude was conducted by analyzing a merger in the banking sector involving two institutions, namely Islamic Bank of Brunei (IBB) and the Islamic Development Bank of Brunei (IDBB) in Brunei. This research was instrumental in understanding the post merger work satisfaction, commitment and employee turnover. The study aimed to understand the effect of merger on manager's emotions after a 10 month period. Data for this study were collected through interviewing 33 lower/middle level managers of which 16 were female. Through this study, Clarke and Salleh (2011) found that there were several emotional difficulties even 10 months after merger. The study also identified the perception of unfair restructuring negatively impacted the manager's job satisfaction and commitment and some managers showed a tendency to leave the organization.

By collecting data from 13HR practitioners through interview method, Shook and Roth (2011) analyzed the viewpoint of human resource practitioners about downsizing, mergers and acquisitions. The constant comparative method was used to analyze the data. The study revealed that there was limited consultation with the human resource practitioners in the context of downsizing, mergers and acquisitions. According to the findings, neither human resource practitioners nor the human resource teams within their organisations were actively involved in the decision making process related to downsizing, mergers and acquisitions.

For the post merger performance evaluation of the companies involved in mergers during 1990 to 2007, 102 companies in the pharmaceutical industry were taken as sample by Chhavi Sharma (2011). The data needed for sample selection were collected from various sources like newspapers, magazines, investment

websites, websites of the BSE and NSE, SEBI website and databases of Capitaline and Prowess. The study found that nearly all of the mergers in India during that decade experienced similar consequences to mergers in the US during the same period. It was concluded that the success of a merger could be measured by analyzing the extent to which benefits such as Economies of scale and scope were achieved. Each Merger is unique and therefore generalizations may not be feasible. However the study acknowledged that mergers had not resulted in any noteworthy improvements in the performance of merged firms.

D. Subrahmanya Prasad (2011) explains that the demographic and behavioural variables along with customer perception of service quality in merging commercial banks in India are interconnected. The researcher emphasises that bank managements should pay careful attention to segmental differences when formulating their marketing strategies to succeed in the emerging competitive commercial banking scenario of India.

Khattak et al (2011) conducted a study about job stress with 237 employees of commercial banks in Pakistan as respondents. It was found that banking sector employees were stressed due to technological issues at work place, changing work pattern, workloads, working hours, salary concerns, limited leisure time with their families, and job related issues that they bring home with them. These primary causes of occupational stressors are making the employees in the banking sector physically, psychologically and organizationally exhausted through work.

Post merger performance evaluation of selected Indian companies was examined by Jankii D Miistry (2011). The study aimed to determine the impact of independent variables such as year of the merger, industry type, pre-merger performance and percentage change in sales on the post merger change in performance (dependent variable). The sample unit was 'A' group companies from different sectors who were listed on the Bombay Stock Exchange and experienced the merger process during April 1, 2000 to March 31, 2006.

By applying percentages, averages, correlation and regression analysis, t, F, Z, and Chi-square etc., Mahesh K Bhiwandikar (2011) analysed the conditions that lead to merger & acquisition of the Urban Co-operative Banks with special reference to urban co-operative banks in Thane District of Maharashtra during the period 2004-2009. Even though study identified several reasons for merger and acquisitions, majority i.e. 72 of the management and staff believed that the increase in NPA was responsible for merger/acquisition.

As a part of the study about the influence of positive approach towards employees in the case of organizational changes, Rafferty and Restubog (2010) analysed the association between proper communication and information about merger and the stress through several observations over a period of time. The final observation is that timely, quality and adequate information about the organizational change or merger to its employees would be helpful in reducing their stress or anxiety with regard to that and such information would be capable of creating organizational commitment in the employees. It was reported that commitment lead to increased job satisfaction and reduced the anxiety regarding their earnings. Dedication of the employees would generate voluntary earnings to them. All these relationships were studied and recognized through this study.

Shamsi Yasmeen (2009) primarily focused on HR Interventions during Mergers and Acquisitions and also explored the variances in HR Interventions between manufacturing and service sector corporate firms. Key HR Interventions during Mergers and Acquisitions were categorized into four broad roles such as strategic partner, employee advocacy, functional expertise and human capital development. The study identified a significant difference in the implementation of various HR interventions between manufacturing and service sector corporate firms by using Chi square test.

2.4 Human Resource Management

One of the hypotheses in the study titled “Problems and prospects of ERP systems implementation in small and midsized public sector enterprises in Kerala” is

“There is no association between the satisfaction level and the active involvement of employees in the Enterprise resource planning (ERP) implementation”. The primary data for this study has gathered from ERP implementing team users, like members, managers, administrators and employees of the small and medium public enterprises by employing the tools such as questionnaires, Google forms, emails and interviews. The awareness of the ERP Implementation panel was also analysed by considering their training using ANOVA. Mustafa K (2019) proved that the satisfaction and training are indeed connected and significant.

Kwon, K., & Park, J. (2019) recognized that the employee involvement can be effectively utilized by management. As per his study, it allowed frontline staff to contribute their knowledge to their work. The importance of job involvement was further substantiated by the findings of his study.

The study, “Impact of Employer Branding on Attraction and Retention of Manpower in Indian Banking Industry” included one of the objectives as analyzing the awareness of bank employees regarding their employer branding activities. A sample of 50 employees each from 10 banks (5 from public sector and 5 from private sector) out of 87 banks operating in India were considered for this specific objective. Susmriti Sahu (2017) identified that there was no significant distinction in the awareness of concept of employer branding between employees of selected public and private sector bank .But the employees of selected banks held mixed opinions about the process of employer brand building and the measures that influenced current and potential employees’ perception of the bank as excellent place to work.

The relationship between organisational climate and employee performance in the chemical industry in Kerala was evaluated using 1022 employees of four public sector chemical companies as sample size by Dhanisha M (2017). Mean standard deviation, percentage analysis, factor analysis, factor analysis one sample t test, one way ANOVA, scheffe test for multiple comparisons, correlation, quartile deviation and structural equation modeling were used as tools for data analysis. The study revealed that several components influenced employee performance such as

organisational climate, communication, extrinsic motivation, training and learning, leadership, teamwork and support, career development, conflict management etc.

Remya P R (2016) studied about the work life quality of employees in the (Information technology) IT sector of Kerala. The study examined aspects such as the employee turnover, job satisfaction etc. and their relationship of work life quality upon them. 546 respondents were selected for the study by applying multi stage sampling technique. Number of respondents was determined by using statistical formula. Mean, standard deviation and percentages, correlation coefficient, Kruskal-Wallis H test and Mann-Whitney U test were used for data analysis. The findings of the study revealed that the relationship between quality of work life and employee turnover is moderate but positive effect of quality of work life on employee satisfaction identified. Negative effect of quality of work life on the employee turnover was also identified.

The study entitled “Impact of work family interaction on the quality of work life and performance of bank managers in Kerala” described about the factors influencing the quality of work life and job performance of the bank managers. A sample of 268 male managers and 132 female managers was chosen for this research. Scale such as the work - family interaction scale, quality of work life scale and work performance scale were specifically designed to collect primary data for this study. Prajisha K (2016) identified social integration, compensation, recognition, working condition, flexible work, and career growth as the key aspects establishing the quality of work life of bank managers. The study also revealed that the male managers have higher work performance and a higher quality of work life compared to female managers.

The primary objective of the research on training needs analysis and the designing of training modules in selected organizations were to discover and confirm the training requirements of high school teachers in Kerala. The study identified training needs in personal development skills including stress management, life skills such as social skills like self awareness, empathy, communication, interpersonal skills; cognitive skills like critical thinking, creative

thinking, problem solving, decision making skill and coping with emotions, awareness of social issues and problems, especially gender discrimination, addiction in the school campus, sexual exploitation at the work place, adolescent problems & harassment, as well as skills like leadership, governance, negotiation and advocacy. Finally Sudhesh N T (2014) found that the stress management was the most frequently needed training requirement among personal development skills.

Salguero (2010) examined the consequence of work-family conflict on work satisfaction. When work distinctiveness was not considered, there found a reasonable influence of gender on the relationship between work-to-family conflict and general job satisfaction was observed. Regression analysis supported the mentioned finding indicating that the women exhibit a lower level of job satisfaction when compared to men while bearing in mind the aspect work-to-family conflict.

Umesh U (2008) compared the behavioural characteristics of LIC development officers in Kerala based on their performance. He ultimately used 323 respondents for this study, considering inclusion and exclusion criteria in the research methodology. He scrutinized that demographic factors such as age and experience were positively correlated with; performance level of the development officers regardless of other factors. He also observed that, in addition to behavioral characteristics, extraneous variables such as biological factors, family and social factors, cultural factors, and situational factors etc. plays a crucial role in one's performance in life. He identified that by interactions with other people including family, friends, peers and social factors, significantly influence one's temperament. Parametric tests such as 't' test, correlation, ANOVA and Fisher's (Zr) test and one non parametric test (Chi square) were utilized for data analysis.

O Venugopalan (2007) conducted a comparative study and found the variations in the intensity of satisfaction among non - managerial employees of public sector and private sector undertakings in Kerala based on Maslow model. He selected three prominent manufacturing organizations each from both public and private sector and a sample of 215 employees from the public undertakings and 255 employees from the private undertakings was chosen using random sampling

method. The study exposed that the non-managerial employees in public sector undertakings are more satisfied in with basic needs, safety needs and social need satisfaction than that of private sector employees. However, majority of both public and private sector employees were not fulfilled in the esteem need satisfaction and neither sector was able to meet the self actualization needs of their non-managerial employees. The situation was worse in the private sector regarding esteem needs and self actualization needs.

2.5 Stress

The main objectives of the research on the topic “A study on the quality of work life and occupational stress among the employees of public and private sector banks in Tirunelveli district” were to understand the perception of employees in public and private sector bank regarding quality of work life and to identify the factors influencing quality of work life and stress. A sample of 325 respondents was taken as sample including 230 public sector employees and 95 private sector employees. From this study, Nishanthi M (2020) identified prejudice free and technologically upgraded occupational environment as the determinant of quality of work life in the case of public sector employees where training in the case of private sector employees and there exist considerable difference in the perception of public and private sector employees.

Karthikeyan, V (2020) analysed the emotional intelligence and occupational stress of private sector and public sector bank employees in India. The study selected Bank of India, Axis bank, Indian bank and HDFC bank for research. A total of 550 bank employees 275 each from public sector and private sector were chosen by using the convenience sampling method for data collection. Out of these, fifty samples were discarded due to data imperfections. The study ultimately demonstrated that there is no distinction between public and private sector bank employees in emotional intelligence and occupational stress. The results of correlation analysis between variables of OS and EI showed significant correlation except in the case of Emotional self awareness (ESA) and emotional awareness of others (EAO).

The impact of job stress on performance in the banking sector by considering the mediating effect of emotional intelligence and resilience with randomly chosen 524 bank employees from 11 private sector bank was analysed by Vinita Kumari (2020). The correlation analysis identified that job stress with emotional intelligence, resilience, organisational support and job performance had a negative correlation while emotional intelligence and job performance showed an elevated level of positive correlation.

Suganya B (2020) conducted a research on the association of occupational stress with employee satisfaction among the employees of district central cooperative bank in Dindigul district of Tamil Nadu during 2014-2018. Primary data were collected through questionnaire among 186 employees across 31 branches of DCCB. Chi-Square Test and Correlation and Regression were used for data analysis. 77.4% of the respondents were satisfied and 12.9% were highly satisfied with their job in DCCB. Additionally, 45% of the respondents agreed inadequate compensation as a determinant of job stress and 35% of the respondents approved that inadequate employee benefit actions leads towards job stress.

The causes, impact and management of stress among private sector banks employees in Rajasthan taking 448 respondents of four private banks namely ICICI Bank, Axis Bank, HDFC Bank, IndusInd Bank from four cities namely Jaipur, Ajmer, Udaipur and Jodhpur was evaluated by Deepanshi (2020). The study concluded that due to workload and insufficient time, bank employees suffered heavy stress in their respective banks and majority of them were tackling their stress with self-control and problem solving techniques.

Alle Yashoda (2020) conducted a comparison of factors causing, impact and management of stress among employees of banking and insurance sectors. The study included a sample of 300 employees with 150 from State Bank of India and another 150 from Life Insurance Corporation of India working in the districts of Peddapalli, Jagtial, Rajanna sirisilla, and a part of Manchiryal district of Telangana state. The Analysis of variance (ANOVA) was applied to test the hypothesis.

Pressure and work challenging were elected by the respondents as the most stress generating variable in the case of both the banking and insurance sectors.

Yadav Manish Kumar (2020) conducted research on stress management among working women in banking sector from 2016 to 2019. The study included 840 women employees from Six public sector banks namely State Bank Of India, Punjab National Bank, Allahabad Bank, Union Bank of India, Central Bank of India and Bank Of Baroda and five private sector banks namely ICICI, HDFC, Axix Bank, Indusind Bank and Kotak Mahindra in UP were selected as sample by using stratified random sampling technique. Age, educational qualification, designation, monthly salary, year of experience, distance between bank and residence and working hours were found to be positively correlated with stress in this study through correlation analysis.

Co-operative bank employees' organizational commitment is elevated while comparing with nationalized bank employees and organizational commitment is high in the case of employees with moderate length of service when compared to the employees with less and more length of service. But in the case of gender and designation, there is no such considerable effect on the organizational commitment of bank employees. Self-efficacy had similar impact on the organizational commitment as in the case of length of service that employee with moderate self-efficacy having higher organizational commitment but in the case of organizational socialization, employees with more organizational socialization show high organizational commitment. All the above said were observed by Parmar Jaydipsinh Mangalsinh (2019) while doing the research about the role of organizational socialization and self efficiency in creating job stress and organizational commitment among bank employees. The sample consisted of 420 various bank employees (210 from nationalized banks and 210 from co-operative banks) by considering equal proportion of male and female from different branches in Rajkot district applying random sampling method.

Karunanithi M (2019) conducted a case study from Tiruvannamalai district to analyze job stress among banking sector employees. The Emotional Intelligence

scale (EIs) comprising of 43 statements adopted from Matrix life system Private Ltd. (2004) was converted into a five point scale and used for the data collection. 572 employees from 143 banks (4 employees from each bank) in the Tiruvannamalai district were considered as the sample size. The study identified that the emotional intelligence mediates and directly influenced by role conflict and work stress. Hence it was found from the study that the connection between role conflict and work stress is not direct.

Salvi Kavita (2019) compared the work life balance of public and private sector bank employees. A sample of 150 bank employees from three public banks i.e. SBI, SBBJ and Bank of Baroda and three private banks i.e. HDFC, ICICI and Axis (25 respondents from each bank) were chosen by stratified and purposive sampling technique .T-test had been applied to measure major disparity in work life balance of male and female bank employees and found that there is no important differentiation in work life balance on gender basis. It was observed that both public and private sector bank employees were sacrificing their families. However, the average score comparison disclosed that the public sector bank employees suffered more.

Pooja Yadav (2019) studied about job stress among employees of banking industry (both public and private). The study aimed to identify the type of factors and job conditions that create stress and to understand the diverse methods of stress management. Various descriptive statistical tools like frequencies, charts and graphs, percentages, arithmetic averages, correlation, and standard deviations, etc. were employed to analyse the data. The study revealed that there is a significant difference between the level of stress experienced by the employees of public and private sector banks. It was established that when compared to private sector banks, respondents from public sector banks (51.25%) were facing a moderate level of difficulty in managing work-life balance but respondents from private sector banks (60.75%) were in front of a high level of difficulty in managing work-life balance.

“Impact of job stress on employee attrition a study of selected private sector bank” was a research work in which Jyoti Sharma (2019) selected four private sector

banks namely ICICI, HDFC, Axis and Indus Ind .Stress management practices were considered as dependent variables while Satisfaction, Performance and Career Advancement were considered as the independent variables. The study identified that 80 % of the employees were stressed in their job period or working hours. 85.5 % of the employees were agreed that they are worrying about working environment and incentives. 45.5% of employees were opined that they have a proper stress management system at their work place but 45.75 % of employees responded neutral towards this. The researcher suggested that the reason for this may due to ignorance of the respondents or a lack of proper stress management system.

Influence of quality of work life and academic involvement in higher education upon occupational stress by selecting 300 teachers from undergraduate colleges as sample was studied by Linus Benedicta D' Souza (2019) . Inferential statistical tools such as 't' test, ANOVA, Karl Pearson's correlation coefficient, multiple regression etc. were used for the analysis and he found that the teachers in urban area have higher occupational stress than the teachers in the rural area as the teachers in rural area have higher quality of work life and their academic involvement is higher when compared to urban teachers of higher education.

Great relationship between job stress and work execution and connection between implementation of IT and occupational stress were identified through 't' test in the case of all types of banks under the study of Suryawanshi S R (2019). It was an attempt to understand the level and causes of occupational stress among public private and cooperative bank employees in Satara District. It also analysed the relationship between stress and job performance as well as influence of adoption of IT upon occupational stress. 428 employees (205 from public banks, 50 from private banks and 150 from cooperative banks) were chosen as sample size. Through 'f' test it was revealed that there was significant difference between the employees working in public, private and cooperative banks in the feeling of anxiety related with job.

Inthu S (2019) observed the causes, level and impact of job stress among employees in private sector banks in Namakkal District of Tamil Nadu. The study

involved collecting primary data from 750 respondents by using simple random sampling method. Various statistical tools like percentage analysis, Turkey post-hoc test, Chi-Square test, structural equation model, summary of statistics, analysis of variance, correlation, regression analysis, discriminant function and factor analysis were employed for analysis. The study recognized role overload as the main factor in creating stress level. Additionally, the study found that various factors play an essential role in generating stress and employees were working with limited facilities .Hence there were interruptions in the service provided to customers.

Mallika Ramesh Worlikar (2019) tried to understand the effectiveness of mentoring on employees stress level, attitude and performance with special focus on nonbanking financial companies in Mumbai. The study employed stratified sampling technique to select 600 respondents from different categories viz. senior level, middle level, lower level and non-managerial level employees. The study concluded that stress level of employees can be effectively reduced and performance can be enhanced by mentoring. Furthermore it provides job satisfaction and employee retention is also easily possible through mentoring.

Factors causing, effects and coping strategies of occupational stress among bank employees in Madurai District was evaluated by Ganaga Durga Devi R (2019).The study included a sample size consists of 750 bank employees. These respondents were selected using cluster-sampling technique. A majority (68.8%) of the respondents in this study was male and the largest portion (30.1 percent) fell within the age group of 21-30 years. The study identified an important relationship between the age of the respondents and their satisfaction level regarding the information needed to perform their responsibilities. Majority of the respondents reported that insufficient employees in the bank cause stress among the employees of the bank.

Subbulakshmi E (2019) examined the difference in the emotional intelligence based on gender and other demographic variables as well as its influence on job performance and job stress among employees in public banking sector. 648 employees of different job cadres were selected as sample by applying

stratified random sampling method. Percentage analysis, Z test, one way ANOVA, correspondence analysis, confirmatory factor analysis (CFA), SEM model and Garrett ranking technique were used for data analysis. The research identified difference in the perception of different cadre of bank employees about emotional intelligence, job performance and job stress. The study suggested that since emotional intelligence has an impact on job performance and job stress, exceptional organizational performance can be attained by giving due importance to emotional intelligence of employees.

Work place stress and wellbeing of the bank employees in Latur city was assessed with sample consists of 500 respondents selected through random sampling technique in the study, Rathi Mamata Jagannathiji (2018).The research found various determinants of stress among bank employees such as limited time availability, heavy work load, monotonous working style, office politics and pay packages, etc. Notably the study observed that bank managers and assistant managers tended to experience higher level of anger compared to other bank employees and women employees reported higher levels of job stress.

Among bank employees in Tamil Nadu, Vinoth M. (2018) conducted research on the causes, consequences, and measurements of occupational stress. The study collected responses from 452 employees with 58% belonging to Public Sector Banks (PSB), 26.6% from Old Private Sector banks (OPSB) and 15.4% from New Generation Banks (NGB). Among the respondents, over 69 % of the employees had above 40 hours workload per week. Additionally 64.6% of the respondents experienced medium levels of stress. Among those with medium stress levels, 55% were from PSBs. While taking the highly stressed employees, 61% of them belongs to Public Sector Banks, 21% were from New Generation Banks and 18% were from Old Private sector Banks.

If the employees are properly informed about their organisational mission and have an amicable work culture, they will be committed to job and the organisational commitment can lead to increased organizational adaptability. There is a negative relationship between work stress and work engagement meaning that

higher stress levels can decrease employees' engagement. These findings were from a study conducted by Sarath P (2018), which found on the organisational culture, work engagement, work stress and performance of industrial employees in Kerala. To assess individual employee's stress level, the researcher developed a five point Likert scale known as the work stress scale. Data analysis was performed using correlation, regression analysis and ANOVA.

Janani (2018) conducted a study examining the reasons for stress among IT professionals, the impact of stress on their personal health and the relaxation programmes provided by the IT companies. Primary data were gathered from the IT professionals of Tamil Nadu Industrial Development Corporation (TIDCO) and Electronics Corporation of Tamil Nadu (ELCOT) in Coimbatore city using stratified sampling method from January 2015 – December 2017. A sample of 581 IT employees from TIDCO and ELCOT was chosen for the study. Data analysis involved Frequency Analysis, Independent 'T' Test, Analysis of Variance (ANOVA) Test, Cluster Analysis, Discriminant Analysis, Confirmatory Factor Analysis and Structural Equation Modeling. According to the study, 50.8% of the IT professionals were single. The study concluded that the respondent's salary and the time taken to travel for the job influenced their levels of work stress. In this study, 47.33% of the respondents reported moderate health issues. 46.47 % of the respondents had high health issues and only 6.20 % had low health issues.

Sudha Tiwari(2018)aimed to explore, compare and assess the causes of stress among the women employees at various managerial levels working in Education, Hospitality and Finance sectors in Bangalore. Primary data were collected through questionnaire and individual interviews with few respondents and HR personnel respectively. Statistical tools such as KMO and Bartlett Model, Factor Analysis, Principal Component Method and Varimax Rotation Method, Cronbach's alpha, Test of Homogeneity of Variance, ANOVA and Post Hoc Test- Multiple Comparisons Test were employed for data analysis. The study concluded that women working in all these sectors across managerial levels were experiencing stress. Requirements and organizational structure of the sector, profile of the

profession and family aspects have great impact upon the nature of stress. Job stress influence the performance in the work place, remembrance, attentiveness and wisdom. Mental health of the person can also be affected by this.

Deepika Agarwal (2018) conducted a study to evaluate the job stress among staffs in public and private sector banks in the Jaipur District of Rajasthan specially focusing on Punjab National Bank and ICICI bank. A sample of 550 employees from 130 branches (60 branches from PNB and 70 from ICICI) were selected using convenience sampling method. These employees were presented with a set of questionnaire to collect primary data and 440 usable questionnaires were returned. The data analysis involved the use of Chi-square test, ANOVA, factor analysis, t-test, Arithmetic Mean, Standard Deviation and Linear Regression. The findings revealed that 47.3% respondents experienced moderate level of stress and 48.2 % agreed that they were moderately impacted by job stress.

Mohanapriya K (2018) conducted a study on occupational stress and the measures to alleviate the stress among bank employees in the Erode district of Tamilnadu. The study included 880(220 from each zone) bank employees from 42 different bank branches as sample by using stratified random sampling method for the study. The majority (72.7%) of the respondents of this study were male. The analysis identified remarkable relationship between gender and the intensity of job stress with female respondents experiencing high level occupational stress. Similarly marital status, family size, designation and location of bank branch were also found to be considerably correlated with the level of occupational stress in this study.

One of the major conclusions from the study conducted by Sandeep Padda (2018) was that the organizational commitment diminishes while different dimensions of stress increase. The study investigated the relationship between occupational stress and organizational effectiveness among employees of PNB and HDFC banks using sample of 501 respondents.

Vani L (2018) compared stress coping behavior of women employees in public and private sector banks in Tirupur district of Tamilnadu. For the study, 50%

of 520 women employees in the public sector and 50% of 444 women employees in the private sector in Tirupur district were selected as sample using systematic random sampling method. The study revealed that the majority (36.2% in public and 41.9% in private) of women employees in commercial banks were young and aged below 30 years. Additionally 44.6% of public sector and 43.2% of private sector women employees disclosed their opinion about their profession as somewhat stressful and 65.4% of public sector and 67.6% of private sector respondents expressed their unwillingness to work overtime in the bank.

In 2018, Shandy N R analysed the association between perceived stress, organisational commitment and job satisfaction among the employees of select public sector banks in Coimbatore District. A sample of 644 respondents was chosen from 56 branches of 8 public sector banks using multistage sampling method. The female group had a higher mean score (25.70) than the male group (24.37) in the case of perceived stress, indicating a statistically considerable difference in perceived stress based on gender. Furthermore correlation analysis revealed positive correlation between perceived stress and organisational commitment, perceived stress and job satisfaction and job satisfaction and organisational commitment.

The search for which class / grade of bank executives were subject to the highest level of stress and the measures for improvement among officers of Nationalised and Scheduled Banks found that the flexibility of bank officers did not reduce managerial stress. The intervention programme was found to be effective in improving their resiliency. For this purpose, the researcher, Balasundaram K (2018) selected 200 respondents from various locations such as Coimbatore, Calicut, and Alleppey using a combination of three sampling techniques, random, purposive and convenience sampling.

Selvaraju S (2018) conducted a comparative investigation of occupational stress among employees of selected public and private sector banks in Chennai City. The study involved 700 bank employees, 350 employees each from five public sector banks namely SBI, IOB, IB, CB, Union bank of India and five private sector banks namely HDFC, ICICI, Axis bank, Karur Vysya bank, City union bank for

sample. According to this study, the higher level of professional stress was experienced by private sector bank employees whereas public sector bank employees experienced moderate level of stress. Additionally the difficulties such as role conflict, role ambiguity, role overload, job difficulty, role stagnation and lack of group cohesiveness were comparatively greater among private sector bank employees.

Ridhi Shah (2018) conducted a study on factors of stress and its management in private sector banks in Ahmedabad city. Primary data were collected from 220 private bank employees for the purpose. The study identified the participative style of leadership adopted by private sector bank as favorable to both employees and the organization for the future. Furthermore the study found an association between certain psychological disorders such as anger, anxiety and worry and inability to accomplish preferred level of productivity and position of employees. Similarly gender and working hours were also found to be associated with few psychological disorders. In the case of gender, the disorders included anger, inability to accomplish preferred level of productivity and narcotic and /or alcoholic consumption. In the case of working hours, the associated disorders were anxiety and worry and frustration and helplessness. The study also discovered an association between such psychological disorders and the experience of stress.

Lalitha S(2017) established the connection between emotional intelligence and occupational stress among nationalized bank and private commercial bank executives in Puducherry region. Primary data were collected from December 2015 to May 2016. The study revealed that out of 392 respondents, 194 executives exhibited low level of emotional intelligence, 76 out of them showed average level of emotional intelligence and only 59 showed signs of high emotional intelligence. Additionally the results also revealed that the male executives exhibited a higher level of emotional intelligence when compared to female executives.

The advancement, purpose and accomplishment of stress management programs adopted by public and private sector banks and the influence of the determinants like over load, power, inconsistencies and inadequate support from

colleagues on occupational stress among bank employees in Delhi and NCR were compared and examined by selecting different category of managerial level employees using stratified sampling and different branches of public and private sector banks of Delhi and NCR were selected by employing simple random sampling method. In this study, Anshu Chaudhary (2017) identified work overload and work life imbalance among the respondents particularly those from nuclear families. Another notable finding was that both the private and public sector banks employees were experiencing physical health issues due to the demanding working hours and seating culture prevalent in banking industry.

Beena Prakash (2017) examined the work stress, its causes, coping strategies and their impact on motivation level of employees in the banking sector of Mumbai. Job stress and coping strategies were taken as independent variables while employee motivation was considered as the dependent variable. The analysis indicates the coping strategies and the interaction factor of stress moderate the relationship between stress and motivation.

Pratheep S (2017) scrutinized stress, impact and management of stress among employees of public sector banks in Coimbatore district. The sample for this study included 750 employees from 48 branches of 6 public sector banks namely state bank of India, Canara Bank, Indian Bank, Indian Overseas bank, Union Bank of India and United Commercial Bank as. The findings as proven by the chi square test revealed that employees who were below 35 years of age, female, top level managers, employees with 2 to 5 years of experience, city employees and employees who had been working for more than 8 hours experienced higher levels of stress compared to other employees.

Work-related stress of the teachers and administrators of privately managed business schools in West Bengal Bhattar College was studied using 110 respondents as sample. Bhui, P., K. (2017) examined thoroughly the factors such as role overload, role ambiguity, role conflict, unreasonable group and political pressure, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status and strenuous working conditions etc. The

study identified the occupational stress among the teachers and administrators in privately managed Business Schools in West Bengal. The study concluded by recommending that the authorities must be aware of the occurrence of work related stress among teachers and educational administrators.

Vanitha A (2017) analysed the key aspects creates job stress among middle level employees such as Manager, Assistant Manager, Training Officer, Cashier and Clerk in selected public sector banks. The study also examined the influence of stress handling strategies on job satisfaction and employee performance. Using multistage sampling technique, 1315 middle level employees from top three leading public sector banks, namely State Bank of India (SBI), Punjab National Bank (PNB) and Bank of Baroda (BOB) in four top level population density districts Chennai, Coimbatore, Madurai and Tiruchirappalli in Tamil Nadu were chosen as the sample. Less chances for learning and development, lack of apt interpersonal relation between superiors and subordinates, extreme and tiresome working hours in the banks and rigid targets were identified as causes of stress to the employees and in all the three banks, coping strategies were found positive impact on job satisfaction and employee performance.

As the respondents comprise of a noteworthy portion (43.5%) of female employees and majority belong to the age group of 20-30 years, domination of youth and significance of women employees in the workforce of the public sector banks were emphasized by Nandini, H. P. (2017) while scrutinizing occupational stress, its impact and handling strategies on public sector bank employees in Mysore City. The sample included 570 respondents selected using cluster stratified random sampling method from Mysuru city which has been divided into nine zones. The study also disclosed the exhausting working conditions in the banks and comparatively low salaries in relation to the work load. Nevertheless, the employees demonstrated a resilient optimistic attitude.

Ravindra Shrirang Deshmukh (2017) conducted a study focused on stress management strategies implemented by commercial banks, with a specific emphasis on the State Bank of India and its employees. He studied about organisational as

well as individual stress management strategies employed by SBI. In his thesis, he mentioned about State Bank of India's human resource management practices, major causes of stress etc. The study involved a sample of 160 participants out of which 74.38% of the respondents were male. He found that a majority of the managerial level employees experienced higher levels of stress while clerical level employees predominantly reported experiencing low to moderate level of stress.

Destasio et al. (2017) scrutinized the relationship between socio demographic variables, individual resources, and job satisfaction in relation to teacher burnout. A study sample of 194 kindergarten and primary school teachers were selected. According to this study, it was found that teachers' happiness and job satisfaction at school were positively associated with reduced personal, work-related, and student-related burnout. These associations were observed while controlling consequences of socio demographic factors and personal resources.

The impact of employees' length of service on role stress by comparing public and private sector banks in Western Uttar Pradesh was scrutinized using the statistical techniques like percentage, average, multiple regression analysis, ANOVA etc. Banks, their branches and the employees of the banks were selected using convenience sampling method. Public sector banks, namely, State Bank of India, Punjab National Bank, Bank of Baroda, Oriental Bank of Commerce and Canara Bank along with private sector banks such as HDFC Bank, ICICI Bank, Kotak Mahindra Bank, Axis Bank and Yes Bank were chosen as the sample banks. The final sample size consisted of 68 branches from public banks with 304 respondents and 52 branches from private sector banks with 270 respondents in Western Uttar Pradesh were finally decided as sample size. Anant Lakshendra (2017) utilized Organizational role stress (ORS) Scale developed by Prof. Pareek to measure organizational role stress. Data analysis revealed that there is no significant effect of length of service within the banking sector and demographic variables on employees' organizational role stress. The study suggests potential for future research by considering organizational role stress as an independent variable and job

satisfaction, organizational commitment and emotional intelligence as dependent variables.

Punam Dhanaraj Kapade (2017) conducted a research on occupational stress and coping strategies among non gazetted police officers in Pune District. Mean, standard deviation, T test, ANOVA, Carl's Pearson correlation coefficient, descriptive statistical tools and parametric and non-parametric statistical tests were used for data analysis. A sample of 864 non-gazetted police officers from Pune District was selected using simple random sampling method. Among respondents, 75.82% were male. The results revealed that the police officers perceived stress to be attributed to two categories, operational stressors and organizational stressors. The study declared that 58.73 % of respondents opined as operational stressors are the major sources of stress. Study also identified organizational stressors as another source of stress. Another finding from the analysis uncovered that 55.48% of the respondents were experiencing elevated symptoms of mental stress while 56.90% respondents informed that they have high levels of physical stress. Additionally, 56.64 % of respondents exhibited immense behavioural indications of stress.

Rinju George (2016) analysed psychological moderators affecting stress coping mechanisms among young adults. This study involved a sample of 453 young adult participants consisting of 181 male and 272 female with ages ranging from 18-40 years. The participants selected from various organizations. The study recognized the role of variables such as rejection sensitivity, humor and social support on stress coping mechanisms. The study found eleven major categories of stressors such as personal, familial, social, emotional, job related factors, marital, financial, health, academic, cognitive and psychological stressors. Majority of the respondents experienced stress primarily due to financial issues, lack of permanent job and work over load.

The main objectives of the study, "A comparative study on job stress of traditional scheduled bank and new private sector bank employees in Kerala" were to examine the individual, occupational and organizational factors leading to stress and the resulting occupational stress among the employees of traditional scheduled

banks and new private sector banks in Kerala. A sample of 378 employees from TSBs and NPSBs was selected for the study and primary data were collected from them. The collected data were analyzed using computer software such as MS excel, SPSS (version 20), and AMOS 8. Various mathematical and statistical tools such as Percentage, Mean, Standard Deviation, Correlation, Logistic Regression, Z test, Chi-square test and F test were applied for the analysis. In the end, Lijeesh, P (2016) identified a significant relationship between Stress and Personal factors, Stress and Occupational factors as well as Stress and Organizational factors for both TSBs and NPSBs employees. The study also identified that there is a significant distinction in stress levels between the employees of TSBs and NPSBs based on the results of Chi-Square test which categorized the proportion of employees experiencing low, medium and high stress.

Seema Manju Kumari, S., M, & Rani, S. (2016) considered the impact of gender and types of school on occupational stress among secondary school teachers in their study. The researcher employed descriptive statistics for data analysis and the sample size is 120 secondary school teachers from Rohtak district. Stratified random sampling method was used to select samples. The study concluded that the Government secondary school teachers are facing lower levels of occupational stress in comparing to private school teachers. The study also found no significant difference in job stress between male and female teachers.

Mali Vishalkumar Jagdishchandra (2016) measured the impact of locus of control on the stress levels of managers working in public and private sector banks in South Gujarat region. Managers were the primary respondents of this study. The study identified a higher presence of internal locus of control and lower presence of external locus of control among the respondents.

Role of personality traits in managing work life balance and stress and factors affecting work life balance of bank employees in Jaipur region was investigated by selecting 300 employees from both private and public banks at all levels selected using stratified random sampling method. Neera Kundnani (2016) revealed that the respondents having work life balance suffered less stress as

compared to those who did not have good work life balance. It was also found that there is no significant difference in the work life balance of public sector and private sector, even then more number of public sector employees were found to have work life balance in comparison to their counterparts.

Rajitha K Pradeep(2016) conducted a study to investigate the causes, consequences and management of stress among women managers by comparing public sector and private sector banks in Kerala. A sample of 565 women managers from SBT, SBI, FB, CSB, HDFC and ICICI were selected for this study. In this study, over-time work in the banks was acknowledged as a serious component to the discomfort of women managers in both public and private sector banks. The study identified that shortage of staff and externalities, work life issues, negative work atmosphere and customer related problems have influence upon work-related anxiety in the women managers of public sector and private sector banks. One major conclusions of this study was that adaptability, self-care, relaxation and creative approach, and health concentration were effective in reducing professional anxiety among women managers in public and private sector banks.

Chhaya Parihar (2016) studied about occupational stress and fretfulness among public sector bank employees with special reference to Punjab National Bank. The sample consisted of 400 employees(200 male and 200 female) holding various positions such as probation officer, scale 2 officer, manager, deputy manager, senior manager, chief manager ,clerk peon, special assistance etc. were chosen as sample size using convenience sampling method. The study revealed that occupational stress and anxiety were positively correlated to each other. Through ANOVA test it was found that family issues played a significant role in generating stress.

P. Jeyabharathy (2015) seeks to unfold the stress experienced by women entrepreneurs in Madurai district. She attempted to make relationship between the stress levels and demographic profiles of women entrepreneurs by surveying 300 women who were engaged in various business in the fields of production, trading and service activities. Only medium level job stress exists among the respondents

due to external environment is the key observation Made by the researcher through this study.

Naina Sabherwal, D., A. (2015) intended to recognize the job stress suffered by educators in Higher Educational Institutions in Pune and their coping strategies. He conducted the study by selecting 200 faculty members as sample size from various disciplines. The stratified random sampling technique was used to select the respondents. Variables that may contribute to stress such as the working environment, work load, interactions with students, colleagues and the organization as a whole, social gratitude, social status etc. were thoroughly analysed in this study. Issues related to time management were significant source of stress. Disruptive behavior of the students and pay related issues were found as other major stressors. Even then the intensity of stress was only low to moderate level and they were able to perform well without its affect. The study covered faculty members at all levels with majority of them being women.

A comparative study on job stress and the factors contributing to it between public and private sectors banks in Madurai district of Tamilnadu was conducted among 700 employees from 1200 employees of 5 public and 5 private sector banks. The sample was selected using proportionate probability random sampling method and the data were collected through questionnaire. Chi – square, ANOVA, factor analysis, t – test, Arithmetic Mean and Standard Deviation and Linear Regression were used as tools for data analysis. The Gopalakrishnan, R. (2015)exposed the result as majority of the respondents were moderately stressed and identified the need of finding solution for the same as it may cause high level stress and ultimately may have adverse effects on the job environment.

Gomathi, K. (2014) examined the impact and management strategies of stress among the bank managers in Vellore District. The sample included 310 male staff (111 from private sector banks and 199 from public sector banks) by employed convenient random sampling technique. Descriptive, 6 inferential Percentage analysis, t-test, F-test, ANOVA, standard deviation and Mean Deviation, Chi-square and structural equation model confirmatory factor analysis were applied for data

analysis. The study revealed that the influence of role stress among the managers of public and private sector banks was largely similar and educational qualifications and work experience significantly impacted the stress levels of managerial employees.

George, C.M. (2014) studied the job stress among bank managers in Trichy, Tamilnadu within both public and private sector using inclusion and exclusion criteria. Descriptive statistics, Correlation analysis, Rank Correlation, Chi-square test for independence of attributes, t Test, ANOVA, Factor analysis and Pareto Chart analysis were used for data analysis. The researcher found an important distinction in the stress level of the managers based on their years of experience that only low level of stress was suffered by managers with more than 21 years of experience.

A study emphasizing causes and measures job stress with a sample of 45 employees of SBI and 40 employees of HDFC bank in Ambala Cantt, Haryana. The study revealed that low level stress exists among the employees of both banks. However there was difference in the determinants of stress between the two banks. Nevertheless, employees from both banks expressed satisfaction with their working environment. Negi, Poonam (2013) structured the study and identified lack of opportunity for development or progression as the reason for job stress among the employees of SBI bank while workload was detected as the cause of stress among HDFC bank employees.

Lakshmika, J Mohana (2013) made efforts to analyse the stress related aspects among women employees in various banks in Vellore District. A sample of 500 women employees from different banks in Vellore district were chosen through stratified sampling method. In the conclusion, it was revealed that the majority of the respondents suffered with moderate level of job-related stress. It was also concluded that the factors such as role overload, role conflict, role ambiguity, unprofitability, under-participation, powerlessness, strenuous working condition, poor peer relationship, unreasonable group, and political pressure and responsibility of individuals generated moderate stress where as low status and intrinsic impoverishment were found to produce high levels of stress.

Meghana R. Patel (2013) says that significant difference in occupational stress between government school's teachers and private school's teachers. Government school teachers have lesser levels of occupational stress compared to private school teachers. Additionally, a significant difference was observed between teachers with less than 15 years of experience and above 15 years experience teachers on occupational stress that the below 15 years experienced teachers have lower levels of occupational stress than above 15 years experienced teachers.

The effect of organisational role stress on overall job satisfaction and stress coping mechanism in public and private sector banks was measured by choosing 500 respondents, 250 each from Public sector Banks (SBI and PNB) and Private sector Banks (HDFC Bank and ICICI Bank) as sample through the application of multi stage stratified random sampling technique. In this study, Nidhi Dhawan (2013) recognized role ambiguity and overall role stress as higher in the case of private sector banks employees while compared to those in public sector bank employees. However, in the case of organisational climate and relationship at work, public sector bank employees suffered with high level of stress than employees of private sector banks. An important disparity in the stress levels was observed among private sector bank employees at different hierarchical levels with organizational stress being recognized as more significant among middle level employees when compared to top- level employees.

Ritu (2013) examined occupational stress and its coping strategies among managers in public and private sector banks in Punjab. The sample included 150 managers from selected public sector banks (State Bank of India, State Bank of Patiala, Oriental Bank of Commerce, Punjab National Bank and Indian Bank) and 150 managers from private sector banks (HDFC Bank Ltd, ICICI Bank and Axis Bank) across 30 districts of Punjab. The study identified that female bank managers experienced work overload and they were found to be more stressed than the male managers in both public and private sector banks because of their double roles. Another result exposed that as compared to aged and middle managers, young

managers faced added stress due to the factors such as late promotions, excess work load, insensitive superiors, time demands and role ambiguity.

Hari Kumar P (2012) reveals that the stress level of employees tend to decrease with the increasing age of the employees. Employees in the age group below 30 years experience are the most stressed, followed by employees in the age group of 31-40 years. Employees above 40 years tend to be relatively less stressed. No significant variation observed in the stress profiles of employees working across various organizations.

Rosimeire Simprini Padulaa et al (2012) appraised the association between occupational stress and work engagement among 457 male and female workers in a metallurgical industry. Data collection was conducted with the use of questionnaire and the Job Stress Scale and Utrecht Work Engagement Scale were the tools for analysis. The study identified an association between occupational stress and work engagement.

A comparative study of role of stress among employees in both public and private sector banks was conducted by Arti Devi (2012). The data collected from 550 employees from 11 banks which include both public sector and private sector banks. The research explored about the sources and coping strategies of stress by segmenting employees based on their role stress experiences. The study has exposed eight causal role related factors which lead to role stress amongst employees of commercial banks, namely, role indistinctness, role excess, role invasiveness, role divergence, role augmentation, self-diminution, role fortification and resource shortage. 'Role Indistinctness' has emerged as the most vital factor for role stress because of unclear issues, ambiguous directions, undefined scope and responsibilities in their roles create stress. The relative demonstration of public and private sector banks for the different dimensions of role stress pointed out that there was no considerable difference between public and private sector commercial banks in terms of role indistinctness, role invasiveness, role divergence, self-diminution, resource scarcity and role excess.

R.Dhanaraj (2012) examined the influence of organizational variables such as conflict, blocked career, alienation, work overload, and adverse work environment etc. on job stress with special reference to public sector bank employees in Chennai. A sample of 700 employees from nationalised banks in Chennai city was selected using random sampling technique. The population included the employees of State Bank of India, Canara Bank, Union Bank, Indian Overseas Bank, Indian Bank, Syndicate Bank and Vijaya Bank. In this study, 56.0% of the respondents were male and 63.6% of the employees fell within the age group of 30-40. A greater part of the employees experience rigorous stress-related disorders and a multitude of emotional issues mostly due to work pressure and work life imbalance was the major conclusion of the study.

The study on the topic “A comparative study of job stress among employees of private and public sector banks in Dindigul district, Tamilnadu” aimed to determine and evaluate the height of stress experienced by private and public sector bank employees in Dindigul district, Tamilnadu. Asrafi, S (2012) carried out the research considering 480 employees from 112 branches of public sector and 36 branches of private sector as sample size by using convenient sampling method. Percentage analysis, Mean, Standard Deviation (SD), Chi-square Test, Friedman’s Test, t’-test, One way ANOVA - Duncan Multiple Range Test (DMRT), Regression Analysis , Discriminant Analysis, Factor analysis and Path Analysis-(SEM Model were used for data analysis. The study disclosed that the level of stress was higher among private sector bank employees compared to public sector employees. The intense competition, heavy workloads and incompatible work environment were identified as key factors contributing to the psychological and physical troubles of the employees.

Manojkrishnan, C G (2011) conducted a study about reasons and diverse symptoms of stress and stress management among the executives in IT industry in Kerala (Technopark Campus). A sample of 1300 employees was selected by using stratified sampling method. Strata were developed based on the experience of the employees. Correlation analysis, rank correlation, ANOVA, Chi square test,

weighted average and Z test were used for data analysis. The study discovered that 55.08 % of the executives in Technopark campus constitutes male. It is found from the study that 44 % of the executive stressed about the work to be completed in a day by the morning itself and 39 % of them were thinking about leaving the job.

The nature of the burnout and its association with the work life factors of workload, control, reward, community, fairness, and values of special educators teaching in a private school was inspected by Lawson (2011). The research identified high correlation among these variables of burnout and the workload, control, reward, community, fairness, and values even then the respondents displayed different contradictory responses in some areas such as elevated levels of emotional exhaustion, reasonable level of weakness and little levels of pessimism

Paradigm shift in the work culture of employees which is attributable to policy changes with globalization and liberalization, heightened competition and advancement in technology was outlined by Nimarta Mann (2011). The employees have been under tremendous pressure to give their maximum at workplace. Some of the research studies have established that about one-third of workers report high levels of stress. One-quarter of employees view their jobs as the number one stressor in their lives.

Emotional intelligence and job stress among bank employees in Jammu and Kashmir using 300 employees from J & K Bank Ltd and 300 from SBI including both managerial and non managerial employees was studied by Showkat Hussain Gani (2011). While comparing with non managerial staff, managers of both SBI and J & K Bank Ltd face higher level of Role Ambiguity. It was also found that both in the case of SBI and J & K Bank Ltd, managers have excess work load than non-managers.

Employees in the co-operative banking sector were more stressful than nationalized bank employees and same was found in the case of anxiety also. This is the first study in the banking sector of Aurangabad which dealt with occupational satisfaction, stress and anxiety in the Bank employees. The researcher, Santosh V

Savdekar (2011) tried to identify the differences in the job stress on different basis like gender, nationalised banks and co-operative banks employees' etc. The study analysed the association between job satisfaction, stress and anxiety. 400 respondents were randomly selected either from nationalised banks or from co-operative banks. F-test and L.S.D test were used as tools for data analysis. The major findings of the study comprises that the nationalised bank employees are more satisfied in their job than the employees in the cooperative banking sector and female are more satisfied when compared to males in the case of job satisfaction. But in the case of stress, there is no gender differentiation.

S. Amutha (2010) states that the Call Centre industry is a system that aims at greater profit than through full and direct involvement. This project goes into the question of the physical and mental wellbeing of a large segment of the workforce of this fledgling industry of call Centre and outsourcing, especially women. The entrepreneurs provide their workers with many privileges, and yet there are inherent in the jobs connected with this industry many risks for the welfare of the workers in terms of physical health and of mental health.

Sumangala. C (2009) describes the occupation stress scale and coping skill among the employees of information technology (IT) companies. The data obtained from 600 employees for assessing and comparing the level of occupational stress and coping strategies among the employees. In this study, she found that there was moderate occupational stress for the entire sample and all of these elected employees have no significant influence of all subscales of stress like role overload, role ambiguity, role conflict, unreasonable group and political pressure, responsibility for persons, under participation, powerlessness, poor peer relations, intrinsic impoverishment, low status, strenuous working condition and unpredictability. In the findings, she says that only four coping mechanisms, namely unproductive coping mechanism, spiritual religious coping, healthy cognitive mechanisms and unhealthy coping habits out of 8 coping mechanisms best predicted occupational stress of the employees.

The study entitled “A Psychological Study of Quality of Working Life, Health Problems and Job Stress of Bank Employees” tried to identify the difference in the Quality of Working Life, Health Problems and Job Stress among different category of employees based on their hierarchical levels rank, age, sex, working situation etc. Vineeta Srivastava (2009) selected 400 bank employees, 200 each from both rural and urban area for the research. Purposive sampling method was used and different categories of employees like male and female, managers, employees who are above clerks’ position and clerks etc. intentionally included in the sample and found differences in various hierarchical levels.

Reena, K K (2009) conducted a study about “Quality of work life and occupational stress among the library professionals in Kerala” to detect the degree and phases of ‘Quality of Work Life’ and ‘Occupational Stress’ among the Library Professionals in Kerala. 300 qualified Library Professionals from Kerala were considered as sample by using stratified sampling method Percentage analysis, mean, one-way ANOVA, Scheffe’ test and Chi-square test were used for data analysis and interpretation. The hypothesis “The percentage of Library Professionals in Kerala having high level of ‘Quality of Work Life’ will be significant” proved in the full extent as 75.67% of respondents have elevated ‘Quality of Work Life’ and the population value for this lies in the interval (70.81-80.53) at 95% confidence level. Another finding revealed that there is no high level of ‘Occupational Stress’ among the library Professionals in Kerala.

Young et al. (2007) scrutinized the influence of the selection, optimisation and compensation in lessening job/ family stressors. While considering the aspects of job stressors, the study identified great association of works selection, optimisation and compensation with job stressors in the case of individuals who got little supervisor support than the individuals having adequate support from the supervisors.

Bhawna Khosla (2007) conducted a study in nationalised banks for analysing the reasons and measures for occupational stress in bank employees at managerial and non management levels. The study also tried to understand the employee

involvement, job satisfaction and quality of worklife. 218 respondents of 16 nationalized banks were taken as sample size. Bank employees under the age group between 28 to 54 years were taken into consideration for the study. Survey method was used for collecting primary data. Inter comparison of managerial cadre employees of Punjab National Bank, Canara Bank, Bank of Baroda and State Bank of India done through this study. Finally the study revealed that managerial and non managerial level employees in nationalised banks were confronting occupational stress and it leads to job dissatisfaction. Even then some level of occupational stress causes constructive competition.

Aniljose, P S (2007) made inquiries about the issues causing depression and effectiveness of interference in managing depression in adolescents. For the purpose, he approached 300 higher secondary school students of the age between 15-19 from three higher secondary schools from Thrissur, Malappuram and Kozhikode Districts as sample. The study concluded with the following major findings. Greater stress and harmful personal belief directed towards depression in adolescent children. Study also identified that intervention is a successful practice for reducing stress and depression and building self confidence among adolescent children.

This research examined the association of stress with personal factors, family factor, and official factors and its management among bank employees in salem city by considering 100 respondents. Suresh S (2006) recognized family problems as the most influencing factor on stress from the five factors considered for this research and it was followed by the "psychological" factor. Official, personal and social factors were in the third, fourth and fifth positions respectively.

The degree and causes of stress and the behavioural pattern due to stress among college students was the core facet of the study of Malathi, S (1996). For this, she selected 1304 samples and constructed four scales namely; college student stress scale, college student stress reaction scale, stress management scale for college students and college student time management scale. The results revealed that stress among the college students was differing in their sex, type of college and the area they belong to and the reactions were also different on these bases.

This research work is based on the levels of stress experienced and the professional competence of the heads of primary schools in Kerala. By applying stratified random sampling method, 275 heads of primary schools in Kerala were chosen as the sample for the study. Abdul Kader Parambat (2000) employed statistical tools such as means, estimation of percentages, correlation analysis, Chi-square test, multiple linear regression analysis and principal component analysis for the data analysis. The study revealed that there was no noteworthy difference on the basis of age, sex, educational qualification and marital status in stress but the heads of the schools having experience of 21 to 30 years of experience were facing more stress when compared to the group those having an experience of more than 30 years.

In this study, employee's occupational stress was measured by considering four categories of banks namely SBI and its associates, other nationalised banks, Indian private banks and foreign banks in Chennai. 690 employees were taken as sample. The sample includes 309 respondents from nationalised banks, 132 from SBI, 36 respondents from Indian private banks and 213 respondents from foreign banks. Through this study researcher identified that there is no much difference in the stress level between the employees of nationalised banks and SBI. Saranya, A S(1999) covered various sources of job stress including individual stressors, group stressors and organisational stressors. Weighted average analysis, correlation analysis, ANOVA, critical ratio analysis and percentages were used as tools of analysis for this study. From the analysis she found that the bank employees experienced fatigue to some extent and she further explained that occupational stress has influence upon quality of work in banks.

Positive perception of the employees about the relationship with management lead to greater employee satisfaction and lesser job stress - Agarwal, T and Krishna,M (1998). On the other hand, negative perception about the relationship with the management leads to lesser satisfaction and greater job stress. He examined job satisfaction and job stress of employees of two private organisations under three hierarchical ranks.

2.6 Research Gap

125 literature review conducted on the available knowledge and research related to Banking Revolution, Merger, Human Resource Management and Stress Management. Based on the information collected through the review of literature related to Banking Revolution, it was identified that in recent years there has been an increased focus of researchers on banking sector reforms (Savithri, 2007; Jasveen Kaur, 2003 and Karamjit Singh ,2003) ,performance of the banking sector in the post reform period (Santha, 2013 and Mishra, 2001)) attitude of bank officials on reforms (Sudhakaran ,2009) ,privatization on bank performance(Sathye, 2005), comparison of public and private sector banks (Pooja, 2018; Ramya Krishnan, 2015 and Kalidas, 2007) and acceptance and profitability of technological diffusion in banking sector (Vishnu Laxman, 2018) and (Rahul, 2015) and it has not been elucidated the possibility of stress among the personnel due to banking reforms.

From the merger related 21 literature reviews, 13 were associated with banking sector. 9 studies among the 21 merger related literature reviews addressed the questions related to human resource, in which 5 connected with banking sector and out of five, only two dealt with stress in which one was conducted in India (Dr. K.A. Goyal and Vijay Joshi, 2012).Merger of State Bank of Saurashtra with SBI was mentioned in two studies, But only one discussed the human resource aspects (Richa Agrawal,2017).(Bharath, K. A,2021) assessed financial performance of State Bank of India and its associate banks before and after merger. Thus no studies reported about the influence of recent SBT-SBI merger upon acquired bank's women employees in generating stress. As merger of SBI with its associated banks including BMB and SBT is the first ever large scale merger in the Indian banking industry and the majority of the research literature on banking mergers and acquisitions has focused on the overall economy, a study about employee's problems and possibilities due to large mergers in the banking industry is required especially about women. Because in this area, no studies specified about women in Kerala and female workforce participation rate in Kerala grew to 24.8 percent from

20.4 per cent in 2018-19. But the gender gap in LPR in Kerala is quite large as male LPR is 57.8 percent.

From the reviews related to human resource management, it was identified that the women exhibits a lesser level of job satisfaction when compared to men while bearing in mind the aspect work-to-family conflict (Salguero, 2010). 81 stress related studies were reviewed. 55 among them was related to banking sector. Yashoda, A. (2020) winded up her study with the conclusion that female employees felt more stress in banking and insurance companies. Even though merger have not been studied as a cause of stress in all the 81 literature reviews.

The purpose of this research is to address the issues of women employees in the context of merger of SBT with SBI.

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CHAPTER 3

STRESS AND MERGER IN THE BANKING SECTOR –AN OVERVIEW

3.1 Introduction

The chapter 2 deals with a critical analysis of the existing literature review in the field. This chapter tries to make an overview of the stress and merger in the banking sector. The merger in the banking industry may cause the fear of change, the nervousness, the loss of self-esteem and ultimately it may lead to stress and anxiety. There are different types of banking institutions in India, including joint sector, nationalised sector, specialised corporate financial institutions, co-operative sector, and foreign sector (Lakshmi, n.d.)¹.

The development of the economy, its expansion, and the provision of capital for investment are the three primary roles of banks. Due to the principles and impacts of globalisation, the banking industry has seen numerous changes in the modern period. Both structurally and tactically, these developments have affected this sector. This industry has used a variety of techniques to be effective and advance in the global era despite the changing environment. As bank consolidation progressed, such methods became more often used.(Devarajappa, 2012)².

3.2 Banking Revolution

Bank is a financial institution that has been granted permission by state or national government to manage funds by accepting deposits, extending loans, and investing in securities. Commercial banking in India dates back to the era before independence. The Presidency banks were made up of the Bank of Madras, the Bank

¹ Lakshmi, R. (n.d.). *Impact Of Work Life Balance And Stress Management Among Women Employees In Public Sector Banks* [Doctoral dissertation]. <http://hdl.handle.net/10603/225593>

² Devarajappa, S. (2012). Mergers in Indian Banks: A Study on Mergers of HDFC Bank Ltd and Centurion Bank of Punjab Ltd. *International Journal of Marketing, Financial Services & Management Research*, 1(9): 33-42.

of Bombay, and the Bank of Bengal. The three presidential banks were governed by the Royal Charter. Their operations were restricted to serving the needs of the East India Company. There were numerous private sector bank failures throughout the years before independence.

In 1949, the Reserve Bank of India was given responsibility for regulating and overseeing the banking industry after India gained independence in order to safeguard the interests of depositors. During this time, large industrial houses that exhibited oligopolistic traits owned and controlled commercial banks. Small scale industry and agriculture were ignored. The nationalisation of significant commercial banks in 1969 and 1980 helped the government's socialist goals come to fruition. Commercial bank nationalisation was a mixed blessing. The focus shifted away from industry and towards agriculture. With a rise in branches opening up in every nook and corner of the nation, mass banking replaced class banking. Nonetheless, nationalisation brought about its own issues, such as excessive bureaucracy, red tape, and disruptive union tactics. We had an organised system for allocating credit, with various interest rates for various uses and automatic monetization of the budget deficit and financial repression. Technology played a small part, and service quality wasn't given enough weight. Banks' prudential standards were inadequate and they didn't have a good risk management framework in place. All of them contributed to low profitability and poor asset quality. The issues persisted in the form of unsettled nonperforming assets, substandard managerial abilities, and persistently low operating results. Before 1991, financial reform was started by the Sukhmoy Chakravarthi Committee (1983) and the Vaghul Committee Report (1987).

The current set of reforms is based on Report I (1991) and II of the Narasimham Committee (1998). The first Narasimham Committee's recommendations were related with general problems with monetary policy, Bank strengthening measures, measures to improve financial sector free competition and concerns with financial sector regulation and supervision. The second generation of revisions incorporates a number of recommendations made by the second Narasimham committee. They were

1. Taking actions to bolster the capital base and thereby the banking system's underlying structure
2. Technology upgrade and related issue resolution.
3. Systemic structural changes, such as issues with mergers and consolidations.

Micro level policies introduced initiatives to increase competition, operational autonomy, and partial public ownership disinvestment in public sector banks. Another trend was the entry of new private and foreign banks. The changes included steps to fortify the institutional foundation of the banking industry. Reforms in the banking industry also involved technological advancements.

Yet, the central banks continue to have the authority for oversight and control. The reform initiatives were launched in two stages. The first stage aimed at giving the banking industry the foundation it needed to function with operational flexibility and financial independence. As a result of the first phase's policies, the banking system was consolidated, universal banking was established, weak public sector banks were reorganised, and scientific banking practices were adopted. The face of the Indian banking system has changed noticeably as a result of these reforms. To achieve the goal of developing a market driven, competitive economy, a sound and effective financial system is crucial. (Savithri, N. 2007)³. As per the Report on Trend and Progress of Banking in India, RBI, 2002, the 12 partially privatized PSBs were the State Bank of India, State Bank of Bikaner and Jaipur, Oriental Bank of Commerce, Dena Bank, Bank of Baroda, Bank of India, Corporation Bank, State Bank of Travancore, Syndicate Bank, Vijaya Bank, Andhra Bank, and Indian Overseas Bank (Sathye, M. 2005)⁴.

³ Savithri, N. (2007). *Impact of new economic policy on banking sector in Kerala An analysis with special reference to Thrissur District* [Doctoral dissertation]. <http://hdl.handle.net/10603/20287>

⁴ Sathye, M. (2005). *Privatization, performance, and efficiency: A study of Indian Banks*. *Vikalpa: The Journal for Decision Makers*, 30(1), 7-16. <https://doi.org/10.1177/0256090920050102>

3.3 Mergers in Indian Banking Industry

The structure of the Indian banking sector has changed significantly since the early 1990s as a result of deregulation and liberalisation, as well as divestment of public sector banks, admission of foreign banks, and mergers of many banks in India and around the world. Since 1991, the Government of India and the Reserve Bank of India has implemented financial sector reforms and policies that have resulted in a high rate of growth. (Kalidas, 2007)⁵. In the banking sector, merger of New Bank of India (NBI) with Punjab National Bank (PNB) (1993-1994) was the first ever merger between two nationalized banks. In February 2000, HDFC Bank and Times Bank which was found by The Times Group, India's largest media company were merged. This was the first merger of two new generation private sector banks in India. The Bank of Madurai merged with ICICI Bank Limited on March 10, 2001, in accordance with the Banking Regulation Act of 1949. ICICI and two of its wholly-owned retail finance subsidiaries, ICICI Personal Financial Services Limited and ICICI Capital Services Limited, merged with ICICI Bank in October 2001. Some of the major mergers in the Indian banking industry occurred in 2002, when Bank of Benaras merged with Bank of Baroda, in 2004, IDBI (Industrial Development Bank of India) took over its own subsidiary IDBI Bank. The former Global Trust Bank (e-GTB) was merged with Oriental Bank of Commerce (now PNB) and as per the Government of India notification dated 13.08.2004.

Banking services is a major sector of the Indian economy that is rapidly expanding. Its contribution to the nation's Gross Domestic Product (GDP) with the service industry has increased from 2.78% in 1980-81 to 6.81% in 2003-04. During 2005-06, this sector of the Indian economy experienced annual growth of 10.3 percent. In 2005, Centurion Bank and Bank of Punjab merged. This merger resulted in the establishment of Centurion Bank of Punjab. Later Centurion Bank of Punjab was acquired by HDFC Bank in 2008. In 2006, IDBI acquired United Western

⁵ Kalidas, M. G. (2007). *Financial services marketing a study on marketing practices of banks in Kerala on service quality dimensions* [Doctoral dissertation]. <http://hdl.handle.net/10603/20950>

Bank, and in 2007, ICICI Bank acquired Bank of Sangli. In 2008, the first of seven mergers between SBI and its associate banks occurred between State Bank of India and State Bank of Saurashtra. Another notable mergers and acquisitions in recent years in India include the acquisition of Bank of Rajasthan by ICICI Bank in 2010 and the merger of Kotak Mahindra and ING Vysya Bank in 2014.

In 2017, there were 27 public sector banks in India. SBI acquired its six associate banks, namely State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Patiala, State Bank of Travancore, State Bank of Mysore, and Bharatiya Mahila Bank, in 2017. Vijaya Bank, Dena Bank, and Bank of Baroda merged on April 1, 2019. On March 4, 2020, the Union cabinet approved the consolidation of Oriental Bank of Commerce (OBC) and United Bank of India into Punjab National Bank (PNB), Syndicate Bank into Canara Bank, Andhra Bank and Corporation Bank into Union Bank of India, and Allahabad Bank into Indian Bank and it was implemented with effect from April 1, 2020. Following these mergers, the country now has 12 public sector banks, including State Bank of India (SBI) and Bank of Baroda (BoB). As a result, there will be seven large public sector banks and five smaller ones.

3.4 State Bank of India (SBI)

The state bank of India (SBI) is a global, publicly traded provider of banking and financial services with its corporate headquarters in Mumbai; Maharashtra. It is a government-owned company. The Imperial Bank of India was formed after the merger of Bank of Madras with the other presidency banks of colonial India such as Bank of Bombay and Bank of Bengal in 1921. When the First Five Year Plan was introduced in 1951; the development of rural India was given top emphasis. The commercial banks in India, including the Imperial Bank of India, had until that point restricted their operations to the urban sector and were not prepared to address the urgent requirements of rural economic revitalization. Because of this, the All India Rural Credit Survey Committee proposed that the IBI be taken over in order to create a state-partnered and state-sponsored bank in order to assist the economy generally or all segments of society, and the rural sector in particular. In May 1955,

Parliament approved a corresponding statute. On July 1, 1955, the Imperial Bank of India was nationalized and renamed as SBI with the reserve bank of India (RBI) taking a 60% stake. In 1959, the State Bank of India (Subsidiary Banks) Act was passed, allowing the Bank to become the subsidiary of eight former state-affiliated banks (later named associates). Since 1973, the Bank has been actively engaged in the charitable activity known as community services banking. All of its administrative and branch offices across the nation support and take part in numerous social and humanitarian endeavors. The RBI's stake was acquired by government in 2008. SBI initiated its first ever merger of its associate banks, starting with the smallest associated state bank of Saurashtra, which had 460 branches, in August 2008, lowering the number of associate state banks from seven to six. SBI's network of branches expanded by 470 branches as a result of the acquisition of State Bank of Indore in August 2010. (Bharath, K. A. 2021)⁶. The largest commercial bank in India, SBI, merged with six of its affiliate banks in 2017, including the State Bank of Bikaner and Jaipur, the State Bank of Hyderabad, the State Bank of Patiala, the State Bank of Travancore, the State Bank of Mysore, and Bharatiya Mahila Bank.

3.5 State Bank of Travancore (SBT)

State Bank of Travancore (SBT) was a significant partner of State Bank of India and a large Indian bank with its headquarters in Thiruvananthapuram, Kerala. SBT has both public and private stockholders while being a State Bank Group subsidiary. SBT acquired a number of small private banks in Kerala between 1959 and 1965. SBT obtained the assets and liabilities of Indo-Mercantile Bank in 1959, and Travancore Forward Bank, Kottayam Orient Bank, and Bank of New India in 1961. The bank acquired Vasudeva Vilasam Bank and Cochin Nayar Bank, Latin Christian Bank and Champakulam Catholic Bank in 1963 and 1964 respectively. In 1965, it procured the Bank of Alwaye and the Chaldean Syrian Bank. It was a

⁶ Bharath, K. A. (2021). *Pre and post merger financial performance analysis of State Bank of India and its associate banks* [Doctoral dissertation]. <http://hdl.handle.net/10603/358554>

leading bank of Kerala and had a network of 1,157 branches and 1,602 ATMs overall as of March 31, 2015, serving 18 states and 3 union territories. The Union Cabinet approved a plan to merge SBT and other affiliated banks of SBI with SBI on February 15, 2017, it formally merged with its parent bank (Bharath, K. A. 2021).

3.6 Merger of SBI and its Associate Banks

The first of seven mergers between SBI and its associate banks was between State Bank of India and State Bank of Saurashtra in 2008. In accordance with the necessary crucial initiative for banking sector consolidation, the merger proposal of SBI and its six associate banks, including State Bank of Hyderabad, State Bank of Patiala, State Bank of Travancore, State Bank of Mysore, State Bank of Bikaner and Jaipur, and Bharatiya Mahila Bank was revealed in May 2016 in the Union Budget by Finance Minister Mr. Arun Jaitley. On June 15, 2016, the central government approved the merger and finally it came into existence in 1st April 2017. The State Banks (Repeal and Amendment) Bill of 2017 was approved by the Lok Sabha in August 2017 and modifies the State Bank of India (SBI) Act of 1955 by deleting references to subsidiary banks. Subsidiary banks were acquired by the SBI, and they are no longer in existence. The SBI (Subsidiary Banks) Act of 1959 and the State Bank of Hyderabad Act of 1956 had to be repealed, the government decided. Weight of mounting bad loans, improvement in operating efficiency, governance, and accountability, facilitating effective monitoring, building globally stronger banks, reducing overlap in procedure and communications, make use of economies of scale to bring down costs, to develop next-generation banks with a strong national presence and global outreach and enhancement of credit capacity were emphasized as the key reasons for the mergers in the banking sector. (Bharath, K. A. 2021)

Each organisation has a structure of roles, responsibilities, and positions. Roles define particular patterns of behaviour relevant to any position within an organisation and initially emerge from work requirements. In this form, roles might be defined as established patterns of conduct that members of the organisation are

expected to exhibit. Although roles played on a personal level also influence and are influenced by one another, it is crucial to comprehend the dynamics of "role" at work because it is through this "role" that a person interacts and is absorbed into the system (Lakshendra, 2017)⁷. Merger may alter roles responsibilities, and positions of employees. This may cause stress.

3.7 Working Women

A woman's priorities should include her family and her profession. Most women take on a profession to support their families because of the quick changes in lifestyle, social structure, and economic conditions. Studying how women manage work and life has increased importance as more women share financial responsibilities for the welfare of their families. The increasing trend of women's involvement in the work force population along with a shift in priorities towards work and familial commitments has aroused the issue of managing dual responsibilities. As a result, a feeling of stress and isolation is developed in today's industrial society. Women working in all industries at various managerial levels experience stress, and the type of the stress varies by sector due to requirements, organisational structure of the sector, job profile, and family set up.

When compared to male managers, female managers have less quality of work life, family to work positive interaction and work performance (Prajisha 2016)⁸.

3.8 Job Stress

Job stress is a typical experience that can be brought on by a variety of things, including heavy workloads, aggressive deadlines, interpersonal issues, and a lack of control. It's crucial to discover good coping mechanisms for stress, such as

⁷ Lakshendra, A. (2017). *Impact of Employees Length of Service on Role Stress A Comparative Analysis of Public and Private Sector Banks in Western Uttar Pradesh* [Doctoral dissertation]. <http://hdl.handle.net/10603/216106>

⁸ Prajisha, K. (2016). *Impact of Work Family Interaction on the Quality of Worklife and Performance of Bank Managers in Kerala* [Doctoral dissertation]. <http://hdl.handle.net/10603/213194>

using relaxation techniques, keeping a healthy work-life balance, and getting help when necessary. Consider talking to your supervisor about your worries if you're feeling overburdened or obtaining advice from a mental health expert (Vanitha, 2017)⁹.

3.9 Types of Job Stress

There are several types of job stress, including:

Physical Stress: This is brought on by the physical demands and circumstances of the job, such as extended workdays, taxing duties, or exposure to dangerous settings.

Psychological Stress: This type of stress involves mental and emotional exhaustion and is frequently brought on by heavy workloads, short deadlines, or competing priorities.

Interpersonal stress: This type of stress results from tense interactions with coworkers, managers, or clients and can cause disagreements, communication problems, and a hostile work environment.

Role ambiguity: This problem arises when staff members are uncertain about their roles, which causes uncertainty, annoyance, and a lack of direction.

Role conflict: This occurs when an employee must complete tasks or expectations that are incompatible, creating friction and making it difficult to manage priorities.

Work-life imbalance: Occurs when personal and professional obligations are not balanced, and it causes stress, burnout, and a decline in wellbeing.

Employment Development Concerns: Apprehensions about work security, prospects for progress, and lack of growth can cause stress, which can cause unhappiness and anxiety.

⁹ Vanitha, A. (2017). *A study on occupational stress among the employees in public sector banks* [Doctoral dissertation]. <http://hdl.handle.net/10603/196855>

Task control stress develops when workers feel powerless and frustrated because they have no control over the tasks or decisions they do.

Environmental stress: A condition that can affect well-being and productivity and is related to elements including noise, temperature, lighting, and general workstation circumstances.

Technological Stress: Associated with quick changes in tools, software, or technology that can make it difficult for staff to adjust and result in frustration and anxiety.

Financial stress: Impacts overall job satisfaction because it results from unstable employment, poor pay, or personal financial hardships.

Each person's experience of job stress can vary, and a combination of these factors might contribute to their overall stress levels. Occupational stress can affect people in a variety of ways, including how they feel, think, and behave. Burnout, anxiety, despair, poor work performance, and even health problems including cardiovascular disorders can result from it. These effects can be lessened by practicing stress management strategies including time management and relaxation. Numerous variables, such as heavy workloads, a lack of task management, poor work-life balance, unclear job objectives, insufficient resources, a lack of social support, and job instability, can contribute to workplace stress. Workplace stress can also be influenced by other elements like organisational culture, interpersonal issues, and role ambiguity.

Even though negative aspects of stress are there, it can have a beneficial effect on employees, as it can help to maintain focus and motivate them to complete their task with greater enthusiasm in response to impending deadlines. If employees are concerned about the prospect of losing their job, stress can motivate them to improve their performance (Jyoti 2019)¹⁰.

¹⁰ Jyoti, S. (2019). *Impact of job stress on employee attrition a study of selected private sector bank* [Doctoral dissertation]. <http://hdl.handle.net/10603/240321>

3.10 Stressors associated with Mergers

As per the study of (Vijay and Goyal, 2012)¹¹, Uncertainty, Insecurity, Fears concerning job loss, Nature and Quality of Job, Nature and Quality of Job, Changes in Salary, Authority and Power, Change Process, Working Hours and Workload, Technological Problem at Work, Group Differences, Communication, Cultural Clash etc. were identified as merger stressors. This will enable us to better comprehend the human element, which should be taken into account prior to merging. A focus on these elements will increase the likelihood that mergers will succeed.

Uncertainty: This is one of the basic factors, which contributes in the level of stress among employees. When a merger is announced, it is obvious that the level of uncertainty among employees about various factors increases; this is because of a lack of proper information, employees start raising questions about their future. It is a fairly common phenomenon in the private sector that life and career of employees are heavily dependent on the environmental factors of business.

Insecurity: While the employees find out about the merger, they think that they will be adopted or not by the company that is merging them. If they get adopted by the company that's merging them, then whether or not they will be adapted to the company's work environment, etc., these are some of the main reasons that lead to stress among employees.

Fears concerning job loss: Employees' first and biggest reaction to the merger and acquisition is uncertainty about their future. They don't know if they should stay or leave their job, and this uncertainty causes a lot of stress for them. It's been said that mergers make employees of transferor companies' worry about losing their jobs, and this can cause a lot of stress.

¹¹ Vijay, J., & Goyal, K. A. (2012). Stress Management among Bank Employees: With Reference to Mergers and Acquisitions. *International Journal of Business and Commerce*, 1(5).

Nature and Quality of Job: The post-merger work culture has caused a lot of stress for employees, as the growth process brings about a lot of changes. This can be overwhelming and can lead to stress. Restructuring is the most important part of the growth process, so banks need to focus on their employees to make sure they're doing their best. Mylonakis' 2006 paper shows that the restructuring process in Europe and around the world has had a huge impact on job and job quality. It's safe to say that mergers and acquisitions have had a big impact on the lives of bank employees, even before the introduction of new tech in banking.

Changes in Salary, Authority and Power: When a small company merges into a big one, employees get a raise in salary and their job is improved and improved by the new company. But sometimes this is due to other things like higher expectations from management, which puts pressure on employees' minds and causes stress. For example, in Geete's 2011 article, he looked at the merger of SBI and its subsidiary SBI of Indore. He found that the bank's profitability went up, its network got bigger, it made more money, and it was ranked higher in the world. Even though most of the employees were happy with the merger because they got better salaries and customers were happy because they got access to more services. But we've also seen some protests from the employees of the bank, which were against the merger. Stress can vary from one bank to another, and this could be a topic for more research.

Change Process: When it comes to mergers, acquisitions and restructuring, it's no surprise that the way people act and think will be affected. This can lead to an increase in stress for employees. In Rafferty & Restubog's 2001 study, they looked at how two measures of change process, plus a measure of change context, affected how employees felt about a merger. They used a longitudinal study to measure how they felt about it. Poor change history was linked to poor commitment to change, but as more people attended formal change info sessions, their anxiety went down. High-quality change info was linked to anxiety, but it was also linked to good affective commitment. Good affective commitment was linked to job satisfaction, but it was linked to bad intention, which was linked to voluntary turnover.

Working Hours and Workload: Krantz (2005), Berntsson (2006a), L. (2007a) and Lundberg (2007) conducted a study to investigate the relationship between reported symptoms in white-collar male and female employees. To this end, a questionnaire was sent to 1300 white-collar male employees and 1300 female employees. The questionnaire included information on total workload, subjective indices of work stress, and child care and work-child care interactions. The authors concluded that it is important to consider the relationship between working life and personal circumstances, as well as the interaction between the two, in order to reduce stress-related health issues in both genders.

Technological Problem at Work: Since the introduction of ICT, it has become essential for all organizations to embrace technological progress. Therefore, employees of the organization should be required to undergo technological training programmes. Without such training, the level of stress would be significantly increased. A longitudinal study conducted by Schraeder (2006) and Swamidass (2006) revealed that individuals with a higher pre-change level of role ambiguity responded more negatively to technological changes than those with a lower level of involvement. In the event of a merger, it is likely that the acquiring firm may have the latest and most advanced technology in the workplace, so in such a case, skill enhancement programmes should be conducted for employees who are not familiar with the technical aspects of the work.

Group Differences: Due to different work styles and cultural differences, it can take time for two sets of bank employees to get along with one another when there is a merger. Group disparities persist after mergers, which generates tension among employees, as indicated by Panchal and Cartwright (2001).

Communication: According to Schweiger and Denisi (1991), employees could benefit from realistic communication during a merger process in the form of a realistic merger preview. Employee dissent and a reported lack of communication were recent findings in the case of the bank of Rajasthan Ltd. and ICICI Bank Ltd. merger. The aforementioned stressor has an impact on employees' attitudes and behaviours. How an organisation should handle the circumstances that cause the

employee attitude and behaviour changes listed below is one of the topics that needs more research.

Cultural Clash: It's possible that a 'clash' or 'collision' can occur when two organisations with different cultures, values, habits and styles join forces, which can have negative impacts on the organisation's performance. Many organizational members are so deeply embedded in their culture that they're not aware of how it affects their behaviour. When they're forced to work in a new work environment, their performance is bound to suffer. This can have a positive or negative effect on the performance of the organization. The case study on the Merging of Two Mutual Saving Banks' Institutions from the Point of View of Organizational Culture (1985) demonstrates that, even within the same sector, there are considerable challenges associated with the integration of two distinct, yet viable, organizational cultures. The study collected data on organisational culture and organizational climate, which were analyzed through interviews conducted prior to and subsequent to the merger, observations, archived data, and questionnaires.

3.11 Effects of Merger Stressors on Employees

The effects of stressors on employees' attitudes and behavior are a natural consequence of the changes in both internal and external environments. It is widely accepted from the learning perspective that these changes will inevitably lead to changes in behavior, and thus, the behavior of the employees will influence the behavior of the organization, its discipline and its work culture. According to Hassan, R., (2010), mergers and acquisitions (M&A) can have a significant effect on the well-being of employees, the quality of their work, the performance of the team, and the performance of the organization. To mitigate the negative effects of M&A, organizations must employ the appropriate approach and strategies, and pay particular attention to the effective management of the acquired employees. This can help organizations to recover and improve their performance in a shorter period of time.

The effects of mergers and acquisitions can lead to a high rate of employee turnover, as employees may be dissatisfied with the work or remuneration they receive in their new employer. This may result in employees looking for new employment opportunities, which can have a detrimental effect on the bank and other companies. Many studies have been conducted on the human relations issues faced by enterprises; however, absenteeism in employees can be caused by a variety of issues related to their job. If an employee is forced to change their job profile, it can become a major reason for them to be absent, as they attempt to avoid stress. Therefore, it is essential to take these issues seriously, as they can have a direct impact on the company's productivity. Nikandrou (2000) correctly points out those acquisitions often have a detrimental effect on employee behavior, leading to counterproductive practices, absences, low morale, and job dissatisfaction. The Indian banking sector witnessed a strike on the occasion of the announcement of the merger between the largest private sector bank in the country, ICICI Bank, Ltd. (ICICI) and the Bank Of Rajasthan Ltd (BoR). At the time of the merger announcement, all three major employee unions in BoR, namely the AIBE Federation, the AIBE Officers' Association and the AHCBHMK Sangh, called for a strike in order to demand the termination of the merger proposal. This strike is a powerful manifestation of employee behavior in the context of growth strategies such as mergers and acquisitions, and the issue of employees' perception of mergers needs to be addressed by researchers and thinkers to convert mergers into synergies. The value of mergers and acquisitions cannot be fully realized without the positive input of employees.

When new personnel are hired, it is essential to ensure that their grievances are adequately addressed in order to integrate them into the working environment. This is especially important from the perspective of organizational objectives, as we understand that only an employee who is satisfied can satisfy the customer, and customer satisfaction is a fundamental requirement in today's highly competitive business environment.

3.12 Stress Management Strategies

Organisations can lessen stress by promoting more organisational communication with their staff in order to prevent role ambiguity or conflict. The perceptions of employees may also change as a result of effective communication. Managers can utilise more effective indicators and symbols that staff members cannot misinterpret. The pressure of holding a certain position will be lessened by encouraging employee decision making. Organisation can enhance the freedom and accountability of the employees while giving them enlightening and timely feedback. The organisation should define detailed, inspiring, and realistic goals. The employees must receive feedback on how well they are achieving these goals. Decentralisation, implementation of a compensation scheme that distributes incentives fairly, encouragement of job rotation and job enrichment, provision of safe and equitable work environment, use of a productive hiring and orientation procedure and express gratitude to the staff will be helpful in managing the stress of the employees and achieving the company's objectives (Shrirang, 2017)¹²

3.13 Interventions for Merger Stress Management

Avoidance

The purpose of avoidance interventions is to minimize the occurrence of stress-inducing merger events. However, avoidance may be challenging due to the fact that the management of the acquired firm may have limited control over such events. As control is possible in the early stages of a banking merger in the Indian banking sector, the Government can accept this type of intervention if the executives of both the acquiring and the acquired banks agree.

¹² Shrirang, D. R. (2017). *A study on stress management of employees at commercial banks with special reference to state bank of india* [Doctoral dissertation]. <http://hdl.handle.net/10603/153569>

Reassessment

Reassessment is the alteration of an employee's initial cognitive perception of a situation following a merger. Through the receipt of new and precise information from management, and the willingness of employees to reflect on it, the stress caused by ambiguity and speculation can be alleviated.

Stress management / Consultations with professionals

When the need for this type of intervention arises, employees may already have reacted to the merger events and may demonstrate signs of stress. If their stress responses are not addressed for an extended period of time, many of the stress-related outcomes previously discussed may occur, including long-term health issues. For those who are not suffering from serious dysfunctions, there are stress-reduction strategies available. If dysfunctions escalate to a point of extreme anger, depression, or feelings of helplessness, it is recommended that a professional be consulted.

3.14 Conclusion

Human Resource professionals should be actively involved in the decision-making process when it comes to downsizing, merging, and/or acquiring. Utilizing a successful communication strategy can help to reduce the impact of stressors such as uncertainty, insecurity, and fear of losing one's job. Additionally, employee development programs can be implemented to ensure that employees are aware of the working environment of the acquiring firm. By utilizing stress management and professional assistance, employees can be expected to perform at their best.

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CHAPTER 4

ANALYSIS AND INTERPRETATIONS

PART A

Occupational stress among the women employees due to SBI-SBT merger

4.1.1 Introduction

In the last chapter an attempt was made to have an overview of the stress and merger in the banking sector. This chapter is divided into five parts. Part -A, Part -B, Part -C, Part -D, and Part E. Part -A, examines the occupational stress among the women employees due to SBI-SBT merger, Part -B studies the consequences of the occupational stress among women employees due to SBI-SBT merger. Part -C discusses the effect of occupational stress due to SBI-SBT merger on employee and work related outcome. Part -D studies the mediating role of employee commitment in the relationship between job stress and employee performance, and Part -E discusses the moderating effects of measures taken by the bank to mitigate the stress on the effect of job stress on work engagement and job performance.

The part A examines the occupational stress among the women employees due to SBI-SBT merger. How far occupational stress suffering by the women employees before and after SBI-SBT merger and condition of women employees in the bank regarding occupational stress before merger and after merger across their socio-demographic background. Occupational stress among the employee after the SBI-SBT merger also covered in this part. The following factors considered as the factors of occupational stress among the women employees in the bank that Inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds, changes in customer relationship, compulsion to take VRS, transfer and infrastructure changes. Various socio-demographic factors of the employees such as age, staff category, marital status, educational qualifications, IT expertise, span of services and frequency of training were examined.

Section - A

4.1.2 Socio-demographic profile of the respondents

The following table depicts the socio-demographic background of the respondent participated in the study.

Table 4.1

Socio-demographic profile of the respondents

Variables	Category	No of Respondents	Percentage (%)
Age	25 to 35	306	52.3
	36 to 45	135	23.1
	Above 45	144	24.6
	Total	585	100.0
Employees category	Officer	176	30.1
	Award staff	409	69.9
	Total	585	100
Marital status	Married	531	90.8
	Unmarried	54	9.2
	Total	585	100.0
Education	Graduate	387	66.2
	Post Graduate	198	33.8
	Total	585	100.0
IT Expertise	Average	189	32.3
	Good	396	67.7
	Total	585	100.0
Span of service	Up to 10 years	342	58.5
	11 to 20 years	117	20.0
	Above 20 years	126	21.5
	Total	585	100.0
Training Availed	Occasionally	270	46.2
	Frequently	180	30.8
	Regularly	135	23.1
	Total	585	100.0

Source: Primary data

1. In this study, 52.3% of respondents are between the ages of 25 to 35, 23.1% are between the ages of 36 and 45, and 24.6% are above 45. Majority of the response come under the age category of 25 to 35.
2. With respect to employee category, 30.1% of the respondents are officer and 69.9% are award staff. Therefore, majority of the respondents taken for the study are award staff.
3. According to the information in the table above, of the people who took part in the study, 90.8% are married, while 9.2% are single. As a result, marriage accounted for the vast majority of respondents who took part in the study.
4. According to the study's distribution of respondents by educational level, 66.2% of respondents have a graduate degree, and 33.8% of respondents have a postgraduate degree. As a result, it has been determined that Graduates make up the majority of participants.
5. When it came to IT expertise, 32.3 percent have average IT expertise and 67.7 percent have good IT expertise. That is most of the respondents have good IT expertise.
6. 58.5 percent of respondents have up to 10 years of working experience. 20.0 percent have 11 to 20 years of experience. 21.5 percent of those surveyed have worked for an organisation for more than 20 years. As a result, answers with up to 10 years of experience predominated.
7. With regard to availability of training, 46.2 percent receive training occasionally, 30.8 percent receive training frequently and 23.1 receive training regularly, which means most of the respondents receive training occasionally.

4.1.3 Objective covered in this part

Objective I: To investigate the occupational stress among the women employees before and after SBI-SBT merger.

Descriptive statistics, such as mean and standard deviation, and inferential analysis, such as one sample t test, paired sample t test, independent t test, and one-way ANOVA with Tukey's HSD post hoc analysis, were used to achieve this objective of the study.

The following fourteen constructs are considered as factors of occupational stress among the employees due to SBI-SBT merger

1. *Inability to adapt with technologies,*
2. *Structural changes,*
3. *Recurrent changes,*
4. *Procedural changes,*
5. *Centralization,*
6. *Human Resource Management System changes,*
7. *Improper benefits scheme,*
8. *Inadequate support from management,*
9. *Indifferent behavior of superiors,*
10. *Improper deeds from colleagues,*
11. *Changes in customer relationship,*
12. *Compulsion to take VRS,*
13. *Transfer and*
14. *Infrastructural changes*

Section - B

4.1.4 Extent of occupational stress suffered by the women employees due to SBI-SBT merger

4.1.4.1 Extent of occupational stress suffered by the women employees before the SBI-SBT merger

H0.1.1: Occupational stress among the women employee is at average level before the SBI-SBT merger.

Table 4.2

One sample t test for measuring the occupational stress among the women employees before the SBI-SBT merger

SI No	Factors	Mean	Standard Deviation	Mean difference	T value	P Value
1	Inability to adapt with technologies	3.24	0.77	0.24	23.46	<0.001**
2	Structural changes	3.16	0.81	0.16	24.71	<0.001**
3	Recurrent changes	3.16	0.87	0.16	23.23	<0.001**
4	Procedural changes	3.12	0.80	0.12	24.91	<0.001**
5	Centralization	3.17	0.82	0.17	23.53	<0.001**
6	HRMS changes	3.18	0.83	0.18	23.53	<0.001**
7	Improper benefits scheme	3.12	0.78	0.12	28.21	<0.001**
8	Inadequate support from management	3.11	0.75	0.11	28.21	<0.001**
9	Indifferent behavior of superiors	2.86	0.90	- 0.14	23.12	<0.001**
10	Improper deeds from colleagues	2.85	0.62	- 0.15	44.18	<0.001**
11	Changes in customer relationship	3.04	0.63	0.04	36.05	<0.001**
12	Compulsion to take VRS	2.86	0.74	- 0.14	36.71	<0.001**
13	Transfer	3.19	0.75	0.19	25.67	<0.001**
14	Infrastructural changes	3.11	0.80	0.11	26.71	<0.001**

Source: Primary data

** denotes significant at 1% level

Since the P value is less than 0.01, the null hypothesis is rejected at 1% for the all factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the women employees before the SBI-SBT merger. It indicates that occupational stress among the women employee before merger is either below average or above average (3 is the average value). In order to examine whether the occupational stress among the employees is above average or below average, the mean score examination has been done. The mean scores of the all factors indicate that all means scores are above 3 except the factors that compulsion to take VRS, indifferent behavior of superiors and improper deeds from colleagues. It denotes that there are occupational stress issues among the women employees before SBI-SBT merger in the factors that inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, changes in customer relationship, transfer and infrastructure changes except compulsion to take VRS, indifferent behavior of superiors and improper deeds from colleagues.

4.1.4.2 Extent of occupational stress suffered by the women employees after the SBI-SBT merger

H0.1.2: Occupational stress among the women employee is at average level after the SBI-SBT merger.

Table No. 4.3

One sample t test for measuring the occupational stress among the women employee is at average level after the SBI-SBT merger.

SI No	Factors	Mean	Standard Deviation	Mean difference	T value	P Value	Rank Based On Mean score
1	Inability to adapt with technologies	3.81	1.12	0.81	3.97	<0.001**	V
2	Structural changes	3.67	1.01	0.67	7.67	<0.001**	VII
3	Recurrent changes	3.82	1.17	0.82	3.55	<0.001**	IV
4	Procedural changes	3.85	1.18	0.85	2.90	0.004**	III
5	Centralization	3.88	1.18	0.88	2.42	0.010**	II
6	HRMS changes	3.93	1.07	0.93	1.46	<0.001**	I
7	Improper benefits scheme	3.44	0.97	0.44	14.08	<0.001**	X
8	Inadequate support from management	3.43	0.99	0.43	14.08	<0.001**	XI
9	Indifferent behavior of superiors	3.13	0.90	0.13	23.12	<0.001**	XIV
10	Improper deeds from colleagues	3.15	0.91	0.15	22.16	<0.001**	XIII
11	Changes in customer relationship	3.65	0.87	0.65	9.45	<0.001**	VIII
12	Compulsion to take VRS	3.24	0.94	0.24	19.29	<0.001**	XII
13	Transfer	3.72	0.96	0.72	6.83	<0.001**	VI
14	Infrastructural changes	3.64	1.05	0.64	8.18	<0.001**	IX

Source: Primary data

** denotes significant at 1% level

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level for the all factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the women employees after the SBI-SBT merger. It indicates that occupational stress among the women employee after merger is either below average or above average (3 is the average value). In order to examine whether the occupational stress among the employees is above average or below average, the mean score examination has been done. The mean scores of the all factors indicate that all means scores are above 3. It denotes that women employee in the bank suffers occupational stress issues in above average level after SBI-SBT merger.

Based on mean ranking, it can be observed that the major cause of occupational stress among the women employees due to the merger is HRMS changes followed by centralization, procedural changes, recurrent changes, inability to adapt with technologies, transfer, structural changes, changes in customer relationship, infrastructure changes, improper benefits scheme, inadequate support from management, compulsion to take VRS, improper deeds from colleagues and indifferent behavior of superiors.

4.1.4.3 Occupational stress among the women employees before and after the merger: A comparative analysis

H0.1.3: There is no significant difference between before and after SBI-SBT merger regarding the factors of the occupational stress among the women employees.

Table No. 4.4

Paired sample T test for comparing the occupational stress among women employees before and after SBI - SBT merger regarding the factors of occupational stress

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.24	0.77	3.81	1.12	0.56	15.50	<0.001**
2	Structural changes	3.16	0.81	3.67	1.01	0.51	13.66	<0.001**
3	Recurrent changes	3.16	0.87	3.82	1.17	0.66	16.44	<0.001**
4	Procedural changes	3.13	0.83	3.85	1.18	0.71	17.64	<0.001**
5	Centralization	3.18	0.83	3.88	1.18	0.69	15.28	<0.001**
6	HRMS changes	3.18	0.83	3.93	1.07	0.74	17.70	<0.001**
7	Improper benefits scheme	3.10	0.70	3.44	0.98	0.30	10.94	<0.001**
8	Inadequate support from management	3.11	0.75	3.43	0.97	0.31	10.49	<0.001**
9	Indifferent behaviour of superiors	2.86	0.66	3.13	0.90	0.27	9.12	<0.001**
10	Improper deeds from colleagues	2.85	0.62	3.15	0.91	0.30	10.60	<0.001**
11	Changes in customer relationship	3.04	0.63	3.65	0.87	0.60	20.06	<0.001**
12	Compulsion to take VRS	2.86	0.74	3.24	0.94	0.37	12.07	<0.001**
13	Transfer	3.19	0.75	3.72	0.96	0.53	14.87	<0.001**
14	Infrastructural changes	3.11	0.80	3.64	1.05	0.52	14.75	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress factors before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behaviour of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes. The mean scores show that the mean scores of all the factors such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behaviour of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes are lower before the SBI-SBT merger than after the merger. It denotes that employees suffer various negative factors of occupational stress following the merger.

All of these findings point to the fact that there is lot of factors which leads to occupational stress. Occupational stress factors such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behaviour of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes greater after the SBI-SBT merger than before the merger.

**4.1.5 Occupational stress among the women employee before and after the merger with considering their varying socio-demographic background:
A comparative analysis**

The following socio-demographic categorical factors are considered for the analysis

1. *Age*
2. *Employee category*
3. *Marital status*
4. *Educational qualification*
5. *IT expertise*
6. *Span of service*
7. *Frequency of training given*

H0.1.4.1: There is no significant difference among the employees under the category of officer between before and after SBI-SBT merger regarding the factors of the occupational stress.

Table No.4.5

Factors of occupational stress among the employees under the category of officer before and after SBI SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.52	0.79	3.66	1.07	0.14	3.82	<0.001**
2	Structural changes	3.57	0.86	3.79	0.99	0.21	3.62	<0.001**
3	Recurrent changes	3.39	0.96	3.77	1.29	0.38	5.84	<0.001**
4	Procedural changes	3.41	0.93	3.88	1.26	0.46	7.71	<0.001**
5	Centralisation	3.35	0.84	3.94	1.20	0.58	8.38	<0.001**
6	HRMS changes	3.35	0.84	3.93	1.24	0.57	6.99	<0.001**
7	Improper benefits scheme	3.35	0.81	3.57	1.04	0.20	3.77	0.001**
8	Inadequate support from management	3.36	0.80	3.58	1.05	0.21	3.34	0.001**
9	Indifferent behaviour of superiors	3.09	0.76	3.17	0.86	0.08	2.12	0.035*
10	Improper deeds from colleagues	3.00	0.69	3.23	0.99	0.23	6.14	<0.001**
11	Changes in customer relationship	3.01	0.65	3.56	0.82	0.54	12.01	<0.001**
12	Compulsion to take VRS	3.04	0.81	3.35	1.03	0.31	6.72	<0.001**
13	Transfer	3.31	0.66	3.63	0.92	0.32	6.27	<0.001**
14	Infrastructural changes	3.34	0.70	3.80	0.94	0.45	7.83	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

* indicates significant at 5% level

The paired sample t test was used to compare the status of occupational stress factors among the employees under the category of officer before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralisation, HRMS changes, improper benefits scheme, inadequate support from management, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes. The mean scores show that the mean scores of the following factors that inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralisation, HRMS changes, improper benefits scheme, inadequate support from management, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes are lower before the SBI-SBT merger than after the merger. It indicates that a number of unfavourable occupational stress factors experienced by female employees under the category of officer have increased as a result of the merger.

The P value is less than 0.05 for the factor “indifferent behaviour of superior”. So, the null hypothesis is rejected at 5 % level of significance. It reveals that there are significant changes with regard to the factor of the occupational stress ‘indifferent behaviour of superior’. The mean score shows that, the mean scores of the occupational stress factor such as indifferent behaviour of superior is lower before the SBI-SBT merger than after the merger under the category of officer. The merger has enhanced the above-mentioned occupational stress factor for female bank employees under the category of officer.

Many of these data indicate that all the factors of stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behaviour of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes are greater after the SBI-SBT merger than before the merger.

H0.1.4.2: There is no significant difference among the employees under the category of award staff between before and after SBI-SBT merger regarding the factors of the occupational stress.

Table No. 4. 6

Factors of occupational stress among the employees under the category of award staff before and after SBI-SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.09	0.72	3.89	1.14	0.80	16.36	<0.001**
2	Structural changes	2.94	0.69	3.61	1.02	0.67	14.72	<0.001**
3	Recurrent changes	3.03	0.79	3.85	1.10	0.82	16.51	<0.001**
4	Procedural changes	2.98	0.73	3.84	1.14	0.85	16.37	<0.001**
5	Centralization	3.09	0.81	3.84	1.17	0.75	12.81	<0.001**
6	HRMS changes	3.09	0.81	3.93	0.98	0.83	18.05	<0.001**
7	Improper benefits scheme	2.97	0.68	3.36	0.91	0.39	12.87	<0.001**
8	Inadequate support from management	2.98	0.69	3.34	0.92	0.36	12.51	<0.001**
9	Indifferent behaviour of superiors	2.73	0.55	3.11	0.92	0.38	9.35	<0.001**
10	Improper deeds from colleagues	2.77	0.57	3.11	0.87	0.33	8.73	<0.001**
11	Changes in customer relationship	3.06	0.62	3.70	0.89	0.64	16.17	<0.001**
12	Compulsion to take VRS	2.77	0.68	3.18	0.88	0.41	10.04	<0.001**
13	Transfer	3.12	0.79	3.77	0.99	0.64	13.86	<0.001**
14	Infrastructural changes	2.98	0.82	3.55	1.10	0.56	12.55	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes. The mean score reveals that before the SBI-SBT merger, the mean score of the following factors were lower than they are now: inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes. It appears that as a consequence of the merger, a number of adverse occupational stress factors have grown for female employees who fall within the category of award employees.

Several of these statistics show that factors of occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes are higher among female employees under the category of award staff after the SBI-SBT merger than they had been before.

H.0.1.4.3: There is no significant difference among the married female employees between before and after SBI-SBT merger regarding the factors of the occupational stress.

Table No. 4.7

Factors of occupational stress among the married female employees before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.25	0.80	3.86	1.15	0.58	15.46	<0.001**
2	Structural changes	3.19	0.82	3.73	1.03	0.54	13.26	<0.001**
3	Recurrent changes	3.16	0.90	3.87	1.20	0.71	16.65	<0.001**
4	Procedural changes	3.12	0.85	3.90	1.21	0.77	17.83	<0.001**
5	Centralization	3.20	0.83	3.90	1.20	0.69	14.72	<0.001**
6	HRMS changes	3.20	0.83	4.00	1.08	0.79	17.63	<0.001**
7	Improper benefits scheme	3.10	0.70	3.40	0.90	0.30	10.45	<0.001**
8	Inadequate support from management	3.15	0.77	3.48	0.99	0.32	10.00	<0.001**
9	Indifferent behavior of superiors	2.88	0.66	3.13	0.87	0.25	8.80	<0.001**
10	Improper deeds from colleagues	2.86	0.62	3.18	0.93	0.32	10.48	<0.001**
11	Changes in customer relationship	3.08	0.65	3.70	0.89	0.62	18.78	<0.001**
12	Compulsion to take VRS	2.87	0.76	3.28	0.96	0.40	11.92	<0.001**
13	Transfer	3.21	0.78	3.73	0.96	0.52	14.08	<0.001**
14	Infrastructural changes	3.11	0.79	3.68	1.07	0.56	14.66	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress factors among the married female employees before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the married female employees. The mean score shows that before the SBI-SBT merger, the mean score of the following factors was lower than it is now: inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes. It suggests that a number of unfavourable occupational stress factors have increased as a result of the merger for married female employees.

It denotes that factors of occupational stress such as ‘inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among married female employees after the SBI-SBT merger have been enhanced.

H.0.1.4.4: There is no significant difference among the unmarried female employees between before and after SBI-SBT merger regarding the factors of the occupational stress.

Table No. 4.8

Factors of occupational stress among the unmarried female employees before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.12	0.43	3.29	0.55	0.16	2.46	0.017*
2	Structural changes	2.87	0.64	3.08	0.62	0.20	6.75	<0.001**
3	Recurrent changes	3.16	0.34	3.33	0.75	0.16	1.80	0.077 ^{NS}
4	Procedural changes	3.25	0.54	3.37	0.61	0.12	2.26	0.028*
5	Centralization	3.00	0.77	3.66	1.00	0.66	4.14	<0.001**
6	HRMS changes	3.00	0.77	3.29	0.84	0.29	3.04	0.004**
7	Improper benefits scheme	2.75	0.39	2.98	0.65	0.23	3.85	0.001**
8	Inadequate support from management	2.70	0.38	2.93	0.63	0.23	3.42	0.001**
9	Indifferent behavior of superiors	2.70	0.56	3.16	1.16	0.46	2.99	0.004**
10	Improper deeds from colleagues	2.79	0.64	2.87	0.73	0.08	1.94	0.057 ^{NS}
11	Changes in customer relationship	2.70	0.25	3.16	0.27	0.46	13.62	<0.001**
12	Compulsion to take VRS	2.79	0.57	2.87	0.64	0.08	5.14	<0.001**
13	Transfer	3.00	0.45	3.60	1.01	0.60	4.76	<0.001**
14	Infrastructural changes	3.12	0.89	3.25	0.77	0.12	3.25	0.002**

Source: Primary data

Note: 1. ** indicates significant at 1% level

2. * indicates significant at 5% level

3. ^{NS} indicates not significant

Because of the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as structural changes, centralisation, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behaviour of superiors, changes in customer relationship,

compulsion to take VRS, transfer and infrastructural changes among the unmarried female employees before and after the SBI-SBT merger. The mean scores reflect that the mean scores of the following categories are lower before the SBI-SBT merger than after the merger: structural changes, centralisation, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behaviour of superiors, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes. It implies that as a result of the merger, unmarried female employees will encounter a variety of negative factors which leads to occupational stress.

The P value is less than 0.05 for the factors that inability to adapt with technologies and procedural changes. So, the null hypothesis is rejected at 5 % level of significance. It reveals that there is a significant change with regard to the factors of the occupational stress such as inability to adapt with technologies and procedural changes. The mean score shows that, the mean scores of the occupational stress factors such as inability to adapt with technologies and procedural changes are lower before the SBI-SBT merger than after the merger. The merger has enhanced the above-mentioned occupational stress factors for unmarried female bank employees.

The P value is greater than 0.05 for the factors such as recurrent changes and improper deeds from colleagues. So, the null hypothesis is accepted for recurrent changes and improper deeds from colleagues. It reveals that there is no significant difference among the unmarried female employees between before and after SBI-SBT merger regarding the occupational stress factors such as recurrent changes and improper deeds from colleagues.

All of these findings denotes that the SBI-SBT merger significantly increased the workplace stresses such as such as inability to adapt with technologies, structural changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the unmarried female employees

H.0.1.4.5: There is no significant difference among the female employees with age group of 25 to 35 between before and after SBI-SBT merger regarding the factors of occupational stress

Table No. 4.9

Factors of occupational stress among the female employees with age group of 25 to 35 before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.27	0.69	3.92	1.20	0.65	12.88	<0.001**
2	Structural changes	3.05	0.72	3.66	1.01	0.60	12.69	<0.001**
3	Recurrent changes	3.25	0.82	3.95	1.16	0.70	12.52	<0.001**
4	Procedural changes	3.13	0.71	3.94	1.21	0.80	14.44	<0.001**
5	Centralisation	3.19	0.79	3.97	1.17	0.77	12.74	<0.001**
6	HRMS changes	3.19	0.79	4.08	1.11	0.88	14.69	<0.001**
7	Improper benefits scheme	3.10	0.92	3.47	0.79	0.37	9.85	<0.001**
8	Inadequate support from management	3.13	0.62	3.50	0.99	0.37	9.24	<0.001**
9	Indifferent behaviour of superiors	2.81	0.60	3.09	0.88	0.28	8.13	<0.001**
10	Improper deeds from colleagues	2.89	0.55	3.11	0.91	0.22	6.42	<0.001**
11	Changes in customer relationship	3.14	0.55	3.81	0.87	0.67	16.90	<0.001**
12	Compulsion to take VRS	2.86	0.76	3.25	1.00	0.38	9.10	<0.001**
13	Transfer	3.30	0.70	3.87	0.96	0.57	10.93	<0.001**
14	Infrastructural changes	3.14	0.75	3.67	1.09	0.52	10.31	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress factors among the female employees with age group of 25 to 35 before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is

rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees with age group of 25 to 35. The mean score demonstrates that before the SBI-SBT merger, the mean score of the following factors was lower than it is after the merger that inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes. For female employees in the age range of 25 to 35, it appears that a number of unfavourable occupational stress variables have increased as a result of the merger.

Analysis shows that factors of stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes have been enhanced after the merger than before merger among the female employees in the age group of 25 to 35 after the merger than before merger.

H.0.1.4.6: There is no significant difference among the female employees with age group of 36 to 45 between before and after SBI-SBT merger regarding the factors of the occupational stress

Table No. 4.10

Factors of occupational stress among the female employees with age group of 36 to 45 before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	2.93	0.75	3.55	1.03	0.61	7.05	<0.001**
2	Structural changes	3.05	0.84	3.65	1.15	0.60	5.34	<0.001**
3	Recurrent changes	2.88	0.86	3.70	1.34	0.81	8.76	<0.001**
4	Procedural changes	2.96	0.72	3.76	1.22	0.80	7.89	<0.001**
5	Centralization	2.91	0.52	3.86	1.32	0.95	8.11	<0.001**
6	HRMS changes	2.91	0.52	3.73	1.09	0.81	9.94	<0.001**
7	Improper benefits scheme	3.10	0.90	3.30	0.68	0.20	2.85	0.004**
8	Inadequate support from management	3.14	0.91	3.38	1.00	0.24	2.96	0.004**
9	Indifferent behaviour of superiors	2.76	0.56	3.30	1.12	0.54	5.84	<0.001**
10	Improper deeds from colleagues	2.68	0.60	3.31	0.95	0.63	7.69	<0.001**
11	Changes in customer relationship	2.89	0.69	3.57	0.99	0.68	9.46	<0.001**
12	Compulsion to take VRS	2.71	0.63	3.06	0.82	0.35	5.55	<0.001**
13	Transfer	2.96	0.64	3.50	0.95	0.54	7.83	<0.001**
14	Infrastructural changes	2.85	0.76	3.41	0.95	0.56	8.62	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress factors among the female employees in the age group of 36 to 45 before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to all the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes,

procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees with age group of 36 to 45. The mean score proves that before the SBI-SBT merger, the mean score of the following factors was lower than it is after the merger: inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes. It seems that a number of occupational stress variables have increased for female employees in the age range of 36 to 45 as a result of the merger.

According to the statistics analysis, occupational stress among female employees between the ages of 36 and 45 such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes have been increased significantly after the merger than before merger.

H.0.1.4.7: There is no significant difference among the female employees with age group of above 45 between before and after SBI-SBT merger regarding the factors of the occupational stress.

Table No. 4.11

Factors of occupational stress among the female employees with age group of above 45 before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.48	0.86	3.82	0.97	0.34	5.81	<0.001**
2	Structural changes	3.50	0.88	3.73	0.89	0.23	6.69	<0.001**
3	Recurrent changes	3.23	0.93	3.67	0.99	0.43	6.43	<0.001**
4	Procedural changes	3.29	1.10	3.75	1.07	0.45	7.47	<0.001**
5	Centralization	3.42	1.05	3.70	1.06	0.28	4.65	<0.001**
6	HRMS changes	3.42	1.05	3.81	0.95	0.39	5.04	<0.001**
7	Improper benefits scheme	3.00	0.80	3.30	0.95	0.30	6.85	<0.001**
8	Inadequate support from management	3.05	0.84	3.31	0.90	0.26	6.36	<0.001**
9	Indifferent behavior of superiors	3.07	0.80	3.06	0.67	0.01	0.62	0.533 ^{NS}
10	Improper deeds from colleagues	2.93	0.75	3.09	0.88	0.15	4.86	<0.001**
11	Changes in customer relationship	3.00	0.72	3.41	0.65	0.41	7.21	<0.001**
12	Compulsion to take VRS	3.01	0.78	3.40	0.89	0.39	5.70	<0.001**
13	Transfer	3.18	0.91	3.62	0.94	0.43	6.50	<0.001**
14	Infrastructural changes	3.29	0.86	3.78	1.04	0.48	6.60	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

^{NS} indicates not significant

The paired sample t test was used to compare the status of occupational stress factors among the female employees in the age group of above 45 before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes,

procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees with age group of above 45. The mean scores show that the mean scores of the following factors that inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes are lower before the SBI-SBT merger than after the merger. It seems that a number of occupational stress variables have increased for female employees in the age range of above 45 as a result of the merger.

The P value is greater than 0.05 for the factor such as indifferent behaviour of superiors. So, the null hypothesis is accepted for indifferent behaviour of superiors. It reveals that there is no significant difference among the female employees with age group of above 45 between before and after SBI-SBT merger regarding the occupational stress factor that indifferent behaviour of superiors.

According to the statistics findings, occupational stress among female employees between the ages of above 45 such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes have been uplifted after the merger than before merger.

H.0.1.4.8: There is no significant difference among the female employees with qualification of graduate between before and after SBI-SBT merger regarding the factors of the occupational stress

Table No.4.12

Factors of occupational stress among the female employees with qualification of graduate before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.25	0.70	3.74	1.12	0.48	11.48	<0.001**
2	Structural changes	3.22	0.79	3.61	1.00	0.38	10.10	<0.001**
3	Recurrent changes	3.20	0.86	3.72	1.19	0.51	11.86	<0.001**
4	Procedural changes	3.14	0.84	3.65	1.17	0.50	10.98	<0.001**
5	Centralization	3.23	0.86	3.76	1.12	0.52	11.12	<0.001**
6	HRMS changes	3.23	0.86	3.84	1.04	0.61	11.95	<0.001**
7	Improper benefits scheme	3.10	0.79	3.40	0.91	0.30	6.25	<0.001**
8	Inadequate support from management	3.16	0.78	3.40	0.97	0.23	6.32	<0.001**
9	Indifferent behavior of superiors	2.88	0.66	2.99	0.78	0.10	3.92	<0.001**
10	Improper deeds from colleagues	2.91	0.59	3.11	0.90	0.19	7.11	<0.001**
11	Changes in customer relationship	3.06	0.64	3.62	0.87	0.55	14.47	<0.001**
12	Compulsion to take VRS	2.94	0.76	3.19	0.94	0.25	7.29	<0.001**
13	Transfer	3.18	0.71	3.69	0.98	0.51	10.80	<0.001**
14	Infrastructural changes	3.09	0.73	3.63	1.09	0.54	11.10	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress factors among the female employees with graduate qualification before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees with qualification of graduate. The mean score reveals that before the SBI-SBT merger, the mean score of the following factors were lower than after the merger: inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes. It appears that as a result of the merger, a number of occupational stress factors have increased for female employees with graduate degrees.

The statistical test shows that occupational stress among female employees with graduate degree such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes have been increased after merger than before merger.

H.0.1.4.9: There is no significant difference among the female employees with qualification of post graduate degree between before and after SBI-SBT merger regarding the factors of the occupational stress

Table No.4.13

Factors of occupational stress among the female employees with qualification of post graduate degree before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.22	0.90	3.95	1.12	0.72	10.61	<0.001**
2	Structural changes	3.05	0.84	3.80	1.02	0.75	9.56	<0.001**
3	Recurrent changes	3.06	0.88	4.03	1.11	0.96	11.95	<0.001**
4	Procedural changes	3.12	0.83	3.26	1.09	1.13	15.91	<0.001**
5	Centralization	3.09	0.77	4.10	1.27	1.01	10.95	<0.001**
6	HRMS changes	3.09	0.77	4.10	1.13	1.01	14.25	<0.001**
7	Improper benefits scheme	3.05	0.85	3.50	0.87	0.45	10.85	<0.001**
8	Inadequate support from management	3.02	0.69	3.49	0.99	0.46	10.00	<0.001**
9	Indifferent behaviour of superiors	2.81	0.65	3.40	1.04	0.59	9.26	<0.001**
10	Improper deeds from colleagues	2.75	0.66	3.25	0.94	0.50	8.16	<0.001**
11	Changes in customer relationship	3.01	0.61	3.72	0.86	0.70	14.77	<0.001**
12	Compulsion to take VRS	2.72	0.68	3.34	0.93	0.61	10.53	<0.001**
13	Transfer	3.21	0.84	3.79	0.93	0.57	11.21	<0.001**
14	Infrastructural changes	3.14	0.91	3.64	0.97	0.50	10.97	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress factors among the female employees with qualification of post graduate degree before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits

scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees with qualification of post graduate. The mean scores for the following factors were lower before the SBI-SBT merger than they were after the merger: inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes. For female employees with post graduate degrees, it appears that a number of detrimental occupational stress variables have increased as a result of the merger.

The study demonstrates that stress factors such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among female employees with postgraduate degrees have increased following the merger, compared to before the merger.

H.0.1.4.10: There is no significant difference among the female employees with average IT expertise between before and after SBI-SBT merger regarding the factors of the occupational stress

Table No.4.14

Factors of occupational stress among the female employees with average IT expertise before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.28	0.87	3.84	1.09	0.55	9.23	<0.001**
2	Structural changes	3.39	0.93	3.85	1.10	0.46	5.54	<0.001**
3	Recurrent changes	3.16	1.00	3.72	1.20	0.55	7.72	<0.001**
4	Procedural changes	3.20	1.03	3.70	1.18	0.50	9.06	<0.001**
5	Centralization	3.30	1.00	3.76	1.29	0.45	6.15	<0.001**
6	HRMS changes	3.30	1.00	3.88	1.14	0.57	7.97	<0.001**
7	Improper benefits scheme	3.20	0.80	3.40	0.68	0.20	2.99	0.005**
8	Inadequate support from management	3.21	0.89	3.39	1.01	0.17	2.94	0.004**
9	Indifferent behaviour of superiors	2.86	0.75	3.04	0.87	0.18	3.88	<0.001**
10	Improper deeds from colleagues	2.77	0.71	2.95	0.88	0.17	4.19	<0.001**
11	Changes in customer relationship	3.15	0.77	3.66	1.04	0.51	9.70	<0.001**
12	Compulsion to take VRS	3.07	0.80	3.36	0.90	0.29	6.04	<0.001**
13	Transfer	3.22	0.88	3.63	1.05	0.40	7.70	<0.001**
14	Infrastructural changes	3.19	0.85	3.60	1.10	0.41	7.92	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress factors among the female employees with average IT expertise before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as

inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees with average IT expertise. The mean score reveals that before the SBI-SBT merger, the mean score for the following factors were lower than they were after the merger: inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes. It shows that a number of negative occupational stress factors have grown for female employees with average IT expertise as a result of the merger.

According to statistics findings, the SBI-SBT merger increases the factors of occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes significantly among female employees with average IT experience.

H.0.1.4.11: There is no significant difference among the female employees with good IT expertise between before and after SBI-SBT merger regarding the factors of the occupational stress

Table No.4.15

Factors of occupational stress among the female employees with good IT expertise before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.22	0.72	3.80	1.13	0.57	12.48	<0.001**
2	Structural changes	3.05	0.73	3.59	0.96	0.53	13.95	<0.001**
3	Recurrent changes	3.15	0.80	3.87	1.16	0.71	14.72	<0.001**
4	Procedural changes	3.10	0.72	3.93	1.17	0.82	15.42	<0.001**
5	Centralization	3.13	0.73	3.93	1.12	0.80	14.37	<0.001**
6	HRMS changes	3.13	0.73	3.96	1.04	0.82	16.08	<0.001**
7	Improper benefits scheme	3.01	0.68	3.45	0.98	0.44	11.28	0.001**
8	Inadequate support from management	3.06	0.67	3.45	0.96	0.38	11.28	0.004**
9	Indifferent behaviour of superiors	2.86	0.61	3.17	0.91	0.31	8.33	<0.001**
10	Improper deeds from colleagues	2.89	0.57	3.25	0.91	0.35	9.88	<0.001**
11	Changes in customer relationship	3.00	0.55	3.65	0.78	0.65	17.75	<0.001**
12	Compulsion to take VRS	2.77	0.69	3.18	0.96	0.41	10.47	<0.001**
13	Transfer	3.17	0.69	3.76	0.92	0.59	12.81	<0.001**
14	Infrastructural changes	3.07	0.77	3.65	1.03	0.57	12.54	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress factors among the female employees with good IT expertise before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes,

procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees with good IT expertise. The mean scores show that the mean scores of the following factors like inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes are lower before the SBI-SBT merger than after the merger. For female employees with good IT skills, it appears that a number of unfavourable occupational stress factors have increased as a result of the merger

According to the study, there has been a rise in factors of occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among female employees with good IT skills following the merger compared to prior to the merger.

H.0.1.4.12: There is no significant difference among the female employees with service of up to 10 years between before and after SBI-SBT merger regarding the factors of the occupational stress

Table No.4.16

Factors of occupational stress among the female employees with service of up to 10 years before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.11	0.75	3.77	1.22	0.66	12.51	<0.001**
2	Structural changes	2.98	0.83	3.60	1.09	0.62	11.41	<0.001**
3	Recurrent changes	3.05	0.83	3.78	1.14	0.73	12.47	<0.001**
4	Procedural changes	3.01	0.76	3.83	1.21	0.82	13.69	<0.001**
5	Centralization	3.12	0.81	3.94	1.19	0.81	12.42	<0.001**
6	HRMS changes	3.12	0.81	3.96	1.09	0.83	14.71	<0.001**
7	Improper benefits scheme	3.10	0.55	3.40	0.87	0.30	7.88	0.005**
8	Inadequate support from management	3.09	0.79	3.43	0.99	0.34	7.60	0.004**
9	Indifferent behaviour of superiors	2.75	0.62	3.10	0.93	0.34	7.75	<0.001**
10	Improper deeds from colleagues	2.82	0.54	3.05	0.77	0.23	7.20	<0.001**
11	Changes in customer relationship	3.03	0.58	3.66	0.86	0.63	16.70	<0.001**
12	Compulsion to take VRS	2.80	0.76	3.15	0.96	0.34	8.47	<0.001**
13	Transfer	3.17	0.70	3.81	1.00	0.63	12.19	<0.001**
14	Infrastructural changes	3.00	0.79	3.58	1.04	0.58	12.21	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress factors among the female employees with service of up to 10 years before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes,

procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees with service of up to 10 years. The mean scores show that the mean scores of the following factors like inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes are lower before the SBI-SBT merger than after the merger among the female employees with service of up to 10 years . It shows that a number of detrimental occupational stress variables have grown for female employees with service of up to 10 years as a result of the merger.

Based on statistical analysis, the merger between SBI and SBT appears to have led to a rise in various factors that contribute to occupational stress among female employees who have served for up to 10 years. These factors include inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes.

H.0.1.4.13: There is no significant difference among the female employees with service of 11 to 20 years between before and after SBI-SBT merger regarding the factors of the occupational stress

Table No.4.17

Factors of occupational stress among the female employees with service of 11 to 20 years before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.59	0.79	4.03	1.05	0.44	6.31	<0.001**
2	Structural changes	3.59	0.78	4.00	1.01	0.40	4.85	<0.001**
3	Recurrent changes	3.61	0.95	4.25	1.40	0.63	9.79	<0.001**
4	Procedural changes	3.57	0.84	4.28	1.24	0.71	10.45	<0.001**
5	Centralization	3.32	0.77	4.05	1.29	0.73	8.43	<0.001**
6	HRMS changes	3.32	0.77	4.09	1.13	0.76	8.73	<0.001**
7	Improper benefits scheme	3.40	0.68	3.80	0.98	0.40	6.28	<0.001**
8	Inadequate support from management	3.46	0.65	3.81	1.07	0.35	6.16	<0.001**
9	Indifferent behavior of superiors	3.21	0.71	3.50	0.96	0.29	4.28	<0.001**
10	Improper deeds from colleagues	3.07	0.72	3.73	1.15	0.65	7.30	<0.001**
11	Changes in customer relationship	3.29	0.69	4.01	0.97	0.72	9.57	<0.001**
12	Compulsion to take VRS	3.05	0.70	3.51	0.96	0.46	8.58	<0.001**
13	Transfer	3.43	0.74	3.72	0.86	0.29	7.77	<0.001**
14	Infrastructural changes	3.40	0.70	3.82	1.11	0.42	6.68	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The study employed a paired sample t-test to evaluate the occupational stress factors of female employees who had served for 11 to 20 years before and after the merger of SBI-SBT. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes,

procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees with service of 11 to 20 years. The mean scores show that the mean scores of the following factors such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes are lower before the SBI-SBT merger than after the merger among the female employees with service of 11 to 20 years . It demonstrates that as a result of the merger, a number of negative occupational stress variables have increased for female employees with service of 11 to 20 years.

As per the findings of the research, the merger between SBI and SBT leads to a rise in various factors that enhance occupational stress among female personnel who have rendered services for duration of 11 to 20 years. These factors encompass inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes.

H.0.4.1.14: There is no significant difference among the female employees with service of more than 20 years between before and after the SBI-SBT merger regarding the factors of occupational stress.

Table No.4.18

Factors of occupational stress among the female employees with service of more than 20 years before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.28	0.72	3.71	0.83	0.42	7.07	<0.001**
2	Structural changes	3.26	0.58	3.57	0.68	0.30	7.80	<0.001**
3	Recurrent changes	3.03	0.75	3.53	0.89	0.50	6.61	<0.001**
4	Procedural changes	3.07	0.89	3.51	0.91	0.44	6.64	<0.001**
5	Centralization	3.23	0.91	3.55	0.98	0.32	4.70	<0.001**
6	HRMS changes	3.23	0.91	3.71	0.93	0.48	5.66	<0.001**
7	Improper benefits scheme	2.80	0.68	3.00	0.69	0.20	5.85	<0.001**
8	Inadequate support from management	2.85	0.61	3.05	0.63	0.20	5.31	<0.001**
9	Indifferent behaviour of superiors	2.82	0.59	2.88	0.59	0.05	4.01	<0.001**
10	Improper deeds from colleagues	2.75	0.67	2.89	0.83	0.14	4.01	<0.001**
11	Changes in customer relationship	2.85	0.65	3.30	0.62	0.44	6.85	<0.001**
12	Compulsion to take VRS	2.85	0.70	3.23	0.81	0.37	4.82	<0.001**
13	Transfer	3.02	0.86	3.50	0.94	0.47	6.27	<0.001**
14	Infrastructural changes	3.16	0.83	3.62	1.02	0.46	5.55	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The study employed the paired sample t-test to assess the occupational stress factors of female employees who had served for over 20 years, before and after the merger of SBI-SBT. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes,

procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees with service of more than 20 years. The mean scores show that the mean scores of the following factors like inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes are lower before the SBI-SBT merger than after the merger among the female employees with service of more than 20 years . It demonstrates that as a result of the merger, a number of negative occupational stress variables have increased for female employees with service of more than 20 years.

According to the findings, the merger between SBI and SBT amplifies a variety of factors that enhance occupational stress among female employees who have served their banks for more than 20 years, including inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes.

H.0.1.4.15: There is no significant difference among the female employees who receive training occasionally between before and after SBI-SBT merger regarding the factors of the occupational stress

Table No.4.19

Factors of occupational stress among the female employees who receive training occasionally before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.18	0.78	3.77	1.13	0.59	12.01	<0.001**
2	Structural changes	3.25	0.87	3.65	1.01	0.39	7.66	<0.001**
3	Recurrent changes	3.10	0.95	3.65	1.18	0.54	10.25	<0.001**
4	Procedural changes	3.09	0.89	3.66	1.12	0.57	12.16	<0.001**
5	Centralization	3.19	0.94	3.65	1.17	0.45	7.94	<0.001**
6	HRMS changes	3.19	0.94	3.77	0.92	0.58	10.49	<0.001**
7	Improper benefits scheme	3.20	0.81	3.50	0.99	0.30	6.71	<0.001**
8	Inadequate support from management	3.22	0.86	3.52	0.96	0.29	6.69	<0.001**
9	Indifferent behaviour of superiors	2.94	0.76	2.94	0.73	0.00	0.00	1.00 ^{NS}
10	Improper deeds from colleagues	2.91	0.67	3.12	0.95	0.20	5.54	<0.001**
11	Changes in customer relationship	3.11	0.66	3.70	0.97	0.58	13.62	<0.001**
12	Compulsion to take VRS	2.90	0.82	3.15	1.02	0.25	5.92	<0.001**
13	Transfer	3.17	0.87	3.55	0.98	0.38	7.70	<0.001**
14	Infrastructural changes	3.16	0.84	3.59	1.04	0.42	9.50	<0.001**

Source: Primary data

Note:1. ** indicates significant at 1% level

2. ^{NS} denotes not significant

Before and after the SBI-SBT merger, the status of occupational stress factors among the female employees who receive training on occasion was analysed using the paired sample t test. This was done in order to provide a comparison between the two time periods. Since the P value is less than 0.01, the null hypothesis

is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees who receive training occasionally. The mean scores show that the mean scores of the following factors that inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes are lower before the SBI-SBT merger than after the merger among the female employees who receive training occasionally. It shows that since the merger, a variety of detrimental occupational stress factors have increased for female employees who occasionally attend training.

The P value is greater than 0.05 for the factor such as indifferent behaviour of superiors. So, the null hypothesis is accepted for indifferent behaviour of superiors. It reveals that there is no significant difference among the female employees who receive training occasionally between before and after SBI-SBT merger regarding the occupational stress factor such as indifferent behaviour of superiors.

According to the findings of the investigation, the merger between SBI and SBT creates a number of conditions that lead to higher occupational stress among female workers who occasionally acquire training, including inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes

H.0.1.4.16: There is no significant difference among the female employees who receive training frequently between before and after SBI-SBT merger regarding the factors of the occupational stress

Table No.4.20

Factors of occupational stress among the female employees who receive training frequently before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.35	0.78	3.87	1.08	0.52	7.02	<0.001**
2	Structural changes	3.22	0.78	3.63	0.85	0.41	7.47	<0.001**
3	Recurrent changes	3.26	0.72	3.98	1.05	0.72	8.70	<0.001**
4	Procedural changes	3.23	0.81	4.10	1.15	0.86	9.59	<0.001**
5	Centralization	3.30	0.62	3.95	1.12	0.65	9.18	<0.001**
6	HRMS changes	3.30	0.62	4.15	1.01	0.85	15.47	<0.001**
7	Improper benefits scheme	3.00	0.50	3.30	0.85	0.30	6.55	<0.001**
8	Inadequate support from management	3.01	0.52	3.31	0.80	0.30	6.39	<0.001**
9	Indifferent behaviour of superiors	2.82	0.54	3.19	0.83	0.37	6.65	<0.001**
10	Improper deeds from colleagues	2.78	0.56	3.02	0.62	0.23	5.44	<0.001**
11	Changes in customer relationship	3.02	0.66	3.56	0.57	0.54	14.26	<0.001**
12	Compulsion to take VRS	2.90	0.69	3.33	0.78	0.43	8.79	<0.001**
13	Transfer	3.28	0.71	3.77	0.90	0.49	8.93	<0.001**
14	Infrastructural changes	3.25	0.82	3.73	0.95	0.48	7.42	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress factors among the female employees who receive training frequently before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent

changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees who receive training frequently. The average scores reveal that before the SBI-SBT merger, the average scores of the following factors were lower than those after the merger that inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees who receive training frequently. It demonstrates how, among female employees who frequently attend training, a number of harmful occupational stress variables have increased following the merger.

According to the findings, the SBI-SBT merger raises a number of factors that contribute to higher occupational stress among female workers who frequently receive training, including inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes.

H.0.1.4.17: There is no significant difference among the female employees who receive training regularly between before and after SBI-SBT merger regarding the factors of the occupational stress

Table No.4.21:

Factors of occupational stress among the female employees who receive training regularly before and after SBI- SBT merger

SI. No.	Factors	Before		After		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Inability to adapt with technologies	3.23	0.74	3.81	1.16	0.58	7.68	<0.001**
2	Structural changes	2.90	0.66	3.78	1.21	0.88	9.21	<0.001**
3	Recurrent changes	3.13	0.87	3.96	1.28	0.83	10.04	<0.001**
4	Procedural changes	3.10	0.73	3.91	1.29	0.81	9.47	<0.001**
5	Centralization	3.03	0.81	4.25	1.21	1.21	10.45	<0.001**
6	HRMS changes	3.03	0.81	3.96	1.35	0.93	7.61	<0.001**
7	Improper benefits scheme	3.00	0.70	3.40	1.10	0.40	5.17	<0.001**
8	Inadequate support from management	3.04	0.75	3.41	1.17	0.37	5.17	<0.001**
9	Indifferent behaviour of superiors	2.76	0.56	3.44	1.17	0.68	8.27	<0.001**
10	Improper deeds from colleagues	2.83	0.59	3.40	1.11	0.56	7.72	<0.001**
11	Changes in customer relationship	2.96	0.51	3.70	0.97	0.74	8.78	<0.001**
12	Compulsion to take VRS	2.75	0.62	3.30	0.97	0.55	6.89	<0.001**
13	Transfer	3.12	0.54	4.01	0.95	0.89	10.17	<0.001**
14	Infrastructural changes	2.83	0.60	3.61	1.20	0.78	8.92	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress factors among the female employees who receive training regularly before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the occupational stress such as

inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees who receive training regularly. The mean scores implies that before the SBI-SBT merger, the mean scores of the following factors were lower than those after the merger like inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the female employees who receive training regularly. It demonstrates how, among female employees who regularly attend training, a number of harmful occupational stress variables have increased following the merger.

The study results indicate that the SBI-SBT merger elevates a number of factors that contribute to increased occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among regularly trained female employees.

4.1.6 Socio-demographic difference among the female employees regarding occupational stress after the SBI-SBT merger

H.0.1.5.1 There is no significant difference among age groups of women employees regarding the occupational stress due to SBI-SBT merger among women employees.

Table 4.22

ANOVA for significant difference among age groups of women employees regarding the occupational stress due to SBI-SBT merger among women employees

Factors	Age group of the women employees			F value	P value
	25 to 35	36 to 45	Above 45		
	Mean and SD	Mean and SD	Mean and SD		
Inability to adapt with technologies	3.92 (1.20)	3.55 (1.03)	3.82 (0.97)	5.341	0.005**
Structural changes	3.66 (1.01)	3.65 (1.15)	3.73 (0.89)	0.309	0.734 ^{NS}
Recurrent changes	3.95 (1.16)	3.70 (1.34)	3.67 (0.99)	2.905	0.021*
Procedural changes	3.94 (1.21)	3.76 (1.22)	3.75 (1.07)	1.893	0.152 ^{NS}
Centralization	3.97 (1.17)	3.86 (1.32)	3.70 (1.06)	1.505	0.083 ^{NS}
HRMS changes	4.08 (1.11)	3.73 (1.09)	3.81 (0.95)	6.181	0.002**
Improper benefits scheme	3.47 (0.99)	3.30 (1.00)	3.31 (0.90)	1.102	0.123 ^{NS}
Inadequate support from management	3.50 (0.99)	3.38 (1.00)	3.31 (0.90)	1.102	0.123 ^{NS}
Indifferent behaviour of superiors	3.09 (0.88)	3.30 (1.12)	3.06 (0.67)	1.233	0.051 ^{NS}
Improper deeds from colleagues	3.11 (0.91)	3.31 (0.95)	3.09 (0.88)	1.673	0.070 ^{NS}
Changes in customer relationship	3.81 (0.87)	3.57 (0.99)	3.41 (0.65)	11.462	<0.001**

Compulsion to take VRS	3.25 (1.00)	3.06 (0.82)	3.40 (0.89)	2.560	0.011*
Transfer	3.87 (0.96)	3.50 (0.95)	3.62 (0.94)	7.816	<0.001**
Infrastructural changes	3.67 (1.09)	3.41 (0.95)	3.78 (1.04)	2.534	0.011*

Source: Primary data

Note: 1. ** refers to significant at 1%

2. * refers to significant at 5%

3. NS refers to not significant

Since P value is less than 0.01, So the null hypothesis is rejected at 1% level with regard to occupational stress of women employees due to SBI-SBT merger such as inability to adapt with technologies, HRMS changes, changes in customer relationship and transfer. As a result, there is a significant difference between age groups of female employees in terms of occupational stress caused by the SBI-SBT merger, such as inability to adapt with technologies, HRMS changes, changes in customer relationship and transfer. That means, various age groups of women employees are different regarding occupational stress of women employees due to SBI-SBT merger in terms of above-mentioned factors.

In terms of recurrent changes, indifferent behaviour of superiors, compulsion to take VRS and infrastructure changes the P value is less than 0.05, so the null hypothesis is rejected at 5% level of significant. That means there is significant difference among age groups of customers with regard to recurrent changes, compulsion to take VRS and infrastructure changes. As a result of the SBI-SBT merger, various age groups of female employees differ in terms of the above-mentioned occupational stress factors.

While considering structural changes, procedural changes, centralisation, improper benefits scheme and inadequate support from management, indifferent behaviour of superiors and improper deeds the P value is greater than 0.05, so the null hypothesis is accepted. That means there is no significant difference among age groups of women employee with regard to above measured factor of occupational stress among women employees due to SBI-SBT merger.

Post-hoc test of ANOVA

Although the test shows a significant difference, it does not necessarily mean that each group is considerably distinct from the others. To identify which groups, differ significantly, a 'Post Hoc' test using the 'Tukey HSD' method is performed. The results are presented below.

Table: 4.23

Post Hoc Test for significant difference among the age groups women employees regarding the occupational stress due to SBI-SBT merger

Factors	Age (I)	Age (J)	Mean difference (I-J)	Std. error	P value
Inability to adapt with technologies	25 to 35	36 to 45	0.376	0.115	0.003**
		Above 45	0.098	0.112	0.658 ^{NS}
	36 to 45	Above 45	-0.278	0.133	0.095 ^{NS}
Recurrent changes	25 to 35	36 to 45	0.255	0.121	0.088 ^{NS}
		Above 45	0.284	0.118	0.044*
	36 to 45	Above 45	0.028	0.140	0.978 ^{NS}
HRMS changes	25 to 35	36 to 45	0.347	0.110	0.005**
		Above 45	0.268	0.108	0.036*
	36 to 45	Above 45	-0.079	0.128	0.811 ^{NS}
Changes in customer relationship	25 to 35	36 to 45	0.238	0.088	0.020*
		Above 45	0.399	0.086	<0.001**
	36 to 45	Above 45	0.160	0.102	0.262 ^{NS}
Compulsion to take VRS	25 to 35	36 to 45	0.183	0.097	0.143 ^{NS}
		Above 45	-0.156	0.094	0.227 ^{NS}
	36 to 45	Above 45	-0.339	0.112	0.007**
Transfer	25 to 35	36 to 45	0.363	0.099	0.001**
		Above 45	0.245	0.096	0.031*
	36 to 45	Above 45	-0.118	0.114	0.558 ^{NS}
Infrastructural changes	25 to 35	36 to 45	0.259	0.108	0.045*
		Above 45	-0.104	0.106	0.585 ^{NS}
	36 to 45	Above 45	-0.364	0.125	0.011*

Source: Primary data

Note: 1. ** refers to significant at 1%

2. * refers to significant at 5%

3. NS refers to not significant

Based on Tukey HSD post hoc test, the following significant difference found among the age groups of women employees regarding the occupational stress

due to SBI-SBT merger. In terms of inability to adapt with technologies, employees aged between 25 to 35 years differ significantly from those aged 36 to 45 years. Regarding the recurrent changes, employees in the age category of 25 to 35 differ significantly from the age category of above 45. In terms of HRMS changes, employees in the age category of 25 to 35 are significantly differ from those of the age category of 36 to 45, and above 45. In the instance of changes in customer relationship, employees in the age bracket of 25 to 35 differ significantly from those of 36 to 45 and above 45.

While studying about compulsion to take VRS, employees under the age group of 36 to 45 differ significantly from those of above 45. Concerning the matter of transfer, Women employees in the age bracket of 25 to 35 differ significantly from those of age group of 36 to 45 and above 45. When it comes to infrastructure changes, women employees in the age category of 25 to 35 significantly differed from those of 36 to 45. Those come in between the age group of 36 to 45 significantly differed from those of above 45.

According to the mean score, female employees in the age category of 25 to 35 have less ability to adapt technology than those in the age group of 36 to 45. Female employees aged 25 to 35 have a bigger impact on recurrent changes than those aged above 45. When it comes to HRMS changes, women employees between the ages of 25 and 35 have more effect than those between the ages of 36 to 45 and above 45 which causes occupational stress.

In the instance of changes in customer relationship of occupational stress as a result of the SBI-SBT merger, women between the ages of 25 to 35 have more negative influence than women between the ages of 36 to 45 and above 45. Women employees above the age of 45 are more compelled to take VRS than those between the ages of 36 and 45. Female employees aged between 25 to 35 encounter more transfer challenges than female employees aged 36 to 45 and above 45.

Concerning infrastructural changes of occupational stress, women employees aged 25 to 35 have a higher negative influence than those aged 36 to 45. Whereas

women employees in the ages of above 45 have higher negative impact on infrastructural changes of occupational stress due to SBI-SBT merger than those in the ages of 36 to 45.

H.0.1.5.2 There is no significant difference between officer and award staff employees with respect to the occupational stress due to SBI-SBT merger among women employees.

Table 4.24

T test for significant difference between officer and award staff employees with respect to the occupational stress due to SBI-SBT merger among women employees.

Factors	Employee category				T Value	P Value
	Officer		Award staff (Clerical Cadre)			
	Mean	SD	Mean	SD		
Inability to adapt with technologies	3.66	1.07	3.89	1.14	2.435	0.015*
Structural changes	3.79	0.99	3.61	1.02	2.053	0.040*
Recurrent changes	3.77	1.29	3.85	1.10	0.839	0.402 ^{NS}
Procedural changes	3.88	1.26	3.84	1.14	0.343	0.732 ^{NS}
Centralization	3.94	1.20	3.84	1.17	0.977	0.329 ^{NS}
HRMS changes	3.93	1.24	3.93	0.98	0.003	0.998 ^{NS}
Improper benefits scheme	3.57	1.05	3.36	0.92	2.796	0.005**
Inadequate support from management	3.58	1.05	3.34	0.92	2.796	0.005**
Indifferent behaviour of superiors	3.17	0.86	3.11	0.92	0.762	0.446 ^{NS}
Improper deeds	3.23	0.99	3.11	0.87	1.588	0.113 ^{NS}
Changes in customer relationship	3.56	0.82	3.70	0.89	1.915	0.056 ^{NS}
Compulsion to take VRS	3.35	1.03	3.18	0.88	2.138	0.033*
Transfer	3.63	0.92	3.77	0.99	1.689	0.092 ^{NS}
Infrastructure changes	3.80	0.94	3.55	1.10	2.759	0.006**

Source: Primary data

Note: 1. ** refers to significant at 1% level

2. * refers to significant at 5% level

3. ^{NS} refers to not significant

Since P value is less than 0.01, the null hypothesis is rejected at 1% significance level for the factors of occupational stress among women employees due to SBI-SBT merger such as improper benefits scheme, inadequate support from management and infrastructure changes. So null hypothesis is rejected at 1% significance level with regard to these factors. As a result, there is a significant difference between women employees with officer and award staff designations in terms of occupational stress factors caused by the SBI-SBT merger, such as improper benefits scheme, inadequate support from management and infrastructure changes. In other words, in terms of improper benefits scheme, inadequate support from management and infrastructure changes women employees with designation of officer and award staff are not the same.

Considering the factors of occupational stress due to SBI-SBT merger such as inability to adapt with technologies, structural changes and compulsion to take VRS, the P value is less than 0.05. Accordingly, it suggests that null hypothesis is rejected at 5% level of significance with regard to these factors. Consequently, there is a significant difference between women employees with officer and award staff designations in terms of occupational stress factors caused by the SBI-SBT merger, such as inability to adapt with technologies, structural changes and compulsion to take VRS.

Regarding the factors of occupational stress due to SBI-SBT merger such as recurrent changes, procedural changes, centralisation, HRMS changes, indifferent behaviour of superiors, improper deeds, changes in customer relationship and transfer, the P value is greater than 0.05. So, the null hypothesis is accepted with regard to these factors. Therefore, there is no significance difference between women employees with designation of officer and award staff with regard to the factors of occupational stress due to SBI-SBT merger such as recurrent changes, procedural changes, centralisation, HRMS changes, indifferent behaviour of superiors, improper deeds, changes in customer relationship and transfer. It is obvious that occupational stress caused by the SBI-SBT merger is identical across women employees with officer and award staff designations in terms of recurrent changes, procedural changes, centralisation, HRMS changes, indifferent behaviour of superiors, improper deeds, changes in customer relationship and transfer.

According to the mean score, when compared to women employees with the designation of award staff, those with the designation of officers have more occupational stress factors such as structural changes, improper benefits scheme, inadequate management support, compulsion to take VRS and infrastructure changes. At the same time female employees with category of award staff have more inability to adapt with technologies than those with employee category of officer.

H.0.1.5.3 There is no significant difference between married and unmarried employees with respect to the occupational stress due to SBI-SBT merger among women employees.

Table 4.25

T test for significant difference between married and unmarried employees with respect to the occupational stress due to SBI-SBT merger among women employees.

Factors	Marital status				T value	P Value
	Married		Unmarried			
	Mean	SD	Mean	SD		
Inability to adapt with technologies	3.86	1.15	3.29	0.55	3.630	<0.001**
Structural changes	3.73	1.03	3.08	0.62	4.570	<0.001**
Recurrent changes	3.87	1.20	3.33	0.75	3.259	<0.001**
Procedural changes	3.90	1.21	3.37	0.61	1.162	0.583 ^{NS}
Centralization	3.90	1.20	3.66	1.00	1.391	0.165 ^{NS}
HRMS changes	4.00	1.08	3.29	0.84	4.674	<0.001**
Improper benefits scheme	3.40	0.99	2.98	0.63	3.974	<0.001**
Inadequate support from management	3.48	0.99	2.93	0.63	3.974	<0.001**
Indifferent behaviour of superiors	3.13	0.87	3.16	1.16	0.267	0.790 ^{NS}
Improper deeds from colleagues	3.18	0.93	2.87	0.73	2.382	0.018*
Changes in customer relationship	3.70	0.89	3.16	0.27	4.411	<0.001**
Compulsion to take VRS	3.28	0.96	2.87	0.64	3.051	0.002**
Transfer	3.73	0.96	3.60	1.01	1.004	0.316 ^{NS}
Infrastructural changes	3.68	1.07	3.25	0.77	2.881	0.004**

Source: Primary data

Note: 1. ** refers to significant at 1%

2. * refers to significant at 5%

3. NS refers to not significant

Since P value is less than 0.01, the null hypothesis is rejected at 1% significance level for the factors of occupational stress of women employees due to SBI-SBT merging that inability to adapt with technologies, structural changes, recurrent changes, HRMS changes, improper benefits scheme, inadequate support from management, changes in customer relationship, compulsion to take VRS and infrastructure changes. So null hypothesis is rejected at 1% significance level with regard to these factors. As a result, there is a significant difference between married and unmarried female employees in terms of occupational stress factors caused by the SBI-SBT merger, such as inability to adapt with technologies, structural changes, recurrent changes, HRMS changes, improper benefits scheme, inadequate support from management, changes in customer relationship, compulsion to take VRS and infrastructure changes. In other words, in terms of the above-mentioned factors, married and unmarried women employees are not the same.

In terms of improper deeds, the P value is less than 0.05. Hence the null hypothesis is rejected at 5% level significant. It demonstrates that there is a significant difference between married and unmarried female employees in terms of occupational stress factors caused by the SBI-SBT merger, such as improper deeds. It denotes that, in terms of improper deeds, married and unmarried employees are not the same.

Regarding the factors of occupational stress of women employees due to SBI-SBT merging such procedural changes, centralisation, indifferent behaviour of superiors and transfer, the P value is greater than 0.05, so the null hypothesis is accepted with regard to above mentioned factors. Therefore, there is no significant difference between married and unmarried women employees with regard to the factor of occupational stress of women employees due to SBI-SBT merging such as procedural changes, centralisation, indifferent behaviour of superiors and transfer. It is clear that married and unmarried women employees with regard to the factor of occupational stress of women employees due to SBI-SBT merging are similar to one another in terms of above-mentioned factors.

Based on the mean score, it can be concluded that, in comparison to unmarried employees, married employees have higher occupational stress factors due to SBI-SBT merging such as inability to adapt with technologies, structural changes, recurrent changes, HRMS changes, improper benefit scheme, inadequate support from management, Improper deeds, Changes in customer relationship, compulsion to take VRS and infrastructure changes.

H.0.1.5.4 There is no significant difference between graduate and post graduate employees with respect to the occupational stress due to SBI-SBT merger among women employees.

Table 4.26

T test for significant difference between graduate and post graduate employees with respect to the occupational stress due to SBI-SBT merger among women employees.

Factors	Educational qualification				T value	P Value
	Graduate		Post Graduate			
	Mean	SD	Mean	SD		
Inability to adapt with technologies	3.74	1.12	3.95	1.12	2.148	0.032*
Structural changes	3.61	1.00	3.80	1.02	2.213	0.027*
Recurrent changes	3.72	1.19	4.03	1.11	3.065	0.002**
Procedural changes	3.65	1.17	3.26	1.09	6.063	<0.001**
Centralization	3.76	1.12	4.10	1.27	3.251	<0.001**
HRMS changes	3.84	1.04	4.10	1.13	2.701	0.007**
Improper benefits scheme	3.40	0.97	3.5	0.99	1.064	0.288 ^{NS}
Inadequate support from management	3.40	0.97	3.49	0.99	1.064	0.288 ^{NS}
Indifferent behaviour of superiors	2.99	0.78	3.40	1.04	5.360	<0.001**
Improper deeds from colleagues	3.11	0.90	3.25	0.94	1.740	0.082 ^{NS}
Changes in customer relationship	3.62	0.87	3.72	0.86	1.364	0.173 ^{NS}
Compulsion to take VRS	3.19	0.94	3.34	0.93	1.738	0.083 ^{NS}
Transfer	3.69	0.98	3.79	0.93	1.156	0.248 ^{NS}
Infrastructural changes	3.63	1.09	3.64	0.97	0.089	0.929 ^{NS}

Source: Primary data

Note: 1. ** refers to significant at 1%

2. * refers to significant at 5%

3. NS refers to not significant

Since P value is less than 0.01, the null hypothesis is rejected at 1% significance level for the factors of occupational stress of women employees due to SBI-SBT merging such as recurrent changes, procedural changes, centralisation, HRMS changes and indifferent behaviour of superiors. So null hypothesis is rejected at 1% significance level with regard to these factors. Hence, there is significant difference between graduate and post graduate women employees with regard to the factors of occupational stress of employees due to SBI-SBT merging such as recurrent changes, procedural changes, centralisation, HRMS changes and indifferent behaviour of superiors. In other words, in terms of the above-mentioned factors, graduate and post graduate women employees are not the same.

In terms of the factors like inability to adapt with technologies, structural changes the P value is less than 0.05. It demonstrates that there is a significant difference between graduate and postgraduate female employees in terms of occupational stress caused by the SBI-SBT merger, such as inability to adapt with technologies, structural changes. It indicates that graduate and postgraduate female employees are not same in terms of inability to adapt with technologies, structural changes.

Regarding the factors of occupational stress of women employees due to SBI-SBT merger such as improper benefits scheme, inadequate support from management, improper deeds, changes in customer relationship, compulsion to take VRS, transfer and infrastructure changes the P value is greater than 0.05, so the null hypothesis is accepted with regard to above mentioned factors. Therefore, there is no significant difference between graduate and postgraduate women employees with regard to the factor of occupational stress of women employees due to SBI-SBT merging such as improper benefits scheme, inadequate support from management, improper deeds, changes in customer relationship, compulsion to take VRS, transfer and infrastructure changes. It is apparent that graduate and postgraduate female employees are similar to one another in terms of occupational stress of female employees as a result of the SBI-SBT merger.

Based on the mean score, it can be concluded that, in comparison to graduate qualifiers, post graduate qualifiers have higher occupational stress factors as a result of the SBI-SBT merger, such as inability to adapt with technologies, structural

changes, recurrent changes, centralisation, HRMS changes and indifferent behaviour of superiors. At the same time, female graduate qualifiers suffer higher stress regarding the factor “procedural changes” than post graduate employees.

H.0.1.5.6 There is no significant difference between average IT expertise and good IT expertise women employees with respect to the occupational stress due to SBI-SBT merger among women employees.

Table 4.27

T test for significant difference between average IT expertise and good IT expertise women employees with respect to the occupational stress due to SBI-SBT merger among women employees.

Factors	IT Expertise				T Value	P value
	Average		Good			
	Mean	SD	Mean	SD		
Inability to adapt with technologies	3.84	1.09	3.80	1.13	0.443	0.658 ^{NS}
Structural changes	3.85	1.10	3.59	0.96	2.976	0.003**
Recurrent changes	3.72	1.20	3.87	1.16	1.431	0.153 ^{NS}
Procedural changes	3.70	1.18	3.93	1.17	2.194	0.029*
Centralization	3.76	1.29	3.93	1.12	1.674	0.095 ^{NS}
HRMS changes	3.88	1.14	3.96	1.04	0.830	0.407 ^{NS}
Improper benefits scheme	3.40	1.01	3.45	0.96	0.688	0.491 ^{NS}
Inadequate support from management	3.39	1.01	3.45	0.96	0.688	0.491 ^{NS}
Indifferent behaviour of superiors	3.04	0.87	3.17	0.91	1.624	0.105 ^{NS}
Improper deeds from colleagues	2.95	0.88	3.25	0.91	3.774	<0.001**
Changes in customer relationship	3.66	1.04	3.65	0.78	0.157	0.875 ^{NS}
Compulsion to take VRS	3.36	0.90	3.18	0.96	2.180	0.030*
Transfer	3.63	1.05	3.76	0.92	1.519	0.129 ^{NS}
Infrastructural changes	3.60	1.10	3.65	1.03	0.556	0.579 ^{NS}

Source: Primary data

Note: 1. ** refers to significant at 1%

2. * refers to significant at 5%

3. NS refers to not significant

Since P value is less than 0.01, the null hypothesis is rejected at 1% significance level for the factors of occupational stress of women employees due to SBI-SBT merging those structural changes and improper deeds. So null hypothesis is rejected at 1% significance level with regard to these factors. Hence, there is

significance difference between average IT expertise and good IT expertise of women employees with regard to the factors of occupational stress of employees due to SBI-SBT merging such as structural changes, and improper deeds. In other words, in terms of structural changes and improper deeds, average IT expertise and good IT expertise women employees are not the same.

In terms of the factors like procedural changes and compulsion to take VRS, the P value is less than 0.05. Hence the null hypothesis is rejected at 5% level significant. It indicates that there is significant difference between average IT expertise and good IT expertise of women employees with regard to the factors of occupational stress of women employees due to SBI-SBT merging such as procedural changes and compulsion to take VRS. It shows that female employees with average and good IT knowledge are not the same in terms of procedural changes and compulsion to take VRS.

Regarding the factors of occupational stress of women employees due to SBI-SBT merging such as inability to adapt with technologies, recurrent changes, centralisation, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behaviour of superiors, changes in customer relationship, transfer and infrastructure changes, the P value is greater than 0.05, so the null hypothesis is accepted with regard to above mentioned factors. Therefore, there is no significant difference between average IT expertise and good IT expertise of women employees with regard to the factor of occupational stress of women employees due to SBI-SBT merging such as inability to adapt with technologies, recurrent changes, centralisation, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behaviour of superiors, changes in customer relationship, transfer and infrastructure changes. It is apparent that female employees' average and good IT knowledge are similar to one another in terms of occupational stress of female employees as a result of the SBI-SBT merger in terms of the factors listed above.

Based on the mean score, it can be concluded that, in comparison to female employees with good IT expertise, those with average IT expertise have higher occupational stress as a result of the SBI-SBT merger, in terms of structural changes and compulsion to take VRS. In contrast, female employees with good IT expertise,

on the other hand, have a higher occupational stress factor as a result of the SBI-SBT merger in terms of procedural changes and improper deeds from colleagues.

H.0.1.5.7 There is no significant difference among span of service of women employees regarding the occupational stress due to SBI-SBT merger among women employees.

Table 4.28

ANOVA for significant difference among span of service of women employees regarding the occupational stress due to SBI-SBT merger among women employees.

Factors	Span of service			F value	P value
	Up to 10 years	11 to 20 years	Above 20 years		
	Mean and SD	Mean and SD	Mean and SD		
Inability to adapt with technologies	3.77 (1.22)	4.03 (1.05)	3.71 (0.83)	1.040	0.566 ^{NS}
Structural changes	3.60 (1.09)	4.00 (1.01)	3.57 (0.68)	7.572	<0.001**
Recurrent changes	3.78 (1.14)	4.25 (1.40)	3.53 (0.89)	12.012	<0.001**
Procedural changes	3.83 (1.21)	4.28 (1.24)	3.51 (0.91)	13.489	<0.001**
Centralisation	3.94 (1.19)	4.05 (1.29)	3.55 (0.98)	6.634	<0.001**
HRMS changes	3.96 (1.09)	4.09 (1.13)	3.71 (0.93)	4.073	0.018*
Improper benefits scheme	3.43 (0.99)	3.81 (1.07)	3.05 (0.63)	19.414	<0.001**
Inadequate support from management	3.43 (0.99)	3.81 (1.07)	3.05 (0.63)	19.414	<0.001**
Indifferent behaviour of superiors	3.10 (0.93)	3.50 (0.96)	2.88 (0.59)	15.741	<0.001**
Improper deeds from colleagues	3.05 (0.77)	3.73 (1.15)	2.89 (0.83)	33.239	<0.001**
Changes in customer relationship	3.66 (0.86)	4.01 (0.97)	3.30 (0.62)	21.862	<0.001**
Compulsion to take VRS	3.15 (0.96)	3.51 (0.96)	3.23 (0.81)	6.512	0.002**
Transfer	3.81 (1.00)	3.72 (0.86)	3.50 (0.94)	4.784	0.009**
Infrastructural changes	3.58 (1.04)	3.82 (1.11)	3.62 (1.02)	2.305	0.101 ^{NS}

Source: Primary data

Note: 1. ** refers to significant at 1%

2.* refers to significant at 5%

2. NS refers to not significant

3. SD in brackets

Since P value is less than 0.01, So the null hypothesis is rejected at 1% level with regard to occupational stress of women employees due to SBI-SBT merger such as structural changes, recurrent changes, procedural changes, centralisation, improper benefits scheme, inadequate support from management, indifferent behaviour of superiors, improper deeds, changes in customer relationship, compulsion to take VRS and transfer. Hence, there is significant difference in span of service of women employees with regard to occupational stress among women employees due to SBI-SBT merger such as, structural changes, recurrent changes, procedural changes, centralisation, improper benefits scheme, inadequate support from management, indifferent behaviour of superiors, improper deeds, changes in customer relationship, compulsion to take VRS and transfer. That means, various span of service of women employees are different regarding occupational stress of women employees due to SBI-SBT merger in terms of above-mentioned factors.

In terms of inability to adapt with technologies and HRMS changes, P value is less than 0.05. Accordingly, the null hypothesis is rejected at 5% level with regard to occupational stress of woman employees due to SBI-SBT merger that HRMS changes. That means there is a significant difference among span of service of woman employees with regard to the factor, HRMS changes.

While considering infrastructure changes, the P value is greater than 0.05, so the null hypothesis is accepted. That means there is no significant difference among span of service of women employees with regard to inability to adopt with technology and infrastructure changes of occupational stress among women employees due to SBI-SBT merger.

Post-hoc test of ANOVA

Table: 4.29

Post Hoc Test for significant difference among the span of service of women employees regarding the occupational stress due to SBI-SBT merger

Factors	Span of service (I)	Span of service (J)	Mean difference (I-J)	Std. error	P value
Structural changes	Up to 10 years	11 to 20 years	-0.394	0.107	<0.001**
		Above 20 years	0.033	0.104	0.944 ^{NS}
	11 to 20 years	Above 20 years	0.428	0.129	0.003**
Recurrent changes	Up to 10 years	11 to 20 years	-0.460	0.123	<0.001**
		Above 20 years	0.253	0.120	0.089 ^{NS}
	11 to 20 years	Above 20 years	0.714	0.148	<0.000**
Procedural changes	Up to 10 years	11 to 20 years	-0.452	0.124	<0.001**
		Above 20 years	0.317	0.121	0.024*
	11 to 20 years	Above 20 years	0.770	0.149	<0.000**
Centralization	Up to 10 years	11 to 20 years	-0.116	0.126	0.623 ^{NS}
		Above 20 years	0.387	0.122	0.005**
	11 to 20 years	Above 20 years	0.504	0.151	0.003**
HRMS changes	Up to 10 years	11 to 20 years	-0.135	0.115	0.466 ^{NS}
		Above 20 years	0.246	0.111	0.072 ^{NS}
	11 to 20 years	Above 20 years	0.381	0.137	0.016*
Improper benefits scheme	Up to 10 years	11 to 20 years	-0.378	0.101	<0.001**
		Above 20 years	0.379	0.098	<0.001**
	11 to 20 years	Above 20 years	0.758	0.121	<0.000**
Inadequate support from management	Up to 10 years	11 to 20 years	-0.378	0.101	<0.001**
		Above 20 years	0.379	0.098	<0.001**
	11 to 20	Above 20	0.758	0.121	<0.001**

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	years	years			
Indifferent behaviour of superior	Up to 10 years	11 to 20 years	-0.407	0.094	<0.000**
		Above 20 years	0.214	0.091	0.052 ^{NS}
	11 to 20 years	Above 20 years	0.621	0.113	<0.001**
Improper deeds	Up to 10 years	11 to 20 years	-0.671	0.093	<0.001**
		Above 20 years	0.166	0.090	0.161 ^{NS}
	11 to 20 years	Above 20 years	0.837	0.111	<0.001**
Changes in customer relationship	Up to 10 years	11 to 20 years	-0.346	0.090	<0.001**
		Above 20 years	0.368	0.087	<0.001**
	11 to 20 years	Above 20 years	0.715	0.108	<0.001**
Compulsion to take VRS	Up to 10 years	11 to 20 years	-0.361	0.100	<0.001**
		Above 20 years	-0.074	0.097	0.727 ^{NS}
	11 to 20 years	Above 20 years	0.287	0.120	0.045*
Transfer	Up to 10 years	11 to 20 years	0.087	0.103	0.674 ^{NS}
		Above 20 years	0.310	0.100	0.006**
	11 to 20 years	Above 20 years	0.223	0.123	0.169 ^{NS}

Source: Primary data

Note: 1. ** refers to significant at 1%

2. * refers to significant at 5%

3. NS refers to not significant

Based on Tukey HSD post hoc test, the following significant difference was found in the span of service of employees regarding the occupational stress due to SBI-SBT merger. In the case of structural changes, women employees with up to 10 years of service differ significantly from those with 11 to 20 years of service, whereas women employees with 11 to 20 years of service differ significantly from those with more than 20 years of service.

Concerning the recurrent changes, women employees with up to 10 years of service differ significantly from those with 11 to 20 years of service; however women employees with 11 to 20 years of service differ significantly from those with more than 20 years of service.

When examining procedural changes, women employees with up to 10 years of service differ significantly from those with 11 to 20 and above 20 years of service. Women employees with 11 to 20 years of service differ significantly from women employees with more than 20 years of service. In the case of centralisation, female employees with up to 10 years of service differ significantly from those with above 20 years of service, while those from 11 to 20 years of service significantly differed from female employees with more than 20 years of service. In the instance of HRMS changes, female employees with 11 to 20 years of service differ significantly from those with above 20 years of service.

In the case of an improper benefits scheme, women employees with up to 10 years of service differ significantly from those with 11 to 20 and more than 20 years of service. Women with 11 to 20 years of experience differ greatly from those with more than 20 years of experience. In terms of inadequate management support, women employees with up to 10 years of service differ significantly from those with 11 to 20 and beyond 20 years of service, and those with 11 to 20 years of service differ significantly from those with service of more than 20 years. In the event of indifferent behaviour by superiors, women employees with up to 10 years of service differ significantly from those with 11 to 20 years of service, whereas those with 11 to 20 years of service differ significantly from those with more than 20 years of experience.

When examining improper deeds, women employees with up to 10 years of service differ significantly from those with 11 to 20 years of service and above 20 years, and those with 11 to 20 years of service differ significantly from those with more than 20 years of service. When it comes to changes in customer relationships, women with up to 10 years of service differ significantly from those with 11 to 20 and more than 20 years of employment, those with 11 to 20 years of service differ

significantly from female employees with more than 20 years of service. While analysing the compulsion to take VRS, it discovered that women employees with up to 10 years of service differ significantly from those with 11 to 20 years of service and those with 11 to 20 years of service significantly differed from above 20 years of service. In terms of transfer, women with up to 10 years of service differ significantly from those with more than 20 years of service.

According to the mean score, structural changes lead less stress on female employees with less than 10 years of service than those with 11 to 20 years of service. When comparing women employees with 11 to 20 years of service to those with more than 20 years of service, employees with 11 to 20 years of service experiencing more occupational stress on structural changes than above 20 years. Female employees with 11 to 20 years of experience are more stressed by structural changes brought about by the SBI-SBT merger than those with up to 10 and more than 20 years of service.

In terms of recurrent changes, female employees with up to ten years of service feel less stress than those with 11 to 20 years of service. When comparing female employees with 11 to 20 years of service, 20 years of serviced employees reports less stress from recurring changes. With respect to recurring changes brought about by the SBI-SBT merger, it is obvious that women with 11 to 20 years of employment are under higher stress than women with up to ten and more than twenty years of service.

In terms of procedural changes, female employees with up to 10 years of service have less stress than those with 11 to 20 years of service. It is also shows that female employees with up to 10 years of service have more stress on procedural changes when comparing with those who have above 20 years of service. When comparing female employees with 11 to 20 years of service to those with more than 20 years of service, those with 11 to 20 years of service suffer more stress on procedural changes. In terms of occupational stress of procedural changes brought about by the SBI-SBT merger, women employees with 11 to 20 years of service

clearly have a greater stress than women with up to 10 and above 20 years of service.

While considering centralisation, female employees with up to 10 years of service have greater stress than those who have service of above 20 years, those who have service of 11 to 20 years suffer more occupational stress than those with more than 20 years of service. In terms of occupational stress of centralisation brought about by the SBI-SBT merger, women employees with 11 to 20 years of service clearly facing more stress than women with up to 10 and above 20 years of service.

Regarding HRMS changes, female employees with 11 to 20 years of service experiencing more stress than those with above 20 years of service. In terms of improper benefit schemes, women employees with up to 10 years of service have less stress than those with 11 to 20 years of service, and when comparing employees with experience of up to 10 and above 20 years, employees with up to 10 years of service are feeling more stress. Women employees with 11 to 20 years of service have facing more stress than women with more than 20 years of service. It implies that female employees with 11 to 20 years of service are suffering a bigger level of stress on the improper benefit scheme generated by the SBI-SBT merger.

While considering inadequate support from management, female employees with 11 to 20 years of service have greater stress than those with up to 10 years of service. Female employees with up to 10 years of service have more stress than those with more than 20 years of service. When comparing women employees with service of 11 to 20 years and above 20 years, 11 to 20 years suffer more stress than other. It implies that women with 11 to 20 years of service face more occupational stress as a result of the SBI-SBT merger's insufficient management assistance.

In the case of improper deeds caused by the SBI-SBT merger, women employees with less than 10 years of service have a lower stress than those with 11 to 20 years of service, while those with 11 to 20 years of service are face more stress on improper deeds than those with more than 20 years of experience. This demonstrates that female employees with 11 to 20 years of experience are more

stressed about improper deeds caused by the SBI-SBT merger than those with up to 10 and above 20 years of service.

In terms of changes in customer relationships as a result of the SBI-SBT merger, women employees with less than 10 years of experience have less occupational stress than women with 11 to 20 years of service, whereas those with up to 10 years of service have a more stress on changes in customer relationships than women employees with more than 20 years of service. Female employees with service of more than 20 years of service are lesser stressed than those with service of 11 to 20 years. These findings implies that women workers with 11 to 20 years of service are more stressed than those with up to 10 years and over 20 years of service about changes in customer relationships as a result of the SBI-SBT merger.

Concerning the issue of compulsion to VRS due to occupational stress as a result of the SBI-SBT merger, women with up to 10 years of service are lesser stressed than women with 11 to 20 years of service. Female employees with service of 11 to 20 years have more stress than those with service of above 20 years. When evaluating the transfer of occupational stress as a result of the SBI-SBT merger, female employees with up to 10 years of service have more occupational stress than those with service of more than 20 years.

H.0.1.5.8 There is no significant difference among frequency of training availability of women employees regarding the occupational stress due to SBI-SBT merger among women employees.

Table 4.30

ANOVA for significant difference among frequency of training availability of women employees regarding the occupational stress due to SBI-SBT merger among women employees.

Factors	Frequency of training given			F value	P value
	Occasionally	Frequently	Regularly		
	Mean and SD	Mean and SD	Mean and SD		
Inability to adapt with technologies	3.77 (1.13)	3.87 (1.08)	3.81 (1.16)	0.426	0.653 ^{NS}
Structural changes	3.65 (1.01)	3.63 (0.85)	3.78 (1.21)	0.965	0.381 ^{NS}
Recurrent changes	3.65 (1.18)	3.98 (1.05)	3.96 (1.28)	5.763	0.003**
Procedural changes	3.66 (1.12)	4.10 (1.15)	3.91 (1.29)	7.585	<0.001**
Centralisation	3.65 (1.17)	3.95 (1.12)	4.25 (1.21)	12.376	<0.001**
HRMS changes	3.77 (0.92)	4.15 (1.01)	3.96 (1.35)	6.719	<0.001**
Improper benefits scheme	3.50 (0.96)	3.31 (0.80)	3.40 (1.17)	1.533	0.080 ^{NS}
Inadequate support from management	3.52 (0.96)	3.31 (0.80)	3.41 (1.17)	1.533	0.080 ^{NS}
Indifferent behaviour of superiors	2.94 (0.73)	3.19 (0.83)	3.44 (1.17)	14.513	<0.001**
Improper deeds from colleagues	3.12 (0.95)	3.02 (0.62)	3.40 (1.11)	6.873	<0.001**
Changes in customer relationship	3.70 (0.97)	3.56 (0.57)	3.70 (0.97)	1.659	0.191 ^{NS}
Compulsion to take VRS	3.15 (1.02)	3.33 (0.78)	3.30 (0.97)	1.236	0.108 ^{NS}
Transfer	3.55 (0.98)	3.77 (0.90)	4.01 (0.95)	10.741	<0.001**
Infrastructural changes	3.59 (1.04)	3.73 (0.95)	3.61 (1.20)	1.080	0.340 ^{NS}

Source: Primary data

Note: 1. ** refers to significant at 1%

2. NS refers to not significant

3. SD in brackets

Since P value is less than 0.01, so the null hypothesis is rejected at 1% level with regard to occupational stress of women employees due to SBI-SBT merger such as recurrent changes, procedural changes, centralisation, HRM changes, indifferent behaviour of superior, improper deeds and transfer. So, there is significance difference among frequency of training availability of women employees with regard to factors of occupational stress among women employees due to SBI-SBT merger such as recurrent changes, procedural changes, centralisation, HRM changes, indifferent behaviour of superior, improper deeds and transfer. That is, in terms of the things mentioned, the types of frequency of training availability of women employees differ in terms of occupational stress of women employees as a result of the SBI-SBT merger.

Regarding the factors such as inability to adapt with technologies, structural changes, improper benefits scheme, inadequate support from management, changes in customer relationship, compulsion to take VRS and infrastructure changes the P value is greater than 0.05, so the null hypothesis is accepted. That is, there is no significant difference in occupational stress among women employees based on the frequency of training availability with relation to inability to adapt with technologies, structural changes, improper benefits scheme, inadequate support from management, changes in customer relationship, compulsion to take VRS and infrastructure changes caused by the SBI-SBT merger.

Post-hoc test of ANOVA

Table: 4.31

Post Hoc Test for significant difference among the frequency of training availability of women employees regarding the occupational stress due to SBI-SBT merger.

Factors	Frequency of training given (I)	Frequency of training given (J)	Mean difference (I-J)	Std. error	P value
Recurrent changes	Occasionally	Frequently	-0.337	0.112	0.008**
		Regularly	-0.316	0.123	0.028*
	Frequently	Regularly	0.020	0.133	0.987 ^{NS}
Procedural changes	Occasionally	Frequently	-0.433	0.112	<0.000**
		Regularly	-0.250	0.123	0.108 ^{NS}
	Frequently	Regularly	0.183	0.133	0.356 ^{NS}
Centralisation	Occasionally	Frequently	-0.300	0.112	0.021*
		Regularly	-0.600	0.122	<0.001**
	Frequently	Regularly	-0.300	0.132	0.062*
HRMS changes	Occasionally	Frequently	-0.375	0.102	<0.001**
		Regularly	-0.191	0.112	0.206 ^{NS}
	Frequently	Regularly	0.183	0.121	0.289 ^{NS}
Indifferent behaviour of superiors	Occasionally	Frequently	-0.243	0.085	0.012*
		Regularly	-0.493	0.093	<0.001**
	Frequently	Regularly	-0.250	0.100	0.035*
Improper deeds from colleagues	Occasionally	Frequently	0.100	0.087	0.489 ^{NS}
		Regularly	-0.275	0.095	0.012*
	Frequently	Regularly	-0.375	0.103	<0.001**
Transfer	Occasionally	Frequently	-0.216	0.091	0.049*
		Regularly	-0.460	0.100	<0.001**
	Frequently	Regularly	-0.243	0.108	0.065 ^{NS}

Source: Primary data

Note: 1. ** refers to significant at 1%

2. * refers to significant at 5%

3. NS refers to not significant

Based on Tukey HSD post hoc test, the following significant difference found among the frequency of training availability of women employees regarding the occupational stress due to SBI-SBT merger. In the case of recurrent changes, female employees who receive occasional training differ significantly from those who receive frequent and regular training.

When it comes to procedural changes, women employees who receive occasional training differ significantly from those who receive frequent training. In the case of centralisation, female employees who receive occasional training differ significantly from those who receive frequent and regular training. Those who receive frequent training are significantly differed from those who receive regular training. When examining HRMS changes, women employees who receive occasional training differ significantly from those who get frequent training. Women employees who receive occasional training differ significantly from those who receive frequent and regular training in the event of indifferent behaviour by superiors. Women employees who receive frequent training differ significantly from those who receive regular training.

In terms of improper deeds, female employees who receive occasional training differ significantly from those who receive regular training. Women employees who receive frequently are significantly from those who receive regular training. Regarding the case of transfer, female employees who receive training occasionally differ significantly from those who receive training frequently and regularly.

According to mean score, in the case of recurrent changes of occupational stress due to SBI-SBT merger women employees who receive training occasionally are less stressed than those who receive training frequently and regularly. In terms of procedural changes, women employees who receive frequent training are more stressed than those who receive occasional training.

In the instance of centralisation of occupational stress as a result of the SBI-SBT merger, women employees who receive occasional training have lesser stress than those who receive training frequently and regularly. Female employees who receive training regularly have more occupational stress on centralisation than who receive training frequently. In terms of HRMS modifications, women employees who receive training on a frequent basis have a bigger stress than those who receive training occasionally. When it comes to Indifferent behaviour of superiors, women employees who receive occasional training have a lesser stress than those who

receive training frequently and regularly. Women employees who receive regular training are more stressed than who receive training frequently.

In the case of improper deeds, female employees who receive regular training are more stressed than those who receive training occasionally and frequently. When comparing it in between frequently and regularly, regularly is higher than frequently. Considering transfer, female employees who receive occasional training are less stressed than who receive training frequently and regularly.

4.1.7 Conclusion

This part addressed the first objective of the study, which was to investigate the occupational stress experienced by female employees both before and after the SBI-SBT merger. This chapter analyzed the prevalence of occupational stress among female bank employees before and after the SBI-SBT merger, taking into account their diverse demographic data, as well as the condition of women employees in the bank with regard to occupational stress after the merger, with regard to their socio-demographic background.

PART B

Consequences of the occupational stress among the women employees due to SBI-SBT merger

4.2.1 Introduction

Part B of the chapter 4 examines the consequences of the occupational stress among the women employees due to SBI-SBT merger. The study of the consequences of occupational stress among women employees both before and after the SBI-SBT merger is the second objective of the research, and it is covered in this chapter. The chapter looks at the consequences of occupational stress on female employees both before and after the SBI-SBT merger, as well as the effects of occupational stress on workers of all socioeconomic backgrounds. Work engagement, Turnover intention, Employee commitment, and Employee performance are considered as the constructs of the consequences of the occupational stress among the women employees as a result of the SBI-SBT merger. Age, staff category, marital status, educational background, IT expertise, service range, and training frequency are used to cross-compare the workers.

4.2.2 Objective

Objective II: To explore the effects of occupational stress due to SBI-SBT merger women employees and their work related outcomes.

Descriptive statistics, such as mean and standard deviation, and inferential analysis, such as one sample t test, paired sample t test, independent t test, and one-way ANOVA with Tukey's HSD post hoc analysis, were used to achieve this objective of the study.

The following seven constructs are taken to be factors to occupational stress among workers as a result of the SBI-SBT merger.

1. *Family and social issue*
2. *Health issues*

3. *Psychological and behavioral issues*
4. *Work engagement*
5. *Turnover intention*
6. *Employee commitment*
7. *Employee performance*

4.2.3. Extent of consequences of occupational stress faced by the women employees due to SBI-SBT merger

4.2.3.1. Extent of consequences of occupational stress faced by the women employees before the SBI-SBT merger

H.0.2.1: Consequences of the occupational stress among the women employee is at average level before the SBI-SBT merger.

Table: 4.32

One sample t test for measuring the consequences of the occupational stress among the women employee before the SBI-SBT merger.

SI No	Factors	Mean	Standard Deviation	Mean difference	T value	P Value
1	Family and social issue	3.99	0.78	0.99	23.46	<0.001**
2	Health issues	3.23	0.88	0.23	24.71	<0.001**
3	Psychological and behavioral issues	2.99	0.72	-0.01	1.624	0.120 ^{NS}
4	Work engagement	4.55	0.94	1.55	24.91	<0.001**
5	Turnover intention	2.88	0.74	-0.12	13.53	<0.001**
6	Employee commitment	4.80	0.78	1.80	23.53	<0.001**
7	Employee performance	4.53	0.64	1.53	28.21	<0.001**

Source: Primary data

** denotes significant at 1% level

Since the P value is less than 0.01, the null hypothesis is rejected for the all factors of the consequences of the occupational stress such as family and social issues, health issues, work engagement, turnover intention, employee commitment and employee performance.

Since the P value is higher than 0.050, the null hypothesis is accepted for the factor of consequences of occupational stress such as psychological and behavioral issues.

It shows that before merger, the effects of occupational stress on women employees were either below average or above average (3 is the average value). The mean score analysis was carried out to find out whether the consequences of work-related stress are above or below average for the workers. The mean score for each factor shows that, with the exception of the factors that pertains to behavioral and psychological issues and turnover intentions, all average scores are higher than 3.

Based on mean score, it can be seen that there is evidence of adverse consequences resulting from work-related stress experienced by female bank employees before the merger, specifically in relation to family and social matters, as well as health concerns. Prior to the merger, the employees exhibited favorable attributes such as job engagement, employee commitment, and employee performance. Additionally, it has been determined that the employees of the bank do not have any intention to leave their jobs, and they only experience an average amount of psychological and social issues prior to the merger.

4.2.3.2. Extent of occupational stress suffered by the women employees after the SBI-SBT merger

H.0.2.2: Occupational stress among the women employee is at average level after the SBI-SBT merger.

Table: 4.33

One sample t test for measuring the occupational stress among the women employee is at average level after the SBI-SBT merger.

SI No	Factors	Mean	Standard Deviation	Mean difference	T value	P Value
1	Family and social issue	4.49	1.07	1.49	3.97	<0.001**
2	Health issues	4.78	1.09	1.78	7.67	<0.001**
3	Psychological and behavioral issues	4.60	1.06	1.60	3.55	<0.001**
4	Work engagement	2.35	0.90	-0.35	2.90	0.004**
5	Turnover intention	3.38	0.90	0.38	2.42	0.010**
6	Employee commitment	2.66	0.69	-0.66	3.65	<0.001**
7	Employee performance	2.36	0.63	-0.36	4.08	<0.001**

Source: Primary data

** denotes significant at 1% level

Since the P value is less than 0.01, the null hypothesis is rejected for the all factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioral issues, work engagement, turnover intention, employee commitment and employee performance. It demonstrates that the consequences of work-related stress on women workers were either below average or above average following merger (3 is the average value). To determine whether the consequences of work-related stress are above or below average for the workers, the mean score analysis was performed. Each factor's mean value reveals that all mean scores are greater than 3 except in the case of job engagement, employee commitment, and employee performance.

Based on mean score, it can be seen that there is evidence of adverse consequences resulting from work-related stress experienced by female bank employees after the merger, specifically in relation to family and social matters, psychological and social issues as well as health concerns at above average level.

After the merger, the employees exhibited unfavorable attributes in the case of job engagement, employee commitment, and employee performance. Additionally, it has been determined that the employees of the bank do have an intention to leave their jobs.

According to the mean score, there is ample proof of negative outcomes caused by work-related stress among female bank employees following the merger. These consequences primarily affect family and social matters, psychological and social issues, and health concerns, mean scores of which are above the average level. Following the merger, the employees displayed undesirable characteristics such as low levels of job engagement, employee commitment, and employee performance. Furthermore, it has been ascertained that the bank's employees do possess an intention to resign from their current job.

4.2.3.3 Consequences of the Occupational stress among the women employee before and after the merger: A comparative analysis

H.0.2.3: There is no significant difference between the before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.34

Consequences of occupational stress among the employees before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	3.99	0.78	4.49	1.07	(+) 0.50	13.89	<0.001**
2	Health issues	3.23	0.88	4.78	1.09	(+) 1.55	14.95	<0.001**
3	Psychological and behavioural issues	2.99	0.72	4.60	1.06	(+) 0.61	14.81	<0.001**
4	Work engagement	4.55	0.94	2.35	0.90	(-) 2.20	5.91	<0.001**
5	Turnover intention	2.88	0.74	3.38	0.90	(+) 0.50	14.68	<0.001**
6	Employee commitment	4.80	0.78	2.66	0.69	(-) 2.14	3.67	<0.001**
7	Employee performance	4.53	0.64	2.36	0.63	(-) 2.17	7.69	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress consequences before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, turnover intention, work engagement, employee commitment and employee performance. It denotes that there is a significance difference between the factors of consequences of stress before and after the merger.

The scores indicate that the factors of Family and social issue, health issues, psychological and behavioural issues and turnover intention were lower before the SBI-SBT merger compared to after the merger. It indicates that employees experience a range of adverse effects due to occupational stress after the merger in relation to these factors. The scores for work engagement, employee commitment, and employee performance were higher before the merger compared to after the merger. It suggests that the merger has had a significant negative impact on the work engagement, employee commitment, and employee performance of female bank employees.

All of these findings point to the fact that the SBI-SBT merger has caused a great deal of stress in the workplace, which has led to a number of negative consequences among the female employees.

4.2.4 Consequences of the occupational stress among the women employee before and after the merger with considering their varying socio-demographic background: A comparative analysis

The following socio-demographic categorical factors are considered for the analysis

Age

Employee category

Marital status

Educational qualification

IT expertise

Span of service

Frequency of training given

H.0.2.4.1: There is no significant difference among the employees under the category of officer between the before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.35

Consequences of occupational stress among the employees under the category of officer before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	3.29	0.88	3.77	1.12	(+) 0.48	6.48	<0.001**
2	Health issues	3.19	0.84	3.61	1.08	(+) 0.42	8.37	<0.001**
3	Psychological and behavioural issues	3.13	0.85	3.58	1.14	(+) 0.44	5.88	<0.001**
4	Work engagement	4.40	0.97	4.40	0.96	0.00	0.00	1.000 ^{NS}
5	Turnover intention	3.08	0.75	3.59	1.02	(+) 0.51	8.48	<0.001**
6	Employee commitment	4.65	0.71	4.65	0.64	0.00	0.00	1.000 ^{NS}
7	Employee performance	4.63	0.54	4.44	-0.62	(-) 0.18	4.71	<0.001**

Note: 1.** indicates significant at 1% level

2. ^{NS} Indicates not significant

The paired sample t test was used to compare the status of occupational stress consequences among the employees under the category of officer before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and

behavioural issues, turnover intention and employee performance among the employees under the category of officer before and after the SBI-SBT merger.

The mean scores demonstrate that the mean scores for the following factors are lower before the SBI-SBT merger than after the merger: family and social issues, health concerns, psychological and behavioural issues, and turnover intention. It suggests that employees under the category of officers suffer from a number of unfavourable occupational stress outcomes as a result of the merger. The mean score of the factor such as employee performance is higher before merger than after merger. It signifies that performance of female bank employees has been severely diminished as a result of the merger.

The P value is greater than 0.05 for the factors such as work engagement and employee commitment. So, the null hypothesis is accepted for work engagement and employee commitment. It reveals that there is no significant difference among the employees under the category of officer between before and after SBI-SBT merger regarding the consequences of the occupational stress factors such as work engagement and employee commitment.

All of these findings point to the fact that the SBI-SBT merger has caused a great deal of stress in the workplace, which has led to a number of negative consequences among the female employees under the category of officer such as family and social issues, health issues, psychological and behavioral issues, higher turnover intention and lower employee performance.

H.0.2.4.2: There is no significant difference among the employees under the category of award staff between the before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.36

Consequences of occupational stress among the employees under the category of award staff before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	2.83	0.67	3.34	1.01	(+) 0.51	13.32	<0.001**
2	Health issues	3.25	0.90	3.87	1.08	(+) 0.61	12.52	<0.001**
3	Psychological and behavioral issues	2.91	0.62	3.61	1.02	(+) 0.70	14.58	<0.001**
4	Work engagement	4.63	0.91	4.33	0.86	(-) 0.30	7.70	<0.001**
5	Turnover intention	2.77	0.71	3.27	0.81	(+) 0.49	12.00	<0.001**
6	Employee commitment	4.88	0.80	4.66	0.71	(-) 0.21	4.81	<0.001**
7	Employee performance	4.48	0.69	4.31	0.64	(-) 0.17	6.06	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress consequences among the employees under the category of award staff before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, work engagement, turnover intention, employee commitment and employee performance among the employees under the category of award staff before and after the SBI-SBT merger. The mean scores reflect that the mean scores of the following categories are lower before the SBI-SBT merger than after the merger: family and social issues, health concerns, psychological and behavioural issues, and turnover intention. It denotes that female employees in the category of award staff suffer from a variety of negative occupational stress

consequences as a result of the merger. The mean score of the factors such as work engagement, employee commitment and employee performance are higher before merger than after merger. It indicates that work engagement, employee commitment, and employee performance of female bank employees in the award staff category have been severely lowered as a result of the merger.

The aforementioned findings suggest that the merger between SBI and SBT has led to significant workplace stress, resulting in various adverse effects on female award staff. These effects include problems related to family and social life, health issues, psychological and behavioral problems, increased intention to leave the job, decreased work engagement, reduced employee commitment, and diminished employee performance.

H.0.2.4.3: There is no significant difference among the married employees between the before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.37

Consequences of occupational stress among the married employees before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	3.00	0.78	3.53	1.10	(+) 0.53	14.07	<0.001**
2	Health issues	3.26	0.86	3.82	1.08	(+) 0.56	14.70	<0.001**
3	Psychological and behavioural issues	3.02	0.73	3.65	1.06	(+) 0.63	14.30	<0.001**
4	Work engagement	4.54	0.95	4.32	0.90	(-) 0.22	6.05	<0.001**
5	Turnover intention	2.87	0.76	3.38	0.90	(+) 0.50	13.85	<0.001**
6	Employee commitment	4.78	0.80	4.66	0.68	(-) 0.12	2.98	0.003**
7	Employee performance	4.52	0.66	4.33	0.64	(-) 0.19	7.96	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, work engagement, turnover intention, employee commitment and employee performance among the married employees before and after the SBI-SBT merger.

The mean scores demonstrate that the mean scores of the following factors, that is family and social concerns, health issues, psychological and behavioural issues, and turnover intention, were lower before the SBI-SBT merger than after the merger. It suggests that married female employees face a variety of unfavourable occupational stress outcomes as a result of the merger. The mean score of the factors such as work engagement, employee commitment and employee performance are higher before merger than after merger. It implies that the merger has considerably reduced job engagement, employee commitment, and employee performance among married female bank employees.

These results show that the SBI-SBT merger has actually led to a great deal of workplace stress, which has negatively impacted married female employees in a number of ways, including health problems, psychological problems, behavioral problems, family and social problems, higher intention to leave, lower work engagement, lower employee commitment, and lower performance.

H.0.2.4.4: There is no significant difference among the unmarried employees between the before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.38

Consequences of occupational stress among the unmarried employees before and after SBI - SBT merger

Sl. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	2.95	0.77	3.08	0.62	(+) 0.12	1.41	0.162 ^{NS}
2	Health issues	2.90	0.95	3.33	1.04	(+) 0.43	3.25	0.002**
3	Psychological and behavioural issues	2.66	0.52	3.10	0.96	(+) 0.43	3.92	<0.001**
4	Work engagement	4.62	0.79	3.66	0.76	(-) 1.04	3.25	0.002**
5	Turnover intention	3.00	0.56	3.45	0.92	(+) 0.45	5.11	<0.001**
6	Employee commitment	4.91	0.59	4.62	0.73	(-) 0.29	5.80	<0.001**
7	Employee performance	4.62	0.40	4.50	0.47	(-) 0.12	0.51	0.606 ^{NS}

Source: Primary data

Note: 1.** indicates significant at 1% level

2.^{NS} indicates not significant

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as health issues, psychological and behavioural issues, work engagement, turnover intention and employee commitment among the unmarried female employees before and after the SBI-SBT merger. The mean scores show that the mean scores of the following factors that health issues, psychological and behavioural issues and turnover intention are lower before the SBI-SBT merger than after the merger. It suggests that unmarried female employees face a variety of unfavourable professional stress outcomes as a result of the merger.

The mean scores for job engagement, employee commitment, and employee performance were greater prior to the merger compared to after the merger. It indicates that the employees' favorable perspectives have diminished as a result of the merger.

The P value is greater than 0.05 for the factors such as family and social issues and employee performance. So, the null hypothesis is accepted for family and social issues and employee performance. It reveals that there is no significant difference among the unmarried female employees between before and after SBI-SBT merger regarding the consequences of the occupational stress factors such as family and social issues and employee performance.

According to the findings, the SBI-SBT merger caused a significant amount of stress in the workplace, which has resulted in a number of negative consequences among female unmarried employees, including health issues, psychological and behavioral issues, higher turnover intention, and lower employee commitment.

H.0.2.4.5: There is no significant difference among the female employees under the age group of 25 to 35 between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.39

Consequences of occupational stress among the female employees under the age group of 25 to 35 before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	2.94	0.70	3.61	1.12	(+) 0.66	13.03	<0.001**
2	Health issues	3.12	0.82	3.79	1.20	(+) 0.66	11.47	<0.001**
3	Psychological and behavioural issues	2.96	0.72	3.70	1.13	(+) 0.73	11.57	<0.001**
4	Work engagement	4.67	0.89	4.56	0.83	(-) 0.11	2.26	0.024*
5	Turnover intention	2.80	0.59	3.38	1.01	(+) 0.58	12.63	<0.001**
6	Employee commitment	4.78	0.68	4.65	0.58	(-) 0.13	2.62	0.009**
7	Employee performance	4.54	0.51	4.42	0.55	(-) 0.11	3.36	0.001**

Source: Primary data

Note: 1.** indicates significant at 1% level

2. * indicates significant at 5% level

Because of the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issue, health issues, psychological and behavioural issues, turnover intention, employee commitment and employee performance among the female employees with age group of 25 to 35 before and after the SBI-SBT merger. The mean scores indicate that the mean scores of the following factors, family and social concerns, health issues, psychological and behavioural issues, and turnover intention, were lower before the SBI-SBT merger than after the merger. It implies that female employees between the ages of 25 and 35 will encounter a variety of negative professional stress effects as a result of the merger. Employee commitment

and employee performance have higher mean scores prior to merger than after merger. It means that employee commitment and performance of female bank workers aged 25 to 35 have been severely lowered as a result of the merger.

The P value is less than 0.05, so the null hypothesis is rejected at 5% level with regard to the factor of the consequences of the occupational stress such as work engagement among the female employees with age group of 25 to 35 before and after the SBI-SBT merger. The mean score of a factor such as work engagement is greater before merger than after merger. As a result of the merger, the work engagement of female bank workers aged 25 to 35 has been significantly reduced.

All of these findings indicate that the SBI-SBT merger caused a great deal of stress in the workplace, which has resulted in a variety of negative consequences among female employees aged 25 to 35, including family and social issues, health issues, psychological and behavioral issues, higher turnover intention, lower employee commitment and engagement, and lower employee performance.

H.0.2.4.6: There is no significant difference among the female employees under the age group of 36 to 45 between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.40

Consequences of occupational stress among the female employees under the age group of 36 to 45 before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	2.86	0.82	3.50	1.17	(+) 0.63	7.52	<0.001**
2	Health issues	3.20	0.97	3.92	1.04	(+) 0.72	9.29	<0.001**
3	Psychological and behavioural issues	2.90	0.66	3.80	1.09	(+) 0.89	10.04	<0.001**
4	Work engagement	4.65	0.79	4.08	0.95	(-) 0.56	7.91	<0.001**
5	Turnover intention	2.91	0.99	3.36	0.82	(+) 0.45	5.20	<0.001**
6	Employee commitment	4.98	0.63	4.68	0.73	(-) 0.30	4.98	<0.001**
7	Employee performance	4.63	0.61	4.35	0.62	(-) 0.28	6.26	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, turnover intention, work engagement, employee commitment and employee performance. The mean scores show that the mean scores of the following categories, such as family and social issues, health concerns, psychological and behavioural issues, and turnover intention, were lower before the SBI-SBT merger than after the merger. It suggests that female employees aged 36 to 45 face a variety of unfavourable occupational stress outcomes as a result of the merger. Work

engagement, employee commitment, and employee performance have higher mean scores before merger than after merger. It implies that job engagement, commitment, and performance of female bank employees aged 36 to 45 have been severely lowered as a result of the merger.

These results point to the fact that the SBI-SBT merger created a lot of stress in the workplace, which has had many negative effects on female employees between the ages of 36 and 45. These include problems with family and social life, health, mental and behavioral health, intention to leave the company, disengagement from work, lack of dedication, and poor performance.

H.0.2.4.7: There is no significant difference among the female employees with age group of above 45 between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.41

Consequences of occupational stress among the female employees with the age group of above 45 before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	3.21	0.86	3.23	0.78	(+) 0.02	0.46	0.641 ^{NS}
2	Health issues	3.47	0.86	3.62	0.84	(+) 0.15	6.44	<0.001**
3	Psychological and behavioural issues	3.13	0.76	3.22	0.77	(+) 0.08	4.10	<0.001**
4	Work engagement	4.20	1.08	4.17	0.88	(-) 0.03	0.72	0.469 ^{NS}
5	Turnover intention	3.04	0.74	3.40	0.70	(+) 0.35	7.09	<0.001**
6	Employee commitment	4.65	1.04	4.65	0.84	0.00	0.00	1.000 ^{NS}
7	Employee performance	4.43	0.88	4.23	0.79	(-) 0.20	5.58	<0.001**

Source: Primary data

Note: 1.** indicates significant at 1% level

2.^{NS} indicates not significant

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as health issues, psychological and behavioural issues, turnover intention and employee performance among the female employees before and after the SBI-SBT merger. The mean scores demonstrate that the mean scores of the following factors are lower before the SBI-SBT merger than after the merger: health issues, psychological and behavioural disorders, and turnover intention. It implies that female employees over the age of 45 will encounter a variety of negative professional stress effects as a result of the merger. The mean score of a factor such as employee performance is greater before the merger than after the merger. That suggests that the merger has significantly reduced the performance of female bank employees over the age of 45.

The P value is greater than 0.05 for the factors such as family and social issues, work engagement and employee commitment. So, the null hypothesis is accepted for family and social issues, work engagement and employee commitment. It reveals that there is no significant difference among the female employees with age group of above 45 between before and after SBI-SBT merger regarding the consequences of the occupational stress factors such as family and social issues, work engagement and employee commitment.

The findings of all of these investigations indicated that the merger between SBI and SBT caused a significant amount of stress in the workplace. This stress has led to a number of unfavorable outcomes for female employees who are over the age of 45. These outcomes include health problems, psychological and behavioral problems, a higher intention to leave the company, and a decrease in employee performance.

H.0.2.4.8: There is no significant difference among the female employees with qualification of graduate between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.42

Consequences of occupational stress among the female employees with qualification of graduate before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	3.02	0.70	3.41	0.96	(+) 0.38	10.10	<0.001**
2	Health issues	3.17	0.88	3.58	1.10	(+) 0.40	9.64	<0.001**
3	Psychological and behavioural issues	2.97	0.73	3.41	1.03	(+) 0.44	10.32	<0.001**
4	Work engagement	4.61	0.94	4.52	0.82	(-) 0.08	2.30	0.022*
5	Turnover intention	2.82	0.63	3.19	0.86	(+) 0.37	10.32	<0.001**
6	Employee commitment	4.80	0.75	4.66	0.69	(-) 0.13	3.48	0.001**
7	Employee performance	4.53	0.61	4.39	0.61	(-) 0.13	4.79	<0.001**

Source: Primary data

Note: 1. ** indicates significant at 1% level

2. * indicates significant at 5% level

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issue, health issues, psychological and behavioural issues, turnover intention, employee commitment and employee performance among the female employees with qualification of graduate before and after the SBI-SBT merger.

The mean scores reflect that the mean scores of the following categories are lower before the SBI-SBT merger than after the merger: family and social issues, health concerns, psychological and behavioural issues, and turnover intention. It implies that as a result of the merger, female employees with graduate degrees will

encounter a variety of negative professional stress. The mean score of the factors that is, employee commitment and employee performance are higher before merger than after merger. It implies that employee commitment, and employee performances of female bank employees with qualification of graduate have been significantly reduced following the merger.

The P value is less than 0.05, so the null hypothesis is rejected at 5% level with regard to the factor of the consequences of the occupational stress such as work engagement among the female employees with qualification of graduate before and after the SBI-SBT merger. The mean score of a factor such as work engagement is greater before merger than after merger. As a result of the merger, the job engagement of female bank workers with graduate qualifications has been significantly reduced.

The aforementioned findings collectively suggest that the SBI-SBT merger created significant stress within the work environment. As a consequence, graduate-qualified female employees experienced various adverse effects, including health and psychological concerns and social challenges, increased intention to leave the organization, diminished work engagement and commitment, and decreased job performance.

H.0.2.4.9: There is no significant difference among the female employees with qualification of post graduate between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.43

Consequences of occupational stress among the female employees with qualification of post graduate before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	2.93	0.92	3.64	1.24	(+) 0.71	9.84	<0.001**
2	Health issues	3.33	0.87	4.17	0.95	(+) 0.83	12.44	<0.001**
3	Psychological and behavioural issues	3.03	0.70	3.97	1.04	(+) 0.93	11.18	<0.001**
4	Work engagement	4.44	0.93	4.03	0.94	(-) 0.40	6.61	<0.001**
5	Turnover intention	3.01	0.90	3.76	0.86	(+) 0.75	10.93	<0.001**
6	Employee commitment	4.78	0.84	4.64	0.68	(-) 0.13	1.71	0.088 ^{NS}
7	Employee performance	4.54	0.70	4.29	0.67	(-) 0.25	6.79	<0.001**

Source: Primary data

Note: 1.** indicates significant at 1% level

2. NS indicates not significant

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, turnover intention, work engagement and employee performance among the female employees with qualification of post graduate before and after the SBI-SBT merger.

The mean scores demonstrate that the mean scores of the following factors are lower before the SBI-SBT merger than after the merger: health issues, psychological and behavioural disorders, and turnover intention. It suggests that female employees with qualification of post graduate face a variety of unfavourable

professional stress outcomes as a result of the merger. The mean score of the factors such as work engagement and employee performance is higher before merger than after merger. That means that work engagement and performance of female bank employees with qualification of post graduate has been drastically lowered as a result of the merger.

The P value is greater than 0.05 for the factor of employee commitment. So, the null hypothesis is accepted for employee commitment. It reveals that there is no significant difference among the female employees with qualification of post graduate between before and after SBI-SBT merger regarding the consequences of the occupational stress factor such as employee commitment.

All of these findings indicate that the merger between SBI and SBT caused a significant amount of stress in the workplace, which has led to a number of unfavorable outcomes among female postgraduate employees. These outcomes include problems with family and social life, health problems, psychological and behavioral problems, a higher intention to leave the company, a lower level of work engagement, and a decrease in employee performance.

H.0.2.4.10: There is no significant difference among the female employees with average IT expertise between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.44

Consequences of occupational stress among the female employees with average IT expertise before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	3.07	0.86	3.36	1.16	(+) 0.29	6.96	<0.001**
2	Health issues	3.36	1.01	3.63	1.14	(+) 0.27	7.52	<0.001**
3	Psychological and behavioural issues	3.01	0.85	3.38	1.13	(+) 0.36	6.06	<0.001**
4	Work engagement	4.57	0.99	4.32	1.00	(-) 0.25	5.51	<0.001**
5	Turnover intention	2.85	0.75	3.29	0.92	(+) 0.44	9.04	<0.001**
6	Employee commitment	4.75	0.98	4.70	0.76	(-) 0.04	0.65	0.517 ^{NS}
7	Employee performance	4.42	0.80	4.23	0.73	(-) 0.19	5.42	<0.001**

Source: Primary data

Note: 1.** indicates significant at 1% level

2. NS indicates not significant

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, turnover intention, work engagement and employee performance among the female employees with average IT expertise before and after the SBI-SBT merger. The mean score reveals that before the SBI-SBT merger, the mean score for the following factors were lower than they were after the merger: family and social issues, health issues, psychological and behavioural issues, and turnover intention. It implies that as a result of the merger, female employees with average IT expertise

may encounter a variety of negative professional stress outcomes. The mean score of the factors such as work engagement and employee performance is higher before merger than after merger. That means that work engagement and performance of female bank employees with average IT expertise has been drastically lowered as a result of the merger.

The P value is greater than 0.05 for the factor of employee commitment. So, the null hypothesis is accepted for employee commitment. It reveals that there is no significant difference among the female employees with average IT expertise between before and after SBI-SBT merger regarding the consequences of the occupational stress factor such as employee commitment.

These findings suggest that the SBI-SBT merger caused a lot of work stress, which had negative effects on female IT workers with average expertise, including family and social issues, health issues, psychological and behavioural issues, a higher intention to leave their jobs, lower work engagement, and lower employee performance.

H.0.2.4.11: There is no significant difference among the female employees with good IT expertise between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.45

Consequences of occupational stress among the female employees with good IT expertise before and after SBI SBT merger

Sl. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	2.96	0.74	3.55	1.02	(+) 0.59	12.33	<0.001**
2	Health issues	3.16	0.80	3.85	1.05	(+) 0.68	13.57	<0.001**
3	Psychological and behavioural issues	2.98	0.65	3.71	1.01	(+) 0.73	13.80	<0.001**
4	Work engagement	4.54	0.91	4.37	0.84	(-) 0.17	3.87	<0.001**
5	Turnover intention	2.90	0.74	3.43	0.89	(+) 0.52	11.85	<0.001**
6	Employee commitment	4.82	0.66	4.64	0.65	(-) 0.18	4.20	<0.001**
7	Employee performance	4.59	0.54	4.42	0.57	(-) 0.17	5.76	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress consequences among the employees with good IT expertise before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, turnover intention, work engagement, employee commitment and employee performance among the female employees with good IT expertise before and after the SBI-SBT merger.

The mean score shows that before the SBI-SBT merger, the mean score for the following factors were lower than they were after the merger: family and social issues, health issues, psychological and behavioral issues, and turnover intention. It implies that as a result of the merger, female employees with good IT backgrounds

could experience a range of negative occupational stress results. Work engagement, employee commitment, and employee performance all have greater pre-merger mean scores than post-merger mean scores. This indicates that as a result of the merger, the work engagement, commitment, and performance of female bank workers with good IT skills have been significantly reduced.

All of these findings indicate that the merger of SBI and SBT brought about quite a bit of stress in the workplace. This stress has led to a variety of unfavorable consequences for female employees who possess excellent IT skills. These consequences include problems in their personal and social lives, health problems, issues with their mental and emotional well-being, a stronger desire to leave the company, reduced engagement for their work, diminished commitment to their role, and decreased performance levels.

H.0.2.4.12: There is no significant difference among the female employees with service of 10 years between the before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.46

Consequences of occupational stress among the female employees with service of 10 years before and after SBI SBT merger

Sl. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	2.90	0.73	3.59	1.11	(+) 0.69	13.48	<0.001**
2	Health issues	3.02	0.84	3.72	1.14	(+) 0.70	12.33	<0.001**
3	Psychological and behavioural issues	2.87	0.74	3.74	1.13	(+) 0.86	14.19	<0.001**
4	Work engagement	4.75	0.84	4.52	0.86	(-) 0.23	4.91	<0.001**
5	Turnover intention	2.75	0.59	3.40	1.03	(+) 0.65	14.39	<0.001**
6	Employee commitment	4.94	0.68	4.70	0.62	(-) 0.23	5.20	<0.001**
7	Employee performance	4.59	0.53	4.38	0.55	(-) 0.20	6.50	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, turnover intention, work engagement, employee commitment and employee performance among the female employees with service of 10 years before and after the SBI-SBT merger.

The mean score shows that before the SBI-SBT merger, the mean score for the following factors were lower than they were after the merger: family and social issues, health issues, psychological and behavioural issues, and turnover intention. It implies that female employees with ten years of service may experience a number of negative occupational stress consequences as a result of the merger. Work engagement, employee commitment, and employee performance all have greater pre-merger average scores than post-merger average. This indicates that as a result of the merger, the work engagement, commitment, and performance of female bank workers with 10 years of service have been significantly reduced.

All of these findings point to the SBI-SBT merger causing a lot of stress at work, which has had a number of negative effects on female employees with at least ten years of service, such as family and social issues, health issues, psychological and behavioral issues, higher intention to leave the company, lower work engagement, lower employee commitment, and lower employee performance.

H.0.2.4.13: There is no significant difference among the female employees with service of 11 to 20 years between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No.4.47

Consequences of occupational stress among the female employees with service of 11 to 20 years before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	3.30	0.88	3.71	1.11	(+) 0.40	5.60	<0.001**
2	Health issues	3.58	0.78	4.13	1.08	(+) 0.55	9.21	<0.001**
3	Psychological and behavioral issues	3.43	0.61	3.81	0.98	(+) 0.38	4.93	<0.001**
4	Work engagement	4.38	0.83	3.11	1.27	(-) 0.26	3.54	0.001**
5	Turnover intention	3.34	1.03	3.44	0.69	(+) 0.09	1.28	0.201 ^{NS}
6	Employee commitment	4.53	0.47	4.50	0.58	(-) 0.03	0.57	0.566 ^{NS}
7	Employee performance	4.46	0.57	4.40	0.60	(-) 0.05	1.10	0.273 ^{NS}

Source: Primary data

Note: 1.** indicates significant at 1% level

2.^{NS} indicates not significant

The paired sample t test was used to compare the status of occupational stress consequences among the employees with service of 11 to 20 years before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues and work engagement among the female employees with service of 11 to 20 years before and after the SBI-SBT merger. The mean scores reveals that the mean scores of the following factors that family and social issues, health issues and psychological and behavioural issues are lower before the SBI-SBT merger than after the merger. It implies that as a result of the merger, female

employees with service of between 11 and 20 years may experience a number of negative occupational stress results. The mean score of the factor such as work engagement is higher before merger than after merger. That means that work engagement of female bank employees with service of 11 to 20 years has been drastically lowered as a result of the merger.

The P value is greater than 0.05 for the factors of turnover intention, employee commitment and employee performance. So, the null hypothesis is accepted for turnover intention, employee commitment and employee performance. It reveals that there is no significant difference among the female employees with service of 11 to 20 years between before and after SBI-SBT merger regarding the consequences of the occupational stress factors such as employee commitment turnover intention, employee commitment and employee performance.

All of these results point to a high level of workplace stress brought on by the SBI-SBT merger, which has negatively impacted female employees with 11 to 20 years of service in a number of ways, including health problems, psychological and behavioral problems, lower work engagement, and family and social problems.

H.0.2.4.14: There is no significant difference among the female employees with service of above 20 years between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No. 4.48

Consequences of occupational stress among the female employees with service of above 20 years before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	2.96	0.75	3.01	0.73	(+) 0.05	1.48	0.140 ^{NS}
2	Health issues	3.47	0.90	3.61	0.86	(+) 0.14	5.56	<0.001**
3	Psychological and behavioural issues	2.90	0.62	3.02	0.69	(+) 0.12	6.13	<0.001**
4	Work engagement	4.16	1.11	4.12	0.90	(-) 0.03	0.72	0.469 ^{NS}
5	Turnover intention	2.83	0.62	3.28	0.66	(+) 0.44	8.03	<0.001**
6	Employee commitment	4.66	1.12	4.69	0.90	(-) 0.03	0.33	0.736 ^{NS}
7	Employee performance	4.46	0.92	4.25	0.83	(-) 0.21	5.19	<0.001**

Source: Primary data

Note: 1.** indicates significant at 1% level

2.^{NS} indicates not significant

The paired sample t test was used to compare the status of occupational stress consequences among the female employees with service of above 20 years before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as health issues, psychological and behavioural issues, turnover intention and employee performance among the female employees with service of above 20 years before and after the SBI-SBT merger.

The mean score shows that before the SBI-SBT merger, the mean score for the following factors were lower than they were after the merger: health issues,

psychological and behavioural issues, and turnover intention. It implies that as a result of the merger, female employees who have worked for more than 20 years may experience a number of negative occupational stress results. Before and after merger, a factor like staff performance had a higher mean score. This indicates that as a result of the merger, the performance of female bank workers with service of more than 20 years has been significantly reduced.

The P value is greater than 0.05 for the factors of family and social issues, work engagement and employee commitment. So, the null hypothesis is accepted for family and social issues, work engagement and employee commitment. It reveals that there is no significant difference among the female employees with service of above 20 years between before and after SBI-SBT merger regarding the consequences of the occupational stress factors such as family and social issues, work engagement and employee commitment.

All of these findings suggest that the SBI-SBT merger created a lot of stress at work, which had a number of negative effects on female employees with service of over 20 years, including health problems, psychological problems, behavioural problems, a higher intention to leave the company, and lower work performance.

H.0.2.4.15: There is no significant difference among the female employees who receive training occasionally between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No. 4.49

Consequences of occupational stress among the female employees who receive training occasionally before and after SBI SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	3.10	0.86	3.34	1.06	(+) 0.24	8.17	<0.001**
2	Health issues	3.25	0.90	3.62	1.18	(+) 0.36	11.00	<0.001**
3	Psychological and behavioural issues	3.01	0.76	3.42	1.07	(+) 0.41	9.26	<0.001**
4	Work engagement	4.52	0.90	4.33	0.89	(-) 0.19	4.80	<0.001**
5	Turnover intention	2.79	0.68	3.06	0.85	(+) 0.27	7.43	<0.001**
6	Employee commitment	4.69	0.90	4.80	0.50	(-) 0.11	1.69	0.092NS
7	Employee performance	4.45	0.63	4.41	0.58	(-) 0.04	1.49	0.136 NS

Source: Primary data

Note: 1.** indicates significant at 1% level

2. ^{NS} indicates not significant

The paired sample t test was used to compare the status of occupational stress consequences among the female employees who receive training occasionally before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, work engagement and turnover intention among the female employees who receive training occasionally before and after the SBI-SBT merger. The mean score shows that before the SBI-SBT merger, the mean score for the following factors were lower than they were after the merger: family and social issues, health issues, psychological and behavioural issues, and turnover intention. It

implies that occasionally trained female employees have a range of negative occupational stress results as a result of the merger. Work engagement had a higher mean score prior to the merger than it did following it. As a result of the merger, the level of work engagement among female bank workers who occasionally receive training has been significantly reduced.

The P value is greater than 0.05 for the factors of employee performance and employee commitment. So, the null hypothesis is accepted for employee performance and employee commitment. It reveals that there is no significant difference among the female employees who receive training occasionally between before and after SBI-SBT merger regarding the consequences of the occupational stress factors such as employee performance and employee commitment.

The findings indicate that the merger between SBI and SBT caused significant work-related stress, resulting in various adverse consequences for female employees who receive occasional training. These consequences include challenges in family and social relationships, health problems, psychological and behavioral issues, an increased desire to quit their jobs, and reduced levels of work engagement.

H.0.2.4.16: There is no significant difference among the female employees who receive training frequently between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No 4.50

Consequences of occupational stress among the female employees who receive training frequently before and after SBI- SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	2.88	0.67	3.58	0.98	(+) 0.70	9.78	<0.001**
2	Health issues	3.17	0.79	3.83	0.91	(+) 0.66	8.74	<0.001**
3	Psychological and behavioural issues	2.91	0.65	3.51	0.82	(+) 0.60	9.06	<0.001**
4	Work engagement	4.72	0.88	4.65	0.82	(-) 0.07	1.83	0.069NS
5	Turnover intention	2.93	0.66	3.82	0.69	(+) 0.88	16.64	<0.001**
6	Employee commitment	4.90	0.52	4.63	0.64	(-) 0.26	6.01	<0.001**
7	Employee performance	4.65	0.55	4.53	0.56	(-) 0.11	3.56	<0.001**

Source: Primary data

Note: 1.** indicates significant at 1% level

2. ^{NS} indicates not significant

The paired sample t test was used to compare the status of occupational stress consequences among the female employees who receive training frequently before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, turnover intention, employee commitment and employee performance among the female employees who receive training frequently before and after the SBI-SBT merger.

The mean score shows that before the SBI-SBT merger, the mean score for the following factors were lower than they were after the merger: family and social issues, health issues, psychological and behavioural issues, and turnover intention. It suggests that female employees who receive training frequently face a variety of unfavourable professional stress outcomes as a result of the merger. The mean score of the factors such as employee commitment and employee performance are higher before merger than after merger. That implies that the merger significantly reduced the commitment and performance of female bank employees who regularly receive training.

The P value is greater than 0.05 for the factor of work engagement. So, the null hypothesis is accepted for work engagement. It reveals that there is no significant difference among the female employees with who receive training frequently between before and after SBI-SBT merger regarding the consequences of the occupational stress factor such as work engagement.

All of these results suggest that the SBI-SBT merger caused a lot of stress at work. This stress has had a number of negative effects on female employees who get trained on a frequent basis, such as family and social problems, health problems, psychological and behavioral problems, a higher intention to leave the company, and lower employee commitment and performance.

H.0.2.4.17: There is no significant difference among the female employees who receive training regularly between before and after SBI-SBT merger regarding the consequences of the occupational stress.

Table No. 4.51

Consequences of occupational stress among the female employees who receive training regularly before and after SBI-SBT merger

SI. No.	Attributes	Before merger		After merger		Gap	T test	P value
		Mean	SD	Mean	SD			
1	Family and social issue	2.93	0.72	3.68	1.16	(+) 0.75	7.51	<0.001**
2	Health issues	3.26	0.94	4.04	1.07	(+) 0.77	7.72	<0.001**
3	Psychological and behavioural issues	3.06	0.74	4.09	1.19	(+) 1.02	8.49	<0.001**
4	Work engagement	4.38	1.04	4.01	0.89	(-) 0.36	3.48	<0.001**
5	Turnover intention	3.01	0.92	3.45	1.00	(+) 0.43	4.55	<0.001**
6	Employee commitment	4.88	0.80	4.40	0.94	(-) 0.48	9.88	<0.001**
7	Employee performance	4.55	0.75	4.01	0.70	(-) 0.53	8.59	<0.001**

Source: Primary data

Note: ** indicates significant at 1% level

The paired sample t test was used to compare the status of occupational stress consequences among the female employees who receive training regularly before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, work engagement, turnover intention, employee commitment and employee performance among the female employees who receive training regularly before and after the SBI-SBT merger.

The mean score shows that before the SBI-SBT merger, the mean score for the following factors were lower than they were after the merger: family and social issues, health issues, psychological and behavioural issues, and turnover intention. It suggests that female employees who receive training regularly face a variety of unfavourable professional stress outcomes as a result of the merger. Work engagement, employee commitment, and employee performance all have greater pre-merger mean scores than post-merger mean scores. This indicates that as a result of the merger, the work engagement, commitment, and performance of female bank workers who regularly receive training have been significantly reduced.

These findings suggest that the SBI-SBT merger has had a significant impact on the workplace, leading to various negative outcomes for female employees who regularly undergo training. These consequences encompass family and social challenges, health concerns, psychological and behavioral issues, increased turnover intention, decreased work engagement, reduced employee commitment, and lower employee performance.

4.2.5. Conclusion

This part covered the second objective of the study, that to examine the consequences of the occupational stress suffered by female employees both before and after the SBI-SBT merger. This chapter examined the extent to which women bank employees experienced the effects of occupational stress before and after the SBI-SBT merger, as well as how their socio-demographic background influenced their opinions of the effects of occupational stress.

PART C

The effects of occupational stress due to SBI-SBT merger on employee and work related outcomes

4.3.1. Introduction

This part also addresses the study's second objective that is to examine the effect of occupational stress on employee and work-related outcomes. To achieve this objective, the Covariance Based Confirmatory Factor Analysis (CB-CFA) and Structural Equation Modeling (SEM) techniques have been used. This chapter is split into three sections. The first section of the chapter covers hypotheses formulation and conceptual model building. Second section deals with establishing various validities and reliabilities of the research instrument using Covariance Based Confirmatory Factor Analysis (CB-CFA). The third section contains testing the Structural Equation Modeling (SEM) using validated data. Additionally, an introduction to SEM methods is offered here. This section closes with a description of hypothesis testing and a summary of the results.

4.3.2. Objective

Objective II: To explore the effects of occupational stress due to SBI-SBT merger on women employee and their work-related outcomes.

In order to achieve this objective, the approaches of Covariance-Based Confirmatory Factor Analysis (CB-CFA) and Structural Equation Modeling (SEM) were applied, using the IBM SPSS AMOS 21 software package.

Section – A

4.3.3. HYPOTHESES FORMULATION AND CONCEPTUAL MODEL BUILDING

Influence of occupational Stress on family and social, health and psychological and behavioural issues

Rachana (2009) concluded stress as the most serious threat to individual health and well being in the modern times in her study. Thirumalleswari (2014) describe the influence of stress upon the physical and mental health. Family issues as well as physical and psychological symptoms of job stress were identified by Shanmugapriya (2018). The study conducted by Muzhumathi (2015) rejected the hypothesis stating “there is no significant relationship between role stress and psychological and situational variables among women working in private sector.”

Thus, the following hypotheses were proposed:

Hypothesis H1: Occupational stress due to mergers causes family and social issues

Hypothesis H2: Occupational stress due to mergers causes health issues

Hypothesis H3: Occupational stress due to mergers causes psychological and behavioural issues

Effect of family and social, health and psychological and behavioural issues on work engagement, turnover intention and commitment and employee performance “High level of stress affects individually and also equally in the performance of women nurses in terms of their organisational backgrounds like lack of productivity and interest low involvement and decrease in loyalty and commitment.” This was established by Thirumalleswari (2014) in her study. Muzhumathi (2015) revealed about the significant relationship between role stress and the outcome variables such as depression, life satisfaction and QWL among women professionals. Opie and Henn (2013) indicated in their study that work-family conflict negatively predicts work engagement. So the organizations have a

responsibility to provide conscientious women, particularly mothers, with adequate support to ensure that work-family conflict does not adversely impact their levels of work engagement. Kwon, K., & Park, J. (2019) states that changing working environment may reduce employee job involvement. Employees' mental health has been shown to suffer from work-family conflict, which lowers work engagement and increases intentions to quit. Work-family conflict is directly related to intents to leave, according to Liu et al. (2020). According to Lee et al. (2018), work engagement acts as a mediator for the intention to turn over a new employee. When an employee intends to leave a company over work-family difficulties, this is referred to as employee withdrawal. Work-family conflict serves as a mediator for turnover intention, according to Harun et al. (2022). Work and family issues raise turnover intentions and decrease employee engagement, according to Wang (2018). Family has a dual role in determining employees' engagement at work, according to the survey about non-manager and staff-level workers in pharmaceutical firms in Indonesia of Winarno et al. (2022). Workplace resources such as family can boost an employee's commitment to their job. Increased work engagement, however, has the potential to bring about work-family conflict, cause workers to withdraw, or even cause workers to leave their jobs. Erdil and Muceldili. (2014) discovered that jealousy drives emotional engagement, envy influences propensity to leave, and emotional engagement predicts turnover intention. High level positive relationship between emotional intelligence and job performance was found by Vinita (2020).

Thus, the following hypotheses were proposed:

Hypothesis H4: Family and social issues reduces work engagement

Hypothesis H5: Health issues reduces work engagement

Hypothesis H6: Psychological and behavioural issues reduces work engagement

Hypothesis H7: Family and social issues reduces employee performance

Hypothesis H8: Health issues reduces employee performance

Hypothesis H9: Psychological and behavioural issues reduces employee performance

Hypothesis H10: Family and social issues enhances turnover intention

Hypothesis H11: Health issues enhances turnover intention

Hypothesis H12: Psychological and behavioural issues enhances turnover intention

Hypothesis H13: Family and social issues reduces employee commitment

Hypothesis H14: Health issues reduces employee commitment

Hypothesis H15: Psychological and behavioural issues reduces employee commitment

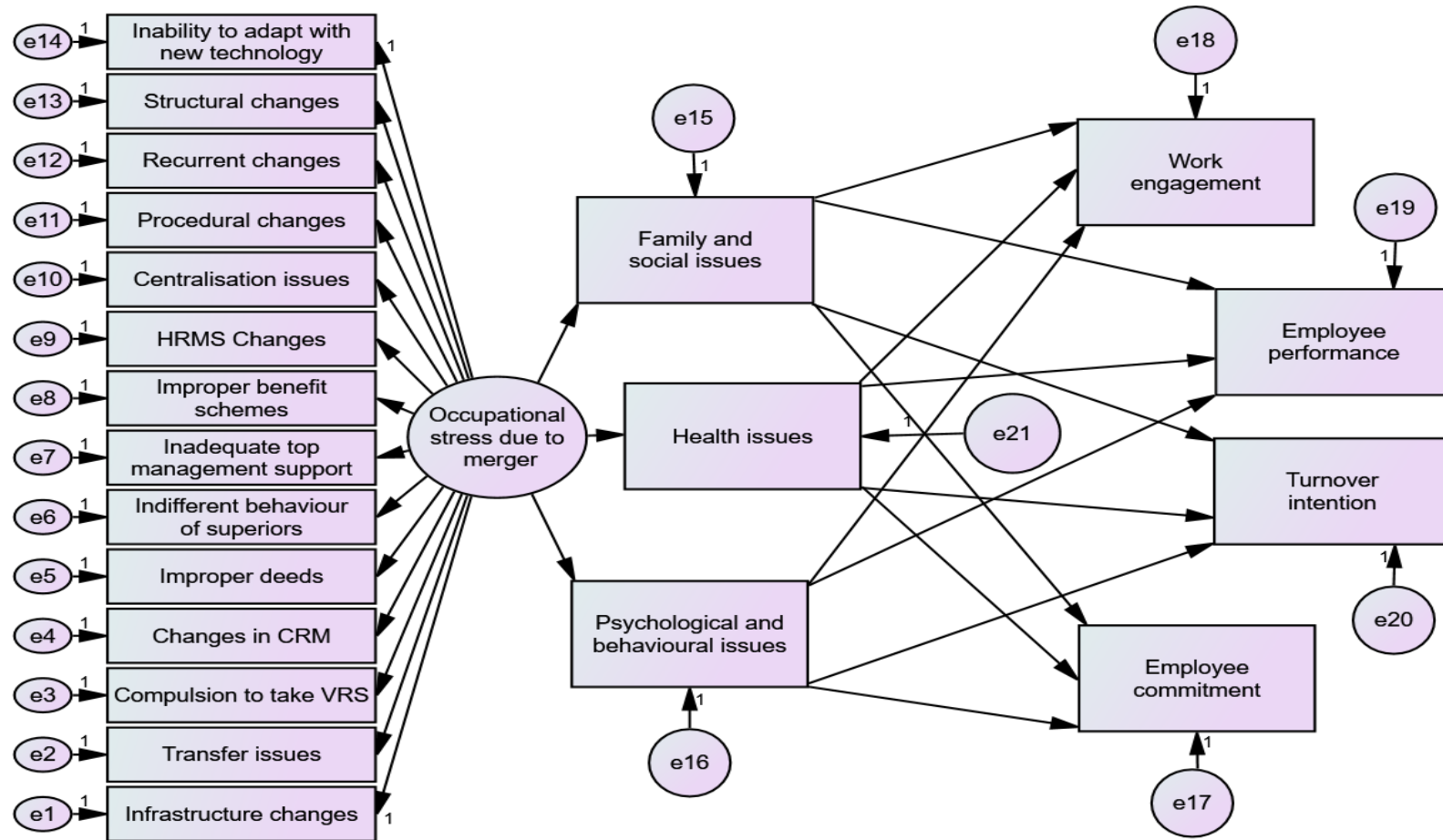


Figure 4.1.: Hypothesized conceptual model for the effects of occupational stress due to SBI-SBT merger on employee and work related outcomes.

Section – B

4.3.4. CO-VARIANCE BASED CONFIRMATORY FACTOR ANALYSIS FOR THE RELIABILITY AND VALIDITY FOR THE RESEARCH INSTRUMENT

Confirmatory factor analysis is a type of factor analysis that is most often used to do social research in the field of statistics. It is used to into somewhat a researcher's idea of what a construct is like matches up with how that construct is measured. The CFA, or Confirmatory Factor Analysis, is a statistical method that looks at how well the measured variables represent a number of different "constructs." It is a multivariate method. Exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) use methods that are very similar to each other. In exploratory factor analysis (EFA), on the other hand, the data is just looked at, and this gives information about how many factors are needed to explain the data. In exploratory factor analysis, each of the measured variables is linked to each of the latent variables. When doing confirmatory factor analysis (CFA), on the other hand, researchers can figure out how many factors must be in the data, as well as which measurable variable is linked to which hidden variable. With the help of a tool called confirmatory factor analysis, or CFA for short, the measurement hypothesis can be shown to be true or false.

4.3.4.1 Assessment criteria of the CB-CFA models for final reliability and validity

It is essential, while doing a confirmatory factor analysis, to figure out both the construct validity (convergent and discriminant validity) and the reliability of the parameters (Composite reliability). Confirmatory factor analysis (CFA) is a statistical technique used to verify that a set of observed variables has the predicted factor structure. CFA enables the researcher to test the hypothesis that there is a relationship between observed variables and their latent constructs (Suhr, 2009). The criteria must indicate that they are sufficiently valid and reliable. These tools are used to evaluate the measurement model:

(1) Composite Reliability (CR)

(2) Construct validity (a) Convergent Validity and (b) Discriminant Validity

Composite Reliability (CR) is a measure of the entire construct reliability. The value is between 0 and 1. Composite reliability values greater than 0.70 are considered as satisfactory (Hair et al., 2010). Less-than-0.6 values indicate internal inconsistency. Construct validity consists of two methods: convergent validity and discriminant validity.

Convergent Validity - the components of a concept that serve as indicators or observable variables must converge or share a substantial proportion of variance. According to Hair et al., convergent validity concerns in the validity analysis indicate that the observable variables do not adequately describe the latent component. (2010). According to Malhotra et al., AVE is a more conservative measure of convergent validity than CR (2001). In this work, the average variance extracted (AVE) was employed to demonstrate convergent validity. Utilizing standardised factor loadings, the AVE value is determined. The value of the AVE threshold is larger than 0.5. Hair et al (2010) Item factor loadings are another evidence of convergent validity (Hair et. al., 2010). In this research, the standardised factor loading threshold value for demonstrating item validity is more than 0.5. (2010) If both the standardised factor loadings and AVE values are more than 0.5, then convergence is satisfactory.

A concept with great **discriminant validity** is unique and captures things that other constructs do not. If the discriminant validity test fails to provide the desired findings, it implies that the variables are highly correlated with variables from other constructs, indicating that the latent variable is better described by factors other than its own observable variables. The researcher used the conservative Fornell and Larcker (1981) criteria to test discriminant validity. The correlations of the latent variable are compared to the square root of AVE. Each construct's AVE should have a square root bigger than its latent variable's relationship with other constructs. This methodology can be employed to establish discriminant validity.

Confirmatory Factor Analysis for the factors of occupational stress –CFA -I

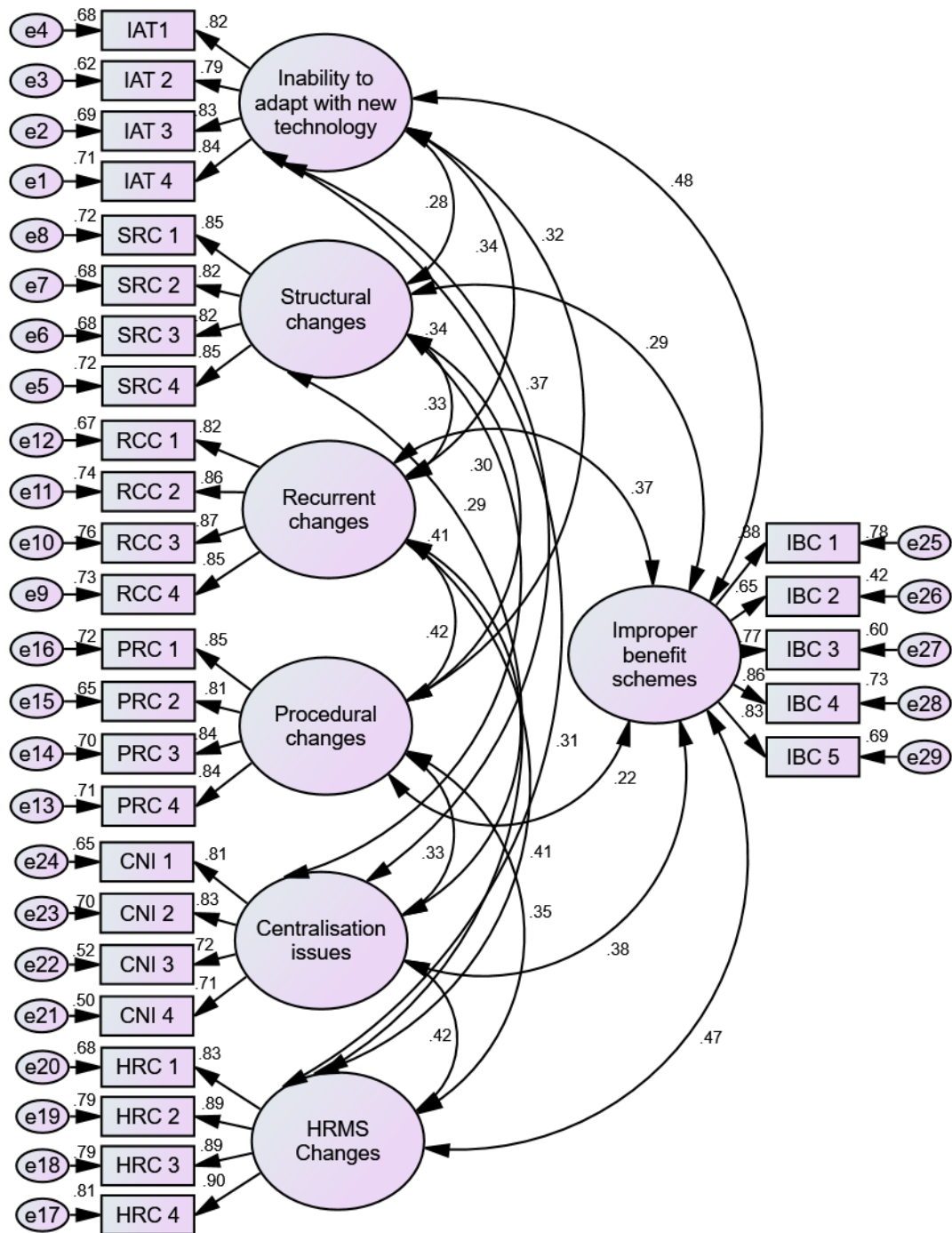


Figure 4.2: Confirmatory Factor Analysis for the factors of occupational stress – CFA-I

Table 4.52

Model fit indices for Confirmatory Factor Analysis for the factors of occupational stress – CFA- I

ATTRIBUTES	CMIN/DF	P-Value	GFI	AGFI	CFI	RMSEA
Study model	3.354	0.000	0.951	0.974	0.984	0.058
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08
Literature support	Hair et al., (1998)	Barrett (2007)	Hair et al. (2006)	Hair et al. (2006)	Hu and Bentler (1999)	Hair et al. (2006)

Source: Primary data

Table 4.52 provides the CFA model fit indices to assess the overall model fit. The Chi-Square to degrees of freedom ratio needs to be less than 5 for a model to be declared valid. The value in this case is 3.354, which is considerably lower than the suggested upper limit. The RMSEA score of 0.058 is far below the permissible threshold value of 0.08 for the RMSEA. Furthermore, all three fit indices—the GFI, AGFI, and CFI—are greater than 0.9, with 1.0 representing an exact fit. As a result, the model fits well and may be applied to further investigation.

Table 4.53

Final Reliability and Validity of CFA Model for factors of occupational stress -I

Factors of occupational stress	Item code	Factor loading	Cronbach's Alpha Final	AVE	Composite Reliability
Inability to adapt with new technology (IAT)	IAT 1	0.82**	0.89	0.68	0.89
	IAT 2	0.79**			
	IAT 3	0.83**			
	IAT 4	0.84**			
Structural changes (SRC)	SRC 1	0.85**	0.89	0.70	0.90
	SRC 2	0.82**			
	SRC 3	0.82**			
	SRC 4	0.85**			
Recurrent changes (RCC)	RCC 1	0.82**	0.90	0.72	0.91
	RCC 2	0.86**			
	RCC 3	0.87**			
	RCC 4	0.85**			
Procedural changes (PRC)	PRC 1	0.85**	0.89	0.70	0.90
	PRC 2	0.81**			
	PRC 3	0.84**			
	PRC 4	0.84**			
Centralisation issues (CNI)	CNI 1	0.81**	0.85	0.59	0.85
	CNI 2	0.83**			
	CNI 3	0.72**			
	CNI 4	0.71**			
HRMS Changes (HRC)	HRC 1	0.83**	0.91	0.77	0.93
	HRC 2	0.89**			
	HRC 3	0.89**			
	HRC 4	0.90**			
Improper benefit schemes (IBC)	IBC 1	0.88**	0.89	0.64	0.90
	IBC 2	0.65**			
	IBC 3	0.77**			
	IBC 4	0.86**			
	IBC 5	0.83**			

Source: Primary data

** indicates significant at 1% level

Table 4.53 shows that all factor loadings are greater than the cut-off value of 0.5, demonstrating the constructs' item validity. Following extensive data collection, the researcher used the Cronbach's Alpha reliability test. The final Cronbach's Alpha values are greater than 0.8, indicating that the variables used to measure the

construct are reliable. The Composite Reliability ratings for all of the constructs are greater than 0.8, indicating that they have excellent levels of internal consistency reliability. Furthermore, the Average Variance Extracted (AVE) values are higher than the recommended threshold value of >0.5. This leads to the conclusion that all constructs exhibit significant levels of convergence. Because all of the parameters are within the required range, the data is suitable for further analysis and model construction.

Table 4.54

Discriminant Validity among the factors of occupational stress –CFA -I

Constructs	IAT	SRC	RCC	PRC	CNI	HRC	IBC
IAT	(0.82)						
SRC	0.28	(0.84)					
RCC	0.34	0.33	(0.85)				
PRC	0.32	0.34	0.42	(0.84)			
CNI	0.37	0.30	0.41	0.33	(0.77)		
HRC	0.31	0.29	0.41	0.35	0.42	(0.88)	
IBC	0.48	0.37	0.37	0.22	0.38	0.47	(0.80)

Source: Primary data

Table 4.54 displays correlations between latent constructs as well as the square root of AVE values. In order to demonstrate that there is no relationship between the various constructs numbers in parent thesis represent the square root of the AVE scores, which must be higher than the values of the latent variable correlation. The preceding table makes it evident that there is no association between the constructs and it also establishes the discriminant validity of the factors of occupational stress.

Confirmatory Factor Analysis factors of occupational stress –CFA - II

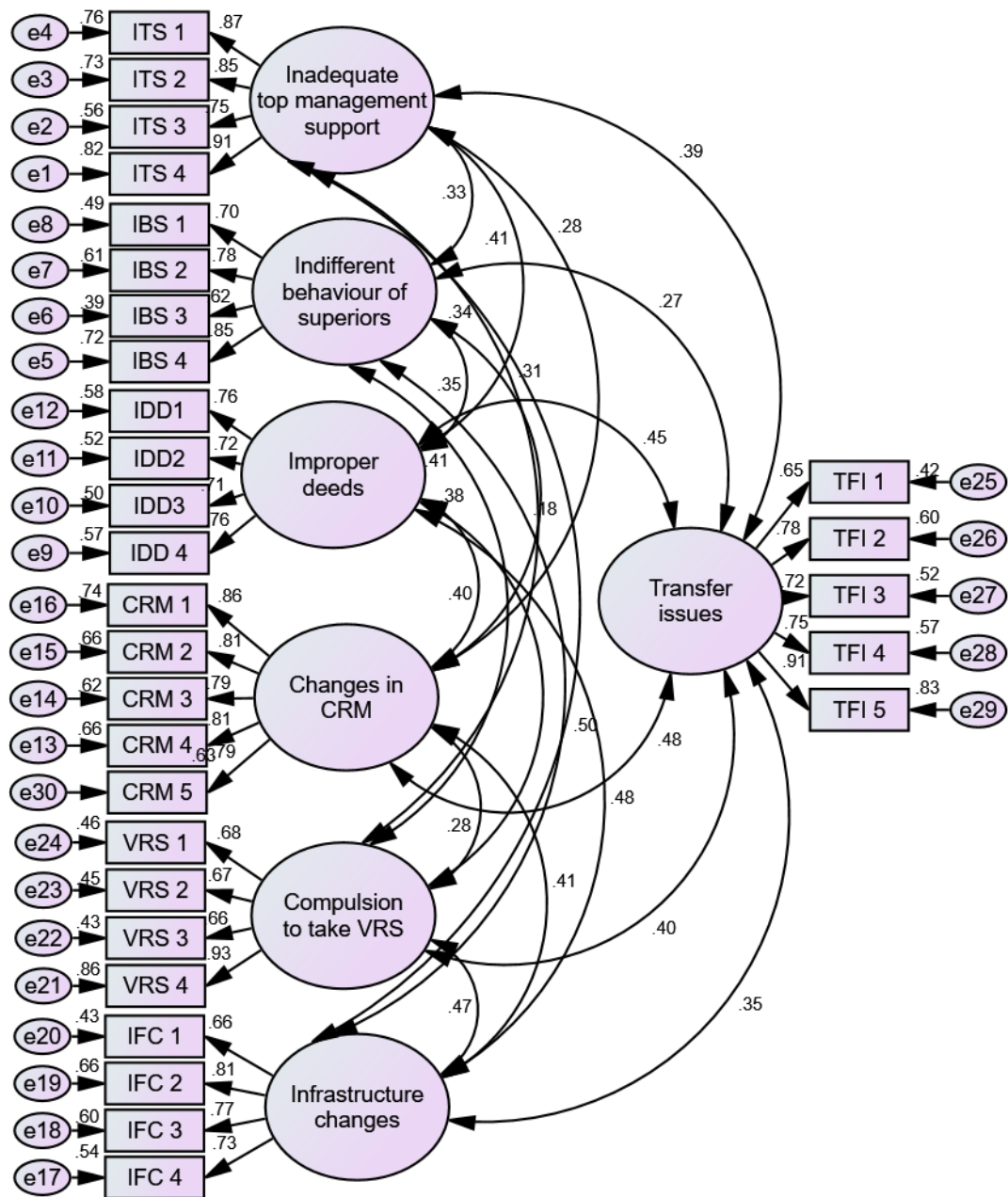


Figure 4.3: Confirmatory Factor Analysis of factors of occupational stress – CFA - II

Table 4.55

Model fit indices for CFA model of factors of occupational stress - II

ATTRIBUTES	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	3.718	0.000	0.961	0.939	0.981	0.064
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08
Literature support	Hair et al., (1998)	Barrett (2007)	Hair et al. (2006)	Hair et al. (2006)	Hu and Bentler (1999)	Hair et al. (2006)

Source: Primary data

CFA model fit indices are included in Table 4.55 to assess model fit. The Chi-Square to degrees of freedom ratio of this model is less than 5 that 3.718, which is noticeably within the allowed maximum. The RMSEA score is 0.064, which is much lower than the 0.08 cut-off. The GFI, AGFI, and CFI are all higher than 0.9, where 1.0 denotes an exact match. As a result, the model can be studied further.

Table 4.56

Final Reliability and Validity of CFA model of factors of occupational stress – CFA - II

Factors of occupational stress	Item code	Factor loading	Cronbach's Alpha Final	AVE	Composite Reliability
Inadequate top management support (ITS)	ITS 1	0.87**	0.90	0.72	0.91
	ITS 2	0.85**			
	ITS 3	0.75**			
	ITS 4	0.91**			
Indifferent behaviour of superiors (IBS)	IBS 1	0.70**	0.83	0.55	0.83
	IBS 2	0.78**			
	IBS 3	0.62**			
	IBS 4	0.85**			
Improper deeds (IDD)	IDD 1	0.76**	0.82	0.54	0.83
	IDD 2	0.72**			
	IDD 3	0.71**			
	IDD 4	0.76**			
Changes in CRM (CRM)	CRM 1	0.86**	0.90	0.66	0.91
	CRM 2	0.81**			
	CRM 3	0.79**			
	CRM 4	0.81**			
	CRM 5	0.79**			
Compulsion to take VRS (VRS)	VRS 1	0.68**	0.82	0.55	0.83
	VRS 2	0.67**			
	VRS 3	0.66**			
	VRS 4	0.93**			
Infrastructure changes (IFC)	IFC 1	0.66**	0.83	0.56	0.83
	IFC 2	0.81**			
	IFC 3	0.77**			
	IFC 4	0.73**			
Transfer issues (TFI)	TFI 1	0.65**	0.87	0.59	0.88
	TFI 2	0.78**			
	TFI 3	0.72**			
	TFI 4	0.75**			
	TFI 5	0.91**			

Source: Primary data

** denotes significant at 1% level

All factor loadings are above the suggested cut-off level of 0.5, as shown in Table 4.56, demonstrating item validity. The researcher used Cronbach's Alpha after collecting data. Over 0.8 Cronbach's Alpha values demonstrate the reliability of the

construct's variables. All constructs have strong internal consistency reliability, as shown by the Composite Reliability, which is better than 0.8. The proposed cut-off of >0.5 is exceeded by AVE readings. High convergence can therefore be predicted. All requirements are satisfied, thus the data is ready for analysis and modeling.

Table 4.57

Discriminant Validity among the occupational stress constructs – CFA- II

Constructs	ITS	IBS	IDD	CRM	VRS	IFC	TFI
ITS	(0.85)						
IBS	0.33	(0.74)					
IDD	0.41	0.35	(0.73)				
CRM	0.28	0.18	0.40	(0.81)			
VRS	0.31	0.34	0.38	0.28	(0.74)		
IFC	0.50	0.41	0.48	0.41	0.47	(0.75)	
TFI	0.39	0.27	0.45	0.48	0.40	0.35	(0.77)

Source: Primary data

The aforementioned table makes clear that there is no relationship between the constructs, and discriminant validity for the variables of occupational stress is established.

Confirmatory Factor Analysis of factors of employee and work-related outcomes

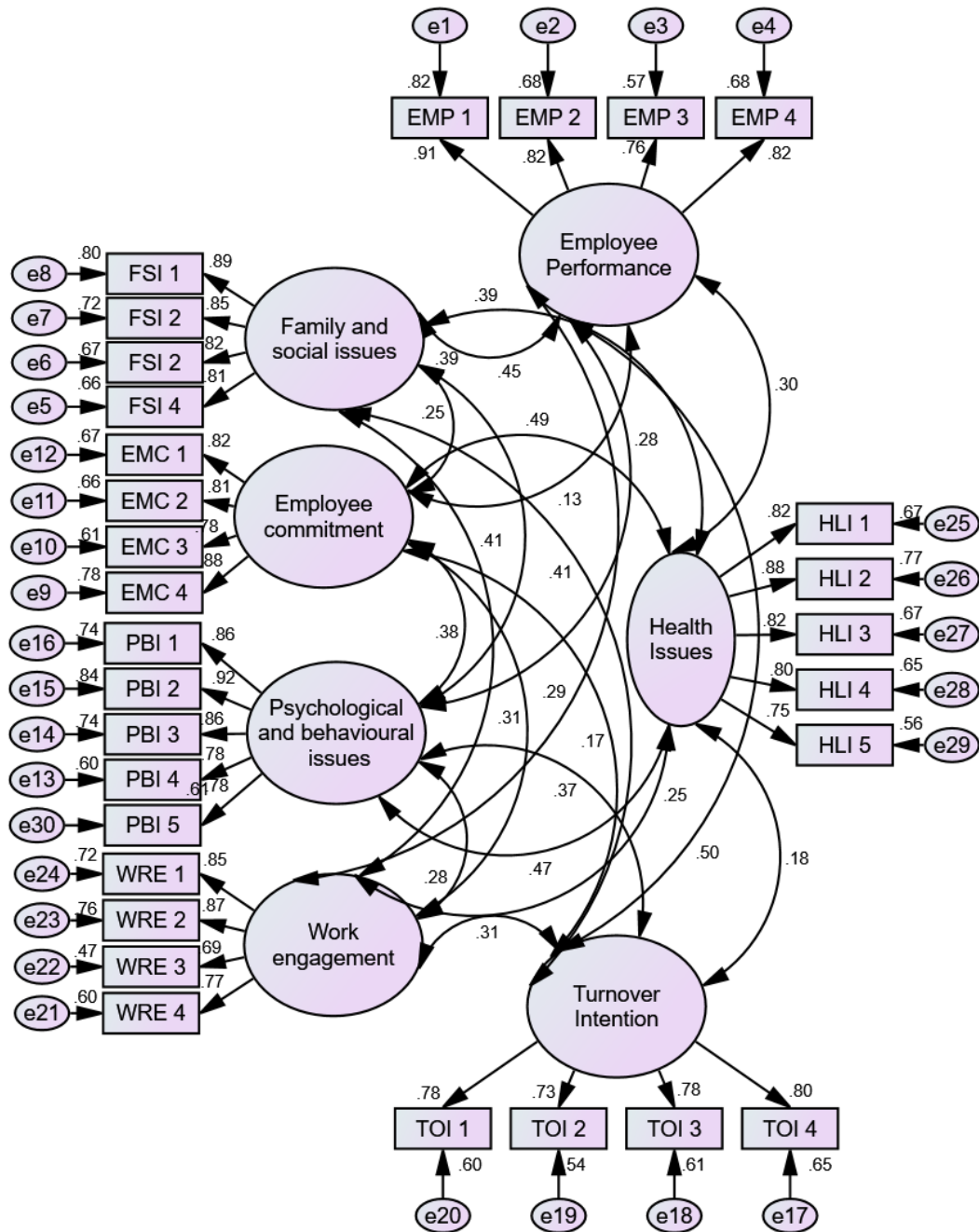


Figure 4.4: Confirmatory Factor Analysis of factors of employee and work related outcomes

Table 4.58.

Model fit indices for CFA model of factors of employee and work related outcomes

ATTRIBUTES	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	3.597	0.000	0.968	0.941	0.964	0.058
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08
Literature support	Hair et al., (1998)	Barrett (2007)	Hair et al. (2006)	Hair et al. (2006)	Hu and Bentler (1999)	Hair et al. (2006)

Source: Primary data

CFA model fit indices are included in Table 4.58 to assess model fit. The Chi-Square to degrees of freedom ratio of a model should be less than 3.597, which is obviously within the allowed limit. The RMSEA score is 0.058, which is far below the 0.08 threshold. The GFI, AGFI, and CFI are all higher than 0.9, where 1.0 denotes an exact match. As a result, the model can be studied further.

Table 4.59

Final Reliability and Validity of CFA model of factors of employee and work related outcomes

Factors of employee and work related outcomes	Item code	Factor loading	Cronbach's Alpha Final	AVE	Composite Reliability
Family and social issues (FSI)	FSI 1	0.89**	0.90	0.71	0.91
	FSI 2	0.85**			
	FSI 3	0.82**			
	FSI 4	0.81**			
Employee commitment (EMC)	EMC 1	0.82**	0.89	0.68	0.89
	EMC 2	0.81**			
	EMC 3	0.78**			
	EMC 4	0.88**			
Psychological and behavioural issues (PBI)	PBI 1	0.86**	0.91	0.71	0.92
	PBI 2	0.92**			
	PBI 3	0.86**			
	PBI 4	0.78**			
	PBI 5	0.78**			
Work engagement (WRE)	WRE 1	0.85**	0.86	0.64	0.87
	WRE 2	0.87**			
	WRE 3	0.69**			
	WRE 4	0.77**			
Turnover intention (TOI)	TOI 1	0.78**	0.85	0.60	0.86
	TOI 2	0.73**			
	TOI 3	0.78**			
	TOI 4	0.80**			
Health issues (HLI)	HLI 1	0.82**	0.90	0.66	0.91
	HLI 2	0.88**			
	HLI 3	0.82**			
	HLI 4	0.80**			
	HLI 5	0.75**			
Employee performance (EMP)	EMP 1	0.91**	0.89	0.69	0.90
	EMP 2	0.82**			
	EMP 3	0.76**			
	EMP 4	0.82**			

Source: Primary data

** denotes significant at 1% level

All factor loadings are above the suggested cut-off level of 0.5, as shown in Table 4.59, demonstrating item validity. The researcher used Cronbach's Alpha after collecting data. Over 0.8 Cronbach's Alpha values demonstrate the reliability of the construct's variables. All constructs have strong internal consistency reliability, as shown by the Composite Reliability, which is better than 0.8. The proposed cut-off of >0.5 is exceeded by AVE readings. High convergence can therefore be predicted. All requirements are satisfied, thus the data is set for analysis and modeling.

Table 4.60

Discriminant Validity among the factors of employee and work-related outcomes

Constructs	FSI	EMC	PBI	WRE	TOI	HLI	EMP
FSI	(0.84)						
EMC	0.25	(0.82)					
PBI	0.39	0.38	(0.84)				
WRE	0.41	0.31	0.28	(0.80)			
TOI	0.31	0.17	0.37	0.31	(0.77)		
HLI	0.39	0.49	0.47	0.25	0.18	(0.81)	
EMP	0.45	0.13	0.28	0.29	0.50	0.30	(0.83)

Source: Primary data

The above table shows that there is no association between the constructs and discriminant validity for work-related outcome factors is demonstrated.

Section – C

4.3.5 CO-VARIANCE BASED STRUCTURAL EQUATION MODELING

4.3.5.1 Co-variance Based Structural Equation Modeling techniques

Structural equation modeling (SEM) is a type of statistical analysis that looks at how different structures relate to each other. It is a mix of multiple regression analysis and factor analysis. Many researchers liked this method because it could figure out how many things depended on each other in one analysis. Most of the time, this analysis uses endogenous variables (dependent variables) and exogenous variables (independent variable). Covariance-Based Structural Equation Modeling is

a method for testing hypotheses and analysing a structural theory about a phenomenon. In this study, the IBM SPSS AMOS 21 software package was used to run the CB-CFA and SEM.

This section discusses the process of developing a Structural Equation Model (SEM) for the occupational stress experienced by female employees as a result of the merger of SBI and SBT. The SEM demonstrates the connection between the stress that women employees in the bank experience on the job and the consequences that are relevant to both the person and the job. In light of this, the following hypotheses will be explored extensively.

Table No. 4.61
Hypotheses for model building

Hypotheses No.	Hypotheses of model building
SM.H1	Occupational stress due to mergers causes family and social issues
SM.H2	Occupational stress due to mergers causes health issues
SM.H3	Occupational stress due to mergers causes psychological and behavioural issues
SM.H4	Family and social issues reduces work engagement
SM.H5	Health issues reduces work engagement
SM.H6	Psychological and behavioural issues reduces work engagement
SM.H7	Family and social issues reduces employee performance
SM.H8	Health issues reduces employee performance
SM.H9	Psychological and behavioural issues reduces employee performance
SM.H10	Family and social issues enhances turnover intention
SM.H11	Health issues enhances turnover intention
SM.H12	Psychological and behavioural issues enhances turnover intention
SM.H13	Family and social issues reduces employee commitment
SM.H14	Health issues reduces employee commitment
SM.H15	Psychological and behavioural issues reduces employee commitment

Source: Primary data

SM.H1 to SM.H15 indicates Structural Model Hypotheses

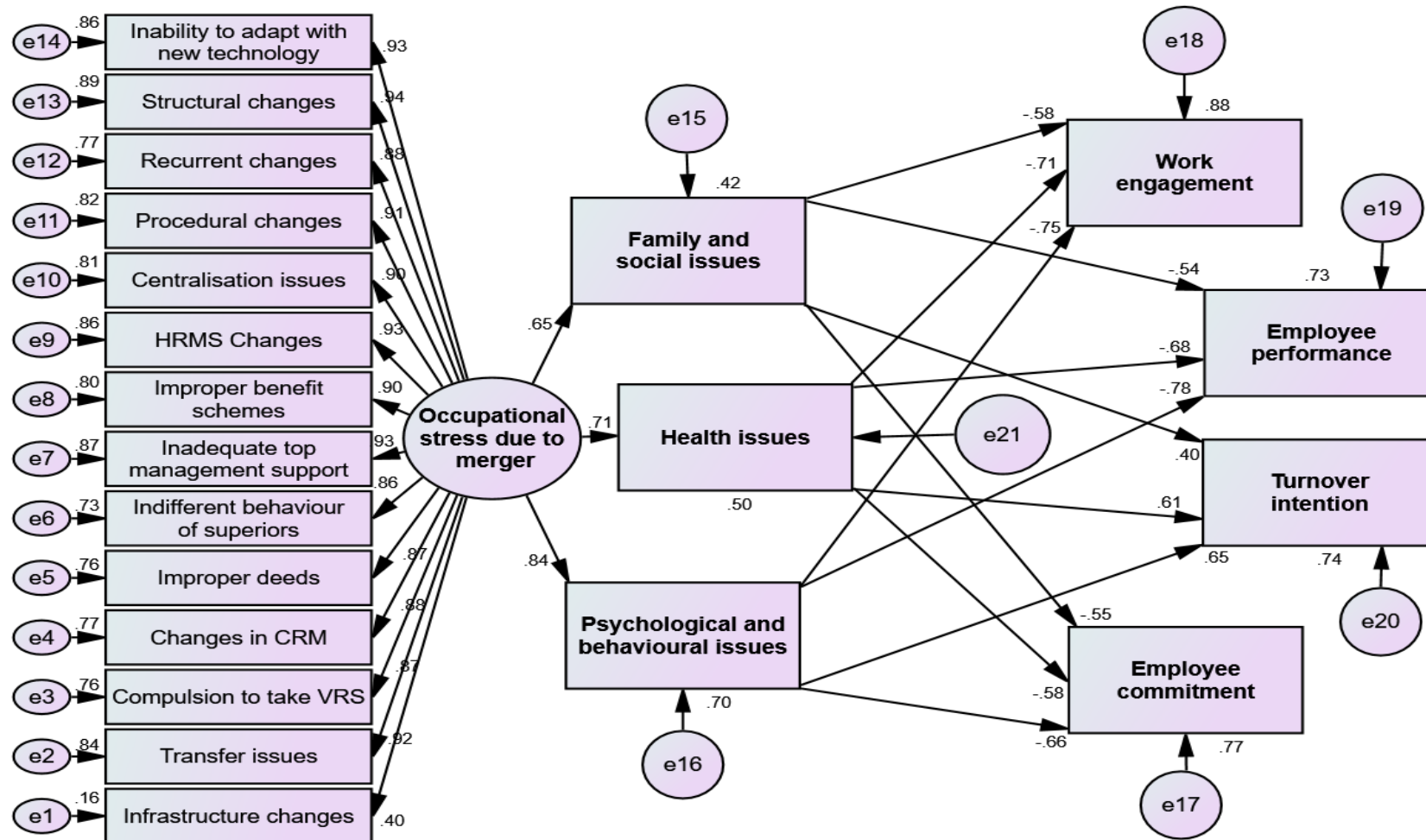


Figure 4.5: Tested research model for the effects of occupational stress due to SBI-SBT merger on employee and work related outcomes.

Table 4.62

Model fit indices for Structural Equation Model

MODEL	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	4.514	0.000	0.918	0.902	0.951	0.069
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08

The SEM model fit indices are shown in Table 4.62. The ratio of a model's Chi-square to degrees of freedom must be less than 5. In this instance, 4.514 falls within the maximum allowed range. RMSEA is 0.069, which is less than the 0.08 criterion. GFI, AGFI, and CFI are greater than 0.9, where 1.0 indicates an exact match. So, SEM works.

4.3.6 Path analysis

Table 4.63

Values of path analysis and R² for the Structural Equation Modeling

Constructs path index			Standardized co-efficient (Beta)	R ² Value	Critical Ratio	P value
Family and social issues	←	Occupational stress due to merger	0.65	0.42	7.68	<0.001**
Health issues	←	Occupational stress due to merger	0.71	0.50	8.55	<0.001**
Psychological and behavioural issues	←	Occupational stress due to merger	0.84	0.70	11.68	<0.001**
Work engagement	←	Family and social issues	-0.58	0.88	6.84	<0.001**
Work engagement	←	Health issues	-0.71		8.54	<0.001**
Work engagement	←	Psychological and	-0.75		9.07	<0.001**

		behavioural issues				
Employee performance	←	Family and social issues	-0.54	0.73	5.68	<0.001**
Employee performance	←	Health issues	-0.68		7.94	<0.001**
Employee performance	←	Psychological and behavioural issues	-0.78		10.58	<0.001**
Turnover intention	←	Family and social issues	0.40	0.74	4.98	<0.001**
Turnover intention	←	Health issues	0.61		7.01	<0.001**
Turnover intention	←	Psychological and behavioural issues	0.65		7.66	<0.001**
Employee commitment	←	Family and social issues	-0.55	0.77	6.45	<0.001**
Employee commitment	←	Health issues	-0.58		6.99	<0.001**
Employee commitment	←	Psychological and behavioural issues	-0.66		7.84	<0.001**

Source: Primary data

** indicates significant at 1% level

4.3.7 Results of path analysis and hypotheses testing

SM.H1: Occupational stress due to mergers causes family and social issues

The standardised beta coefficient of occupational stress due to merger on family and social issues is 0.65, indicating a partial influence of occupational stress due to merger on family and social issues among women employees in SBI in Kerala. The projected positive sign suggests increases in influence, and family and social issues among SBI female employees would increase by 0.65 for every unit of standard deviation increase in occupational stress as a result of the merger. At the 1% level, this coefficient value is significant. It demonstrates that if female

employees experience occupational stress as a result of the merger, it will aggravate issues in their family and social life.

SM.H2: Occupational stress due to mergers causes health issues

The standardised beta coefficient of occupational stress due to merger on health issues is 0.71, implying that occupational stress due to merger has a partial influence on health issues among women employees of SBI in Kerala. The predicted positive sign shows an increase in influence, and health issues among SBI female employees would increase by 0.71 as per every unit of standard deviation increases as a result of the merger. This coefficient value is significant at the 1% level. It reveals that if female employees undergo occupational stress as a result of the merger, their health problems will rise.

SM.H3: Occupational stress due to mergers causes psychological and behavioural issues

The standardised beta coefficient of occupational stress due to merger on psychological and behavioural issues is 0.84, reflecting that occupational stress due to merger has a partial influence on psychological and behavioural issues among SBI women employees in Kerala. As a result of the merger, the forecasted positive sign indicates an increase in influence, and psychological and behavioural troubles among SBI female employees would increase by 0.84 according to the unit of standard deviation increases. At the 1% level, this coefficient value is significant. It illustrates that if female employees experience occupational stress as a result of the merger, their psychological and behavioural issues will worsen.

SM.H4: Family and social issues reduces work engagement

According to the survey, family and social issues affect the work engagement of women employees in SBI. The standardised beta coefficient of family and social issues on job engagement is -0.58 and captures the partial effects of family and social issues on work engagement when all other path factors are held constant. The estimated negative value indicates that such an influence is negative, and that work engagement of female employees in the SBI would fall by 0.58 for

every unit of standard deviation increase in family and social problems, and that this coefficient value is significant at the 1% level.

SM.H5: Health issues reduces work engagement

According to the study, health issues have an impact on the work engagement of SBI's female employees. When all other path factors are held constant, the standardised beta coefficient of health issues on job engagement is -0.71. This coefficient reflects the partial effects of health issues on job engagement. The calculated negative value means that such an influence is negative, and that female employees' work engagement in the SBI would decline by 0.71 for every unit of standard deviation increase in health problems, and that this coefficient value is significant at the 1% level.

SM.H6: Psychological and behavioural issues reduces work engagement

Psychological and behavioural issues, according to the research, have an impact on the work engagement of SBI's female employees. The standardised beta coefficient of psychological and behavioural issues on work engagement is -0.75 when all other path parameters are maintained constant. This coefficient measures the impact of psychological and behavioural issues on job engagement. The projected negative result indicates that such an influence is negative, and that female workers' work engagement in the SBI would diminish by 0.75 for every unit of standard deviation increase in psychological and behavioural problems, and that this coefficient value is significant at the 1% level.

SM.H7: Family and social issues reduces employee performance

The survey indicates that familial and societal factors have an impact on how well women employees in SBI perform in work. Family and social issues have a partial impact on job performance when all other path factors are held constant, as indicated by the standardised beta coefficient of family and social issues on job performance, which is -0.54. The predicted negative value suggests that this influence is negative and that female employees' job performance in the SBI would deteriorate by 0.54 for every unit of increased family and social problems. This coefficient value is significant at the 1% level.

SM.H8: Health issues reduces employee performance

According to the analysis, female employees of SBI's performance are affected by their health issues. The standardised beta coefficient of health-related difficulties on employee performance is -0.68 when all other path components are kept constant. The impact of health problems on employee performance is partially reflected by this coefficient. The determined negative result reveals an adverse influence, a performance decline of 0.68 for female employees in the SBI for every unit of increased standard deviation in health issues, and significance at the 1% level for this coefficient.

SM.H9: Psychological and behavioural issues reduces employee performance

According to the research, psychological and behavioural issues affect the performance of female employees in SBI. When all other path factors are held constant, the standardised beta coefficient of psychological and behavioural issues on employee performance is -0.78. This coefficient calculates how psychological and behavioural problems affect workers' performance. In the SBI, female workers' performance would drop by 0.78 for every unit of increased psychological and behavioural problems, according to the estimated negative result. This coefficient value is significant at the 1% level.

SM.H10: Family and social issues enhances turnover intention

According to the investigation, family and social issues can influence an employees' intention to leave their job. Family and social issues have a partial impact on turnover intention when all other path variables are held constant, according to the standardised beta coefficient of family and social issues on turnover intention, which is -0.40. The envisaged positive results demonstrates that this influence is increases the intention of female employees in SBI to leave from their firm by 0.40 for every unit of increased family and social problems. This coefficient value is significant at the 1% level.

SM.H11: Health issues enhances turnover intention

The study shows that SBI's female employees' intention to leave is influenced by their health issues. When all other path components are held constant,

the standardised beta coefficient of health-related problems on turnover intention is -0.61. This component partially reflects the impact of health issues on turnover intention. With significance at the 1% level for this coefficient, the discovered positive result demonstrates a negative influence that causes the turnover intention to rise by 0.61 for every unit of increased standard deviation in health issues.

SM.H12: Psychological and behavioural issues enhances turnover intention

According to the study, psychological and behavioural issues have an impact on female employees' intentions to leave SBI. The standardised beta coefficient of psychological and behavioural issues on turnover intention is -0.65 when all other path components are kept fixed. This coefficient estimates the impact of behavioural and psychological issues on workers' intention to leave their jobs. According to the projected positive result, female workers' intention to leave the SBI will rise by 0.65 for every unit more psychological and behavioural issues. At the 1% level, this coefficient value is significant.

SM.H13: Family and social issues reduces employee commitment

According to the analysis, family and social issues have an effect on how committed an employee is. The standardised beta coefficient of family and social issues on employee commitment, which is -0.55, indicates that family and social issues have a partial impact on employee commitment when all other path elements are held constant. The forecasted negative result indicates that this influence is adverse and that for every unit of increased family and social problems, the job satisfaction of female employees in the SBI will reduce by 0.55. At the 1% level, this coefficient value is significant.

SM.H14: Health issues reduces employee commitment

The analysis shows that the health issues of SBI's female employees have an impact on their commitment. When all other path components are kept constant, the standardised beta coefficient of health-related issues on employee commitment is -0.58. This variable partially reflects the effect of health issues on workers' commitment. Every unit of higher standard deviation in health issues has a deleterious effect on commitment, with a drop in female employees' levels of commitment in the SBI of 0.58 and significance at the 1% level for this coefficient.

SM.H15: Psychological and behavioural issues reduces employee commitment

According to the findings of the research, psychological and behavioural factors have an impact on the level of commitment displayed by SBI employees. The standardised beta coefficient of psychological and behavioural issues on employee commitment is -0.66 when all other path elements are held constant. This component determines the extent to which psychological and behavioural issues influence the level of commitment displayed by workers. According to the negative result that is estimated, the level of commitment shown by female workers in the SBI will decrease by 0.66 for every unit of increased psychological and behavioural problems. At the 1%, this coefficient value is significant.

4.3.8 Explanations of R² values

Examining the R² values of the variables that are dependent on the structural equation model is one way to evaluate the model's ability for explanation. The R-squared coefficient is a measurement that determines what proportion of the variance observed can be explained by the model (See Model figure). R² indicates that there is a coefficient of determination of 0.42 for family and social issues. Based on this number, it may be inferred that occupational stress caused by the merger accounts for approximately 42% of the variation in organisational commitment. This value leads to the conclusion that other independent variables, in addition to this independent construct, occupational stress due to merger, are important for predicting family and social issues. The remaining 58% of the variation in family and social issues is not explained by this independent construct.

In a manner analogous to this, the R² value of health issues is 0.50, the R² value of psychological and behavioural issues is 0.70, the R² value of work engagement is 0.88, the R² value of employee performance is 0.73, the turnover intention is 0.74, and the R² value of employee commitment is 0.77. Therefore, it is abundantly obvious that the concept of "work engagement" possesses significant explanatory power, followed by "employee commitment," "turnover intention," "employee performance," psychological and behavioural issues, health issues, and family and social issues in this model. It is clear from this that the primary reasons behind the adverse effect of work engagement, employee performance, turnover intention, and employee commitment of employees are concerns pertaining to family

and social issues, health issues, and their psychological and behavioural issues. Among these, psychological and social issues causes a major reason for this followed by health issues and family and social issues.

Table No. 4.64

Result summary of hypothesis testing

Hypotheses No.	Hypotheses of the model developed	Result of Hypotheses testing
SM.H1	Occupational stress due to mergers causes family and social issues	<i>Supported</i>
SM.H2	Occupational stress due to mergers causes health issues	<i>Supported</i>
SM.H3	Occupational stress due to mergers causes psychological and behavioural issues	<i>Supported</i>
SM.H4	Family and social issues reduces work engagement	<i>Supported</i>
SM.H5	Health issues reduces work engagement	<i>Supported</i>
SM.H6	Psychological and behavioural issues reduces work engagement	<i>Supported</i>
SM.H7	Family and social issues reduces employee performance	<i>Supported</i>
SM.H8	Health issues reduces employee performance	<i>Supported</i>
SM.H9	Psychological and behavioural issues reduces employee performance	<i>Supported</i>
SM.H10	Family and social issues enhances turnover intention	<i>Supported</i>
SM.H11	Health issues enhances turnover intention	<i>Supported</i>
SM.H12	Psychological and behavioural issues enhances turnover intention	<i>Supported</i>
SM.H13	Family and social issues reduces employee commitment	<i>Supported</i>
SM.H14	Health issues reduces employee commitment	<i>Supported</i>
SM.H15	Psychological and behavioural issues reduces employee commitment	<i>Supported</i>

Source: Primary data

SM.H1 to SM.H15 indicates Structural Model Hypotheses

4.3.9 Conclusion

In this part of chapter 4, fifteen hypotheses were researched, and the results of those studies were utilised to drive the creation of a model. All of the hypotheses can be supported by pointing to the framework of this model. The fit indices suggest that all of the CFA and SEM models have a good level of fit with the data.

PART D

The mediating role of employee commitment in the relationship between job stress and employee performance

4.4.1 Introduction

This part analyses the third objective of the research study, which was to examine the role that employee commitment plays as a mediator in the relationship between job stress and employee performance. The IBM SPSS AMOS Graphics 21 software package was utilised for the development of the mediation model, and the bootstrapping approach was employed for the purpose of evaluating the significance of the mediation in the model.

4.4.2 Mediation analysis; an overview

A mediation model is a type of statistical model that seeks to identify and explain the mechanism or process that underlies an observed relationship between an independent variable and a dependent variable by including a third hypothetical variable that is known as a mediator variable. This is accomplished by including the independent variable as one of the variables in the model (also a mediating variable, intermediary variable, or intervening variable). Instead of there being a direct causal relationship between the independent variable and the dependent variable, a mediation model proposes that the independent variable influences the mediator variable, which then influences the dependent variable. In other words, the mediator variable influences the dependent variable rather than the independent variable directly. As a result, the function of the mediator variable is to provide light on the nature of the connection that exists between the independent variable and the dependent variable. The goal of doing mediation analyses is to get a better understanding of a previously established connection by investigating the mechanism or process by which one variable impacts another variable through the medium of a mediator variable.

The independent variable in this study is employee job stress, while the dependent variable is employee job performance, and the mediating variable is employee job commitment. The bootstrapping approach was utilised so that the

model could be examined for any evidence of a mediation effect, also known as an indirect impact.

4.4.3 Objective

Objective III: To examine the mediating role of employee commitment in the relationship between job stress and employee performance of the women employees in the context of SBI-SBT merger.

The bootstrapping method was used for the purpose of testing the significance of the model's mediation function. The creation of the mediation model was carried out by means of covariance-based structural equation modeling utilising the IBM SPSS AMOS Graphics 21 software package.

Table 4.65

Hypotheses formulation

SI. No.	Hypotheses
MEH.1	Job stress has negative and direct effect on employee performance.
MEH.2	Job stress has negative and direct effect on employee commitment.
MEH.3	Employee commitment has positive and direct effect on employee performance.
MEH.4	Employee commitment has a mediating role in the relationship job stress and employee performance

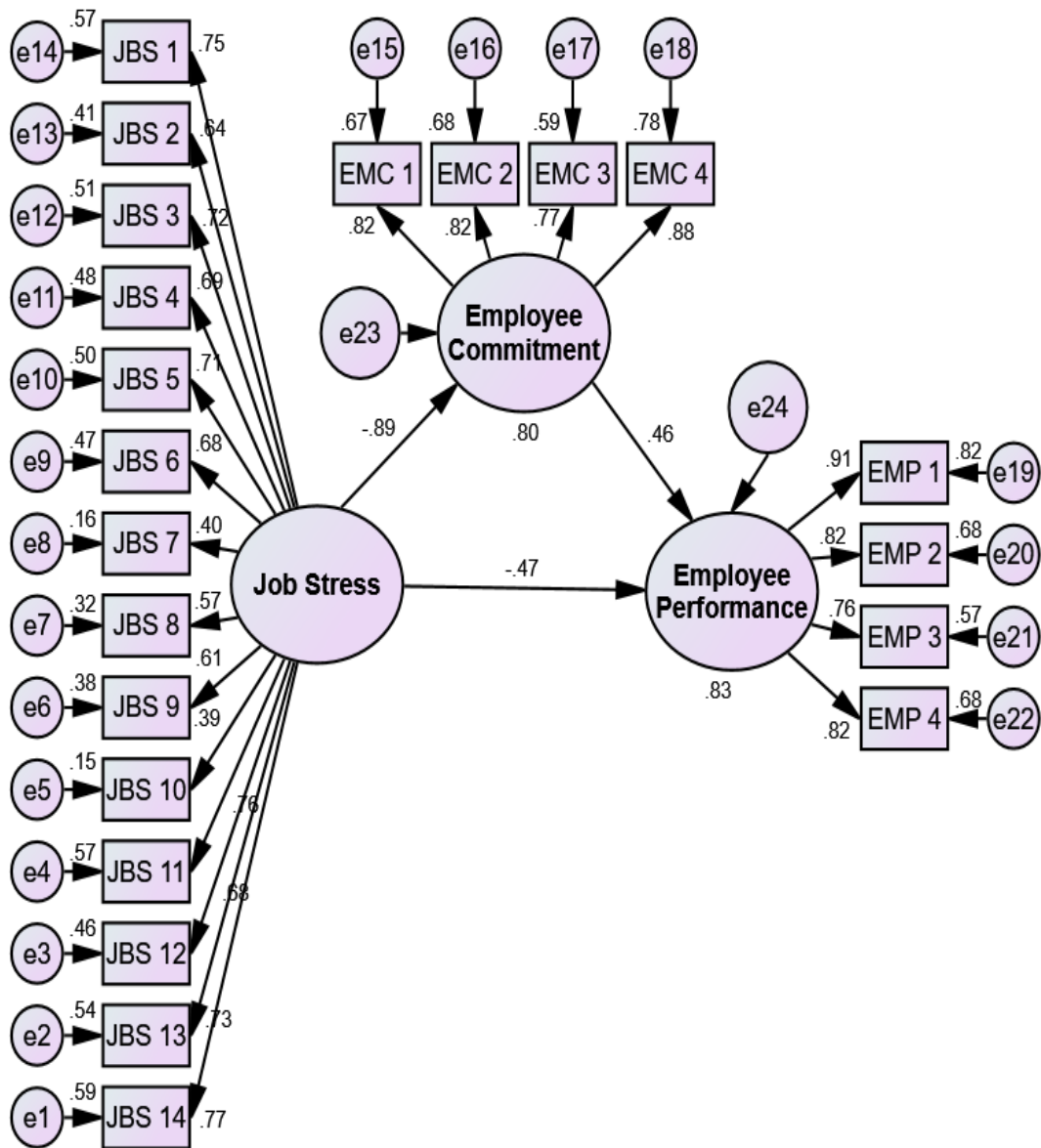


Figure 4.6: Mediation model which measures the indirect relationship between job stress and employee performance via employee commitment

Table 4 .66

Fit indices for testing the mediation model

ATTRIBUTES	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	2.987	0.000	0.995	0.981	0.999	0.027
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08
Literature support	Hair et al., (1998)	Barrett (2007)	Hair et al. (2006)	Hair et al. (2006)	Hu and Bentler (1999)	Hair et al. (2006)

The CFA model fit indices are displayed in Table 4.66 to evaluate the overall model fit. For an appropriate model, the ratio of Chi-Square to degrees of freedom should be fewer than 5. In this instance, the result is 2.987, which is well inside the stated upper limit. The RMSEA score is 0.027, which is well below the recommended minimum level of 0.08. In addition, the GFI, AGFI, and CFI values are more than 0.9, where 1.0 implies exact match. Thus, it may be stated that the mediation model fits well.

Table 4.67

Path values of direct effects in the mediation model

Construct	Path	Construct	Estimate	S.E	C. R	P-value	Result
Employee performance	←	Job stress	-0.47	0.034	-8.62	<0.001**	Significant
Employee commitment	←	Job stress	-0.89	0.027	-12.65	<0.001**	Significant
Employee performance	←	Employee commitment	0.46	0.029	8.12	<0.001**	Significant

Source: Primary data

** denotes significant at 1% level

Figure 4.67 depicts the direct and negative relationship between job stress and employee performance, job stress and employee commitment, and there is positive and direct relationship between employee commitment and employee performance. It can be observed that job stress has a negative and significant effect on the employee performance with a path value of -0.47, job stress has a negative and significant effect on the employee commitment with a path value of -0.89, and employee commitment has a positive and significant effect on the employee performance with a path value of 0.46. Standardized regression coefficients are the values that are associated with each path, and they indicate the amount of change that occurs in the dependent construct in response to a change in the independent variable that is equal to one standard deviation unit. The values that are associated with each path can be found in the table below.

Table 4.68

Result summary of the hypotheses testing (direct effects) in the mediation model

Construct	Path	Construct	Hypotheses	Result
Employee performance	←	Job stress	Job stress has negative and direct effect on employee performance.	<i>Supported</i>
Employee commitment	←	Job stress	Job stress has negative and direct effect on employee commitment.	<i>Supported</i>
Employee performance	←	Employee commitment	Employee commitment has positive and direct effect on employee performance.	<i>Supported</i>

Table 4.69**Mediating testing in the Model (direct and indirect effect paths) using bootstrapping procedure**

Independent construct	Mediation construct	Dependent construct	Direct effect	Indirect effect (Mediation effect)	Result
Employee Performance	Employee Commitment	Employee Performance	-0.47**	-0.41**	<i>Partial mediation</i>

Source: Primary data

** denotes 1% significant level; Indirect effect values are computed through bootstrapping procedure with 5,000 bootstrap samples

Table 4.69 reveals that the direct and negative effect of job stress and employee performance of women employees after SBI-SBT merger and indirect and negative effect (mediation effect) of job stress and employee performance via employee commitment. The bootstrapping (5000 bootstrap samples) approaches, together with the IBM-SPSS-AMOS Graphics -21 software package, are utilised in this investigation to examine the mediating effects of various pathways. Although the direct effect between them continues to be considerable, the findings of the mediation test indicate that the mediated effect is only partial.

Here, the partial mediation implies that there is not only a significant relationship between the mediator (employee commitment) and the dependent variable (employee performance), but also some direct relationship between the independent (job stress) and dependent variable (employee performance).

The statistical findings indicate that job stress directly diminishes the job performance of employees after the SBT and SBI merger. In addition to this, job stress decreases the commitment of employees towards their jobs, which in turn lowers the job performance of employees of SBI after SBT merged with SBI. It seems that decreased employee commitment is another important factor contributing to the poor performance of employees following the SBI and SBT merger, in addition to the stress of their jobs. In order for the bank to achieve its goal of improved employee performance after the merger, it should strive to reduce the

stress that employees feel on the job as a result of the merger and increase their level of commitment to their work. If there is a significant reduction in the stress that employees experience on the job, this will help to boost their level of commitment to their work.

4.4.4 Conclusions

Part D of chapter 4 addressed the third objective, which was to investigate the role of employee commitment as a mediator in the link between job stress and employee job performance. The mediation test findings show that there is a negative and partial mediation effect between job stress and employee performance through employee commitment. The mediation effects of these routes were investigated using bootstrapping (5000 bootstrap samples) techniques and the IBM-SPSS-AMOS-21 software package, which validated the mediation effect's significance.

PART E

The moderating effects of measures taken by the bank to mitigate the stress on the effect of job stress on work engagement and job performance

4.5.1 Introduction

This part covers the fourth objective of the research study, which is to examine the moderating effects of measures to mitigate the stress on the effect of job stress on work engagement and job performance. In order to investigate the moderating effects, a software application named IBM SPSS AMOS 21 was utilised.

4.5.2 Objective

Objective IV: To extract the moderating effects of measures to mitigate the stress on the effect of job stress on work engagement and job performance.

4.5.3 Moderation analysis: an overview

A moderating variable is one that "alters the effects" of another variable, such as an independent variable on a dependent variable. Researchers in the social sciences first used the word "moderator" to describe a variable that "interferes" with the correlation between an independent variable and the related dependent variable. The moderator variable in the X-Y connection, for instance, may be represented by the letter M. As a result, M's role as a moderator is to "alter" how much of an effect X has on Y. 2012 (Zainudin)

4.5.4 Measures to mitigate stress moderates the effect of job stress on work engagement and job performance

Table 4.70

Hypotheses formulation

Hypotheses No.	Hypotheses statements for moderation analysis
MOH.1	Work engagement will decrease as work stress increases.
MOH.2	Job performance will decrease as work stress increases.
MOH.3	Work engagement will increase as measures to mitigate stress increase.
MOH.4	Job performance will increase as measures to mitigate stress increase.
MOH.5	Measures to mitigate stress has a moderating effect on the strength of the relationship between job stress and work engagement
MOH.6	Measures to mitigate stress has a moderating effect on the strength of the relationship between job stress and job performance

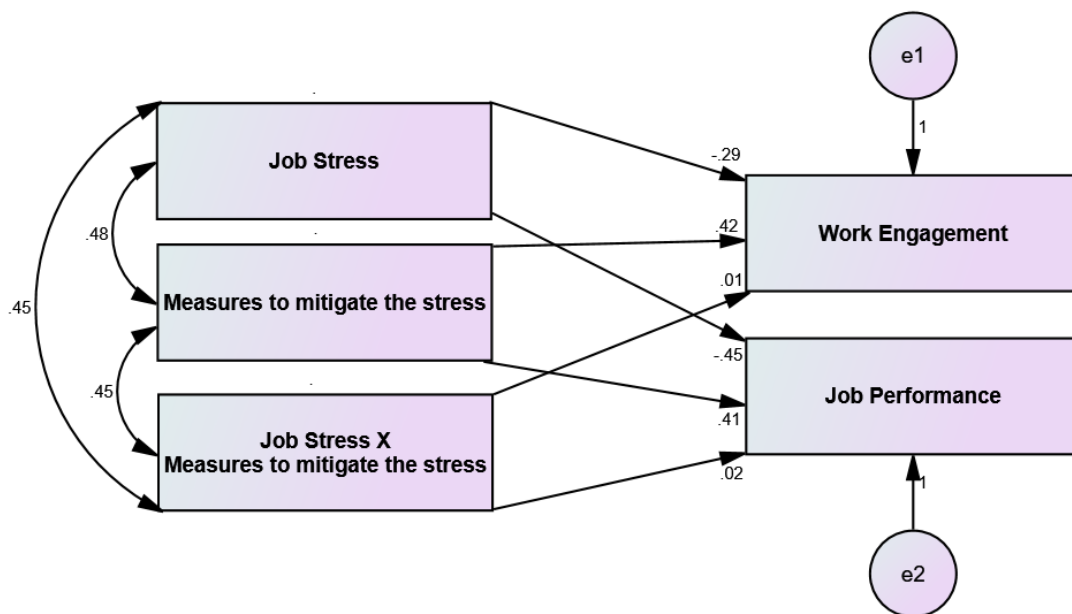


Figure 4.7 Unstandardized Regression Coefficients-based Interaction Moderation Model

Table 4.71

Model fit indices for examining how independent variable X affects its dependent variable Y through a moderating variable W

ATTRIBUTES	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	3.124	0.000	0.982	0.942	0.990	0.039
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08

Table 4.71 displays the CFA model fit indices that may be used to assess how well the overall model fits. The Chi-Square to degrees of freedom ratio of an appropriate model should be less than 5. In this case, the value is 3.124, which is well inside the acceptable maximum value. The RMSEA score is 0.039, which is much less than the recommended threshold level of 0.08. The GFI, AGFI, and CFI values are all larger than 0.9 and better than 1.0, respectively, indicating a good fit.

Table No. 4.72

Summary of estimates of the moderation model

Construct	Path	Construct	Estimate	S.E	C. R	P-value
Work engagement	←	Job stress	-0.29	0.038	-4.25	<0.001**
Job performance	←	Job stress	-0.45	0.041	-7.65	<0.001**
Work engagement	←	Measures to mitigate stress	0.42	0.038	6.84	<0.001**
Job performance	←	Measures to mitigate stress	0.41	0.042	6.12	<0.001**
Work engagement	←	Job stress x Measures to mitigate stress	0.01	0.021	1.21	0.425 ^{NS}
Job performance	←	Job stress x Measures to mitigate stress	0.02	0.023	1.42	0.318 ^{NS}

Source: Primary data

** denotes 1% significance level; NS denotes Non-significant

Interaction moderation model shows that work stress has a significant and negative effect on the work engagement and job performance. Measures to mitigate stress has a positive and significant effect on work engagement and job performance. Interaction of job stress and measures to mitigate stress does not have significant effect on the work engagement and job performance. The details of the moderation effect from the model are given below.

Table No. 4.73
Summary of moderation effect - I

Construct names			Unstandardized Regression Coefficients		
Independent construct	Moderator	Dependent construct	Independent construct	Moderator	Interaction
Job Stress	Measures to mitigate stress	Work Engagement	-0.29**	0.42**	0.01 ^{NS}

Source: Primary data

*** denotes 1% significance level; NS denotes Not Significant*

The above table shows that the strength of the relationship between job stress and work engagement is not significantly moderated by measures to mitigate stress. As a moderator, measures to mitigate stress does not alter the negative relationship between job stress and work engagement from its negative direct direction to positive direction.

It appears that the stress caused by the SBI-SBT merger has a negative effect on the work engagement of women employees working in the bank. Even though the banks have been provided with various measures to mitigate the stress and its consequences, in the form of training, meeting, relaxation activities, honouring of achievements, management review, proper grievance redressal system, and improved employee welfare measures, it is not working. The moderation tests make it clearly obvious that the techniques that have been used by the banks are ineffective in resolving the issues that are prevalent among the workers due to SBI-SBT merger.

Graph 4.1: Simple slope test plots of two-way interaction effect for unstandardized variables for moderation effect– I

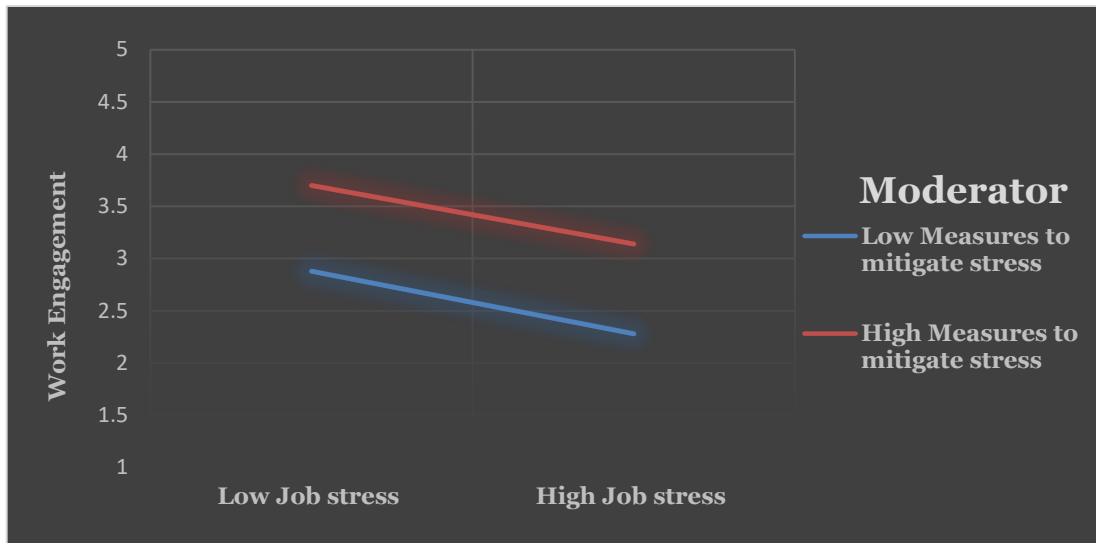


Figure 4.8: Interaction of job stress and measures to mitigate stress to predict work engagement

Result of Two-way interaction:The negative causal link between job stress and work engagement is unaffected by stress management strategies adopted by the bank. It indicates that the bank's efforts to reduce stress among female employees as a result of the SBI-SBT merger, including training, meetings, relaxation activities, recognition of accomplishments, management reviews, an effective grievance procedure, and improved employee welfare measures, have not been able to reduce the level of stress among female employees or reverse the negative impact of stress on employees' work engagement.

Table No. 4.74

Summary of moderation effect – II

Construct names			Unstandardized Regression Coefficients		
Independent construct	Moderator	Dependent construct	Independent construct	Moderator	Interaction
Job Stress	Measures to mitigate stress	Job Performance	-0.45**	0.41**	0.02 ^{NS}

Source: Primary data

** denotes 1% significance level

NS denotes Not significant

The above table illustrates that measures to mitigate stress not significantly moderates the strength of the association between job stress and job performance. Measures to mitigate stress, as a moderator, does not weaker or alter the negative relationship between job stress and job performance. Figure 4.9 shows the results of a simple slope test to show that moderation effect.

Graph 4.2: Simple slope test plots of to-way interaction effect for unstandardized variables for moderation effect– II

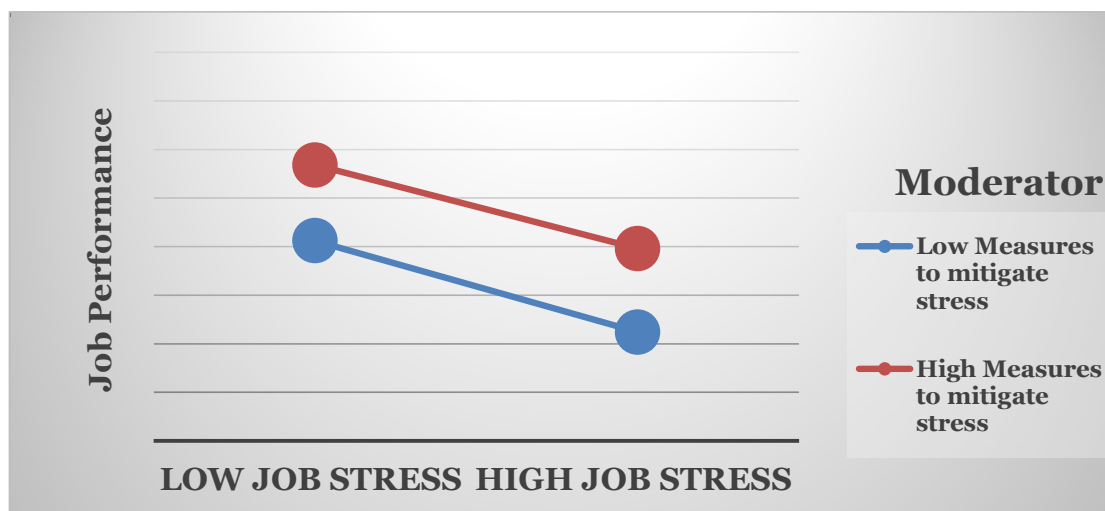


Figure 4.9: Interaction of job stress and measures to mitigate stress to predict job performance

Result of Two-way interaction: The bank's efforts to reduce employee stress as a result of the merger have had no effect on reducing the negative effect of job stress on job performance. Training, meetings, relaxation activities, recognising successes, management reviews, a suitable grievance redressal system, and better employee welfare measures are not capable of eliminating the negative effect of stress on job performance.

Table 4.75
Summary of hypotheses testing

Hypotheses No.	Hypotheses statements for moderation analysis	Result
MOH.1	Work engagement will decrease as work stress increases.	<i>Supported</i>
MOH.2	Job performance will decrease as work stress increases.	<i>Supported</i>
MOH.3	Work engagement will increase as measures to mitigate stress increase.	<i>Supported</i>
MOH.4	Job performance will increase as measures to mitigate stress increase.	<i>Supported</i>
MOH.5	Measures to mitigate stress has a moderating effect on the strength of the relationship between job stress and work engagement	<i>Not Supported</i>
MOH.6	Measures to mitigate stress has a moderating effect on the strength of the relationship between job stress and job performance	<i>Not Supported</i>

Source: Primary data

4.5.5 Discussion of moderation effect in the model

The moderation testing demonstrates that the measures implemented by the bank to mitigate the negative effects of stress on workplace employee engagement and job performance are not successful in practice. This is the conclusion drawn from the results of the moderation testing. It suggests that there is a need for additional steps that are more effective in order to overcome that issue that is now prevalent among the female employees of the SBI bank as a result of its merger.

4.5.6 Conclusions

In this part, we evaluated the moderating effect of interventions to reduce stress on the effect between job stress and, work engagement and job performance. According to the findings, the inclusion of measures to alleviate stress in the model as a moderator did not have any effect on the negative relationship between job stress, work engagement, and job performance.

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CHAPTER 5

FINDINGS AND CONCLUSION

FINDINGS

5.1 Introduction

The chapter four deals with the analysis of occupational stress, its effects, mediating role of employee commitment in the relationship between job stress and employee performance and the moderating effects of measures to mitigate stress on the effect of job stress on work engagement and job performance due to SBI-SBT merger among erstwhile SBT female employees. This chapter covers the major finding based on these analysis and interpretations. The findings are presented in the order that corresponds to the objectives.

5.2 Occupational stress among the women employees before and after SBI-SBT merger.

Objective I: To investigate the occupational stress among the women employees before and after SBI-SBT merger.

The following fourteen constructs are considered as factors of occupational stress among the employees due to SBI-SBT merger.

1. *Inability to adapt with technologies*
2. *Structural changes*
3. *Recurrent changes*
4. *Procedural changes*
5. *Centralization*
6. *Human Resource Management System changes*
7. *Improper benefits scheme*

8. *Inadequate support from management*
9. *Indifferent behavior of superiors*
10. *Improper deeds from colleagues*
11. *Changes in customer relationship*
12. *Compulsion to take VRS*
13. *Transfer*
14. *Infrastructure changes*

H0.1.1: Occupational stresses among the women employee is at average level before the SBI-SBT merger.

The results reveal that, since the P value is less than 0.01, the null hypothesis is rejected at 1% for the all factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the women employees before the SBI-SBT merger.

The mean scores of the all factors are above 3 except the factors that compulsion to take VRS, indifferent behavior of superiors and improper deeds from colleagues. It denotes that occupational stress issues can be seen among the women employees before SBI-SBT merger in the factors that inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, changes in customer relationship, transfer and infrastructural changes except compulsion to take VRS, indifferent behavior of superiors and improper deeds from colleagues.

H0.1.2: Occupational stresses among the women employee is at average level after the SBI-SBT merger.

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level for the all factors of the occupational stress such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme, inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes among the women employees after the SBI-SBT merger.

The mean scores of the all factors indicate that all means scores are above 3. It denotes that women employee in the bank suffers occupational stress issues in above average level after SBI-SBT merger.

Based on mean ranking, it can be observed that the major cause of occupational stress among the women employees due to the merger is that HRMS changes followed by centralization, procedural changes, recurrent changes, inability to adapt with technologies, transfer, structural changes, changes in customer relationship, infrastructural changes, improper benefits scheme, inadequate support from management, compulsion to take VRS, improper deeds from colleagues and indifferent behavior of superiors.

H0.1.3: There is no significant difference between before and after SBI-SBT merger regarding the factors of the occupational stress among the women employees.

The paired sample t test was used to compare the status of occupational stress factors before and after the SBI-SBT merger. Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to all the factors of the occupational stress.

The mean scores revealed that the mean scores of all the factors such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralization, HRMS changes, improper benefits scheme,

inadequate support from management, indifferent behavior of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructural changes are grater after the SBI-SBT merger than before the merger. It denotes that employees suffer various negative factors of occupational stress following the merger.

H0.1.4: There is no significant difference among the women employees under the varying socio-demographic background between before and after the SBI-SBT merger regarding the factors of the occupational stress.

Since the P values are less than 0.05, majority of the null hypotheses were rejected with regard to majority factors of occupational stress by considering socio-demographic variables, there found significant difference between before and after merger in the stress level of officers , award staffs, married employees, graduates, postgraduates, employees in the age groups of 25 to 35 and 36 to 45, employees with average and good IT expertise, employees with different span of service and employees given with frequent and regular training. In the case of unmarried employees, there found no significant difference only in the factors such as 'recurrent changes' and 'improper deeds from colleagues'. In the case of employees in the age groups above 45 and employees given occasional training, there was no significant difference in the factor 'in different behaviour of superiors'.

H0.1.5: There is no significant difference between the socio-demographic backgrounds of women employees with respect to the factors of occupational stress due to the SBI-SBT merger.

It was found that:

There is a significant difference among *age groups* of female employees with regard to the majority of factors of occupational stress due to the SBI-SBT merger other than structural changes, procedural changes, centralization, improper benefits schemes, and improper deeds from colleagues.

There is a significant difference among various *categories of women employees* with regard to the factors of occupational stress due to the SBI-SBT

merger such as inability to adapt with technologies, structural changes, improper benefits scheme, inadequate support from management, compulsion to take VRS and infrastructure changes. Female employees with designation of officers suffers more occupational stress than those with the designation of award staff in majority of these factors of occupational stress except inability to adapt with technologies.

There is significant difference based on *marital status* of women employees in majority of the factors of occupational stress other than procedural changes, centralisation, indifferent behaviour of superiors and transfer due to SBI-SBT merger. Based on the mean score, in comparison to unmarried employees, married employees have higher occupational stress in all these factors of occupational stress due to SBI-SBT merger.

There is a significant difference based on *educational qualifications* of women employees with regard to factors of occupational stress such as recurrent changes, procedural changes, centralization, indifferent behaviour of superiors, changes in customer relationships, and infrastructure changes due to the SBI-SBT merger. Based on the mean score, in comparison to graduates, post graduates have higher occupational stress in all these factors except procedural changes.

There is significant difference based on *IT expertise* of women employees with regard to the factors of occupational stress due to SBI-SBT merger such as structural changes, procedural changes, improper deeds from colleagues and compulsion to take VRS. Women employees with good IT expertise have higher occupational stress in the factors such as procedural changes and improper deeds from colleagues and employees with average IT expertise have higher occupational stress in the factors such as structural changes and compulsion to take VRS.

There is significant difference among *Span of service* of women employees with regard to all the other factors of occupational stress due to SBI-SBT merger except Infrastructure changes.

There is significant difference among *Frequency of training availability* of women employees with regard to the factors of occupational stress due to SBI-SBT

merger such as Recurrent changes, Procedural changes, Centralization, HRMS changes, Indifferent behaviour of superiors, Improper deeds from colleagues and transfer.

5.3 Effects of occupational stress due to SBI-SBT merger on women employee and work related outcomes.

Objective II: To explore the effects of occupational stress due to SBI-SBT merger on women employee and work related outcomes.

The following constructs are considered as factors of consequences of occupational stress among the employees due to SBI-SBT merger.

1. *Family and social issue*
2. *Health issues*
3. *Psychological and behavioral issues*
4. *Work engagement*
5. *Turnover intention*
6. *Employee commitment*
7. *Employee performance*

H0.2.1: Consequences of the occupational stress among the women employee is at average level before the SBI-SBT

Since the P value is less than 0.01, the null hypothesis is rejected for the all factors of the consequences of the occupational stress such as family and social issues, health issues, work engagement, turnover intention, employee commitment and employee performance. Since the P value is higher than 0.050, the null hypothesis is accepted for the factor of consequences of occupational stress such as psychological and behavioral issues. The mean score for each factor demonstrated that the average scores of all the factors except the factors behavioral and psychological issues and turnover intention are higher than 3. It indicates that there were negative effects of occupational stress specifically in relation to family and

social issues, as well as health issues among the female employees of the firm prior to the merger. Additionally, it has been determined that the employees of the bank do not have any intention to leave their jobs, and they only experience an average amount of psychological and social issues prior to the merger.

H0.2.2: Consequences of the occupational stress among the women employee is at average level after the SBI-SBT merger.

Since the P value is less than 0.01, the null hypothesis is rejected at 1% for the all factors of consequences of the occupational stress. It demonstrates that the consequences of work-related stress on women workers were either below average or above average following the merger. According to the mean score, there is ample proof of negative outcomes caused by work-related stress among female bank employees following the merger in the case of family and social matters, psychological and social issues, and health concerns, mean scores of which are above the average level. Following the merger, the employees displayed undesirable characteristics such as low levels of job engagement, employee commitment, and employee performance. Furthermore, it has been ascertained that the bank's employees do possess an intention to resign from their current job.

H0.2.3: There is no significant difference between the before and after SBI-SBT merger regarding the consequences of the occupational stress.

Since the P value is less than 0.01, the null hypothesis is rejected at 1% level with regard to the factors of the consequences of the occupational stress such as family and social issues, health issues, psychological and behavioural issues, turnover intention, work engagement, employee commitment and employee performance. The mean scores show that the mean scores of the following factors that Family and social issue, health issues, psychological and behavioural issues and turnover intention are lower before the SBI-SBT merger than after the merger. It denotes that employees suffer various negative consequences of occupational stress following the merger. The mean score of the factors, work engagement, employee commitment, and employee performance is higher before merger than after merger. It implies that work engagement, employee commitment, and employee performance of female bank employees have been significantly reduced following the merger.

All of these findings point to the fact that the SBI-SBT merger has caused a great deal of stress in the workplace, which has led to a number of negative consequences among the female employees such as family and social issues, health issues, psychological and behavioural issues, higher turnover intention, lower work engagement, lower employee commitment and lower employee performance.

H0.2.4: There is no significant difference among the women employees under the varying socio-demographic background between before and after the SBI-SBT merger regarding the factors of consequences of occupational stress.

Majority of the null hypotheses were rejected with regard to majority factors of consequences of occupational stress by considering socio-demographic variables. There found significant difference between before and after merger in the consequences of occupational stress levels in the case of award staffs, married employees, graduates, employees in the age groups of 25 to 35 and 36 to 45, employees with good IT expertise, employees with less than 10 years span of service and employees given with regular training.

In the case of *female officers*, there found no significant difference in the factors such as work engagement and employee commitment. In the case of *unmarried* female employees, even though there found no significant difference in the factors such as family and social issues and employee performance, the mean scores for job engagement, employee commitment, and employee performance were greater prior to the merger compared to after the merger. It indicates that the employees' favorable perspectives have diminished as a result of the merger

Both in the case of employees in the *age groups above 45* and employees with *above 20 years span of service*, there found no significant difference in the factors such as family and social issues, work engagement and employee commitment. Both in the case of *postgraduates* and *employees with average IT expertise* there was no significant difference in the factor 'employee commitment'.

In the case of employees with *11-20 years span of service*, there found no significant difference in the factors such as turnover intention, employee commitment and employee performance. In the case of employees given with occasional training, there found no significant difference in the factors such as

employee commitment and employee performance and in the case of employees given with frequent training, there found no significant difference in the factor “work engagement”.

Objective II: To explore the effects of occupational stress due to SBI-SBT merger on employee and work-related outcomes.

Based on theory and previous empirical study findings, a conceptual research model was developed, and the model was tested and developed an empirical research model under the framework of Co-variance Based Structural Equation Modelling for women SBI bank employees working in Kerala, demonstrating the interconnection between the factors of stress that women employees in the bank experience on the job and its consequences on individual and work-related outcomes. The following fifteen hypotheses were developed, and each is backed by a theoretical model. The testing of the hypotheses show that all fifteen hypotheses are supported with the previous theoretical and empirical relationships and the fit indices of the model was good fit. The graphical representation of the model is given below.

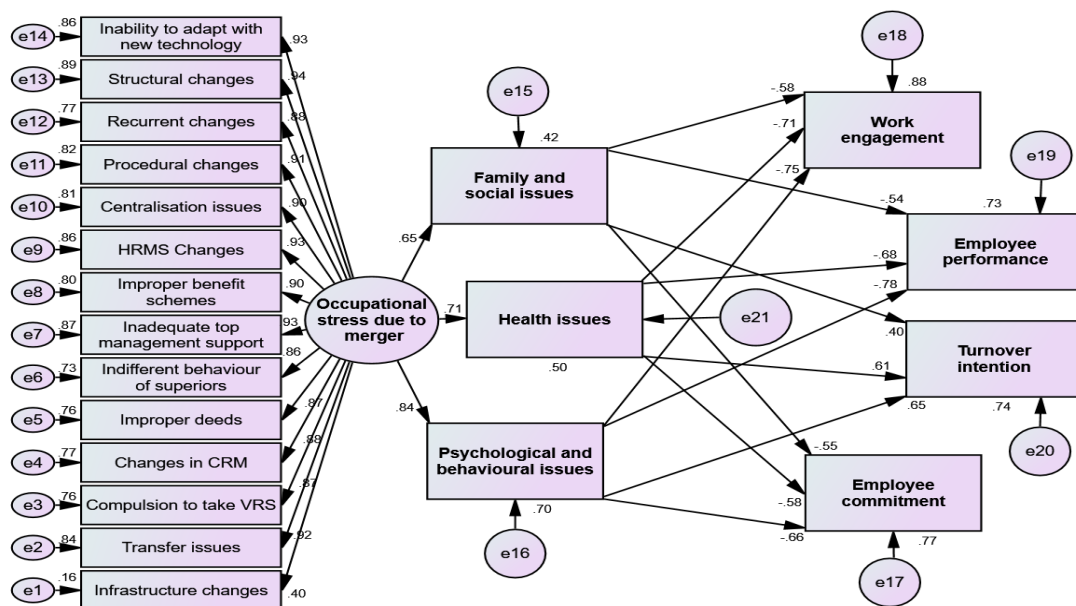


Figure 5.1. Tested research model for the effects of occupational stress due to SBI-SBT merger on employee and work related-outcomes.

Table No. 5.1

**Summary of hypothesis testing of Covariance
Based Structural Equation Model**

Hypotheses No.	Hypotheses of model building	Results of hypotheses testing
SM.H1	Occupational stress due to mergers causes family and social issues	<i>Supported</i>
SM.H2	Occupational stress due to mergers causes health issues	<i>Supported</i>
SM.H3	Occupational stress due to mergers causes psychological and behavioural issues	<i>Supported</i>
SM.H4	Family and social issues reduces work engagement	<i>Supported</i>
SM.H5	Health issues reduces work engagement	<i>Supported</i>
SM.H6	Psychological and behavioural issues reduces work engagement	<i>Supported</i>
SM.H7	Family and social issues reduces employee performance	<i>Supported</i>
SM.H8	Health issues reduces employee performance	<i>Supported</i>
SM.H9	Psychological and behavioural issues reduces employee performance	<i>Supported</i>
SM.H10	Family and social issues enhances turnover intention	<i>Supported</i>
SM.H11	Health issues enhances turnover intention	<i>Supported</i>
SM.H12	Psychological and behavioural issues enhances turnover intention	<i>Supported</i>
SM.H13	Family and social issues reduces employee commitment	<i>Supported</i>
SM.H14	Health issues reduces employee commitment	<i>Supported</i>
SM.H15	Psychological and behavioural issues reduces employee commitment	<i>Supported</i>

Effects of stress on the personal life of the employees: - The model also indicates that 42 percent of female bank employees have family and social problems as a result of the stress they face at work. Employee stress is responsible for 71% of their health issues and 70% of their psychological and behavioral issues. It indicates

that the personal lives of the female bank employees are greatly impacted by the stress caused on by the SBT-SBT merger.

Effects of stress on the work-related outcomes of the employees: - The approach emphasizes that employees' job engagement is diminished by 88 percent as a result of familial and social concerns, health problems, and psychological and behavioral issues. The three elements of family and social concerns, health issues, and psychological and behavioral issues have a significant impact on reducing employee performance by 73%, decreasing job commitment by 77%, and increasing turnover intentions by 74%. It indicates that occupational stress and its direct effects that problems in the personal lives of employees, ultimately lead to various negative organizational outcomes, such as increased intents to leave the organization, reduced work engagement, declined employee commitment, and poor job performance.

5.4. Mediating role of employee commitment in the relationship between job stress and employee performance of the women employees in the context of SBI-SBT merger.

Objective III: To examine the mediating role of employee commitment in the relationship between job stress and employee performance of the women employees in the context of SBI-SBT merger.

The mediation testing of employee commitment in the relationship between job stress and employee performance of female employees in the context of the SBI-SBT merger reveals that there is a direct and negative effect of job stress and employee performance of female employees following the SBI-SBT merger, as well as an indirect and negative effect (mediation effect) of job stress and employee performance via employee commitment. Although the direct effect between them remains significant, the mediation test results indicate that the mediated effect is only partial. In this case, partial mediation suggests that not only is there a significant relationship between the mediator (employee commitment) and the dependent variable (employee performance), but there is also some direct interaction between the independent (work stress) and the dependent variable (employee performance). The figure of the mediation table is given below.

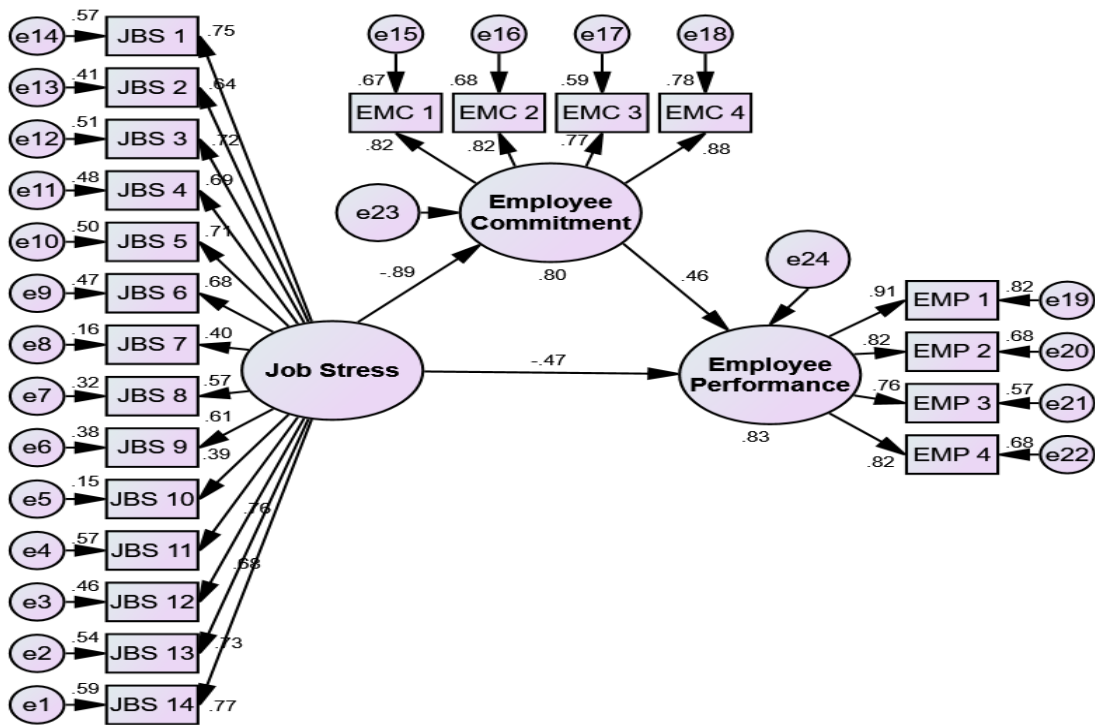


Figure 5.2: Mediation model which measures the indirect relationship between job stress and employee performance via employee commitment

It denotes that job stress has a direct negative impact on employee job performance following the merger of SBT and SBI. Furthermore, job stress reduces staff commitment to their jobs, which diminishes the job performance of SBI employees after SBT joined with SBI. In addition to the stress of their employment, it appears that decreasing commitment among staff members is another key element leading to employees' poor performance following the SBI and SBT merger. To achieve its goal of increased employee performance following the merger, the bank should try to lessen the stress that workers experience on the job as a result of the merger and boost their level of commitment to their work. The moderation model was good fit.

5.5. Moderating effects of measures to mitigate the stress on the effect of job stress on work engagement and job performance

Objective IV: To extract the moderating effects of measures to mitigate the stress on the effect of job stress on work engagement and job performance.

Moderation hypothesis I: *-Measures to mitigate stress has a moderating effect on the strength of the relationship between job stress and work engagement*

Measures to reduce stress have an insignificant impact on the strength of the association between job stress and work engagement. Measures to reduce stress, as a moderator, fail to change a negative relationship between job stress and work engagement from a negative to a positive direction. It shows that the stress created by the SBI-SBT merger has an adverse effect on the work engagement of female bank employees. Even though banks have been provided with various measures to mitigate stress and its consequences, in the form of training, meetings, relaxation activities, achievement recognition, management review, proper grievance redressal system, and improved employee welfare measures, it is not working well. The moderation tests clearly show that the procedures used by the banks are ineffectual in resolving the obstacles that have arisen as a result of the SBI-SBT merger.

Moderation hypothesis II: *-Measures to mitigate stress has a moderating effect on the strength of the relationship between job stress and job performance*

The bank's efforts to reduce employee stress as a result of the merger failed to reduce the adverse effect of job stress on job performance. Training, meetings, relaxation exercises, recognizing successes, management evaluations, an appropriate grievance redressal mechanism, and improved employee welfare measures are insufficient to eliminate the adverse effects of stress on job performance.

In short, the moderation testing reveals that the bank's efforts to alleviate the negative effects of stress on employee engagement and job performance in the workplace are ineffective in practice. This is the inference derived from the outcomes of the moderation testing. There is an indication that there is a need for more efficient measures to address the current issue faced by female employees of the SBI bank following its merger.

The moderation model is depicted in the figure below. The analysis of fit indices also indicates that the model is a good fit.

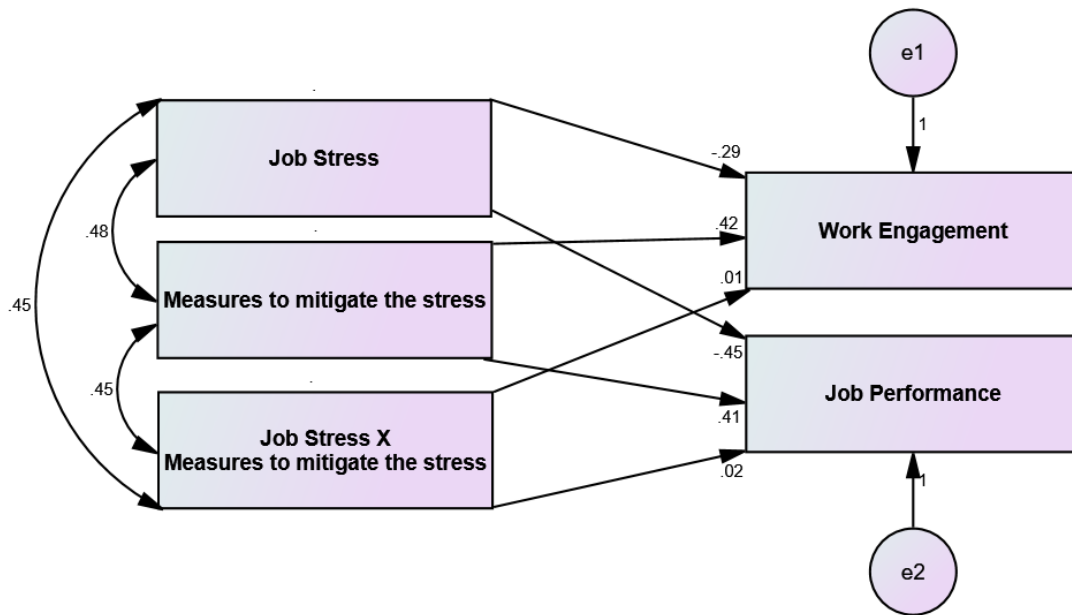


Figure 5.3 Moderation model

5.6. Conclusion

In recent years, the banking industry has seen significant mergers and acquisitions. occupational stress among the women employees before and after the SBI-SBT merger by considering the factors of occupational stress such as the inability to adapt to technologies, structural changes, recurrent changes, procedural changes, centralization, human resource management system changes, improper benefits schemes, inadequate support from management, indifferent behaviour of superiors, improper deeds from colleagues, changes in customer relationships, compulsion to take VRS, transfer, and infrastructure changes.were examined in this study.It was discovered that the SBI-SBT merger caused a great deal of stress in the workplace, which resulted in a number of negative consequences among female employees, including family and social issues, health issues, psychological and behavioural issues, higher turnover intention, lower work engagement, lower employee commitment, and lower employee performance.

CHAPTER 6

RECOMMENDATIONS

6.1 Introduction

There are several factors to be considered before, during, and after mergers for the success of the merged organization. As increased stress among employees is an unintended but expected effect of mergers in the banking sector, government and organisational interventions are important for managing stress. So in order to implement merger policies in the banking industry, there should be proper adoption, supervision, assessment, and time-to-time revision of stress management techniques. Employees in the banking sector deals with financial aspects and already exposed to stress. So the organizational restructurings like mergers must be implemented with at most care to minimize the stress levels of the employees as it further increase the possibility of stress among employees. This chapter of the study provides some suggestions in this regard specific to SBI for reducing the stress aroused among the women employees of its target bank in the SBI-SBT merger, as well as to the banking sector and government about the measures to reduce stress while implementing the merger.

6.2 Recommendations to SBI

1. As the findings reveal that the stress among the women employees of the SBT before the merger was due to factors such as the compulsion to take VRS and improper deeds from colleagues, it was below average, and after the merger it was above average. It is recommended to take corrective measures such as allowing everyone the opportunity to succeed and adopting a comprehensive strategy for diversity and inclusion (D&I) to tackle disparities among employees on the basis of the organisation from which they belong.
2. The superiors should recognise and be convinced that the problem of discrepancy has to be addressed together by everyone, take measures not to

create an inferior feeling among the women employees who came from SBT, and convey the same message to the SBI employees as well.

3. Officers should be provided with the capacity to delegate their repetitive everyday jobs to a great extent, as they suffer more stress due to factors such as centralization and HRMS changes after mergers and going through unofficial overtime work.
4. Cultural disparities will be there while commencing large-scale consolidations, which were visible in the SBT-SBI merger as SBT is headquartered in Kerala and comparatively small. The work culture is different in Kerala when compared with other states. As the study identified transfer as a factor of occupational stress, transferring employees from one work culture to another must be treated with the utmost care. So the banks should consider demographic aspects such as gender, age, education, department, tenure, ethnic group, personality, cognitive style, and organisational role of the employees while transferring them to a more convenient location where it won't interfere with their personal lives or feelings.
5. SBI can follow more cordial human resource policies while implementing strategies like centralization, which was voluntarily happened as a part of the evaporation of its associate banks due to merger.
6. Banks should consider the employee's previous designation, age, job status and experience while rotating the employees due to merger.
7. Participate both officers and clerical cadre (awards staff) employees in reforming work arrangements, procedures, and policies to fulfil the requirements of organisational change due to merger.
8. As the mean score of the factor of stress "inadequate support from management" was 3.43 after the merger, management can concentrate on the organisation's objectives by assembling the necessary number of helpful managers, facilitating communication between managers at all levels,

tackling issues quickly, offering flexible work schedules, and focusing on creating a more welcoming workplace.

9. The bank can implement health camps, health insurance, yoga, and meditation facilities that help reduce stress and increase the confidence levels of employees because the study identified health issues as a consequence of stress.
10. The study revealed the ineffectiveness of the measures taken to mitigate occupational stress, such as training, meetings, relaxation activities, honouring achievements, management reviews, grievance redressal systems, and employee welfare measures. Thus, due attention must be given while implementing measures to reduce stress, and the bank should bring in contemporary performance appraisal methods.
11. Monitor the employees and give them well-timed, relevant, and productive feedback on their performance.
12. Give managers and supervisors the appropriate training on managing employees. This will make it easier for managers to uphold the worth of each employee and appreciate their contributions.
13. Superiors must stay away from intrusions at the end of the financial year and continuous supervision by maintaining cordial relationship can be adopted as an alternative.
14. Team formation programs must be conducted
15. Findings indicate that employees suffer various negative consequences of occupational stress, such as family and social issues, psychological and behavioural issues, turnover intention, work engagement, employee commitment, and employee performance. To reduce such consequences, the bank can adopt organisational support practices such as people-oriented leadership behaviour, support from colleagues, and family-supportive organisational practices.

16. Employee wellness programmes should be organised by the bank in order to reduce family and social issues, health issues, psychological and behavioural issues, higher turnover intention, lower work engagement, lower employee commitment and lower employee performance arise due to merger.

6.3 Recommendations to Banks

1. The employees suffered stress from procedural changes, structural changes, and infrastructure changes, even though SBT was acquired by its parent bank, SBI. So the banks that went through recent mergers must be very cautious about these aspects, and anchoring banks should consider the policies of target banks.
2. While implementing new HR policies in the merged bank, variations in the working culture of the banks that underwent mergers should be considered without giving importance to the “ego clashes” of the top-level management.
3. For tackling sentient bias, unified identity cards alone must be adopted. Other serial numbers, codes or anything which reveals the before merger identity of the employee should be eradicated.
4. In the case of banking mergers, banks should follow the government's direction to implement best HR practices by considering HR practices of both acquiring and acquired banks.
5. Evade recurrent transfers.
6. Bank managements should consider the job status of the employees before merger in the target bank while shifting or transferring them to another office under an employee of the acquiring bank as a necessity of merger.
7. Provide effective training to the employees to employ the latest techniques that suit the merged bank to perform their work in a time-bound manner and to eliminate the repetition of work.
8. Adopt time management techniques.

9. Give counselling facilities to the employees, collect work feedback from them, and identify their difficulties to divert the negative effects of stress into improved performance.
10. Targets should be realistic and attainable.

6.4 Recommendations to Government

1. From the findings it was observed that female employees suffer various negative factors of occupational stress following the merger on the factors such as inability to adapt with technologies, structural changes, recurrent changes, procedural changes, centralisation, HRMS changes and employee performance, improper benefits scheme, inadequate support from management, indifferent behaviour of superiors, improper deeds from colleagues, changes in customer relationship, compulsion to take VRS, transfer and infrastructure changes. So the government should consider all these aspects while implementing restructuring policies like merger.
2. Workshops, seminars and hands on sessions should be given prior to mergers to the employees to adapt the organisational changes that may occur as a result of merger.
3. Make sure that the government policy of “best HR practices should be followed” in the banking sector mergers is abided by the acquiring banks.
4. Several ongoing mergers are in the banking industry. Hence, more effective government intervention is required in human resource and IT synchronisation and in streamlining the merger processes.
5. Policymakers should be cautious about the privatisation signals provided by large-scale consolidations and their impact on long-term employee benefits to maintain employee morale.

6.5 Scope for Further Research

1. Further research would be required on stress among women employees of BharatiyaMahila Bank consequent to merger with SBI as BMB administrated by women and advanced loan exclusively to women.
2. Another research area uncovered is stress aroused among employees, management and shareholders due to the recent mergers in the banking sector like the merger of ten public sector banks, namely Oriental Bank of Commerce (OBC) and United Bank of India into Punjab National Bank (PNB), Syndicate Bank into Canara Bank, Andhra Bank and Corporation Bank into Union Bank of India, and Allahabad Bank into Indian Bank into four.
3. A rights protection march was organised by SBI Employees Federation from Kasaragod to Thiruvananthapuram on 21st November 2022 to December 16th 2022 demanding right to work with dignity and to keep SBI in public sector. This indicates the signs of distress among employees of SBI about the privatisation policy in the banking sector. Hence, further research about privatisation policy in the banking sector and its influence on bank employees is needed.
4. More research into the demonetization policies of the government as a stressor for bank employees could increase our knowledge.

6.6 Implications of the study

1. This study helps the SBI management to recognize the occupational stress factors and its effects due to SBI-SBT merger on female employee, so they can adopt better strategies to reduce job stress and to improve employee performance.
2. It will also help the banks in general to know key areas of occupational stress factors and its consequences due to merger. As large scale consolidations

happened recently in the banking sector, the study will help the managers to formulate proper human resource policies.

3. This study will be helpful to the Government in better implementation of large scale banking mergers.
4. The study identified that the primary reasons behind the adverse effect of work engagement, employee performance, turnover intention, and employee commitment of employees as family and social issues, health issues, and psychological and behavioural issues due to merger. With the help of the suggestions of this study, Government authorities can review future policies like privatization regarding banking sector.
5. The study developed a realistic research model which will be helpful to understand the drawbacks of the measures to mitigate stress taken by the banks as well as helpful while dealing with the similar endeavors.

6.7 Conclusion

This chapter included recommendations to the various stakeholders of this research such as SBI banks and government, scope for further research and implications of the study. All of these recommendations will be helpful in the context of the large scale consolidations in the banking sector.

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INTERVIEW SCHEDULE

Dear Madam,

I am Fathima.A.V, Assistant Professor in the P.G Department of Commerce, M.E.S Ponnani College and Research Scholar in the Research Department of Commerce, Marthoma College, Chungathara. I am doing a **study on stress among women employees of erstwhile SBT consequent to merger with SBI**. I request you to give me your valuable responses to the questions given below. I also assure you that the data will be used only for my academic purpose. Please tick the appropriate box.

PART-A DEMOGRAPHIC PROFILE

1. Location of the branch in which you are working:
Before merger
Panjayath Municipality Corporation
After merger
Panjayath Municipality Corporation
2. Category of employee:
Officer Award staff (clerical cadre)
Subordinate cadre
3. Current marital status:
Married Unmarried Divorcee/Separated Widowed
4. Spouse status:
Professional Pvt.Employee Govt.employee
Own business
5. Age :
6. Highest Educational Qualification :
Up to Secondary school certificate Diploma
Higher secondary certificate Graduate
Post graduate and above
7. Technical/Professional Qualification:
CAIIB B.Tech B.Sc
MB A MCA CA/ICWA
8. Expertise in computer/IT:
Poor Average Good Excellent
9. Monthly Salary:

10. Span of Service (years):

11. Have you got transfer due to merger?:

Yes No

12. Training Undergone:

In SBT

Never Occasionally Frequently Regularly

In SBI

Never Occasionally Frequently Regularly

13. Family Members:

14. Workload in a week (in hours):

15. Mark your agreement or disagreement regarding the following items before and after merger

Stress level before merger					Statements	Stress level after merger				
Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
					Work Overtime					
					Inadequate support from management					
					Indifferent behaviour of superiors					
					Indifferent deeds from colleagues					
					Indifferent manners of customers					
					Insufficient infrastructural facility					
					Inability to fiddle with the new technology					
					Recurrent changes					
					Heavy work load					
					Works of repetitive nature					
					Targets are not feasible					
					Improper Scale of pay					
					Improper benefit schemes					
					Compulsory promotion					
					Job insecurity					
					Change in job status					
					Demotion					

					Threat of branch closure					
					Compulsion to take VRS(Voluntary retirement scheme)					
					Threat of job loss					
					Lack of Recognition					
					Lack of Training					
					Unnecessary or frequent transfer					

PART B -JOB STRESS DUE TO MERGER

Due to merger there may arise a number of changes. Employees may perceive changes differently. Each of the following statements are for measuring the **stress level** of the employees before and after merger .So please respond by ticking the appropriate column.

16. Inability to fiddle with the new technology

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Technological changes make my job more difficult					
2						Technological break down creates serious problems					
3						I am forced to deal with new software which makes me tedious					
4						I often have to work beyond the normal working hours to cope with the new technologies					

17. **Structural changes lead to**

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Ambiguity in job status					
2						job insecurity					
3						I believe that this restructuring of job offers little opportunity for my career growth.					
4						Changed responsibilities create stress					

18. **Recurrent changes**

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Frequent changes in customer services create problems					
2						Centralized work demands immediate responses which creates stress					
3						File management system is not yet stabilized					
4						Role clarity is not yet attained					

19. Difficulties of procedural changes

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						It requires to work overtime to deal with procedural changes					
2						Heavy workload to deal with the changed procedures					
3						Leave sanctioning procedure is hefty and it creates frustration					
4						Insufficient training create difficulties					

20. Centralization

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Changes in the reporting authority create anxieties.					
2						Dictatorial form of leadership					
3						Nonparticipation in decision making					
4						Limited communication					

21. Difficulties due to changes in Human Resource Management System

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Management sets targets which are not feasible					
2						Changes in responsibilities creates stress					
3						I am lacking recognition for the targets I have accomplished					
4						There is disparity in performance appraisal					

22. Improper benefit schemes

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Improper scale of pay					
2						Staff loan procedure is complicated					
3						Leave procedure is					

						complicated					
4						Conscious delay in promotion					
5						Incentives reduced					

23. Inadequate support from management

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Inadequate problem solving system for employees					
2						In the case of transfer, reduced discussions with employee associations					
3						Preferential approach by management in the case of performance appraisal for promotion					
4						Preferential approach towards employee benefits					

24. Indifferent behavior of superiors

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Unequal treatment in leave sanctioning.					
2						No guidance from superiors.					

3						In my office subordinates cannot share their views with the management and the managers also didn't share important matters with the subordinates.					
4						Being a woman, my superiors underestimate my potentials.					
5						My male superiors do not co-operate with me					

25. Improper deeds from colleagues due to branch rationalization, transfer etc

Sl. no.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						In our office, there is differentiation between employees					
2						In my office we do not share our difficulties with each other.					
3						I have experienced so many problems from my colleagues.					
4						I have no cordial relationship with my group members.					

26. Changes in customer relationships

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Customer relationship pattern is not much cordial					
2						Customer relationship pattern have reflections in the behavior of different classes of customers					
3						I often feel that my work gets disturbed by the interference of customers.					
4						I feel that our customers are not well satisfied with our services.					
5						In my office we don't have any follow- up with our customers					

27. Compulsion to take VRS (voluntary retirement scheme)

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Difficulty to cope up with changes forcing me to take VRS					
2						Stress demands VRS					
3						Lack of confidence while comparing with colleagues leads to VRS					
4						Attractiveness of VRS package leads to VRS					

28. Transfer.

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Preferential treatment in the case of transfer					
2						Expenses are increased due to unnecessary or frequent transfer					
3						Branch rationalization(Reduction in number of branches) created unnecessary transfer					
4						Incompetence lead to transfer creates stress					
5						Reduction in the discussions about transfers with associations affects welfare of employees					

29. Changes in Infrastructure facilities

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Changes in equipments to be handled with					
2						Changes in computerized programs					
3						Changes in office automation system					
4						Change in file management system cause delay in work completion					

PART C –CONSEQUENCES OF JOB STRESS DUE TO MERGER (DV)

30. Family and social issues

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						I can't attend to my family gatherings due to heavy workload					
2						Transfer leads to sacrifice of family life					
3						I am fed-up with adjusting myself between the dual role of an office employee and family person.					
4						I always have to encounter complaints from my family members.					

31. Health issues

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Back/Neck/Shoulder pain/Eye strain					
2						Headache/Fatigue/Fever					
3						Upset stomach					
4						Elevated Blood pressure/Chest pain					
5						Elevated serum cholesterol					

32. Psychological and Behavioral issues

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Depression					
2						Even if I sleep well in night, I feel tired during my work					
3						I feel irritated by the duties and responsibilities that I shoulder.					
4						I feel that my job is negatively affecting my emotional consistency.					
5						Due to work tension, I find myself detached from the social groups.					

33. Work engagement

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						At my job, I feel strong and energetic					
2						I can continue working for very long periods at a time					
3						At my job, I am very flexible, mentally					
4						At my work I always keep trying, even when things do not go well					

34. Effect on employee turnover intentions

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Thinking about taking VRS					
2						Intention to change job into another sector					
3						It is very hard to work with my new colleagues.					
4						Tendency to quit the job					

35. Job absorption

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						Time flies when I'm working					
2						When I am working, I forget everything else around me					
3						I feel happy when I am working intensely					
4						It is difficult to detach myself from my job					

36. Employee commitment

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						I feel like it's my own organization					
2						I am passionate about my job					
3						Highly interested to maintain customer relationship					
4						Changes in the administration made me more loyal					

37. Employee performance

Sl. No.	Stress level before merger					Statements	Stress level after merger				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
1						I am attaining the targets within the stipulated time					
2						I am successful in achieving promotion					
3						I am extremely successful in dealing with customers					
4						Increased quality of work					

PART D –MEASURES TAKEN BY THE BANK TO REDUCE STRESS DUE TO MERGER AND ITS EFFECTIVENESS

38. Training Programmes

Sl. No.	Measures					Statements	Effectiveness				
	Always	Often	Occasionally	Rarely	Never		Extremely effective	Very effective	Effective	Somewhat effective	Not effective
1						Arranged induction programmes to deal with the changed working situations					
2						Conducted workshops to get familiarized with the file management system					
3						Given training to cope up with the new technology, software etc.					
4						Conducted stress reduction workshops					

39. Meetings

Sl. No.	Measures					Statements	Effectiveness				
	Always	Often	Occasionally	Rarely	Never		Extremely effective	Very effective	Effective	Somewhat effective	Not effective
1						Meetings with employees to listen their problems.					
2						Meetings with labour unions to adapt the employees to the new working atmosphere					
3						Meetings with SBI officers for treating SBT employees impartially					
4						Meetings with SBT officers for eliminating disparity in hearing grievances.					
5						Conducted informal meetings of employees					

40. Relaxation activities

Sl. No.	Measures					Statements	Effectiveness				
	Always	Often	Occasionally	Rarely	Never		Extremely effective	Very effective	Effective	Somewhat effective	Not effective
1						Conducted branch level icebreaking sessions helping to improve the relationship among SBT and SBI employees					
2						Organized cultural fests of the employees with their families					
3						Arranged pleasure trips for employees					
4						Arranged get-together of staff and their families.					

41. Honouring of achievements

Sl. No.	Measures					Statements	Effectiveness				
	Always	Often	Occasionally	Rarely	Never		Extremely effective	Very effective	Effective	Somewhat effective	Not effective
1						Target achievements were honoured					
2						Attending training programmes and workshops for getting familiarized with the new system were considered and honoured as a career achievement.					
3						Ensured employee participation in decision making					
4						Measures taken to minimize the delay in promotion					
5						Extra time spent was appreciated					

42. Management reviews

Sl. No.	Measures					Statements	Effectiveness				
	Always	Often	Occasionally	Rarely	Never		Extremely effective	Very effective	Effective	Somewhat effective	Not effective
1						Management reviews on work arrangements and work done					
2						Reviews about new system of centralization					
3						Ensured sufficient rest time and recreational facilities in the office.					
4						Reviews to reduce inconveniences of transfers					
5						Management made reviews about VRS					

43. Grievance redressal system

Sl. No.	Measures					Statements	Effectiveness				
	Always	Often	Occasionally	Rarely	Never		Extremely effective	Very effective	Effective	Somewhat effective	Not effective
1						Taken measures to deal with unnecessary transfers					
2						Taken actions to reduce the disparities in the treatment of SBT and SBI employees					
3						Taken measures to tackle job insecurity caused due to changed organizational structure.					
4						Ensured the employees that the merger won't create demotion to their job					

44. Improved employee welfare schemes

Sl. No.	Measures					Statements	Effectiveness				
	Always	Often	Occasionally	Rarely	Never		Extremely effective	Very effective	Effective	Somewhat effective	Not effective
1						Introduced employee benefit schemes					
2						Measures taken to revise scale of pay					
3						Staff loan procedure simplified					
4						Leave procedure simplified					
5						Allowances introduced to meet the financial imparities aroused due to merger					