



ISSN Print: 2394-7500
ISSN Online: 2394-5869
Impact Factor (RJIF): 8.4
IJAR 2024; 10(5): 254-260
www.allresearchjournal.com
Received: 18-02-2024
Accepted: 25-03-2024

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An empirical study on stress management & job satisfaction amongst the employees of private sector banks in Bhagalpur city

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Abstract

This article aims to analyse the extent of stress experienced in certain private banks located in Bhagalpur city. Furthermore, the study aims to investigate the factors contributing to occupational stress, indicators of stress, and strategies that can be used by both management and staff of private banks in Bhagalpur city to effectively address and mitigate stress within businesses. Job satisfaction refers to the favourable emotional state experienced by individuals in relation to their work. Higher levels of work satisfaction among employees lead to increased dedication towards their employment. This research aims to determine the frequency of occupational stresses experienced by bank employees and identify the primary element causing discomfort among people. This study examines the extent of job satisfaction among workers in private sector banks and the impact of variables such as compensation, relationships with colleagues, career planning, work environment, and incentives on job happiness. The report also elucidates the areas investigated where workers, supervisors, and the Human Resources (HR) department may implement modifications to mitigate stress causes via change. The data was obtained by conducting a survey of bank staff working in private banks in the city of Bhagalpur, using a well-organized questionnaire.

The size of the sample was 50. This research used both primary and secondary sources of data for comprehensive analysis. The majority of the respondents experienced stress as a result of work-related matters and said that having flexible working hours alleviates anxiety.

Keywords: Occupational stress, work environment, job satisfaction, private banks, Bhagalpur

Introduction

Employees are valuable assets to any firm. Due to their crucial nature, they might be referred to as the vital essence of a business. The proliferation of technology has led to a growing reliance on technology in most enterprises. Nevertheless, the presence of technology does not diminish the importance of personnel inside a business, since technology relies on human resources for operation. Due to factors like globalization, rivalry is intensifying significantly across several businesses. This condition also impacts the employment market by increasing the need for human resources in organizations, as they strive to maintain competitiveness in their respective sectors. In order to enhance their competitiveness, businesses must not only acquire top personnel but also ensure their long-term retention. The primary problem faced by firms today is not just effectively managing their workforce, but also ensuring employee retention and fostering motivation and ambition by effectively managing employee stress and enhancing job satisfaction. This research specifically examines the strategies used to reduce stress and the level of work satisfaction among employees at a private bank. The concept of 'Work is Worship' seems to have diminished in recent times due to the prevalence of stress.

Stress is an essential concept in contemporary companies.

Organizations are allocating labour to individuals without considering their mental health, physical capabilities, and calibre. This is inducing tension. Stress is sometimes seen as a good concept, but more often it is viewed negatively. The 21st century workplace is characterized by its fast-paced, dynamic, and highly exciting nature, offering several advantages and chances to its employees. The dynamic requirements of the professional environment may escalate stress levels, particularly for those who constantly operate under high-pressure conditions, such as employees in the banking sector.

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While pressure may have a good impact on performance, excessive pressure can result in stress, which has detrimental effects. Stress is an omnipresent occurrence and in today's world, no organization can assert to be devoid of stress. Each occupation has its own set of challenges and increasingly high expectations. It necessitates a high level of performance, exemplary quality in work, and the achievement of ambitions and expectations. Each employee is compelled to lead a demanding and frenzied lifestyle. In the event that he does not fulfil his obligations, he will encounter tension and many psychological issues. It has an impact on the human body, resulting in feelings of tension, anxiety, despair, and rage. The International Labour Organization (ILO) of the United Nations has classified occupational stress as a global epidemic.

The prevalence of job-related stress is a growing concern in contemporary businesses, since it not only affects workers' professional lives but also has significant repercussions on their personal and familial spheres. Stress is the psychological and physiological response to the demands and challenges of life. According to Schular R. S. (1980) ^[7], stress is a dynamic state in which a person is faced with a situation, restriction, or requirement that is connected to their wants and is viewed as both unknown and significant in terms of the result. The contemporary world, often seen as a realm of accomplishments, is also a realm of anxiety and tension. Stress is ubiquitous, manifesting in several domains such as family, corporate organizations, and other social or economic activities.

From birth to death, individuals are constantly exposed to a multitude of stressful events. Stress is a universal feeling that affects individuals of all ages and genders. The interest in the topic has been increasing notably in the current century, sometimes referred to as the 'Age of Anxiety and Stress'. Experiencing elevated levels of stress may lead to hypertension, increased susceptibility to accidents, irritability, and impaired decision-making abilities. An analysis has been conducted on the variations among workers based on numerous demographic factors, such as sector, gender, qualification, industry, and experience. The study investigates the connections between many elements that contribute to stress, such as workload, level of control, support from management and peers, interpersonal relationships, job expectations, and changes in the work environment.

Job satisfaction is a subjective measure of an individual's level of contentment while carrying out their responsibilities. It is subjective in that it cannot be precisely determined by a single measurement alone. Job satisfaction refers to the level of gratification or fulfilment experienced in relation to one's work. If you have a strong like for your work, you will have a high level of job satisfaction. If you have a strong aversion to your employment, you will inevitably have a feeling of discontentment with your work. employment satisfaction refers to the personal and emotional response a someone has towards their employment. His employment is characterized by his attitude. The human resource is a vital asset for any firm. In today's highly competitive environment, the success of every firm is contingent upon its people resources. Banks are not exempt from this. The staff of the Bank are very valued resources for the firm. If employees are really delighted with their employment, they tend to be more productive, which ultimately benefits the firm financially.

In this highly competitive climate, it is crucial to understand workers' perspectives on their work and assess their satisfaction levels across many facets of job satisfaction. The effectiveness of human resource management and the maintenance of high work satisfaction levels in banks not only impact the performance of the bank itself, but also have a significant influence on the development and performance of the whole economy. Effectively managing human resources and ensuring employee satisfaction are crucial for the success of a financial institution. Satisfied workers are more likely to work with dedication and present a favorable image of the firm. Job satisfaction is a crucial factor in the organizational environment and plays a significant role in the relationship between management and employees. employment satisfaction refers to an individual's emotional response to their employment. employment satisfaction is a good emotional state that arises when a person's employment seems to meet essential work values.

"Stress is a response to a certain circumstance, independent of the specific nature of that circumstance. Stress often arises when we perceive that the requirements of a certain circumstance exceed our available means to effectively handle it. For instance, an individual who has a high level of self-assurance in public speaking may not have any apprehension while delivering a presentation, but an individual lacking confidence in their abilities may experience significant levels of anxiety in anticipation of an impending presentation. Stress is characterized as a state of imbalance between the demands placed on an individual and their ability to respond effectively. Stress is a psychological response to a stressor, which is a factor that might cause a person to feel agitated or worried because they believe they are unable to handle the demands it presents. Hans Selye, a medical researcher, describes stress as the body's non-specific reaction to a demand.

Occupational stress

Work stress refers to the detrimental physical and emotional reactions that arise when the demands of a job do not align with the talents, resources, or preferences of the employee. Work-related stress may result in adverse health outcomes and even physical harm. Workplace stress is a growing issue in organizations, since it not only impacts workers' job life but also has consequences for their personal lives. Work stress is the psychological strain or pressure experienced by individuals in their professional lives. It is regarded as a significant factor that affects the overall well-being and health of workers inside an organization. It influences the conduct of workers inside organizations. It significantly influences the motivation and contentment of workers. Levels of stress and motivation have a direct impact on both employee productivity and the overall productivity of the organization. Work-related stress may lead to a range of psychological issues, including anger, sadness, anxiety, irritability, and tension. These causes have a substantial impact on employee motivation. Workplace stress is widely recognized as a significant determinant of employees' performance and commitment (Paul, Elam, & Verhaut, 2007) ^[8]. It refers to a state of being that affects a person's ability to perform well, their personal well-being, and the quality of their job (Holmlund Rytönen & Strandvik, 2005) ^[9]. Work-related stress arises from a disparity between the demands of the work environment and an individual's talents (Rees & Redfern, 2003) ^[10]. Stress is defined as a condition

of heightened pressure that humans feel when they encounter exceptional demands, limitations, or possibilities (Erkutlu & Chafra, 2006) ^[11]. The progressive rise in work-related stress issues among workers has resulted in a decrease in their job satisfaction, less dedication, and an increasing sense of impatience among senior executives (Pflanz & Ogle, 2006) ^[12]. The primary reason for this is the highly competitive job market, changing work requirements, and economic difficulties resulting from the crisis. This is a prevailing pattern that signifies a decline in performance and efficiency.

Literature Review

Dileep Kumar M. (2008) ^[13] The productivity of the work force is the most decisive factor as far as the success of an organization is concerned. The productivity in turn is dependent on the psychosocial wellbeing of the employees. In an age of highly dynamic and competitive world, man is exposed to all kinds of stressors that can affect him on all realms of life. The growing importance of interventional strategies is felt more at organizational level. This research was study the impact of occupational stress on Nationalized and Non-Nationalized Bank employees. The author draws the attention from policy makers and men of eminence in the related fields to resume further research.

R. Gomathi and R. Deepika (2013) ^[14] Stress has become a major concern of the modern times as it can cause harm to employee's health and performance. Work related stress costs organization billions of dollars each year through sickness, turnover and absenteeism. So it becomes necessary for every organization to know the factor causing stress among the employees as well as how they cope up with stress to make the employee more participative and productive. This research study was conducted to find out the factor causing stress among employees and to know how they cope up with stress.

Vijay Joshi & K.A. Goyal (2013) ^[15] - In this study the authors found that cultural fit and HR policy framework are two prominent factors for high level of stress and dissatisfaction among bank employees. This study is a small contribution for the betterment of the bank employees and provides guidelines for bank policy makers, strategists, scholars and researchers.

Roli Pradhan and Praveen Tomar (2013) ^[16] This study follows a line of investigation about the existing knowledge of stress management strategies among the employees in Indian commercial banks. The study reviewed number of different issues related to occupational stress and explored the factors causing stress. To understand the factors leading to stress, the study was conducted from the employees of three different banks. The study argues that stress can be managed effectively and inexpensively, if the employees learn what stress is, what are the consequences of stressors and how to control it effectively. Recognizing the implications of stress in an organization will increase employee satisfaction and performance.

Harish Shukla and Rachita Garg (2013) ^[17] Banking, like other services, has become one of the highly competitive sectors in India. The banking organizations, since the beginning of this decade, have been facing greater challenges in terms of technological revolution, service diversification and global banking. Stress is unavoidable on the part of the employees as the systems, procedures;

techniques are getting complicated with the use of advance technology. Every employee cannot cope with such rapid changes taking place in the jobs. This will lead to arising of stress among employees. It is found that maximum number of employees in banks remains in stress. Majority of the employees try to find solution to relieve them from stress. Also, the measures are also suggested in the paper to overcome stress that affects their physical and mental health.

Tilottama Azad (2014) ^[18] This research shows that a large number of bankers are facing high stress because of their job and the reasons behind this stress include long working hours, improper reward system, lack of job autonomy, organizational culture, role conflict etc. and the main reason is lack of management support to employees. The employees can notice a number of symptoms indicating high level stress among them. However, if these symptoms are not noticed in early stage, they can cause serious health problems among employees such as depression, heart problems, diabetes etc. Not only health but personal lives of bankers are also being affected because of high job stress, most employees are unable to spend time at home or with family. However, with the help of proper management techniques by management, the bankers stress level can be reduced to great extent.

S. Ganesh Kumar and N. Deivanai Sundaram (2014) ^[19] A cross-sectional study was conducted among 192 bank employees in urban Pondicherry. Stress level was assessed by Cohen's Perceived Stress scale and classified into low (0-11), average (12-15), high (16-20), and very high (21 and above) based on the stress scores. Majority of them had high and very high level of stress. The variables that include age group, gender, and category of work, smoking and alcohol use were not found to be significantly associated with the stress level ($p > 0.05$). With respect to question items, handling personal problems and things were going their way were answered as fairly often and very often by the majority of the subjects. Stress level among bank employees is high, which necessitates intervention measures for this vulnerable group.

Sunita Rao *et al.* (2014) ^[20] In the modern world of 21st century stress is termed as disease of century as it is believed to cause more ailments than anything known to modern medicine. Stress in occupation is a condition or a feeling experienced when an employee perceives that demands placed on him exceed the personal and social resources, he is able to mobilize. He has a feeling of losing control over events, which is stressful. In the study analysis of the level of occupational stress and performance level among Public and Private sector bank employees. Conclusion of the research was that, while Private sector bank employees expressed inter-role distance, role expectation conflict and role overload as factors causing stress, public sector bank employees showed disagreement towards almost all the factors causing stress.

A. Mahalakshmi and P. Jeyasri (2015) ^[21] Stress will be in every aspect either personal or official. The stress can be avoided only by handling the situation in the right direction. The management should take initiative to engage the employees with the training on motivational factors. Identification and controlling of negative feelings with a realistic approach of perceiving life and replacing the negative and rigid thoughts with.

Research Methodology

Research Methodology is a way to systematically solve the research problem. Research is an art of scientific investigation. The advanced learner's dictionaries of current English lay are down the meaning of research as, "a careful investigation (or) inquiry, especially through the search for new facts in any branch of knowledge".

Research Problem Definition

Research is an original contribution to the existing stock of knowledge making for its advancement. It is the pursuit of truth with the help of study, observation, comparison and experiment. In short, search for the knowledge through objectives and systematic method of finding solution to a problem. When a company loses a skilled, talented employee, due work stress and job dissatisfaction there happens to be an adverse impact on company operations with major delays and disruptions at work. This will result with unsatisfied customers which will affect the company's profits. "What are the causes behind employee's work stress & how we can improve their job satisfaction so as to retain the key talent?"

Research Objective

- To study the concepts of stress management & job satisfaction
- To identify the stressors for the employees working in private sector in Banks.
- To analyse the factors responsible for the job satisfaction of the employees working in private sector
- To study the techniques used by employee and employer to manage the stress in private bank in Bhagalpur city.
- To measure the job satisfaction of private sector bank employees.

Research Design

The research design used for this study is of the descriptive type. Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual or a group.

Data Sources & Methods

In dealing with any real-life problem, it is often found that data at hand are inadequate, and hence, it becomes necessary to collect data that are appropriate. I have chosen following methods:

- a) **Primary data:** All the data will be collected from various private banks employees through the personal visit and interview. They are the source of primary data. The method of collection of primary data will direct personal meet through structured questionnaire.
- b) **Secondary data:** It will be collected from internal sources like magazines, books, websites etc.

Sampling Procedure

Since it is not possible to study whole universe, it becomes necessary to take sample from the universe to know about its characteristics.

Universe

The universe consists of all survey elements. Universe includes all elements from which we get the information for research. For this research population of Bhagalpur is universe. It is the finite Universe.

Population of study

The total element of the universe from which sample is selected for the purpose of study is known as population. Employees of private sector bank in Bhagalpur city.

Sampling Method

Convenient sampling technique is used in this research project.

Sampling size

The sample size for the study is 50

Tools used for research

As the research is descriptive so the tool used are structured questionnaire & Interview technique.

Symptoms of occupational stress

In general symptoms of occupational stress are following as:

Psychological symptoms: Those are the emotional and cognitive problems that arise from occupational stress disorders. Job dissatisfaction is one of the most common consequences of job stress. A person who is reluctant and delayed by a job that is dissatisfied with his job, and sees little reason to do it well. Other psychological symptoms include depression, anxiety, boredom, frustration, isolation, and hatred (Amiri, 2018) ^[2].

Physical symptoms: These symptoms can be more difficult to diagnose because while certain working conditions are associated with certain illnesses and physical disabilities, it is difficult to understand to what extent these illnesses are merely a result of occupation and the extent of other aspects of one's life (Rosch, 1984) ^[22]. However, research evidence suggests that there is always a relationship between occupational stress and symptoms and physical illnesses (Singh, Amiri, & Sabbarwal, 2017) ^[23]. One of the most common symptoms of physical illness related to occupational stress is cardiovascular disease.

Behavioural symptoms: they are separated in two groups: The first group are symptoms that can be said directly to the employed person himself. These include behaviours such as refusal to work, alcohol and drug abuse, binge eating or anorexia, conflicting behaviours toward colleagues or family members, and interpersonal problems in general. The second set of behavioural symptoms relates to the organization or office, including absenteeism, job loss, increased work-related accidents, and lack of productivity.

Stressful factors in the organization: Discrimination in the workplace, lack of job security, over-sensitivity to getting things done correctly Excessive workload, lack of feedback, frequent displacement and misplaced expectations, issues and problems economic, long working hours are stressful factors in the organization.

Factors of job satisfaction among employees at workplace

Working conditions: Employees spend a lot of time during the week, so companies should try to improve working conditions. Factors such as providing an open and spacious work environment rather than a confined space, comfortable

and standard furniture, and adequate lighting make for better working conditions.

Opportunities for improvement: If employees find that they have a way and a chance to advance in their careers, they will feel more satisfied with their current job and know that by accepting more responsibilities, there will be more reward (Cameron *et al.*, 1994) [25]. Many companies encourage their employees to learn more and more important skills in order to create more opportunities for improvement; for example, many companies and organizations typically accept the costs of training and university education.

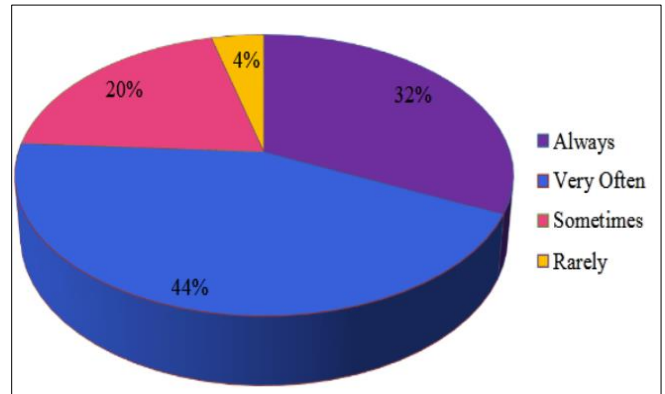
Workload and stress: Having heavy responsibilities, high workloads, and deadlines that seem impossible to accomplish can even hurt job satisfaction for even the most dedicated and committed employees. Mutual respect between employees: Employees like to treat their colleagues with respect. An unfriendly work environment and working with rude and aggressive people are factors that reduce job satisfaction.

Communication with managers and supervisors: Competent and efficient managers know that their employees need appreciation, rewards, and encouragement for their efforts and achievements. Employees also need to

know that their manager and supervisor are always open to discussing their issues and concerns, issues that affect employees' ability and efficiency and threaten their job satisfaction.

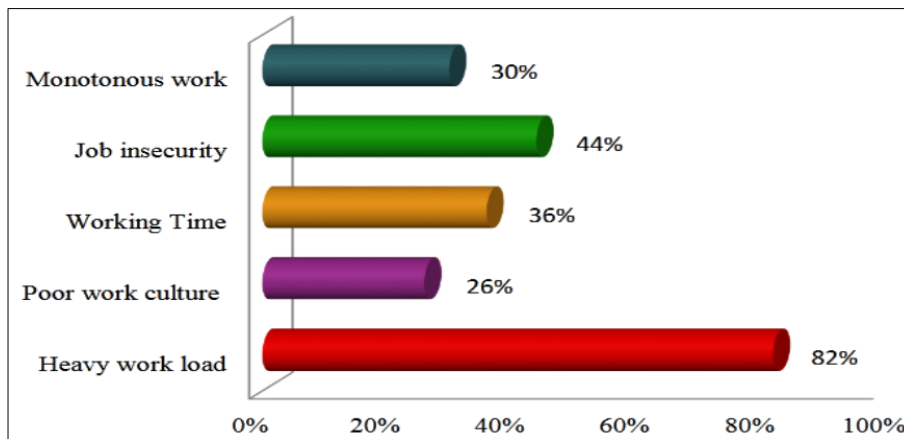
Financial rewards: In addition to the salary the employee receives, his or her view of justice and fairness in pay and benefits is also effective in terms of job satisfaction.

Data Analysis



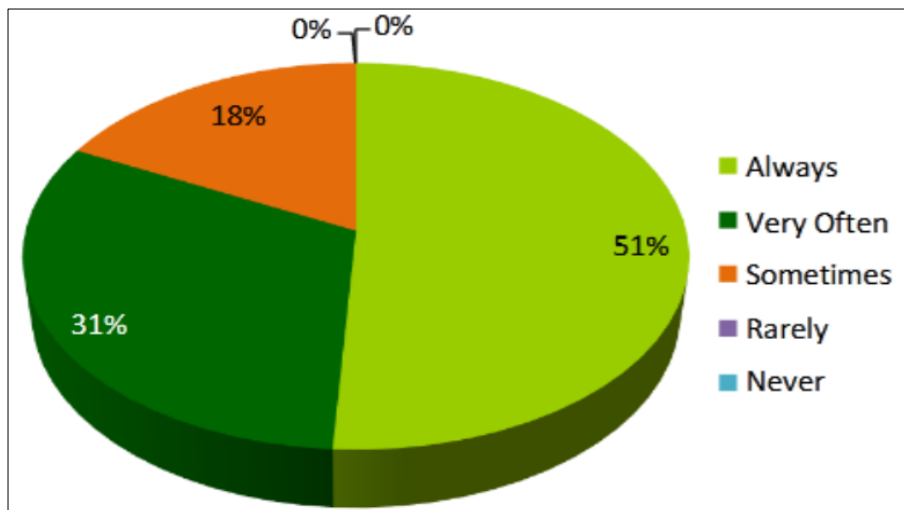
Source: Primary data

Fig 1: Analysis of employees experiencing stress on job



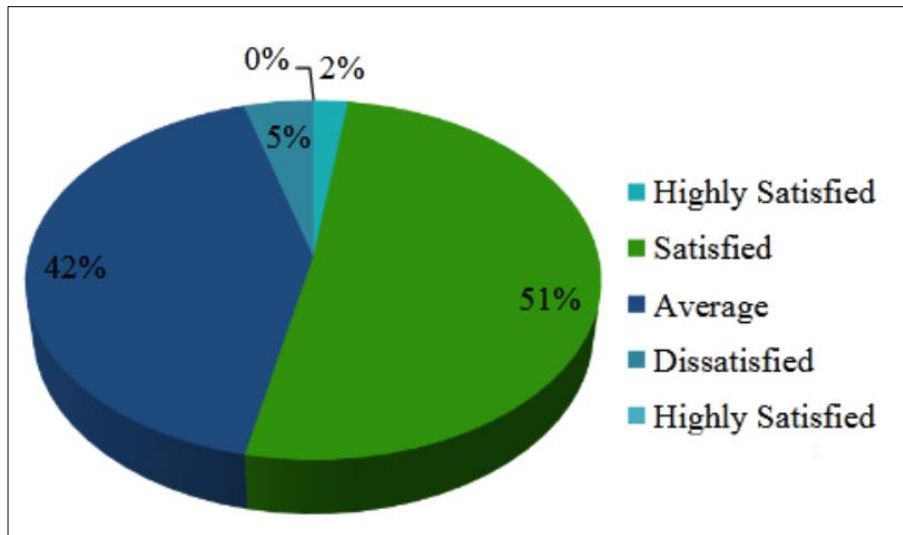
Source: Primary data

Fig 2: Reasons for feeling stressed at workplace



Source: Primary data

Fig 3: Analysis of respondent about overstaying at work



Source: Primary data

Fig 4: Analysis of "Welfare facilities" provided to the employees by the organization

Conclusion

The research findings suggest that a reduction in social programs and limited opportunities for vertical advancement contribute to higher levels of work unhappiness. Conversely, a secure work environment, comprehensive welfare programs, and employment stability contribute to a higher level of job satisfaction. The effectiveness of human resource management and the degree of work satisfaction in banks have a significant impact on both the success of the bank itself and the overall development and performance of the economy. In order to ensure the success of banking operations, it is crucial to efficiently manage the human resources and assess the satisfaction levels of its personnel. Only when individuals are content, they will demonstrate dedication and present a favourable image of the business. The study report focused on the influence of occupational stress on the work performance of employees.

Workload has a more substantial influence on job performance compared to other characteristics examined in this research. The management has a crucial role to provide a conducive organizational atmosphere that enables employees to work without stress on a daily basis. The management may implement effective measures to regulate the levels of job-related stress experienced by workers, resulting in increased morale and productivity among them. To mitigate occupational stress, employers may give measures such as counselling, meditation programs, and additional incentives, which can enhance employee performance.

Suggestions

- a) The organization may lower the burden of workers by using effective task delegation strategies. Assigning employees different shift schedules might result in a favourable equilibrium between work and personal life. A work stress audit may be conducted regularly to identify and address areas of job stress. Banks have the capability to provide seminars and workshops focused on achieving a comprehensive work-life balance.
- b) Employing professional assistance and implementing well-designed stress management programs may effectively reduce workplace stress and address the challenges hindering the development of the banking business.

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