

# An Analytical Study of Employee Happiness in Service Sectors: A Pilot Study

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**Abstract:** The present paper aims to investigate happiness levels of employees in services and underpin disparate evidences from existing literature, to any reported differences in the levels of happiness among employees. This paper investigated happiness among employees ( $n = 360$ ) of Insurance, Telecommunication and Banking sectors. Happiness level was mapped across organization type, management level, gender and age to examine if happiness varies according to these factors. Happiness was measured on a three point categorical scale that included items related to physical, mental and social well-being of an individual. Descriptive statistics, independent measures ANOVA and Kruskal-Wallis tests were used to examine different research questions in the study. The results revealed that happiness was higher in the public sector organizations compared to private sector companies. While there was no significant difference in happiness score between male and female employees in private sector, results showed that public sector male employees were significantly happier than their female counterparts. No significant difference in happiness was reported across age groups or management levels within each sector. This study is expected to provide a case for designing targeted employee welfare and well-being programs based on workforce structure.

**Keywords:** Happiness, Service Sector, Insurance, Banking, Telecommunication.

## 1 Introduction

The changes in the global business landscape in the last three decades has led to fierce competition putting pressure on all functions of organizations (1,2). Contemporaneous studies (3,4,5) have discussed the negative impact of work pressures and job stress on employee well-being, productivity and turnover. Research indicates that occupational stress has significant social costs for both employer and employee (6). Studies have also shown how organizations with well-being at its core have identifiable benefits and enhanced productivity (7). There is a growing literature on the impact of subjective well-being on positive psychological outcomes (8,9) and work performance (10).

Well-being as a measure of happiness and life satisfaction is widely used and the terms happiness and well-being have been used interchangeably (11) Human happiness or well-being has been defined variously from hedonic approach (12) to eudemonic theory (13). The concept of employee well-being emerges from the elements of human well-being in general that broadly includes physical, mental and emotional state of being.

Prior studies have examined the impact of organizational factors such as human resource practices (14) and workplace spirituality (15) on the psychological well-being of employees. The argument is if organizational conditions are the same for all employees, then all employees should experience the same level of happiness. If that is not the case, then some personal factors might be attributed to differences in happiness levels.

Impact of age and gender on happiness has intrigued researchers in the past. Prior studies on the relationship between age and happiness have shown contextual evidences. Frijters and Beaton (16) have reported the findings of U-shaped age-

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happiness relationship with higher reported happiness during adolescence and old age. In organizational context, age is found to influence perceived workplace stress (17). Gender also influences happiness as men and women perceive similar situation at different emotional levels. Kessler et. al. (18) found that men have higher happiness than women, in contrast to the study of White (19) who found that women have higher self-reported happiness than men.

This paper examined the above arguments in context of organizational setting. The present paper aims to identify whether happiness among employees varied with organization type, age, gender and management level. In order to understand the level of employees' happiness based on these variables, we had examined happiness of employees from three sectors of service industry in India that have comparable competitive markets, work culture and pay practices. Accordingly, the following research questions were framed for investigation.

- Does employees' happiness differ in Banking, Insurance and Telecommunication sectors irrespective of gender, age and management level?
- Does happiness differ among male employees in Banking, Insurance and Telecommunication sectors irrespective of their age and management level?
- Does happiness differ among female employees in Banking, Insurance and Telecommunication sectors irrespective of their age and management level?
- Does happiness of employees differ in male and female employees in each of the three sectors irrespective of their age and management level?
- Does employees' management level affect their happiness irrespective of sector, age and gender?
- Does age of employees affect their happiness irrespective of sector, gender and management level?

## 2 Materials and Methods

The study was delimited to the employees of Insurance, Banking and Telecommunication sectors of Gwalior Chambal region of Madhya Pradesh. The purpose of selecting these sectors was that they were comparably regulated, relatively gender neutral, and operated in a space filled with fierce competition for both old and new business. The Oxford Happiness Questionnaire, developed by psychologists Peter Hills and Michael Argyle (20) at Oxford University, was used to measure happiness of the employees. This questionnaire has been used widely in prior studies related to personality, emotion and well-being. The questionnaire focuses upon various aspects of overall well-being including physical, mental and social well-being of an individual. Pilot test was conducted to check whether participants understand the questionnaire in English language. Based on the response, the questionnaire was translated into Hindi language and was standardized for use. The original questionnaire had six levels of interpretations of happiness that were collapsed to three levels of happiness (very happy, moderately happy and not-happy) for the purpose of this study, without compromising the original interpretations.

A total of 360 subjects across 24 jobs in 19 organizations were randomly selected for the study. Stratified random sampling method was used to collect the data gender-wise, level-wise and age-wise from the public and private organizations in these sectors. The top management was briefed about the purpose of this study and due consent was sought to administer the questionnaire on their employees. The questionnaires were distributed to the employees of various departments where they were capable of filling out the forms independently. Face to face group interviews were conducted to collect the data from participants who required narration of each question. The data collectors used both English and Hindi language to explain each question and also briefed about the reverse marking in the questionnaire. Out of 360 questionnaires that were administered, completed questionnaires were received with 75% response rate. Out of 100 respondents in Insurance sector 80% were male and 20% were female respondents. In the banking sector 98 respondents completed their response out of which 74 were male and 24 were female. However, in the Telecommunication sector only 45 males and 26 females completed their questionnaires. Among all the respondents from the three sectors, 169 were from the middle management level and 100 were lower management level employees. Given the industry type that generally employs young workforce, the respondents were categorized into three age groups. Out of the total respondents, 147 were young respondents who were in the age group of 35 years and below, 54 were middle-aged respondents who were from 36-45 years' age group and 68 respondents were older employees that included respondents of over 45 years' age group. Table 1 presents the average score of employees' happiness by different organization, gender, job level and age. The average happiness score in the telecommunication sector is the highest among the sectors selected for the study.

**Table 1:** Descriptive Statistics of the Average Score of Happiness across Organization, Gender, Job Level and Age.

	Organization	Gender wise		Job Level wise		Age wise		
	Total	Male	Female	Middle	Lower	Young	Middle	Old
<b>Insurance</b>	4.21	4.19	4.3	4.2	4.22	4.1	4.31	4.48
<b>Banking</b>	4.05	4.08	3.95	4.03	4.08	4.03	4.03	4.43
<b>Telecom</b>	4.5	4.64	4.48	4.46	4.72	4.6	4.43	4.64

### 3 Results and Discussion

ANOVA, Kruskal-Wallis and ‘T’ tests were used in answering various research questions framed in the study. The analysis done in the paper is shown as follows:

#### 3.1 Comparison of Happiness Scores among Employees in Different Sectors.

To address this research question, the null hypothesis stating “Employee happiness does not differ in banking, insurance and telecommunication sectors, irrespective of their gender, age and management level” was tested against the alternative hypothesis that happiness differs at least in any two groups. The data collected on the happiness of employees in three different sectors irrespective of their gender, age and management level were tested for assumptions associated with the one-way analysis of variance. It was observed that happiness data in banking and insurance sectors violated normality as the p-value associated with the Shapiro Wilk statistic was less than 0.05 in both these groups. Furthermore, Levene’s test suggested that the homogeneity assumption was also violated, as its associated p-value was less than 0.05. Since both these assumptions were violated, hence non-parametric Kruskal-Wallis test was used in place of one-way ANOVA test. The results obtained are shown in Table 2, Table 3 and Table 4. Table 2 shows mean rank of happiness scores of employees in each of the three sectors irrespective of age, gender and management level. The results in Table 3 reveal that the Kruskal-Wallis statistic is significant, so the null hypothesis was rejected. The pairwise comparison was made to test whether the distribution of scores was the same in the groups. Results of the pairwise comparison are shown in Table 4 which shows that significant differences existed in the mean-rank of happiness scores between the banking and telecommunication as well as between insurance and telecommunication employees with p-value < 0.05.

**Table 2:** Descriptive statistics for the Mean Ranks of the Happiness Scores

Sectors	N	Mean Rank
<b>Insurance</b>	100	132.91
<b>Banking</b>	98	108.58
<b>Telecommunication</b>	71	174.42
<b>Total</b>	269	

**Table3:** Kruskal-Wallis Statistic of the Happiness Scores of the three Sectors

Null Hypothesis	Test	p-value	Decision
The distribution of Average Score is the same across categories of sectors	Independent Samples Kruskal-Wallis Test	0.0	Reject the null hypothesis
Hypothesis Test Summary - Asymptotic significances are displayed. The significance level is .05			

**Table 4:** Pairwise Comparison of average-rank of Employee Happiness in Banking Insurance and Telecommunication Sector.

Each node shows the sample average rank of Sectors					
Sample 1-Sample 2	Test Statistic	Std. Error	Std. Test Statistic	p-value	Adj. p-value
<b>Banking-Insurance</b>	24.333	11.055	2.201	0.028	0.083
<b>Banking-Telecommunication</b>	-65.839	12.121	-5.432	0	0
<b>Insurance – Telecommunication</b>	-41.505	12.07	-3.439	0.001	0.002
Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Asymptotic significance (2-sided tests) are displayed. The significance level is .05. Significance values have been adjusted by the Bonferroni correction for multiple tests					

### 3.2 Comparison of Happiness Scores among Males in different Sectors.

In order to address this research question, the data were analyzed for testing the null hypothesis “Happiness does not differ among male employees in banking, insurance and telecommunication sectors irrespective of their age and management level” against the alternative hypothesis that happiness differs at least in any two groups. The data collected on the happiness of employees in three different sectors irrespective of their age and management level were tested for the assumptions associated with the one-way analysis of variance. It was observed that happiness scores of male employees of insurance, banking and telecommunication sectors violated normality as the p-value associated with the Shapiro Wilk test was less than 0.05 in these groups. Furthermore, homogeneity assumption was tested using Levene’s test and the results suggested that this assumption was also violated as p-value associated with Levene’s statistic was also less than 0.05. Since both these assumptions were violated, so one-way ANOVA test was not used and the Kruskal-Wallis test was used (21). The results are shown in Table 5, Table 6 and Table 7. Table 5 shows mean-rank for the happiness of male employees in each of the three sectors irrespective of age and management level. The results in Table 6 reveal that Kruskal-Wallis test was significant, so null hypothesis was rejected. The pairwise comparison was made to test whether the distribution of scores were the same in the groups or not. The post hoc results are shown in Table 7. The results reveal that there is statistically significant difference in the mean rank happiness scores between the male employees in banking and telecommunication sectors. Also, there is a significant difference between insurance and telecommunication employees with p-value < 0.05.

**Table 5:** Descriptive Statistics of Mean Rank of the Happiness Scores among Males in three Sectors.

Organization	N	Mean Rank
<b>Insurance</b>	80	96.43
<b>Banking</b>	74	83.51
<b>Telecommunication</b>	45	133.47
<b>Total</b>	199	

**Table 6:** Kruskal-Wallis Statistic of the Happiness Scores of males in the three Sectors.

Null Hypothesis	Test	p-value	Decision
The distribution of Average Score is the same across categories of organizations	Independent Samples Kruskal-Wallis Test	0.0	Reject the null hypothesis
Hypothesis Test Summary - Asymptotic significances are displayed. The significance level is .05			

**Table 7:** Pairwise Comparison of average-rank happiness among males in three sectors.

<b>Each node shows the sample average rank of Organizations</b>					
Sample 1-Sample 2	Test Statistic	Std. Error	Std. Test Statistic	p-value	Adj. p-value
<b>Banking-Insurance</b>	12.911	9.286	1.39	0.164	0.493
<b>Banking-Telecommunication</b>	-49.953	10.884	-4.59	0.0	0.0
<b>Insurance – Telecommunication</b>	-37.042	10.728	-3.453	0.001	0.002

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Asymptotic significance (2-sided tests) are displayed. The significance level is .05. Significance values have been adjusted by the Bonferroni correction for multiple tests

### 3.3 Comparison of Happiness Scores among Females in different Sectors.

To address this research question, the data were analyzed for testing the null hypothesis “Happiness does not differ among female employees in banking, insurance and telecommunication sectors irrespective of their age and management level” against the alternative hypothesis that happiness differs at least in any two groups. The data collected on the happiness of female employees in three different sectors irrespective of their age and management level were tested for assumptions associated with the one-way analysis of variance. It was observed that happiness data of female employees in insurance, banking and telecommunication sectors violated normality as the p-value associated with the Shapiro Wilk test was less than 0.05 in these groups. Moreover, homogeneity assumption was tested using Levene’s test and the results suggested that this assumption was also violated as p-value associated with Levene’s statistic was also less than 0.05. Since both these assumptions of one-way ANOVA test were violated, the Kruskal-Wallis test was utilized. The obtained results are shown in Table 8, Table 9 and Table 10. Table 8 shows the mean rank for the happiness scores of female employees in each of the three sectors irrespective of age and management level. The results in Table 9 reveal that the Kruskal-Wallis value is significant, so the null hypothesis was rejected. The pairwise comparison was made to test whether the distribution of scores were the same in the groups. The post hoc results are reported in Table 10.

**Table 8:** Descriptive Statistics of Average Ranks of Happiness Scores among Females in three Sectors.

Sectors	N	Mean Rank
<b>Insurance</b>	20	38.43
<b>Banking</b>	24	24.92
<b>Telecommunication</b>	26	43.02
<b>Total</b>	70	

**Table 9:** Kruskal-Wallis Statistic of the Happiness Scores of females in the three Sectors.

Null Hypothesis	Test	P-value	Decision
The distribution of Average Score is the same across categories of sectors	Independent Samples Kruskal-Wallis Test	0.005	Reject the null hypothesis
Hypothesis Test Summary - Asymptotic significances are displayed. The significance level is .05			

**Table 10:** Pairwise Comparison plot of average-rank happiness among females in three sectors.

Each node shows the sample average rank of Sectors					
Sample 1-Sample 2	Test Statistic	Std. Error	Std. Test Statistic	p-value	Adj. p-value
<b>Banking-Insurance</b>	13.508	6.158	2.194	0.028	0.085
<b>Banking-Telecommunication</b>	-18.103	5.758	-3.144	0.002	0.005
<b>Insurance – Telecommunication</b>	-4.594	6.05	-0.759	0.448	1

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Asymptotic significance (2-sided tests) are displayed. The significance level is .05. Significance values have been adjusted by the Bonferroni correction for multiple tests

### 3.4 Comparison of Happiness Scores among Male and Female Employees in different Sectors.

To address this research question, the null hypotheses “Happiness does not differ among male and female employees in each of the three sectors irrespective of their age and management level” was tested against the alternative hypothesis that happiness differs. Independent sample t-test was used to compare male and female groups in each sector. Results of the analysis are shown in Table 11 and Table 12. The descriptive statistics of the mean scores of happiness are shown in Table 11. Table 12 reveals that the Levene’s test is insignificant, so homogeneity assumption associated with t-test was satisfied. Since t value is significant ( $p < .05$ ), hence null hypothesis was rejected. Table 11 suggests that males were happier than female in telecom sector. Since no significant difference was observed between the happiness scores of male and female employees in the banking and insurance sector, the results have not been shown.

**Table 11:** Descriptive statistics of happiness scores in different sectors.

	N	Mean	Std. Deviation
<b>Insurance</b>			
Male	20	4.27	.540
Female	20	4.31	.721
<b>Banking</b>			
Male	24	4.03	.571
Female	24	3.94	.609
<b>Telecom</b>			
Male	24	4.85	.467
Female	24	4.40	.464

**Table 12:** t-test for the data on happiness of male and female in Telecom Sector.

t- test for equality of means					
	t	Df	Sig. (2- tailed)	Mean Diff	Std. Error of Diff
<b>Equal variances assumed</b>	3.363	46	0.002	0.45259	0.13459
<b>Equal variances not assumed</b>	3.363	45.998	0.002	0.45259	0.13459



### *3.5 Comparison of Happiness Scores among Employees of different Management Levels across the Three Sectors.*

To address this research question, the data was analyzed to test the null hypothesis “Happiness is not dependent on management level of employees, irrespective of their sector, age and gender” against the alternative hypothesis that happiness differs. To compare happiness scores of upper and lower levels of employees irrespective of sectors and age, t-test was applied. No significant difference was observed between both levels of employees.

### *3.6 Comparison of Happiness Scores among Employees of different age Groups in three Sectors.*

To address this research question, the data were analyzed using analysis of variance for testing the null hypothesis “Age has no influence on the employees’ happiness, irrespective of their gender and management level” against the alternative hypothesis that at least any two age category scores on happiness differs. To compare happiness scores in three age categories, one-way ANOVA test was applied. Since F-test was insignificant, null hypothesis was not rejected.

Results of the sectoral analysis significantly show higher levels of happiness among the employees of telecommunication sector compared to that of insurance and banking sectors. If we rank employees on happiness scores based upon the results of the study, telecom sector will have the happiest employees whereas banking sector employees will be the least happy.

If we consider the data of all the three sectors on the basis of average age of the samples drawn, we will find that telecom sector has the highest average age of employees at 49.36 years’ vis-a-vis the least in banking sector where the average age of employees is 30.16 years in our sample. We may say that high average age could be one of the factors for higher happiness levels among the employees of telecom sector. Prior studies on age effect and well-being have also reported association of higher age with increasing or at least not dropping subjective well-being (22,23). Though there are contradictions in the existing literature regarding the effect of age on happiness, Costa et al., (24) have stated that elderly people experience lower levels of both positive and negative emotions. Veenhoven (25) has also attributed higher sense of subjective well-being to decrease in hedonic levels and increase in contentment. Hence, we may attribute even levels in experiencing pleasant or unpleasant situations by employees in advanced age bracket as one of the generic reasons why telecommunication employees are happier than their younger counterparts, ignoring the impact of other factors on happiness such as marital status, where age is an important moderator (26) like religiosity (27).

Another characteristic of the sample of this study was the ownership of businesses from which the samples were drawn. Since the sample drawn from telecommunication sector belonged to a public sector company, public-private sectoral effect may be attributed to this finding. Previous studies assert the impact of firms’ public and private sector differences upon psychological well-being of employees; indicating subjective well-being of employees in public sector companies is higher than that of private sector employees (28) in India. This difference is significant especially with regard to service sector (29).

In customer oriented bureaucracy, employees are engaged in face to face interactions with customers and that requires emotional restraints on employees. The employees are expected to engage in a predetermined behavior known as “emotional display rules”, to enhance positive customer experience which then translates into customer satisfaction. Emotional display rules lead to “emotional labor”, i.e., effort in regulating one’s emotional displays during customer interactions that lead to organizational role stress among the employees (30). Customers’ high expectations of good services lead to increased emotional labor and consequently higher occupational role stress. It can be reasoned that customers’ expectations of quality of service at public sector companies is lower compared to private sector companies. It is primarily the customers’ trust in public sector companies and not an expectation for excellent customer services that attract them toward these companies. Hence, emotional labor of public sector employees is lower than that of private sector employees. Consequently, we can say that organizational role stress of employees due to emotional labor is less in public sector companies. This results in higher levels of happiness scores vis-a vis private companies that focus on customer retention through superior customer service.

Another factor could be “techno-stress” or stress created by information and computer technology (ICT) (31). Technology in financial services has allowed to achieve the goals of financial inclusion and financial transparency. Hence, introduction of technology in operations of financial businesses including sales, servicing and data sharing as well as management has tremendously increased the work pressure and consequently occupational stress among employees in banking and insurance sector.

Since male respondents constitute a large proportion of the sample from each sector, approximately 80%; 75% and 63% male

respondents from insurance; banking and telecommunication sectors respectively, we may say that the result of hypothesis #2 is derived from the results of hypothesis #1.

There is also a significant difference in happiness scores of female employees in banking and telecommunication sector. The average age of female respondents was 30 and 47 years for banking and telecommunication sectors' respectively. It implies that banking sector had substantial number of generation Y female workforce or millennial (born 1980-1994) whereas the telecommunication sector had high number of generation X female employees (born between 1965-1979). The responsibilities of generation Y are higher than those of generation X on two grounds. i. generation Y females have family raising responsibilities that demand lot of family time at home, and ii. generation Y are expected to be more entrepreneurial at work because they are independent, thrive on challenging work and expect a sense of accomplishment (32) unlike the majority of generation X females. These two factors put a lot of personal and professional strain upon females belonging to the younger age group. Dhankar (33) pointed out that long working hour, among others, is the cause of occupational stress among banking employees. Commitment to family responsibilities that also affects career decisions (34) and lack of compatible work-life balance solutions (35) in banking sector may be a cause of stress among female workers lowering their happiness score vis a vis score of female employees in telecommunication sector.

Gender effect on results is visible within male and female groups when tested across organizations. Happiness among males in telecom sector is significantly higher than that among females, whereas no difference was reported for the other two sectors. There is a possibility that relatively lesser occupational stress in public telecom sector provides room to female employees to compare their lives with others and feel dissatisfied with their present state (36). No significant difference in happiness scores was reported across job-levels and age groups implying that work related pressure and stress cascade vertically along job-levels and age groups.

## 4 Conclusion

Gender, age of female workers, ICT induced stress and emotional labour could be potential sources of stress in service sectors. Job stress reduces employee happiness and consequently affects how a person would normally deal with customer service problems, grievances, violence, conflict, and decisions on the job (37). Hence, it is important for policy makers to understand the impact of possible sources of stress on productivity among various categories of employees. Human resource and employee welfare policies should be designed around employees' gender and age, so their sense of well-being could be enhanced.

It is also important for policy makers to understand that technology induced work stress can offset expected increases in productivity (31), so measures must be taken to manage the effects of ICT-induced stress to enhance employee happiness. Private organizations should take additional measures to manage the stress caused due to emotional labour and work out employee workplace health promotion (WHP) programs that aim at releasing emotional stress of their employees. Organizations, especially with regard to developing economies, endeavor to achieve the employee's well-being through blanket employee welfare schemes and policies. Based on its findings, this paper argues that effectiveness of employee well-being programs and employee happiness can be enhanced if demographic component of the employees is considered.

The result of this study is limited by the sample that could be drawn for testing the assumptions. It is possible that if cross section of data is enhanced to include more private sector telecom companies, the results may modify. Similarly, a large sample of employees from the three sectors may add a different dimension to the results.

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