



# **STRESS FACTORS AND ITS CONSEQUENCES IN RETAIL BANKING OF PAKISTAN**

A thesis  
Presented to  
The faculty of  
Management Sciences  
Bahria University Karachi Campus

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In Partial Fulfillment  
Of the Requirements for the  
Degree Master in Business Administration

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**By**

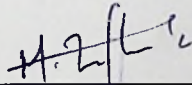
**ANAS KOBA  
REG#14122  
FEB, 2014**

# BAHRIA UNIVERSITY KARACHI CAMPUS

## RECOMMENDATION FOR ORAL EXAMINATION

This Project/thesis here to attached, entitled, **STRESS FACTORS AND ITS CONSEQUENCES IN RETAIL BANKING OF PAKISTAN** "prepared and submitted by "ANAS KOBA" in partial fulfillment of the requirements for the degree Master in Business Administration, is hereby recommended for appropriate action.

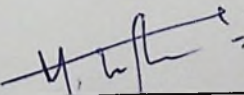
Date: \_\_\_\_\_

  
\_\_\_\_\_  
Advisor

Name: M. Zafar A.

## PROJECT/ THESIS COMMITTEE

In partial fulfillment of the requirements for the degree of Master in Business Administration, this thesis entitled, "**STRESS FACTORS AND ITS CONSEQUENCES IN RETAIL BANKING OF PAKISTAN**" is here by recommended for Oral Examination.

  
\_\_\_\_\_  
Advisor

Name: M. Zafar A.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Examiner

Name: \_\_\_\_\_

## **Abstract**

Organization appreciate the growing field of Human Relations as it has reduced the discomforts and disgrace that are related to work but still risks and hazards in the shape of stress, strain and anxiety are still present. Consequently, job stress has been an interesting field of research during the recent years.

This research is Descriptive in nature and the time horizon is cross functional. Stress is present at every stage of life. The outcome tells us that there are mix opinions and it is concluded that stress is an individual phenomenon and everyone sees it differently. It's a matter of perception that how a particular person responses to stress. A similar situation can be a stress for a person, while the other person didn't feel stress because of that situation.

Karachi is a growing city full of challenges and opportunities. A person has to work hard to survive in this city. This study examines the relationship between job stress and job performance on bank employees of banking sector. Whether a rich or a poor, stress affects them and this study is the analysis of job stress in retail banking of Karachi. This study also provides information about the different factors of job stress along with its effect on the health, turnover and performance of the employee.

Key factors of job stress in retail banking that were identified were work load, job insecurity, long working hours, Management problems, targets, professional growth, pay and benefits and lack of autonomy which affects the employee health and performance.

Management and Employee should work together in order to minimize the level of stress. If work is done properly and on time, it will benefit both the employee and the employer. So strategies should be made in order to minimize stress and maximize effectiveness. Employees and Organization both will get benefit from the research. Organizations and employees productivity can be increased by overcoming the factors of stress and making a positive environment at workplace.

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