

A Study on attributes of Service Level Agreement for Cloud Computing Services

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Abstract

Cloud computing is emerging in the form of an outsourcing model which promises to provide a reliable service to the consumers. With the introduction of numerous cloud service providers around the globe, that store sensitive information at unknown locations, the issues regarding security of data and building trust between the provider and consumer are growing. The Service Level Agreement (SLA) is becoming a very effective tool in gaining consumer's trust and helps consumers to measure service provider's performance with respect to various attributes of services in concern. This paper presents a review on the attributes of the SLA and their significance in adopting the cloud computing services. An effort is also being made towards standardization of the SLA for cloud computing services that in turn may help adopting cloud computing services on a larger scale.

Keywords: *Cloud Computing, SLA, SLA attributes, Cloud Service Provider, Cloud Service User.*

Introduction

Cloud computing is a services-oriented model which is giving another IT platform for business and individualized computing. Cloud-based services are not quite the same as customary programming in a way that when a client gets to the cloud, the PC is not the thing doing the real processing rather information preparing happens in data centres outside clients' association, and the client essentially see the results of it on its screen. Most cloud computing services are accessed through web browsers. Cloud services can also be accessed through an application or browser on a smart-phone or tablet. Accordingly, cloud computing don't oblige clients to have refined PCs that can run particular programming.

The subscribers of the cloud computing service are alluded to as Consumers. On demand access to applications and information from a "Cloud" is accessible for consumers at whenever and anyplace on the planet. National Institute of Standards and Technology (NIST) defines Cloud computing as a model for enabling convenient, on-demand network access to a shared pool of configurable computing resources (e.g., networks, servers, storage, applications, and services) that can be rapidly provisioned and released with minimal management effort or service provider interaction. Cloud computing has been one of the major rising advances lately. Cloud computing helps the business to minimize the expenditures on managing and maintenance of in-house IT infrastructure and the cost required to invest in IT.

Cloud computing is seen as the mechanical advancement that has capability to change future scope of Information Technology (IT). As cloud computing services turn out to be more pervasive, public and private undertakings still think about worries about subscribing cloud computing services. The subscriber and the service provider are concerned about Service

Level Agreement (SLA) and its adoption. The terms of service and deficiency in service are handled very carefully in cloud services but a few difficulties in governance and adherence still exist. SLA is an agreement of trust between subscriber and service provider. Sometimes the terms seem to be ineffective, useless and financial burden to administer. This results in negative effects while subscribing cloud services.

Service Level Agreement (SLA)

There are a very few cloud architectures in the developing markets like Service Oriented Architecture (SOA). Every service provider is conscious about the quality and reliability of the services as these are very much significant from the subscriber point of view. The cloud service provider caters to fulfill the services of the subscriber to retain old customers and attract new ones. Still there are chances that some kind of deficiency remains herewith. The terms of reference in the services are set forth through mutual understanding to execute the service deal. In SOA terms, the mutual agreement is alluded to as SLA. This document serves as the mutually agreed written copy with consent from subscriber and service provider. This is also important from the quality of service point of view.

The SLA agreement is an understanding or agreement between the cloud provider and cloud customer. The cloud computing services can be provided by a single organisation or through a third party vendor. The responsibility of this third party service provider is to ensure all kinds of services, may be third party service provider have agreements with one or many service providers to serve customers requirements. Irrespective of any knowledge about how the services are provided and by whom, the subscribers' is just getting all information through web browser. The only document that is followed for services or deficiency in services is SLA. The SLA ought to grasp a definition of services, customers' needs, performance measurement, problem management, customer duties, warranties, and eliminate unrealistic expectations, termination of agreement. As indicated by Chaves, SLA characterizes the "what" and not the "how". It implies with respect to data security, SLA states what type of service levels customer ought to get. In any case it doesn't state how the service levels are accomplished among provider and customer.

In cloud computing, customers delegate their information to cloud provider and they are not aware of, where their information are stored and processed. Hence, cloud provider needs to utilize SLA to persuade clients to use their services and guarantee the security of their information.

SLA Attributes

In order to gain the consumer's trust cloud service providers need a strong and well defined SLA document. SLA plays a very important role in cloud services. The trust and security issues are to be necessarily handled through written document.

The service provider ensures to provide all kinds of firewalls to provide secure transactions for the subscriber. Half-backed SLA from the security point of view if implemented can be disastrous for the subscriber and service providers' reputation in the market. So various SLA

attributes had been investigated and recorded which helps cloud computing environment to have a strong SLA. The SLA documents of various Cloud Service Providers (CSPs) that were available for public view were reviewed with the objective to list attributes of existing SLA contents. Table 1 highlights the review of attributes elicited from the SLA documents. Some of the attributes listed thereby have also been supported by literature as considerations for inclusion in cloud computing SLAs and contractual engagements for cloud computing services

.Table 1: SLA attributes from CSPs SLA documents and literature

Sr. No	Attributes
1.	Availability
2.	Data Integrity
3.	Confidentiality
4.	Physical Security
5.	Engineering Support
6.	Service organisation Control Audit & Reports

The above determined attributes of cloud service SLAs influence the business adoption of cloud computing to a great extent. It is also anticipated that these attributes not only enable the businesses to identify service provider's performance but also help in determining the status of the relationship that exists between the service providers and the service consumers.

Significance of SLA Attributes

According to some researchers a comprehensive SLA is required to resolve various challenges that are related to dependability, reliability and data security in the cloud. It is also important that SLAs should be prepared with sufficient detail to meet the expectations of the cloud service users and should also be easily assessed to enforce breaches. Today SLA has become a very important aspect of cloud computing service and businesses are looking forward to need for more complete SLA. Thorough understanding of the importance of the SLA attributes is a step towards standardizing SLAs for cloud computing services which further help in improving the adoption of cloud computing services.

To determine the significance of SLA attributes a survey instrument was prepared and the data was collected from different cloud computing providers and users. Mean score values of

all the attributes under different sections i.e. the specification of attributes in SLA, level of effort required to understand the attributes and the intention to adopt of the cloud computing services due to the SLA attributes were determined. The mean score values of the attributes under the different sections are listed below in the Table 2.

Table 2: Mean Score Values of SLA Attributes

Mean Score Values of Attributes				
Sr.No	Attributes	SLA Specificity	Transaction Cost	Intention to Adopt
1	Availability	1.67	3.00	5.89
2	Data Integrity	2.18	3.15	6.08
3	Confidentiality	2.79	3.46	5.89
4	Physical Security	4.89	3.58	6.08
5	Engineering Support	2.07	3.20	5.87
6	Service organisation Control Audit & Reports	3.28	3.75	6.09

SLA asset specificity: This term originated from the transaction cost economics concept by Williamson (1985). Asset specificity refers to “the extent to which the value of an asset is restricted to specific transactions.

Transaction Cost: Transaction costs refer to the costs associated with the process involved in establishing a cloud computing services arrangement between a user and a service provider. It includes the costs for developing the SLA, costs of management and enforcement, costs for compensation due to breaches, and costs involved in drafting the agreement.

Intention to Adopt: Intention to adopt is defined as behavioural perspective of business users or potential users that they would use or not use cloud computing services.

Testing the availability attribute under the SLA Specificity in the survey instrument interprets the importance of the availability of the cloud computing service and the mean score value of 1.67 reflects that according to the survey, it is very important to specify the Availability of Cloud Computing Services in the SLA. (The ranking 1 under SLA specificity means that specifying assets in SLA is extremely important and 7 means specifying assets is not at all important, ranking 1 under transaction cost refers extremely high level of effort and 7 refers to extremely low effort, ranking 1 under Intention of Adoption means people extremely agree to adopt cloud computing services when SLA includes attributes and 7 means they strongly disagree to adopt the cloud computing services)

Testing the availability parameter under the Transaction cost interprets the level of effort required to understand how the cloud service providers are providing the availability of CCS in cloud computing SLA and the mean square value of 3.00 reflects to the fact that a moderate level of effort is required to understand the availability of CCS in the SLA.

The mean score value of 5.89 for the availability attribute interprets that cloud computing users find more encouraging to work with cloud computing services when SLA includes details about availability of services.

Likewise, all the other attributes were also tested under the sections of SLA-specificity, Transaction Cost and Intention of adoption and their respective mean score values were deduced, as shown in Table 2, and according to the mean score value the results about the inclusion, specification, understanding and adoption of the attributes were analysed and results were deduced.

The following hypotheses were also used to test the significance of the attributes and find how they affect the intention of adoption of the Cloud Computing Services (CCS).

H₀₁ High SLA asset specificity will negatively impact transaction costs.

H₀₂ High SLA asset specificity will positively impact the intention to adopt cloud computing

H₀₃ High transaction costs will negatively impact the intention to adopt cloud computing.

Linear regression model was used to test the significance of the hypotheses and with the help of data collected from 177 people on attributes regression values were deduced on every hypothesis and the following results were made.

H₀₁: High SLA asset specificity will negatively impact transaction cost

When the SLA is highly specified, transparent and clear, it may impact the transaction cost. It has been hypothesized that asset specificity will negatively impact the transaction cost. Asset specificity is highly value able for user of services. To discover this fact, transaction cost is regressed on asset specificity variable. The transaction cost and asset specificity variable are prepared from the response of 177 sampled users on attributes. This is justified to continue with this regression as the F value defends the model. Moreover, R^2 also direct to work with this model as the value is 0.42. Therefore, the explanatory value of this model is 42%. In this simple linear model which is estimated by least squares technique asset specificity variable turned out to be highly positively significant. Therefore, transaction cost is sensitive to asset specificity. Thus while preparing SLA; asset specificity should be designed carefully. It cannot be denied that transaction cost is sensitive to many other factors which may or may not be part of the cost system directly. This is evident from the fact that the value of intercept is also highly significant. In the end it can be inferred that our hypothesis of negative impact on transaction cost of asset specificity is out-rightly rejected.

H₀₂: High SLA asset specificity will positively impact the intention to adopt cloud computing

The uncertainty in asset security at the cloud service level is very important from the monetary value of information or data. When the asset specificity is very clear and user is highly satisfied this may induce them to adopt the services. When the data of 177 respondents in context of attributes has been estimated in regression format for impact of asset specificity on intention to adopt services, there is no doubt on the model formulation (F statistics significant) that is it cannot be denied asset specificity and intention to adopt are related. This relationship has further been vindicated by the high value of R^2 (0.71). The coefficient attached to the asset specificity is highly positively significant and justify the positive relationship of change in intention to adopt is highly influenced by asset specificity. Therefore, H2 is accepted by our statistical results.

H₀₃: High transaction cost will negatively impact the intention to adopt cloud computing

The transaction cost is vital variable to influence the intention to adopt especially when it is used for the individual or business purpose. The transaction cost is always a concern for adopter. This has been proved in the regression results as the coefficient of transaction cost is highly positively significant (1.189). The most important fact in this table is that the explanatory value of the model fitted is 82% meaning thereby transaction cost is highly related to intention to adopt. The model is also defended by the significant value of F statistics. The transaction cost could not be over powered by any other element in the system to affect the intention to adopt. For, intercept coefficient registered insignificance. Therefore, the hypothesis of positive impact of transaction cost on intention to adopt is accepted.

Conclusion

This research is to determine cloud computing SLA attributes that help in building trust and is a step towards standardizing SLAs for cloud computing. It is further believed that the results of this research will help both the cloud service providers and the service consumers to understand each other needs and performance and remove the threats and loop holes that exist in cloud computing SLAs thus influencing the security of cloud. It should also provide a guide to businesses, thinking of using cloud computing services, on the basis of attributes that could be indicated in SLAs when negotiating with CSPs.

Furthermore, this study provides results that should help to foster greater adoption and use of cloud computing services through more meaningful cloud computing SLAs. These attributes help in improving the security level in SLA and thus reducing the threats that are present in the current cloud computing services. The objective of making a strong SLA between CSP's and CSU's and building a strong trust level between them could also be achieved. The parameters that increase the trust level and reduce the threats in cloud computing environment were also categorised and given more priority while designing a Service level agreement. This study focused on SLA attributes that could help streamline and standardize the contents of cloud computing SLAs. As the effort to arrive at a methodology to standardize cloud computing SLAs continues, the results of this study could contribute to the init iatives that will be executed.

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**A Comparative Study of Job Stress of Employees in Indian
Banking Industry**

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Abstract

Stress is an inevitable consequence of recent living. Organizational structure represented by hierarchical relationship of various levels, lack of cooperative among different levels lead to work stress. The objective of the study is to identify the factors causing stress among the employees and to study the impact of stress on performance of employees between public and private sector. The primary data for this research paper was collected through survey method using a well-structured questionnaire. . There are total sample of 200 respondents from both public and private sector banks. The sampling area for this study was District Fatehgarh Sahib and the branches with the district where from area as Amloh, Fatehgarh Sahib, Sarhind, Sonti. Descriptive statistics were used to obtain the mean and standard deviations. t-test is used. The results show that the major factors that causes stress is long working hours and unhealthy office politics. These factors are responsible for causing stress among employees. It is suggested that the companies reduce the working hours or give employees such an environment during there working hours so that they feel refreshed the companies may arrange small stress free or yoga classes from time to time. The bosses should ensure a rational working environment and try to minimize the office politics.

Keywords: *Stress, Employees, Performance, Private Banks, Public Banks*

Introduction

The word “stress” is such popular use today that it has come to mean different things to different people. It is said that competition is too much stress to bother with one works in a high stress environment or that technology stresses out. An employee spend almost one third of his life on work and sometimes he has a lot of stress during her job. Stress in a workplace has touched almost all occupation, starting from executive levels to co-workers who are directly engaged in the production. The result of the job stress ultimately affects the physical as well as mental health. Stress is an inevitable consequence of recent living. With the progress of industries, pressure in urban areas, quantitative progress in population and various problems in day by day life are some of the reasons for increase in stress. Stress has been defined in different ways over the years. There are number of studies and surveys have been conducted by the researchers throughout the world for suggesting improved techniques to manage stress. Some of the reasons of work stress may be, interpersonal causes, role demand, task demand, structure if the organization, style of leadership, organizational works culture etc. interpersonal causes are due to interpersonal relationship at work place, when employees found unhelpful environment or any personal remark from others at work place. Role demand includes role conflict, role ambiguity, role erosion and over expectation from role. Task demand are factors related to employees job, design of work, working condition and lay out for work. Organizational structure represented by hierarchical relationship of various levels, lack of cooperative among different levels lead to work stress.

According to Mc grath & Alto define that stress is an eco friendly situation in which for complete a task a person is required and when the person accomplishes the task there is a difference in the rewards that he or she imagines. The organizations are not full fill the demand of the employees. In that situation the employee feels stress on their job and the result is come from that situation are not good. The employees are not participate in the activities of workplace. They are come late on job or absenteeism or laziness is increase day by day and may be entirely good bye their job.

Job stress is the strain, nervousness or the pressures that an individual faces at workplace while coping with the incessant and numerous demands or expectations put before him, situation worsens when the capabilities fall short of the expectations or demands. Job stress is the 4 product of mismatch between potential of an individual and the job demands made upon him; it is manifested in the form of harmful physical and mental reaction. It could also be a result of poor match between resources and requirements of an individual at work. Job stress results from the interaction of the workers and the conditions of work.

Review of Literature

Shah (2012) Investigated in ‘Management of job stress ““An empirical analysis” the management of job stress in banking industry. The objective of the study were to analyze whether there existed stress in the banking industry or not, to underline the nature and type of stress associated with the banking industry, to find out the focuses for stimulating stress and to suggest the measures for overcoming the stress. The sample of the study consisted respondents in different banks in Kashmir division namely, the Jammu and Kashmir bank Ltd, the Punjab national bank and the state bank of India. However the extent of stress varies among members with in the banking industry. The empirical findings had revealed that a sizeable percentage of work forces of Jammu and Kashmir bank Ltd was experiencing stress that other member bank like the state bank of India and Punjab national bank operating in Kashmir division.

Poornima & Sharmila (2012) In this juncture, the present study is undertaken to address specific problems of private bank employees related to occupational stress. This throw light in to the pathogenesis of various problems related to occupational stress among bank employees. The study will be helpful to drawn up further policy on the related fields and act as a secondary data for further research. The problem of stress is inevitable and unavoidable in the banking sector. A majority of the employees face severe stress related ailments and a lot of psychological problems. The growing importance of interventional strategies is felt more at Organisational level. This particular research was intended to study the impact of occupational stress on Private Bank employees.

Gopika G (2014) In their research paper the modern technological innovation, people have a feeling of overload with work and stressed out. The banking sector is of no exemption. An attempt has been made through this research paper to know the experience level of employees and the relative effect of experience on stress level changes. It is found that maximum number of employees in banks is under stress. The measures are also suggested in the paper

to overcome stress that effects their physical and mental health. Most of the stress at work is caused not only by work overload and time pressure but also by lack of rewards and praise. Most of the employees were not satisfied with the grievance handling procedure of the organization which was found by the unstructured interview. t with the study, every effort has been made to make it much comprehensive.

Objectives of study

- To identify the factors causing stress among the employees.
- To study the impact of stress on performance of employees between public and private sector.

Research Methodology

The study has been partly descriptive and partly diagnostic. The study is based on both primary and secondary data. The primary data for this research paper was collected through survey method using a well-structured questionnaire. The data from secondary sources is collected through books, journals, reports, research studies ,internet sources, magazines, newspapers and bank websites to understand the basic concepts and literature pertaining to stress in general and occupational stress of bank employees in particular. There are total sample of 200 respondents from both public and private sector banks. The sampling area for this study was District Fatehgarh Sahib and the branches with the district where from area as Amlon, Fatehgarh Sahib, Sarhind, Sonti. 5 point Liker scale was used for the study. Descriptive statistics were used to obtain the mean and standard deviations. The researcher has utilized statistical package for social sciences to analyze and interpret the data to be present in this study. t-test is used.

Causes of Stress in the Job

The antecedents of stress, or the so called stressors, affecting today's employees are summarized in the following figure 1. As shown in it, these causes come from both outside and inside the organization and from that employees are unfair by and from employees themselves.

Extra organizational stressors

Although most analysis of job stress ignore the importance of outside forces and events, it is becoming increasingly clear that these have a tremendous impact. Taking an open-systems perspective of an organization, it is clear that job stress is not limited just to things that happen inside the organization, during working hours.

Extra organizational stressors include things such as technological change, the family, and relocation, economic and financial conditions, and residential or community conditions. The phenomenal rate of social and technical change has had a great effect on peoples lifestyles, and this of course is carried over into their jobs. Medical science has improved the life spans of people and has eliminated or reduced the threat of many diseases, the pace of modern living has increased stress and decreased personal wellness. It is generally documented that a

person's family has a big impact on personality development. A family situation-either a brief crunches, such as a squabble or illness of a family member, or long term strained relations with the spouse or children can act as a significant stressor for employees.

Rearranging the family because of a transfer or a promotion can also lead to stress. For most people in recent years, their financial situation has proved to be a stressor. Some stress researches define these personal life stressors as uncertain environmental demands requiring adaptive behaviors in the form of social readjustments. Life's changes may be slow or sudden. These sudden changes have been portrayed in novels and movies as having a dramatic effect on people. These life changes can also directly influence job performance.

Sociological variables such as race, sex and class can also become stressors. More recently, research has found that women experience more psychological distress than men, but men are more prone to severe physical illness. Also, people in the middle and upper classes may have particular or common stressors. The same is true of the local community or region that one comes from. For example, one researcher identified the condition of housing, suitability of services and shopping, neighborliness, and degree of noise and air pollution as likely stressors.

Organizational stressors

Organizational stressors affect large number of employees. Stress in an organization can be due to an insensitive boss, unpleasant co-workers, work over load and the need to complete a task in a limited time. For instance a high pressure environment that places long-lasting work demands on employees fuels the stress response. The office design and general office environment are important organizational level stressors. Research demonstrators are the poor lighting, loud noise, improper placement of furniture and dirty or stinking environment also create stress. Managers are advised to monitor and remove these stressors. Besides the potential stressors that occur outside the organization, there also those associated with the organization itself. Although the organization is made up of groups and individuals, there is also more macro-level measurements, unique to the organization that contains potential stressors.

Group stressors

The group can also be a potential source of stress. These group stressors can be categorized into three areas such as lack of group cohesiveness, lack of social support and intra-individual, interpersonal, and inter group conflict.

Lack of group cohesiveness: Starting with the historically famous Hawthorne studies, it has become very clear that cohesiveness, or "togetherness" is very important to employees, especially at the lower levels of organizations. If an employee is denied the opportunity for this cohesiveness because of the task design, because the supervisor does things to prohibit or

limit it or because the other members of the group shut the person out, the resulting lack of cohesiveness can be very stress-producing.

Lack of social support: Employees are greatly affected by the support of one or more members of a cohesive group. By sharing their problems and more fun with others, they are much better off. If this type of social support is lacking for an individual, the situation can be very stressful.

Intra-Individual, Interpersonal, and inter group conflict:

Conflict is very closely conceptually linked to stress. Conflict is normally associated with incompatible or hostile acts between intra-individual dimensions such as personal goals or motivational values, between individuals within a group, and between groups. Group related stressors include factors such as conflict, poor communications, unfriendly relationships, and fear of being ostracized from the group as a valued member working with superiors, peers, colleague or subordinates with whom one does not get along can be a constant source of stress. Many people can deal with misunderstandings and conflicts in an open way and resolve issues as they arise. When, conflicts, poor communications, and unpleasant interactions have to be faced at the work place, individuals try to avoid the stresses by remaining absent as frequently as possible, and even start for other jobs.

Individual Stressors: Individual stressors are those directly associated with a person's job duties and his family relationships. Marital difficulties breaking off a relationship and discipline troubles with children are example of relationship problems that creates stress for employees and that are not left at the front door when they arrive at door. Managers create stress for employees by failing to provide support.

Results & Discussion

Table 1: Mean and SD of Causes of Stress in the Job

Causes of Stress	Mean	Std. Deviation
I have to do lot of work in my Job	2.77	1.59
I am not getting sufficient salary.	2.83	1.51
I feel insecurity with respect to my job.	2.81	1.50
I feel that management policies are not conducive	2.60	1.47
My performance is not recognised by the management.	2.77	1.39
There is unhealthy work culture in my job.	2.97	1.42
There is lack of future career development.	2.91	1.56
There is continuous pressure to hit targets.	2.77	1.51

I have to work for long hours in my job.	3.06	1.43
I have to face unhealthy office politics.	2.98	1.47
I often feel difficulty due to lack of information.	2.96	1.47
I often feel difficulty due to lack of resources.	2.89	1.34
I feel boring due to repetitive work.	2.94	1.48

Source: Primary Survey, 2017

Table 1 shows those long working hours is a major cause of stress with mean value of 3.06. The next major factor that causes of stress is unhealthy office politics with the mean value of 2.98. Unhealthy work culture is the next major factor which causes stress with the mean value of 2.97. Another factor that causes of stress is lack of information with the mean value of 2.96 and fifth major factor that causes stress is repetitive work with the value of 2.94. Responses of the respondent are having high standard deviation (1.59) regarding they have to do lot of work in a job. Which indicate that there is more availability and less consistency in responses.

Table 2: Mean and SD of Stress Indicators in Job

Statements of Stress Indicators in Job	Mean	Std. Deviation
I feel irritation in my job.	2.66	1.44
I became short-tempered.	3.07	1.48
I feel restlessness at the end of the day.	2.92	1.47
I feel that my confidence has gone down.	2.91	1.42
I get confused in my routine work.	2.92	1.43
I have experience weight fluctuation.	2.83	1.48
I feel negative about everything.	3.04	1.49
I have feeling worriness during job hours.	2.93	1.43
I experience poor concentration in my job work.	3.09	1.46
I feel depressed.	2.86	1.54
I feel exhausted from my work load.	3.31	1.49
I am expiring back pain due to over the work load.	2.98	1.45
I developed tendency to remaining alone.	3.04	1.46

Source: Primary Survey, 2017

Table 2 depicts that the top five stress indicators are exhausted with mean value of 3.31, poor concentration in job work with mean value of 3.09. Short temperedness with mean value of 3.07 and tendency to remain alone with mean value of 3.04 and feeling of negativity with mean value of 3.04. Standard deviation (1.54) is highest in case of statement that people feel depressed which indicates more variation in responses and less consistency

Table 3: Mean and SD of Impact of stress on Performance

Statement of Impact of Stress on Performance	Mean	Std. Deviation
There is increase in my absenteeism.	2.92	1.53
My productivity level has gone down.	2.92	1.44
My morale level has gone down.	2.87	1.52
I am thinking of early retirement plan.	3.05	1.38
My job satisfaction level has gone down.	2.94	1.49
I am not able to use my skills up to maximum level.	2.89	1.60
My work effectiveness has reduced.	2.83	1.41
I have lost interest in my job.	3.04	1.41

Source: Primary Survey, 2017

Table 3 shows that the major impact of stress on job performance is that employees think of early retirement as the mean value of 3.05 is highest and the employees lose interest and their satisfaction level goes down with reflective mean value of 3.04 and 2.94 deficits the same. Standard deviation is highest in case of employee do not able to use their skills up to maximum level which indicates more variation in responses and less consistency.

Table 4: Significance of Causes of Stress in the Job between Public and Private Bank

Causes of Stress	Public (n=100)		Private (n=100)		t value	Df	p value
	Mean	SD	Mean	SD			
I have to do lot of work in my Job	2.52	1.54	3.01	1.62	-2.19	198	0.03*
I am not getting sufficient salary.	2.68	1.49	2.97	1.51	-1.37	198	0.17
I feel insecurity with respect to my job.	2.63	1.38	2.98	1.60	-1.65	198	0.10
I feel that management policies are not conducive	2.71	1.44	2.48	1.49	1.11	198	0.27
My performance is not recognised by the management.	2.62	1.32	2.91	1.44	-1.48	198	0.14
There is unhealthy work culture in my job.	3.02	1.43	2.91	1.42	0.55	198	0.59

There is lack of future career development.	2.86	1.56	2.96	1.56	-0.45	198	0.65
There is continuous pressure to hit targets.	2.89	1.57	2.64	1.45	1.17	198	0.24
I have to work for long hours in my job.	2.92	1.42	3.19	1.43	-1.34	198	0.18
I have to face unhealthy office politics.	2.68	1.46	3.27	1.44	-2.88	198	0.00**
I often feel difficulty due to lack of information.	2.84	1.50	3.07	1.43	-1.11	198	0.27
I often feel difficulty due to lack of resources.	2.88	1.45	2.90	1.23	-0.11	198	0.92
I feel boring due to repetitive work.	2.86	1.44	3.02	1.53	-0.76	198	0.45

Source: Primary Survey, 2017

The above table 4 shows that Indicates significance of causing of stress in the job between public and private sector bank. In the case of public sector bank mean is highest that is 3.02in case of statement unhealthy work culture in my job. Where as in the case of public sector banks mean is highest in case of 3.27 for statement unhealthy office politics. There is significant difference between the public sector and private sector banks on the basis of statement that employees has to do lot of work in a job (P value=0.03<0.05) . Therefore null hypothesis is rejected and alternative hypothesis is accepted. There is highly significant difference between public sector and private sector banks on the basis of this statement that employees has to face unhealthy office politics(P value=0.00). In case of all other statements indicating causes of stress in the job between public sector and private sector banks. There is insignificant difference as a result null hypothesis accepted and alternative is rejected.

Table 5: Significance of Causes of Stress in the Job between Public and Private Bank

Causes of Stress	Public		Private		t value	df.	p value
	(n=100)		(n=100)				
	Mean	SD	Mean	SD			
I have to do lot of work in my Job	2.52	1.54	3.01	1.62	-2.19	198	0.03*
I am not getting sufficient salary.	2.68	1.49	2.97	1.51	-1.37	198	0.17
I feel insecurity with respect to my job.	2.63	1.38	2.98	1.60	-1.65	198	0.10
I feel that management policies are not conducive	2.71	1.44	2.48	1.49	1.11	198	0.27
My performance is not recognised by the management.	2.62	1.32	2.91	1.44	-1.48	198	0.14

There is unhealthy work culture in my job.	3.02	1.43	2.91	1.42	0.55	198	0.59
There is lack of future career development.	2.86	1.56	2.96	1.56	-0.45	198	0.65
There is continuous pressure to hit targets.	2.89	1.57	2.64	1.45	1.17	198	0.24
I have to work for long hours in my job.	2.92	1.42	3.19	1.43	-1.34	198	0.18
I have to face unhealthy office politics.	2.68	1.46	3.27	1.44	-2.88	198	0.00**
I often feel difficulty due to lack of information.	2.84	1.50	3.07	1.43	-1.11	198	0.27
I often feel difficulty due to lack of resources.	2.88	1.45	2.90	1.23	-0.11	198	0.92
I feel boring due to repetitive work.	2.86	1.44	3.02	1.53	-0.76	198	0.45

Source: Primary Survey, 2017

The above table 5 shows that Indicates significance of causing of stress in the job between public and private sector bank. In the case of public sector bank mean is highest that is 3.02 in case of statement unhealthy work culture in my job. Where as in the case of public sector banks mean is highest in case of 3.27 for statement unhealthy office politics. There is significant difference between the public sector and private sector banks on the basis of statement that employees has to do lot of work in a job ($P \text{ value} = 0.03 < 0.05$). Therefore null hypothesis is rejected and alternative hypothesis is accepted. There is highly significant difference between public sector and private sector banks on the basis of this statement that employees has to face unhealthy office politics($P \text{ value} = 0.00$). In case of all other statements indicating causes of stress in the job between public sector and private sector banks. There is insignificant difference as a result null hypothesis accepted and alternative is rejected.

Conclusions

The results show that the major factors that causes stress is long working hours and unhealthy office politics. These two factors are the part of working environment and collectively in case of private and public sector banks. These factors are responsible for causing stress among employees. The results indicate that there is significant difference in terms of working hours and office politics between public and private sector banks where in case private sector there are more working hours and office politics in comparison to public sector banks. The results

show that the employees of private sector become more short-tempered, feel restlessness and shows reduction confidence in comparison to public sector

The present study discusses about the various factors that causes stress among the employees of public and private sector banks with respect to Punjab national bank, State bank of India, HDFC bank and ICICI bank in District Fatehgarh Sahib. Stress though is intangible in nature but causes for reaching impact upon the handset of employees and directly or indirectly effects employee performance. It may even lead to absenteeism, employee turnover, personal and professional stress. The present study reveals that employees working in private sector are more stressed as compared to employees working in public sector. The employees working under stress will not be able to focus on their work and will look forward for employee turnover, poor performance, inability to complete their work timely, lack of interest and team work. So in the end it is concluded that both private and public sector banks must provide congenial environment for their employees so that they work without stress and will be able to work effectively and efficiently within the given time frame.

Suggestions

- The minimum educational qualification required for the selection can be raised to post graduation in public and private sector. Because more educational employees provide better results to the company who can handle work place stress comparatively better to minimum qualification.
- The companies reduce the working hours or give employees such an environment during there working hours so that they feel refreshed the companies may arrange small stress free or yoga classes from time to time. The bosses should ensure a rational working environment and try to minimize the office politics.

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