Abstract: In today’s economic upheavals the nature of work is changing at lightning speed and job stress poses a serious threat to the health of workers and the organizations. Stress is undoubtedly taking its toll on today’s workforce affecting their morale and productivity. Yet management is failing to spot and address this ticking bullet. The present study is an attempt to draw together strands from various literature and empirical studies to highlight the prevalence of stress in Healthcare, Banking, IT and Education Industry in India and to identify the major sources of stress affecting the employees in these industries.

The study reveals that stress in work setting stems from different sources like Work Overload, Organization Culture, Performance Pressure, Lack of Communication, Job Ambiguity, Role Conflict, Lack of Support and Inadequate Resources. Though the accurate impact of stress is difficult to predict, it can have the impact on body, mind, behavior and emotions of the employees experiencing it. The study also pinpoints strategies to manage stress which include tailored stress management programs, stress-audit, supportive organization culture, career development programs, feedback and social support, justifiable reward system, role clarification, participative management, flexible work schedule and so forth.

Key words: Job Satisfaction, Occupational Stress, Performance Pressure, Role Conflict, Service Sector.

1. INTRODUCTION

"Find a job you love and you'll never work another day in your life.”

You are lucky if you enjoy what you do. But if you are performing a job that doesn't fit you then you hit a storm called ‘Stress’. Unfortunately in today’s time, this belief doesn’t stand strong. A widely spread and a very common phenomenon affecting the individuals, organizations, families and society is Stress. Stress has become a prominent and permeating problem of the modern organizations due to increasing complexities of work and the job demands. It is an interaction between an individual and any source of demand within an environment, brought about by a poor match between the individual and work, clashes between the parts at work and outside of it by not having a sensible level of control over work. Cobb and French (1975) defined occupational stress as “any characteristics of job environment which poses a threat to the individual”. Copper and Marshall (1976) have expressed that “by occupational stress is meant negative environmental factors or stressors associated with a particular job”.

There is enormous growth in the service industry worldwide. Due to the rise in usage of Internet and mobile phones, telecommunication and financial sector has shown unprecedented progression. Sectors like IT, Banking, Healthcare, Education has all resorted to the use of technology which in the process of reducing the amount of work performed by an individual has paved way to physiological, emotional, cognitive and behavioral reactions.

The level of stress, reasons of stress, and effects of stress can be diverse for distinctive people even under the same workplace. Hence it is essential to view this phenomena critically. By identifying the various sources affecting the individual it
would be possible to understand its consequences and essentially promote the measures to overcome the same. This study
t quantified the relationship between selected industries with regard to the identifiable sources of stress affecting the employees in
Service sector.

II. NEED FOR STUDY

Stress being one of the most influential factor affecting the job satisfaction of the employees vary among industries due to
differences in the work structure, pattern, job requirements and many other factors. However it becomes difficult to emphasize
each industry. But by identifying the major sources of stress faced by the employees of various industries, this perilous problem
can be controlled. Thus, identifying the various sources of stress among the people of Health care, Banking, IT and Education
sectors can be useful in raising the levels of job satisfaction. By analyzing the literature, common problems could be identified
and paid attention by the management for promoting healthy working environment. This shall also be useful in providing proper
direction and aid in designing a stress management programs for the employees of various industries.

III. OBJECTIVES OF STUDY

- To highlight the prevalence of stress among various industries in Service Sector.
- To identify the major sources of stress affecting the employees of various industries.
- To create a conceptual framework so as to help the employers in building Stress Management techniques

IV. SOURCES OF STRESS FROM EMPirical DATA

A. HEALTHCARE

aimed at identifying the gender differences with respect to stress and various physical activities performed in the health care
setup. After the analysis it was concluded that the measured stress was high among the males (44.79±10.69) compared to
females (50.76±11.69) with low measured physical activity levels where as the perceived stress was high among the females
with high levels of physical activity.

With the aim of detecting occupational stress and realizing its relation with level of job satisfaction, Gulavani, A., &
Shinde, M. (2014) researched upon a title “Occupational Stress and Job Satisfaction among Nurses”. The results revealed that
majority of 49% nurses’ experienced frequent stress. The majority of sources contributing to the level of stress includes
uncertainty of treatment, dealing with patient & family, workload, inadequate emotional preparation, conflict with doctors,
death & dying.

Jose, T. T., & Bhat, S. M. (2013) in their study on “A descriptive study on stress and coping of nurses working in selected
hospitals of Udupi and Mangalore districts Karnataka, India” focused upon identify the association between stress-coping and
demographic variables, identifying the stress. The results revealed the association between stress and professional qualification,
marital status, and area of work among the other demographic variables. The major sources of stress experienced by the nurses
included Area of Death & Dying, Workload and Lack of Staff Support. The coping strategies supported by the nurses include
Positive Reappraisal followed by Seeking Social Support and Avoidance of work.

Saha D, Sinha R, Bhavsar K (2011) underwent a research on the title “Understanding Job Stress among Healthcare Staff”.
The study was objected to identify the stressful aspects of the job among the staff of the hospital and suggest measure to reduce
the same. Majority of the staff members i.e. 76% reported that they felt underpaid in the job leading to stress. Excessive
workload accounted for 70.3% followed by other sources of stress like inadequate staff, being involved in the emotional distress
of patients, inadequate facilities to do job, Disruption of home life, Increasing Bureaucratic procedures, dealing with patients
and angry relatives, Pressure of deadlines and others.
A cross sectional study was carried out by Bhatia, N., Kishore, J., Anand, T., & Jiloha, R. C. (2010) on “Occupational stress amongst nurses from two tertiary care hospitals in Delhi”. It aimed at finding the prevalence of stress, its responsible factors and ways of dealing with it among the 87 randomly selected nurses working in two tertiary care teaching hospitals of Central Delhi. The sources of stress identified after the survey included Time Pressure as the major one followed by care for children/parents, working situation, family responsibility, own physical problems & others. In order to cope with the stress, the nurses resorted to positive strategies like talking to people, not to avoid being with others.

B. BANKING

The study entitled “Occupational Stress in Banking Sector” by Dhankar, S. (2015) was undertaken to determine the level of stress experienced by the people and also to analyze the impact of various components of stress among the employees of 20 banks of Kurukshetra, Panipat, Sonipat and Karnal region. The result of the analysis indicates that the private sector employees feel stress due to the Role overload whereas the public sector employees feel more stress due to Unreasonable group and political pressure.

Samartha, V., & Begum, M. (2014) in their study entitled “A comparative analysis of occupational stress among the employees in public and private sector banks in Dakshina Kannad District” aimed at finding the impact of occupational stress on the employees of private and public sector banks. The result showed lack of efficient manpower and performance pressure as the most stressful factors followed by job conditions, demands of the family, undue expectations from job, unforeseen contingencies and job rigidity among the public sector bank employees while in private sector banks, absence of employee involvement, physical environment and repressive union activities, adaptability to change are among the factors impacting the stress level of the employees.

Pradhan, R., & Tomar, P. (2013) in their study entitled “Evaluating Stress in the Indian Banking Scenario” investigated about the levels of stress experienced by 60 employees of 3 different private sector and public sector banks. The major sources contributing to the stress among public sector banks were the lack of management support, lack of consultation and communication, an unsupportive supervisor, fear towards management, working environment, and others whereas major factors in private sector includes too much pressure, unrealistic deadlines, relationships with co-workers, social injustice, competitive institutional culture and others. The researchers suggested various strategies to handle stress after the research.

Devi, A., & Sharma, J. (2013) in the study “Investigating role stress in frontline bank employees: A cluster based approach” investigated the role stress among the frontline bank employees in Jammu & Kashmir. The result revealed that the employees can be categorized under three segments of “overloaded employees”, “unclear employees”, and “underutilized employees”, based on their experience of role stressors. The results of factor analysis showed role indistinctness, role excess, role invasiveness, role divergence, role augmentation, self-diminution, role fortification and resource shortage as the major factors contributing to the levels of stress among the employees respectively.

The study by Bano, B., & Jha, R. K. (2012) was conducted on the title “Organizational Role Stress among Public and Private Sector Employees: A Comparative Study. No significant difference was found between the two sectors in terms of total stress levels of the employees. Role Erosion with 1.778 mean value stood highest among the stressors followed by Inter-role Distance, Role Inadequacy, Role Stagnation, Role Isolation and others.

C. INFORMATION TECHNOLOGY
Kumari, G., Joshi, G., & Pandey, K. M. (2014) in their research “Job Stress in Software Companies: A Case Study of HCL Bangalore, India” aimed at understanding the job stress among the employees of software industry along with the relaxation techniques followed in the organization and the impact of stress on health. The major sources of stress identified includes Work environment, Supervision, Workloads, Social injustice, Organizational culture, Fear of loss of job and Operating style.

“An Empirical Study On Stress Levels Among Software Professionals In The City Of Chennai India” conducted by Mohan, A.C, Balaji, K.D & Kumar, T.K. (2013) aimed at identifying the level of stress among the Gold collar employees in Chennai city with its impact on their health and to understand the relationship between self-esteem and stress. The data showed that both male and female employees experience high level of stress. Even the employees with low, medium and high self-esteem contribute more to high stress. The level of stress was found more among the young employees. The Researchers suggested to follow ‘approach’ strategies provide social and emotional support to the employees to effectively cope with the stress.

Bolhari, A., Rezaeean, A., Bolhari, J , Zare, F. (2012) conducted a research on 'The Impact of Occupational Stress on Quality of Work Life among the Staff of e-Workspace'. IT being a dynamic and a high growing industry has lot of work opportunities. But majority of the people have to sit at one place and work on computers which causes harsh strain without being acquainted with healthy environment. This would lead to stressful condition causing harm to the mental and physical health of the employees. The result showed that occupational stress has a negative impact on quality of work life and it remains the same for the other variables like role ambiguity, role conflict, role under-load, work-pace, work repetitiveness and tension toward quality of work life.

A research entitled “A Study on Job Stress among Employees of IT &ITES in Chennai” was undertaken by Mageswari, S.U. & Prabh, N.R.V. (2011) with the objective of identifying stress, its consequences, coping strategies and measures to overcome stress among the employees of IT & ITES sector of Tamilnadu. The common factors like long working hours and frequent changes in structure and culture are considered as reasons of stress.

Devi, U. T. (2011) conducted a research on “A Study on Stress Management and Coping Strategies with Reference to IT Companies”. This paper aims at identify the level of stress among the IT employees and suggest the strategies to cope with the stress. It was found that employees felt pressure from heavy work load followed by competition, fear of job loss and others. Researcher identified various strategies like Stress management programs, Physical activities planned in job, Stress audit, Life style modification programs and others to cope with the stress.

D. EDUCATION

Sabherwal, N., Ahuja, D., George, M., & Handa, A (2015) conducted a study on “A study on occupational stress among faculty members in Higher Education Institutions in Pune”. Their study consisted of (N=200) teachers of different higher educational institutions in Pune. The results of the study indicate that lack of regular breaks (85%) and long working hours (83%), harassment by managers/staff/students (75%), lack of communication with staff (73%), poor pay prospects (81%) pace and intensity of change (75%), high degree of uncertainty about work cause maximum stress.

Singh, I (2014) in her research on “Predictors of Occupational Stress among the Faculty Members of Private Medical and Engineering Colleges: A Comparative Study” aimed at identifying the level of stress among the faculty members along with the major stressors causing stress. After the analysis it was found that Role Conflict, Role Ambiguity, Intrinsic Impoverishment are the major factors causing stress while no much difference was found between male and female respondents except role overload and unprofitability being high among the female faculties.

Chaudhry, A. Q. (2013) in the research entitled “Analysis of Occupational Stress of University Faculty to Improve the Quality of Their Work” aimed to understand the influence of stress on cadre, nature of job and work experience of university teachers. The sample under survey were 305 university teachers from private and public universities. The researcher
recommended various suggestions in order to reduce the influence of stress which includes collecting inputs from the faculty members, formulating strategies, conducting training programs, adopt smooth communication, provide fair promotion, even the subject allocation should be done according to the competency, choice and experience of the teachers.

Riaz, A., & Ramzan, M. (2013) examines in their research on “Recognition of Stressors & Manifestation of Stress among University Teachers” various levels of stress among the university teachers as well as the stressors that is affecting them. The result revealed that lack of proper Time Management is the major stressor of stress among university teachers with mean score of 28.6649 followed by Work related stress with score of 21.6054. The most common manifestations are related with Emotional Manifestation followed by Gastrointestinal Manifestation and Fatigue Manifestation.

Teichmann, M., & Ilvest Jr, J. (2010) with the aim to understand the sources of pressure in technical university, worked upon the research “Sources of occupational stress in technical university academics”. After the analysis, 90 separable sources of pressure in technical university academics was identified. The sources of stress were divided into three categories namely individual sources of pressure as work-home imbalance, the sources of occupational stress in organization and work, and sources of pressure outside the university e.g. in academic community. Some of the new stressors identified from modern university are relationships with students, necessity to give delicate or negative feedback for students, excessive interaction and communication, academics’ work-home imbalance, commercialization of science and education, and devaluation of education in society.

V. ANALYSIS AND RESULTS

<table>
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<th>Author</th>
<th>Title</th>
<th>Year</th>
<th>Major Sources Of Stress</th>
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<tr>
<td>Dr Sumiran Passey, Prof. Dr. Jaspal Singh Sandhu, Dr. Shweta Shenoy</td>
<td>Stress Among Indian Doctors: A Gender Variation</td>
<td>2015</td>
<td>High Grade Physical Activity, Additional Domestic Workload</td>
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<td>Apeksha Gulavani, Mahadeo Shinde</td>
<td>Occupational Stress and Job Satisfaction among Nurses</td>
<td>2014</td>
<td>Uncertainty of Treatment, Dealing With Patient &amp; Family, Workload, Inadequate Emotional Preparation, Conflict with Doctors &amp; Supervisors, Death &amp; Dying</td>
</tr>
<tr>
<td>Dr.Tessytreesa Jose &amp; Dr.Sripathy M Bhat</td>
<td>A Descriptive Study on Stress and Coping of Nurses Working in Selected Hospitals of Udupi and Mangalore Districts Karnataka, India</td>
<td>2013</td>
<td>Death And Dying, Conflict with Physicians, Inadequate Preparation, Lack of Staff Support, Conflict with Other Nurses, Workload, Uncertainty Concerning Treatment</td>
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<tr>
<td>Nirmanmoh Bhatia, Jugal Kishore, Tanu Anand, Ram Chander Jiloha</td>
<td>Occupational Stress amongst Nurses from Two Tertiary Care Hospitals in Delhi</td>
<td>2010</td>
<td>Time Pressures, Care for Children/ Parents, Work Situation, Family Responsibility, Own Physical Problems, Financial Situation</td>
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## BANKING

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<td>Occupational Stress In Banking Sector</td>
<td>2015</td>
<td>- Unreasonable Group &amp; Political Pressure</td>
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<td>Dr. Vishal Samantha, Dr. Mushtiary Begum, Lokesh</td>
<td>A Comparative Analysis of Occupational Stress among the Employees in Public and Private Sector Banks in Dakshina Kannad District</td>
<td>2014</td>
<td>- Lack of Efficient Manpower</td>
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<td>Dr. Roli Pradhan, Praveen Tomar</td>
<td>Evaluating Stress in the Indian Banking Scenario Karnataka, India</td>
<td>2013</td>
<td>- Lack of Management Support</td>
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<td>Arti Devi, Jyoti Sharma</td>
<td>Investigating Role Stress in Frontline Bank Employees: A Cluster based Approach</td>
<td>2013</td>
<td>- Role Indistinctness</td>
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<td>Bushara Bano, Rajiv Kumar Jha</td>
<td>Organizational Role Stress among Public and Private Sector Employees: A Comparative Study</td>
<td>2012</td>
<td>- Role Erosion</td>
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## INFORMATION TECHNOLOGY (IT)

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<td>Uma Devi .T</td>
<td>A Study on Stress Management and Coping Strategies with Reference to IT Companies</td>
<td>2014</td>
<td>- Workload</td>
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<tr>
<td>Dr. A. Chandra Mohan, K. D. Balaji, T. Kishore Kumar</td>
<td>An Empirical study on Stress levels among Software Professionals in the city of Chennai India</td>
<td>2013</td>
<td>- Long Working Hours</td>
</tr>
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Table 1: Compilation of Literature Review on Sources of Stress
Compiled by Author
Source: Based on Available Literature Review

VI. FRAMEWORK: CAUSES AND EFFECTS OF STRESS

Pragmatic data and available literature for Banking, IT, Healthcare and Education industry points stress as one of the most influential factor affecting the satisfaction level of the employees at the workplace hence the study identifies various sources of stress and based on that a model has been created which gives a view of major factors of stress affecting selected industry in service sector. The model outlines the elements that are generally hampering the individuals in performing their duties well and the consequences it creates on various dimensions like mind, body, emotions and behaviors of the individuals.
VII. MANAGERIAL IMPLICATION

The factors identified in the model can have dreadful effects on the Body, Mind, Behavior and Emotions of the Employees which if not paid attention to can cause serious repercussions to the efficiency of the organization. Hence the employers while deciding on job role, work pattern, technology transfer, delegation of responsibility and authority, systematic evaluation of the performance, growth and security, social integration, and other dimensions at the work place should consider the identified sources of Stress. Since major problems of the stress are related to health of the employees, their declining level of productivity, difficulty in balancing work and family, burnout, personal shortcoming, professional distress and diminishing level of discipline & motivation, some imperative strategy can be built to target employee satisfaction by infusing the vital measures into the policy of the company and the culture of the organization.

In education sector, the tasks and duties of the faculty should be clarified to avoid the role conflict and, the approach related to student interaction can be generalized to tackle student interaction issues. Likewise in IT industry, the monotonous task can be reduced by adding some physical activities as per the job design. Similarly, supportive organizational culture along with life style modification programs and stress management programs can help the employees of Banking sector. And to overcome the problems of stress in Healthcare, social support system along with Stress counselling programs and spiritual programs can be formulated. Furthermore, as the effect of stress differs among the individuals on the basis of their age, occupation, gender, experience, job role, work load, residential background, educational level and other socio-economic status of the individuals; tailored stress management programs can be formulated for the employees.

VIII. CONCLUSION
The problem of stress is unavoidable and inevitable in any occupation and service industry no exception. The present study could conclude various important acumen related to stress that is very essential for the management and the organization to identify since modern world is said to be in stress and day by day the elements giving rise to stress are added up. Workload, Organization culture, Increasing competition, Lack of communication, Job ambiguity, Role conflict, Lack of support, Pressure of meeting deadlines, Inadequate resources are said to be the major factors causing stress among the employees. Hence strategies like formulating specific stress management programs, stress-audit, supportive organization culture, career development programs, feedback and social support, justifiable reward system, role clarification, participative management, flexible work schedule can be encouraged for reducing the effect of stress.

References