MASTER OF BUSINESS ANMINISTRATION

WORK STRESS OF INDUSTRIAL BANK'S EMPLOYEES IN ZHENGZHOU, CHINA

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Abstract

With the transformation of the banking industry and the impact of Internet finance on traditional finance, the competition in the banking industry is becoming more serious. A majority of banks in China are facing challenges, so that work stress on bank employees is gradually increasing. Excessive work stress not only does harm to the physical and mental health of employees, but also influences employees' job satisfaction and work behavior, thus influencing the overall performance of the bank. This paper takes the employees of Zhengzhou Branch of Industrial Bank as the investigation object, to seek out the factors that influence employees' work stress. The main purpose of research is to explore working experience, interpersonal relationship and employees' capability influence on work stress of Industrial Bank's employees in Zhengzhou, China. Based on the literature review of the factors influence work stress and the theoretical conception of stress, this paper puts forward the theoretical model, research hypothesis and analyzed data by using SPSS 22.0. The purpose of statistical analysis is to determine the relationships between factors and employees' work stress. Finally, based on the empirical results, it proposes countermeasures to alleviate the work stress of employees. Through the research, the final result can be concluded that longer working experience, great interpersonal relationship and employees' capability will result in lower work stress.

Key words:

  Working experience; Interpersonal relationship; Employees' capability; Work Stress; SPSS 22.0
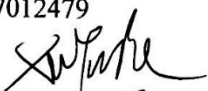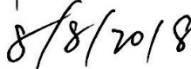
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Student Declaration

I hereby declare that this thesis is my own work and effort and that it has not been submitted anywhere for any award. Where other sources of information have been used, they have been duly acknowledged.

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List of Abbreviations

ANOVA (Analysis of Variance)

CIB (The Industrial Bank of China)

DV (Dependent Variable)

EC (Employees' Capability)

IR (Interpersonal Relationship)

ISR model (Intelligence, Surveillance and Reconnaissance Model)

IV (Independent Variable)

OSI (Occupational stress index)

SPSS (Statistical Product and Service Solutions)

Chapter 1: Introduction

1.0 Overview

The study principally focuses on investigating the work stress of Industrial Bank's employees in Zhengzhou, China. In this chapter, it mainly illustrates the background of the work stress of bank's employees and describes the problems in the industry. In addition, the related research objectives and research problems will be listed in the third and fourth parts. In the middle of the chapter, it will elaborate the scope of the research and significance of the research to bank employees, the banking industry and society as well. Without the doubt, due to the objective reasons such as the environment, some problems will be generated in the investigation, which will be listed in this chapter as well. At the conclusion of the subdivision, the construction of the composition will be presented as a whole.

1.1 Background of Study

With the financial development and economic globalization, China's economic structure gradually reform and growth, therefore, people's living standards have been continuously improved (Yan, et al., 2017). According to the statistics, the total assets of institutions in the bank industry have been increasing annually (Boateng, et al., 2015). Which increases the competition of employees in banks, however, it has a detrimental influence on its profit (Yong, et al., 2014).

Industrial Bank was established in August 1988, and as of the end of September 2017, it has set up over 2,000 branches in major cities throughout the country, with its first overseas branch in Hong Kong and established agency relationships with more than 1,500 banks in the world (Yong, 2016).

Over the several years since its establishment, Industrial Bank Zhengzhou Branch has always adhered to its business philosophy of "Sincerity Service, Growing Together" (CIB, 2018). It gradually evolved into a modern financial services group. When the Industrial Bank has consistently ranked globally on the top 500 banking brands, the market competition environment is increasing, which elevating the work pressure of employees (Joy, 2017).

In addition, the unpredictable market environment will aggravate competition in the variety of industries, including the banking sector, which is a vital factor that influences banking performance, such as market share, so as to result in bank's employees working workload (Gekonge & Christopher, 2013; Imen & Amjad, 2017). High-paced life and work continue to influence people's lifestyle and work habits, especially the increase of competition at work (David, et al., 2012). In such high-intensity working environment, with fast-paced and heavy tasks, employees are constantly under pressure, especially when some of them incompetent (Hao, et al., 2013). With excessive work pressure, employees will react negatively to physical, psychological and even behaviors (Lei, et al., 2015). Therefore, the paper is concentrating on analyzing the factors that may influence employees' work stress, and be directing human resource management to seek out measures to improve it.

1.2 Problem Statement

Stress is a common social-psychological phenomenon, many scholars have studied the work-related stress from different perspectives, which has become a common research object among management scientists, psychologists, sociologists and business managers (Goswami & Tulsee, 2015; Lei, et al., 2015).

Nowadays, managers pay more attention to the relationship between job stress and employee performance, and it shows that if a person working under pressure for a long time, he or she may have plenty of problems, such as anxiety, depression, anger, overwork, neurasthenia and even physical and mental illness (Sakshi & Jashandeep, 2016). In addition, excessive work stress will lead to the following problems:

Excessive work stress will lead to workplace delinquency (Michelle, et al., 2017). A study was investigated by Shuaib and his team in banks, that work stress will cause workplace delinquency, including filthy language, disintegration, and frighten other employees, which is terrific to a company (Shoaib, et al., 2017).

In addition, Excessive work stress will be harmful to employees' health (Stewart & Barbara, 2014). On one hand, the symptoms of work overload, including psychological disorder, mental illness, such as anxious and depressed, which is proved by (Yu, et al., 2015). Mental illness is prevalent in the high-pressure workplace, and they like alcohol and drug to release their intention and mental torment (Margaret, et al., 2016). On the other hand, it may cause physiological disorder as well, such as cervical spondylosis and enter gastritis (Francesco, et al., 2016).

Moreover, in a bank, working overload will increase the absenteeism rate, and decrease efficiency, which means the decreasing of employees' job satisfaction, and it shows work-related pressure of private sector banks and new banks is higher than in public banks (Elizabeth & Zakkariya, 2015). Especially, when Zhengzhou branch is the new generation bank.

In this case, many banks are seeking to transform in China, such as the industrial bank, which is necessary to improve in many aspects, such as system, shareholding and so on (Lan, 2015).

The figures below described the online banking gross transaction volume (GMV) in China from 2008 to 2018:
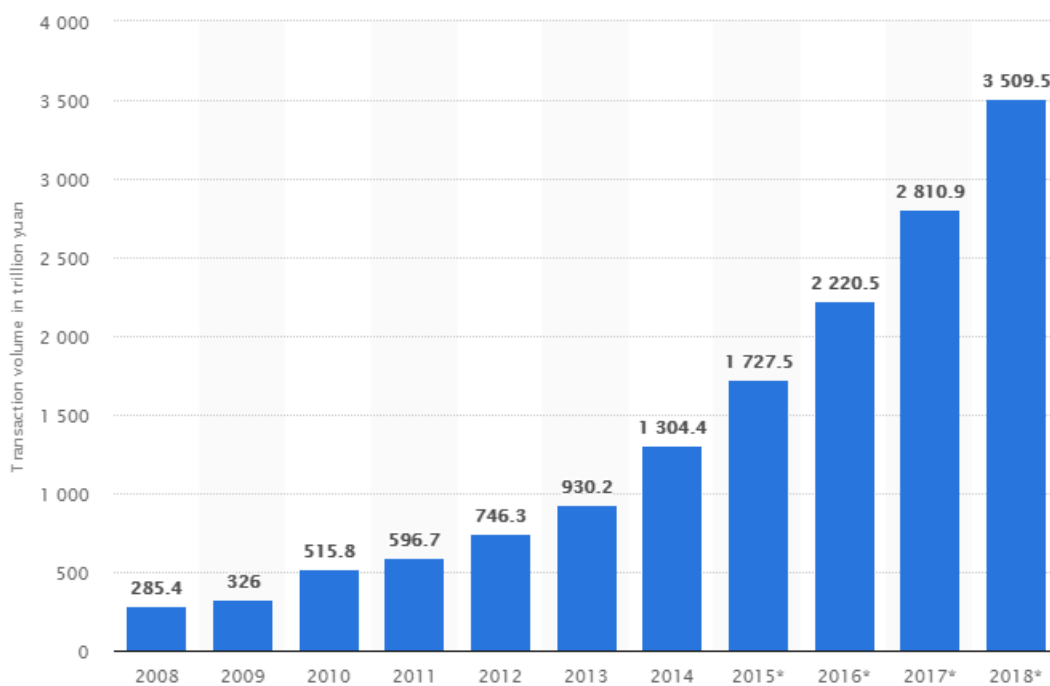
Figure 1.2.1: Online banking gross transaction volume (GMV) in China from 2008 to 2018 (in trillion yuan) (Statista, 2018)

According to figure 1.2.1, the increasing GMV of online banking means that the most banks has transformed from traditional banking to online banking. Controlling the degree of work stress is an approach of transformation in the banks' human resource department as well (Dewe & Cooper, 2017). Compared with the past, it will enhance their employee's feeling of work pressure, therefore, it is important to pay more attention to the pressure of their employees (Smith & Christina, 2017). Therefore, if working experience, interpersonal relationship and employees' capability have significant influence on work stress, they can be set as the independent variable to evaluate the level of work stress.

In the paper, the employees of the CIB in Zhengzhou are selected as the research objects to study the influencing factors of employees' working, which is to provide data for future scholars and seek out effective ways to alleviate the pressure within a reasonable range, and play a positive role in pressure, stimulating employees' enthusiasm and ambition, which may enhance competitiveness of Industrial Bank.

1.3 Research Questions

The level of self-capability, such as adapt-abilities is an indicator of work stress as well, which has a positive relationship with orientations to happiness (Johnston, et al., 2013). Therefore, it is necessary to find out how this happened, and it will be illustrated in the following chapter. According to the problem statement and research objectives that presented above, the research questions can be summarized as follows:

Table 1.3 Research Questions

No.	Research Questions
1	What is the relationship between working experience and employees' work stress of Industrial Bank's employees in Zhengzhou, China?
2	What is the relationship between interpersonal relationship and employees' work stress of Industrial Bank's employees in Zhengzhou, China?
3	What is the relationship between employees' capability and employees' work stress of Industrial Bank's employees in Zhengzhou, China?

1.4 Research Objective

With reasonable work pressure, employees can mobilize their enthusiasm while working, stimulating their potential, and make their life meaningful (Blake, et al., 2016). According to the previous research, if the work pressure is further increased, after the peak, the marginal benefit of pressure is gradually reduced or even reduced to negative influence, and the excessive pressure will also reduce the employee's sense of belonging and even cause their resignation (Yao, et al., 2014). Therefore, reducing excessive work pressure may not only improve staff productivity but also create a good working atmosphere, so as to enhance the bank's overall market competitiveness (Ngari & Mukururi, 2014). The objectives are specified as follows:

Table 1.4 Research Objective

No.	Research Objective
1	To determine the relationship between working experience and employees' work stress of Industrial Bank's employees in Zhengzhou, China;
2	To determine the relationship between interpersonal relationship and employees' work stress of Industrial Bank's employees in Zhengzhou, China;
3	To determine the relationship between employees' capability and employees' work stress of Industrial Bank's employees in Zhengzhou, China;

1.5 Scope of Study

The purpose of the paper is to find out the factors that may influence employees' work stress, which is a factor of job satisfaction and employee productivity (Mokaya & Gitari, 2012). Hence, the study sets the employees of Industrial Bank in Zhengzhou branch, in China, since Industrial Bank is influential in the banking industry, with a large number of branches as top 500 banking brands in China (Joy, 2017). The research will be conducted by SPSS, an empirical data analysis software, which is used to find out the relationship between independent variable and a dependent variable. With the empirical analysis of the factors that may influence the work pressure and based on the results, the paper will provide theoretical support for Industrial Bank human resources.

1.6 Significance of Study

The paper studied the current situation of job stress of Industrial Bank employees, and seek out the problems of human resources management. Thereby reducing employee stress by improving bank human resource management. Therefore, the study of bank stress management will have theoretical and practical significance. In addition, enriching the research in the field of stress management in human resource management and provide statistics for further research.

1.6.1 Theoretical significance

At present, the academic research on job stress is relatively mature and has achieved quite remarkable results in China. However, compared with the studies conducted by western scholars, the theoretical research on job stress still has a long way to go. While the research on stress by Chinese scholars, mainly focuses on civil servants, teachers, medical staff and police, therefore, the article investigates in the bank industry to enrich it.

1.6.2 Practical significance

Its practical significance is to seek out the relationship between the factors and work stress of employees, and come up with scientific human resources management for Industrial Bank, so as to improve employees' working atmosphere, reduce bank management costs, enhance staff sense of belonging and elevate bank efficiency.

1.7 Limitations

According to the current situation of work stress in the industry, many deficiencies are probably found in the study. In the future, researchers can further enhance it by following aspects:

1. The choice of research object. In order to investigate working pressure with a more accurate data, it requires enormous data samples. However, the research on Industrial Bank staff is restricted in a place. The article only analyses one commercial bank in the region as an example, which means the conclusions of the paper is only applicable to some commercial banks in Zhengzhou. Therefore, subsequent scholars may expand the number and scope of research subjects within their power in the future.

2. The research methods. The majority of survey data is collected and analysed without conducting a long-term follow-up study, which is impossible to examine the job stress in the long-term. In the future, the other scholars can improve the credibility of study through case studies and follow-up studies.

3. The positive influence of pressure. Pressure is not all negative, it will improve organizational performance with the appropriate pressure. It is vital to define the positive influence of work stress for further studies.

4. Due to the physical environment such as personal emotions, cognitive level, interference with subjective and objective factors, it will likely result in the survey results deviating from the actual situation.

1.8 Operational Definitions

In order to understand the independent variables of employees' work stress, it is better off to demonstrate the definition of them, which will be illustrated in Chapter 2 more clearly. The followings simply define individual variables of employees' work stress, including working experience, interpersonal relationship, and employees' capability.

1.8.1 Working Experience

Work experience refers to all the work history of the applicant, including paid or unpaid, full-time or part-time (Scott, et al., 2017). It is employees' years of working in this industry, such as the number of an employees' work years in banking (Entrepreneur, 2012).

1.8.2 Interpersonal Relationship

The definition of interpersonal relationship in sociology is a kind of the social relationship which the link of people during their production or life activities (Daniel & Power, 2012). Psychology defines a human relationship as the direct psychological connection that can be made in their communication, including kin, friends, fellow students (classmates) relationship, teacher-student relationship, employment relationship, comrade-in-arms relations, colleagues and the relationship between leaders and followers (Dicks, 2014).

1.8.3 Employees' Capability

The capability of employees means the staff's ability in the work. In HRM, it means a series of standardized demands for people holding positions to judge whether they are competent or not (Mostafa, 2014). Human abilities include instincts, potentials, talents, skills, and it directly influences one's ability and efficiency (Virginia & Frank, 2013).

1.8.4 Work Stress

It is also known as "occupational stress", work overload, change jobs, time pressure, excessive or changing work responsibilities, excessive demands on the machine, irregular working hours, overtime shift, and social environment, stress caused by work or a factor directly related to the work (Every & Lating, 2013). Studies show that these factors are the most important stress in the daily lives of workers (Anca, 2012).

1.9 Organization of Chapters

The report will be divided into five chapters:

1) Chapter One: Introduction. Discussing the background of work stress of employees in China, problem statement, research questions, research objectives, hypothesis, and the scope of the study, the significance of the study, limitations and operational definitions.

2) Chapter Two: Literature Review. Discussing the review and synthesize previous studies about factors that influence on employees' work stress, and the relationship between it and independent variables, including work experience, interpersonal relationship and employees' capability.

3) Chapter Three: Research Methodology. Clarifying research methodology of the work stress study, and displaying the sample size and research procedure, including data collection techniques.

4) Chapter Four: Research Analysis. Analysing the collected data by SPSS software, which is aimed at testifying the reliability of the data, and certifying the hypothesis which provided in Chapter One.

5) Chapter Five: The final chapter presents the summary of the findings, which analysed in Chapter Four, and makes suitable recommendations for future studies of work stress.

Chapter 2: Literature Review

2.0 Overview

This chapter divides into nine parts, including the literature review of all variables, framework, and theories that bear out the theme. First of all, the work stress, dependent variable, is introduced from two perspectives, global perspectives and focused perspectives in 2.1. Moreover, it illustrates three independent variables respectively with previous surveys. Afterwards, it illuminates the relationships between independent variables and dependent variables that have been set up by previous researchers. The Conceptual Framework of work stress is elaborated before hypothesis, and the chapter will be concluded at the terminal.

2.1 Work Stress

In 1936, Hans Selye, the father of stress, used the term "stress" in various syndromes and defined stress as what the body does to withstand the various demands, with a non-specific response (Cantor & Ramsden, 2014). Nowadays, the definition of work pressure by scholars varies widely with different research perspectives (Anca, 2012; Everly & Lating, 2013).

For example, work stress and be defined based on stimulus theory, arguing that (stress) event refers to the typical externalities that cause intense, unpleasant emotions (such as shame, anxiety, sin) and influence normal information processing of environmental changes, which ignores individual differences (Kasperson & Stallen, 2012).

The other scholar defines the combination states of physiological responses that occur while the impact of the job conditions of the body and represents the body's response to stress of environment, while the ultimate goal of work pressure is to enable employees to adapt themselves to the environment (Sharon & Cong, 2017).

In short, work stress means the psychological stress caused by work or work-related factors (Cullen, et al., 2012). Excessive work stress can lead to fatigue, anxiety, depression, and decline of working ability, even to burnout, and so on, which will be troublesome in people's daily life, therefore, it is necessary to find out the causes of work stress, and figure out the method to improve people's life (McGuigan, et al., 2012).

2.1.1 Global Perspectives of Work Stress

According to the report, banking, as the core of the economy, is the backbone of the financial industry, it is the most prone to mental health problems, and as the main body of the banking industry, the psychological pressure of bank's employees is more and more influencing people's attention (Mucci, 2016).

Stress management refers to employees using their own resources at work, by taking reasonable ways and means to weaken the pressure, so as to maintain good physical and mental (Gross, 2017). Patching & Best (2014) found in their study that employees are under the same pressure as the spring, with a certain range of pressure will be helpful to improve the work performance of employees, however, the excessive or continuous pressure will reduce the employee's work performance.

Therefore, the stress management comes from the perspective of enterprises, enterprises take measures to reduce the excessive pressure on employees, so as to keep the employees' work pressure in a positive role instead of exasperating the pressure of employees, corporate stress management is to maintain the "positive pressure" and reduce the "negative pressure" (Sonnentag & Fritz, 2015).

Scholars have done a lot of researches on the influencing factors of working pressure and classified the influencing factors of working pressure differently from different perspectives (Sonnentag & Fritz, 2015; Gross, 2017).

Kinnunen-Amoroso & Liira (2016) believe that one of the effective ways for enterprises to stress management is the implementation of employee assistance programs. She put forward the concrete measures of employee stress management from the point of employee assistance plan.

It also found that employee psychological assistance programs are one of the effective ways to manage stress, therefore, the most common way for stress management is employee psychological assistance (Beehr, 2014).

Kang & Kang (2016) discussed the countermeasures of enterprise stress management from the perspective of strategic human resource management, and the main countermeasures were discussed from three aspects: incentive mechanism, career management, and corporate culture.

Chetty, et al. (2015) studied the solution to working pressure sources of employees based on the stress sources, which categorized the working pressure sources as the stresses of the health factors and the stresses of the motivation

factors, and from the pressure sources of these two aspects, they made suggestions with specific measures to improve the effectiveness of stress management.

Ceci & Kumar (2015) analysed the stress management of employees in the perspective of motivation, who put forward pressure management strategies from the perspective of incentives, to motivate employees to overcome pressure by setting rewards, which should be set for employees with certain efforts.

Goodmon, et al. (2016) found out that the relationship between employee stress management and psychological positivizes management, which shows that there is a correlation between employee stresses and psychological positivizes. Enterprises can achieve the goal of working pressure through the management of psychological contract management (Booth, 2015).

Samartha & Vidyayathi (2013) pointed out in the study of stress management of commercial bank employees, focuses on guiding employees to correctly understand the work pressure, instructing them to correctly handle the relationship between ability and stress, and counselling their employees' ability to cope with work pressure, otherwise, it will influence the mental and physical wellbeing of employees.

Cavalcanti & Azevedo (2013) analysed the stress management of employees from the perspective of psychology, who put forward the psychological strategy of stress management of employees, using psychological cognition theory to cultivate the stress coping ability of employees and psychology humanism theory to guide the employees with rational adjusted pressure.

Von et al. (2013) studied the work pressure on managers by dividing the stressors into seven aspects: the role of the organization, interpersonal communication, social support, career development, organizational structure, working conditions and requirements, and management issues.

All in all, all these scholars investigated or studied work stress related topic from all around the world, and try to classify the work stress, analyse what causes

it and figure out the way to manage it (Beehr, 2014; Sonnentag & Fritz, 2015).

2.1.2 Work Stress in China

The term "stress" in microstructural terms and defined stress as what the body does to withstand the various demands, which is a non-specific response. The definition of work pressure by scholars is based on the definition of previous scholars and varies from scholar to scholar (Cantor & Ramsden, 2014; Kasperson & Stallen, 2012).

At present, the definition of work pressure varies widely because of different research perspectives, the increasingly fierce competition of enterprises has led employees to assume more tasks and responsibilities (Jeanette, et al., 2013). In this high-load, fast-paced work environment, the work pressure of employees also will be aggravated. Excessive pressure will lead employees to produce a series of physical and psychological problems (Lei, et al., 2015).

Therefore, the study of stress originated in the medical field, for example, Craiovan (2014) found out the relations between stress and body symptoms, and burnout represents a reaction to stress. With the development of industrialization, urbanization, and informationization, the study of stress meets social needs (Hobfoll, 2014).

The study of stress is not just limited to the field of medicine but gradually expanded to such disciplines as management, psychology, organizational behaviour and sociology (Las, et al., 2013). Many scholars contribute to summarizing the influencing factors of work pressure, the measurement of work pressure and the work pressure management countermeasures (Zhang, 2016).

The factors that cause work pressure are called work stressors, the sources of work stress and formation factors are of large variation and complex (ANBAZHAGAN, et al., 2013). At present, analysing and discussing various stresses that constitute work pressure is a very important aspect of stress research (McGuigan, et al., 2012).

In order to figure out the fundamental factors that lead to work pressure, which reasonably regulate the strength of different types of stress so that they can play their role within the range conducive to improving performance, which is the basis and foundation for stress management (Brigham & Houston, 2012).

The followings are different experts, scholars and researchers come to many conclusions in the study of the factors that influence work stress:

(1) It pointed out in the research report that the pressure of work comes from work itself, social, political, cultural, and economic factors (Nikolic, 2013). For example, the factors of the work itself are urgent time, close to the completion deadline, the important decisions that need to be made, the changes in work, the possibility of work mistakes and will be caused the serious influence (Vollmer & Tysiac, 2017).

Social factor refers to the unpleasantness of getting along with superiors, colleagues or subordinates at work, and often unable to get support at work (Mühlhaus & Bouwmeester, 2016). In addition, the political factor refers to the lack of participation in decision-making power in the work, lack of freedom of decision-making (Li, 2017). Cultural factors include the role of conflict, the role of ambiguity, and economic factor relates closely to career development which refers to income level, promotion, social status and so on   (Nikolic, 2013).

(2) Based on the findings of previous scholars, Lin, et al. (2017) used the organization as a reference to dividing the factors influencing work pressure into objective stressors and subjective stress, at the same time, they categorized the influence factors of work pressure into physiology, team, individual, and organization.

It shows that the pressure comes from the four aspects of time pressure, situation pressure, interaction pressure and expectation pressure (Beehr, 2014). The most common source of stress in time pressure is the source of scenario stress, due to the environment in which the individual lives (Isaksson, 2015). In addition, the interactive conflict is the contradiction caused by the interaction of human relationships, and the expected stress is caused by the unpleasant events

that have occurred or may occur (Helbing, 2015).

(3) The inherent characteristics of work, working relationship, and the role of the organization, long-term career development, organizational environmental factors, and family-work relationship are the six mainly work-related pressure sources (Bowen, et al., 2018).

(3) Alsentali, et al. (2014) divides the influencing factors into two types: external and internal, and they believe that external factors include two dimensions: the working environment and working hours. Work environment mainly refers to the employee's workplace humidity, temperature, lights and so on (Witt & Odom, 2012).

Some of the Chinese scholars found that the influence of stress factors included internal factors, external factors and individual characteristics: internal factors of the organization are the direct factors that cause the work pressure of employees, including the self-esteem, role conflict, urgent tasks, and work overload, lack of autonomy, lack of decision-making power and control at work, the system of an organization's culture, working atmosphere and organizational structures (Li, et al., 2017; Sharma, & Singh, 2016).

2.2 Influencing Factors

Finding specific sources of pressure in work, and formulate reasonable measures is not only to control all kinds of pressure factors in a reasonable range, which is to ensure that employees maintain not only a high level of performance but also the fundamental work of stress management (Buick, et al., 2015).

In the paper, the relationships between IVs (working experience, interpersonal relationship and employees' capability) and DV (work stress) are consistent with the concept of stress model. Moreover, various factors have effect on work stress. For example, Longe (2017) found out that the main factors that influence the work pressure of employees including intensified competition, low adaptability, low cultural quality, organizational adjustment, interpersonal relationship, unfair salary, technological changes, overload work, and physical health conditions.

In addition, based on research and data findings, Amirhossein, et al. (2017) found that the causes of job stress among white-collar workers, such as employees in banking industry, can be summed up as follows: job itself (job assignment, place of work, working hours, work intensity), working connection (social support, organizational support, superior support, colleague support, family support), organizational orientation (interpersonal conflict, role conflict, task conflict, time conflict), career development (job security, promotion and evaluation, self-realization), organizational structure, and corporate culture (organizational culture, values, leadership style, problem solving method).

Donaldson-Feilder, et al. (2013) focused on the organization and divided the factors influencing working pressure into different stress reactions and results caused by individual differences both inside and outside the organization. At the same time, their research reaches physiological conditions (physical health status, stress perception, personal values), the team (interpersonal relationship, leadership support), individual (role orientation, career development), organizational (organizational orientation, organizational structure), and society (economic environment and market competition).

Therefore, the main factors of work stress including interpersonal relationship, market competition, working experience, employees' capability, job requirements and health (Amirhossein, et al., 2017; Buick, et al., 2015; Chasovschi & Niculescu, 2013; Donaldson-Feilder, et al., 2013; Longe, 2017).

2.2.1 Working Experience

Working experience is one of the factors as the independent variable in the paper, while experience is a key factor in the accumulation of knowledge and experience, therefore, working experience is specific important at work, especially in the banking industry (Dauda & Lee 2015). Research conducted by Chia-Ming, et al. (2017) shows that employee career development has a significant influence on employee stress. Through the study conducted by Yang (2017) on the pressure of new employees' work, he found that the career development is positively related to the work pressure of new employees.

New employees in the enterprise are normally enthusiastic for work if their career is developing, with vague direction, because they cannot see the future and cannot meet the "self-actualization" of this demand and personal needs (Lin, et al., 2017). Creed, et al. (2017) also researched on work pressure on new employees, the result of which shows that the greater the pressure on new employees with disrupted career development, the greater pressure on new employees not involved in training than the new employees who focus on skills training, and the pressure on new employees who have promoted themselves to ambiguous channels.

Lin, et al. (2017) suggests that many things that a person with work experience knows will be reflected in his or her behaviour, people can only find out through experience how to deal with difficulties and how to get along with others. It is well-known that age and experience have an influence on a person's work style, therefore, stress can also be influenced by age, experience and job title, an experienced employee usually knows how to relieve stress (Harper, 2015).

Mulki, et al (2012) suggest that among the grassroots and mid-level managers, different work styles have a significant influence on the leadership style of

decision-making. Employees with less experienced workforce prefer transformational leadership, whereas experienced employees prefer laissez-faire leadership style (Zareen, et al., 2015). Especially, when leaders make some sort of decision, they will always increase the pressure on some employees and reduce the pressure on the other employees (Maruping, et al., 2015).

The results of this study are in good agreement with other studies, for example, the study of DeGhetto, et al. (2017) found that work experience is one of the most important factors influencing staff's stress. However, the length of working time and the academic level are also ones of the important factors influencing work experience (Blyton, et al., 2017). The influence of work experience on employee stress is negative and very important (Deery, et al., 2015). Different occupations of the workload are not the same, therefore, there will be different parts of the pressure. The pressure employees are subjected to changes in their working experience (Derks, el at., 2015). Therefore, work experience will be one of the IVs in this paper.

2.2.3 Interpersonal Relationship

In the paper, interpersonal relationship refers to the relationship in the work, that is, employees and colleagues and leadership get along well, it is an interdependent and interrelated social relationship that is made up of people in the community (Qi, 2015). People are sociable, Gecan (2013) describes, and each individual has his own unique thoughts, backgrounds, attitudes, individualities, patterns of behavior and values.

However, Zijlmans, et al. (2012) argue that human relationships have a great influence on the emotion, life, and work of each person, and even influence the organizational atmosphere, communication, organizational efficiency, and personal efficiency have a tremendous influence.

Chien, et al. (2014) investigated the pressure on office employees and found that the factors influencing the white-collar employees include work-related factors, organizational roles, relationships, tasks, career development, organizational structure, and tendencies. The work itself refers to the tasks,

workload and working hours, and organizational roles refer to the role of staff in the organization conflict, and interpersonal conflicts, especially work relationship, is how the staff can get along with colleagues, superiors and organizations support, and career development, include work safety, self-realization, and promotion three dimensions (Rabenu, 2017).

Wolgast & Fischer (2017) found in their study that interpersonal relationships were negatively correlated with employee stress, whether white-collar workers get along well with the people around them and get the support from the organization or the leadership has a significant relationship with the degree of feeling of stress. Geremias, et al. (2017) studied pressure on a bank employee study found that interpersonal relationships have a significant correlation with staff stress, if a staff is bad at dealing interpersonal relationships, his or her employee pressure is increased.

Bergström et al. (2017) studied pressure on employees and found that bad interpersonal relationships cause negative pressure on employee. Especially, the employees have short working life in the enterprise, building interpersonal relationships will need more time than old staff, which will influence the efficiency of new staff, and low work efficiency will increase staff pressure (Goffee & Scase, 2015). If employees cannot get along with colleagues well, it will be difficult to get support and help from colleagues, and difficult to merge into the organizational atmosphere, thereby the work pressure increases (Compton, 2016).

Interpersonal relationship will be one of the IVs in the investigation, and find out the relationship between it and work stress in Zhengzhou Branch of CIB.

2.2.4 Employees' Capability

Employees' Capability as one of the influencing factors of work stress in the paper, means demands for people holding a position to judge whether they are

competent or not (Riveral, 2013). As Gloss (2017) describes, there are two explanations, in psychological terms, to improve the ability at work: what one can do now and what one can be in the future, it is called "achievement," the actual ability of an individual to behave, and psychology calls it "potential" through learning and training or the ability to manifest in behaviour.

Employee's working ability and work performance are closely related to each other, and performance is external, the ability is internal (Schepers, 2016). In general, employees with higher performance will have higher ability to work. Employees with stronger ability to work must also be very good at performance (Takahashi, et al., 2017)

Oosthuizen, et al. (2014) describe that in general, abilities include the necessary knowledge, professional skills, general abilities and so on, which is different from competency assessment, and it is also the ability to assess workability is the ability of employees to carry out their work, evaluate the ability of employees to demonstrate their work performance, determine how well they are capable of performing according to the standards or requirements, and correspond to the tasks they hold.

Kunz, (2017) believes that assessment of current ability is not the absolute evaluation criterion, the fundamental point is to assess the ability to improve the speed and magnitude of the relative value, through the assessment it requires employees continuously move on from their original post, quickly and substantially improve their ability.

Zubair & Kamal (2017) believe that a bank teller must have the basic ability and quality. Have a higher ideological awareness, professional ethics, serious and responsible work (Shafer, 2016). For a bank teller, they should pass the savings business professional skills assessment, with qualified examination results (Wang, et al., 2014). The teller must be a formal employee, and have more than two years' professional work in postal savings and exchange of foreign exchange, be familiar with the business of storing foreign exchange, be proficient in computer terminal equipment, properly handle daily savings business and be

proficient in business rules and regulations. With the cash point, identifying counterfeit is also one of the most basic skills (Calomiris, 2017).

Heagney, (2016) believe that individuals with higher personal abilities can master skills faster, have more confidence in completing tasks, and turn pressure into a positive motivation. In addition, individuals with poor personal abilities take longer to complete tasks and work less efficiently, worried that their goals cannot be achieved, resulting in negative pressure.

Learning ability is also a kind of employee's ability, in this information age, knowledge updates are confusing, and financial products and financial services are changing with every passing day (Ismail, et al, 2017). Only by complying with the new requirements of the development of productive forces, can we acquire new knowledge, new theories, develop new horizons, broaden new thinking, master new skills, increase new skills, adapt to the new situation, meet new tasks, meet new demands, solve new problems and achieve new breakthroughs, to keep up with the new generation (Valeva, et al, 2017). As one of the IVs in the investigation, it is necessary to find out the relationship between employee's capability and work stress in Zhengzhou Branch of CIB.

2.3 Influencing Factors and Relationship for Work Stress

The followings are the general relationship between three independent variables, including working experience, and the dependent variable, work stress:

Working experience and work stress

At high-pressure work, the longer working experience of employees, the lower degree of work stress, because they are more sophisticated in the fields, and they will handle the emergency situation properly, such as security risk in the company, influence employees' satisfaction and health   (Natasha, et al., 2015).

Interpersonal relationship and work stress

There are many factors at work that can cause stress, for example, what you do is not what you are willing to do, or you finish work within a limited time, you are overworked and obnoxious (Kroemer & Kroemer, 2016).

Therefore, poor interpersonal skills at work, including the lack of acceptance and support among colleagues, the intrigue, difficulty in cooperation, and the lack of caring, which will lead to personal loneliness, depression, sensitivity and interpersonal withdrawal (Bjerke, 2016).

Employees' capability and work stress

Pressure factors are additive, which can be gradually accumulated and strengthened, however, constant stress factor is enhancing individual stress levels, and if you want to assess the total amount of stress that an employee is exposed to, he must consider the opportunities he has to withstand the pressure and requirements, and important individual and organizational characteristics. (Slišković, 2017).

2.3.1 Global perspective

The trend of global economic integration has led many organizations to face an unprecedented fierce competition, which raised the question of how to improve

organizational performance and seek better utilization of organizational resources in a global environment as well, and the advent of the global organization puts many organizations under more competitive pressure (Lairson, & Skidmore, 2016).

For managers in a globally competitive environment, they will be passive if they are not self-regulating. The influence of globalization on the companies are tremendous, not only makes the enterprise, so as to face a large market, which is beneficial to the company, and the company gained new requirements for the acquisition of competitive advantage, while the organization of internal staff changes in the composition of the managers, which will also raise new challenges (Dunning, 2014).

(1) The increasingly diversified workforce is accompanied by a change in a globalized environment (Whitley & Zhang, 2016). Dynamic workforce means the diversity that forms part of a workforce, which refers to the differences between people due to their age, gender, race, ethnicity, religious beliefs, and so on (Roberson, et al., 2017). For managers, recognizing the diversity of existence and adapting to such environmental changes will be more effective at work (Feola, 2015).

(2) Encouraging diversity within organizations is one aspect of fulfilling social responsibilities, and diversification, which also gives enterprises competitive advantages. Competitive advantage is the ability of an organization to produce products and services that consumers need by virtue of their higher efficiency and better performance than their competitors (Grant, 2016). The source of competitive advantage is efficiency, quality, innovation, and customer responsiveness (Sok & O'Cass, 2015).

(3) Ethics generally means and principles that judge ones' behaviors, and the code of Ethics is an official document that sets forth the basic values that organizations expect employees to follow. The global condition has different ethical standards, the ethical codes, and standards of different countries, which have different requirements (Trevino & Nelson, 2016).

For example, in the process of adjusting the distribution of organizational resources, all the managers are under enormous stress to reduce costs and enhance performance (Ashkenas, et al., 2015). Sources of pressure come from the shareholders and the public, as well as external consumers, and internal staff demands (Wehrmeyer, 2017).

The main challenge to managers in a globalized business environment is the effective use of information technology and e-commerce, such as in business, feasibility of skills audits will depend upon the size of organisation (Savrul, et al., 2014). At present, most enterprises are widely used, like the Internet, video conferencing and other information systems, through the information technology to establish the company's competitive advantage, which has changed the traditional way of management (Pearlson, et al., 2016).

In general, e-businesses have some common cultural characteristics: informal workplaces, teamwork, and immense pressure on projects, which can be done quickly (Yaverbaum & Bly, 2016). Therefore, there are many types and forms factors that may influence or even cause work stress, while the main factors including work experience, interpersonal relationship and employees' capability will be presented in the investigation of the employees in CIB Zhengzhou branch.

2.3.2 Work Stress in China

A survey found that three of financial sectors are on the top 10 companies with high work pressure, and these three are state-owned commercial banks, therefore, it is a vital topic in China, which concerns each of Chinese employee (Huang & Wang, 2017). In China, state-owned commercial banks are the main body of commercial banks and play an important role in the development of China's financial industry and economy (Hasan, et al., 2015).

At present, the banks are gradually transforming into online banks, and the expansion of banks through external financing arouses many concerns as well in China (Liu, et al., 2016). As a result, the employees of banks are exposed to more intense and wider than ever before, therefore, the employee stress management issues also seem more important in banks, such as the Industrial bank of China

(Woo, 2016).

Work pressure on organizations comes from external environmental factors, internal factors and personal factors, such as individual, who brings a special pattern of responding to necessary demands of work, and many experience psychological, behavioural, and medical forms of stress (Quick, et al., (2013). Environmental factors include economic, political, social development and technological progress (Blom, 2013). Organizational factors include job requirements, interpersonal relationships, organizational structure, leadership style and role requirements (Vasudevan, et al., 2014). Personal factors consist of family factors, economic factors and individual characteristics, which is similar in China (Ouyang, et al., 2015).

2.4 Underpinning Theory in the Work Stress (Equity Theory)

Gerber, et al. (2018) studied the theory of equity, also known as the social comparative theory, which was based on the theory studied by the American psychologist John Stacey Adams in 1965: The level of employee motivation stems from the remuneration and commitment to themselves.

The theory is an incentive theory to study human motivation and perceived the relationship, which focuses on the rationale and fairness of the distribution of wage remuneration and the influence of employee enthusiasm for production, which is important in the interpersonal relationship (as the paper's IV) (Guest, 2017).

Adams J.S. (1965) believes that the entertainment of the employees relies on the degree of impartiality that the sense of fairness, and the sense of fairness of the staff relies on a comparison of society or history. The social comparison means the workers' remuneration and his/her own work (including their capability, working experience and work of his/her education). The ratio of time, effort, and other expenses, etc., is compared with the ratio of other people's rewards and inputs. The historical comparison means the ratio of the employee's ratio of his remuneration to his own work and his own ratio in a certain period of history.

Everyone will consciously or unconsciously conduct such social comparisons, and at the same time, they will conduct historical comparisons. When employees find social comparisons and their historical comparisons is same, it show that their income and expenditure ratios are equal, and they feel that they have been treated with fairness, therefore, they are psychologically balanced, happy, and hard at work. If they think that the income and spending ratio is not equal, they will feel that they have been treated unfairly, creating resentment and affecting the enthusiasm of your work. The greater the difference in the ratio, the stronger this feeling will be. At this time, employees will have frustration, righteous indignation, hatred, and even a destructive mentality. On a few occasions, they may feel uneasy or grateful when they think their income and expenditure ratio is too high.

When worker feels unfair, he can anything to make himself better, like self-explanation, subjectively creating a fair illusion, reducing psychological imbalances or choosing another benchmark to make himself feel fair. In addition, so as to obtain a sense of fairness, they will speak ridiculous with negative, which will influence the interpersonal relationship.

2.4.1 Equity: the motivation of encouragement

The theory of fairness means that people can actively gain enthusiasm, because of fair income. Moreover, stress can be reduced if employees are motivated (Matthias, 2016). Human motivation is depended on the effect of human perception (Wickens, 2015).

Salim et al. (2015) discovered that people not only care about their own loss of income, but also the relationship. They will use their relative salary and relative remuneration to measure their own gains and losses (Merriman, 2014). If the speed of acquisition or implementation is similar to others, then it will be psychologically calm and consider comfortable to be fair (Walsh, 2014).

This is the most effective incentive, but sometimes when it is too high, work stress will be increased (Krausert, 2014). However, if a person's salary is lower than others, he or she will feel a sense of insecurity, psychological insecurity, then they will work hard and passive relaxation (Green, 2015).

2.4.2 The equity theory model (equation)

$$Qp / Ip = Qo / Io$$

Where "Qp" represents the degree of a person's feelings about the remuneration that he received. "Ip" represents the degree of a person's feelings about what he has done. "Qo" represents the person's feeling of an object of comparison. "Io" represents the person's perception of what they are doing (Nicklin, 2013).

2.4.3 Unfair psychological behaviour

When people feel unfair treatment, they will feel distressed and uneasy in their hearts, leading to a decrease in their motivation, work efficiency, and even a retrograde act (Cojuharenco & Patient, 2013). In order to get rid of the anxiety, the individual will usually have the following behaviors: self-comfort through self-explanation, creating a kind of fair illusion one by one to eliminate uneasiness, changing the contrast to obtain subjective fairness, vent resentment, create conflicts; temporarily endure or escape and so on (Rotariu, 2015).

Heffernan, et al. (2016) argued that when employees find organizations being unfair, there are six main reactions: changing their own investment, changing their own income, distorting their own perception, distorting their perception of others, changing the reference object; change the current job.

Fear-based comparative theory mainly involves self-uncertainty and stress (Wright, 2016). Buunk's series of studies confirm that individuals experiencing uncertainty at work will cause that people have a stronger desire to be understood and would like to talk with peoples, because of the uncertainty threats, and talking can be an approach to reduce the pressure (Blanton, 2014).

The theory broadens the research scope of Adams' theory of fairness, based on the earlier comparison of opinions and abilities, it realizes that emotion is also an important part of social comparison (Appel, et al., 2015). When people feeling unfair at work, especially when they are not recognized, they will be under pressure, however, they need self-improvement, which related to their personal ability (as employees' capability in this research), therefore, they often make a downward comparison to alleviate the negative emotions which caused by stress (Heffernan, et al., 2016).

2.5 Conceptual Framework

2.5.1 Person-environment Matching Model

The model of person-environment matching is summarized by the research of Bhagat, et al. (2012), the theoretical framework originated from the concept of psychological interaction of Lewin. The theory argues that the work pressure is not only determined by individual differences or external environmental conditions, the interaction of the environmental conditions in which employees work with personal reactions can create stress when there is the conflict between the individual values and organizational values (Tracey, 2012).

The matching of the model can be divided into two kinds: the matching between environmental supply and individual needs; the matching between environmental requirements and individual capabilities, such as Chinese cultural assumptions could inform the person, the environment, and their interactions, which generate the match between the person and the environment (Chuang, et al., 2015). Corresponding individuals and the environment are mainly two kinds of matching: independent of the perception of the individual and the environment to match the state is called an objective match (Gardner, 2012). Self-perception and environmental perception are called the match between the match, which pressure management in the organization provides theoretical support, and considered the reason for the formation of work pressure from the organizational perspective, which is the management of the stressor (Lu, et al., 2014). Although the theoretical model can reveal the process of working pressure more meticulously, it ignores the dynamic of pressure itself (Fall, et al., 2017).

2.5.2 Cognitive interaction model

The theory of cognitive interaction was proposed early (Schepers & Markus, 2015). Stange, et al. (2013) studied the similar theory that emphasizes the importance of individual cognition in work stress. It is believed that work stress arises from the interaction between people and the environment (Bowen, 2014).

The measurement and definition of work stress are the most important in the

process of cognition and assessment, and the process of assessment can be divided into three parts: primary assessment, secondary assessment, and reassessment (LePine, et al., 2016). The primary assessment refers to the potential harm, threat, and challenge to the stress environment and caused by the pressure measurement, which is influenced by different individuals' different concepts and characteristics (Tziner, et al., 2015).

Secondary assessment refers to how much resources that individuals can mobilize in a stressful environment and cope with the situation, and in what circumstances, they can take appropriate measures to change the number of resources that can be mobilized in their own and stressful situations (Figley & McCubbin, 2016). In the case of taking appropriate measures to change their relationship with the stressful environment (Blum, 2018).

Reassessment means that as the interrelationships change, individuals use their own feelings and available information to reassemble and evaluate, adjusting their own strategies to cope with stressful environments and create new understandings of individual and stressful environments (Goetsch & Davis, 2014). The use of cognitive interaction model promotes people's understanding of stress generation and coping process (Reeck, et al., 2016). Dynamic stress coping provides theoretical and method, which support for future stress research and practice (Gill, et al., 2017).

2.5.3 ISR Model

The research based on the ISR (Intelligence, Surveillance, Reconnaissance) model points out that work stress can influence employees' health (Pyc, et al., 2017).

The ISR model focuses on objective sources of stress including all things that may perceive by employees during work, such as physical factors, light and noise, environmental arrangements, vague roles, and interpersonal conflicts (Marsh, et al., 2015). In addition, the perception and evaluation of objective environmental factors are upgraded to individual psychological stress feelings (Corradini, et al., 2015). Furthermore, the feelings of psychological stress can lead to different

physical, psychological and behavioural stress, which responses among different individuals (Janis, 2016).

Physiological reactions include dizziness, headache, fatigue, and other physiological states; psychological reactions mainly refer to a series of negative emotions such as anger, anxiety or depression; behavioural reactions such as lateness, early leave or resignation and other short-term behaviours (Cockerham, 2016). Finally, as Lynn (2012) introduces, these negative reactions can have a negative influence on the physical, mental and working conditions of employees, but different employees, due to different physical status, different relationships, and different stress perception may be led to their sense of job stress and response differences.

2.5.4 Work stress model

Cooper (2013) studied the work stress model mainly based on Robbins' work stress model, that work pressure can be divided into three factors influencing the work pressure environment, organization, and individual factors.

1. The external environmental factors are mainly economic development, policies, cultural changes and technological innovation.
2. The internal factors of the organization mainly include organizational structure, tasks, roles, relationships and management systems (Johnston, 2016).
3. Individual factors include personality traits, financial status, for these three aspects will cause the actual work pressure, depending on the perception of different individuals (Geller, 2016).

Even if it is the same pressure source, different individuals will feel the pressure difference, including individual differences such as self-awareness, work experience, social support (Schaufeli & Taris, 2014).

In this paper, we mainly use the work stress model to determine the research model.
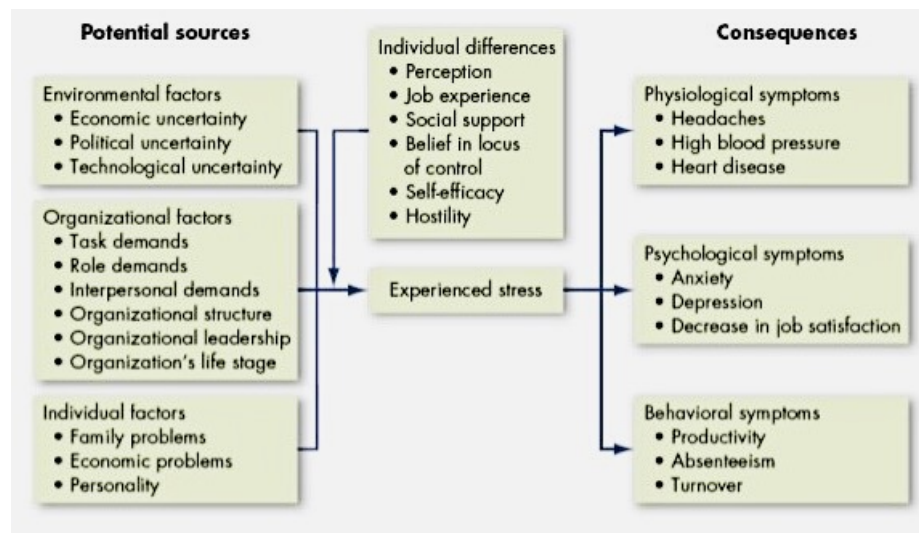
Figure 2.6.4 Work Stress Model (Robbins, 2018)

2.5.5 Adopted Model from Work Stress Model

The research model of this paper is mainly based on Robbins' working pressure model, taking the influencing factors of working pressure as independent variables and the pressure results as dependent variables. Which focuses on the characteristics of bank employees, the work pressure of the factors that influence the work experience, interpersonal relationships and employees' capability, with the same influencing factors which act on different individuals.

The idea of the study model is setting working experience, interpersonal relationships and employees' ability as stress factors that act on the individual, and there will be stress results when subjected to the stress factors. Therefore, the initial model of the paper is shown as below:

Independent Variables (IVs)   **Dependent Variable (DV)**

Work Experience	H1	
Interpersonal Relationship	H2	Work Stress Of Industrial Bank's Employees In Zhengzhou, China
Employees' Capability	H3	
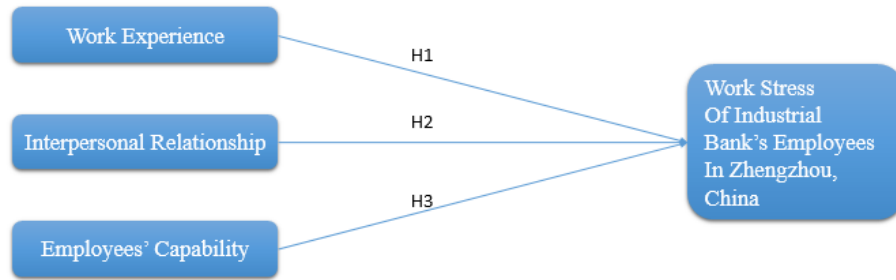
Figure 2.6.5 Adopted Model from Work Stress Model

2.6 Hypothesis

According to the previous literature review of the classification of influencing factors, the hypothesis can be proposed with internal factors (interpersonal relationship) and individual factors (working experience and employees' capability) as follow:

Table 2.7 Hypothesis

No.	Research Objective
1	There is a relationship between working experience and employees' work stress of Industrial Bank's employees in Zhengzhou, China;
2	There is a relationship between interpersonal relationship and employees' work stress of Industrial Bank's employees in Zhengzhou, China;
3	There is a relationship between employees' capability and employees' work stress of Industrial Bank's employees in Zhengzhou, China;

2.7 Chapter Conclusion

In summary, the whole chapter focused on the relative literature review of work stress. At first, the framework can be divided into independent variables (working experience, interpersonal relationships and employees' capability) and dependent variables (work stress). After that, it presented the introduction of the DV and IV, which was clearly explained in 2.1 and 2.2, respectively from global and local perspective. Furthermore, the relationships between IV and DV are clarified by previous studies in 2.3 and 2.4. Additionally, in 2.5 and 2.6, it illustrated the ground theory of human resource, including the interaction theory, equity theory and conceptual framework of work stress, and then puts forward a hypothesis of the topic in 2.7.

Chapter 3: Research Methodology

3.0 Overview

In the chapter, it focuses on illustrating details of theories, which support research design, and provide the research methods of investigation. In addition, the sampling design mainly presents the description and definition of sampling techniques and research population. In part 3.3, it introduces and explains the source of data. The measurements of data will be described at the end of the chapter.

3.1 Research Design

The objective of the research is to seek out the factors that influence the bank employees' work stress of China. The following figure is the process of research design, including every step of study details from problem statement to data analysis, such as the types of investigation, which can be divided in to three kinds, casual relationships, correlations and group differences, and extent of researcher interference, minimum, moderate and maximum and so on.
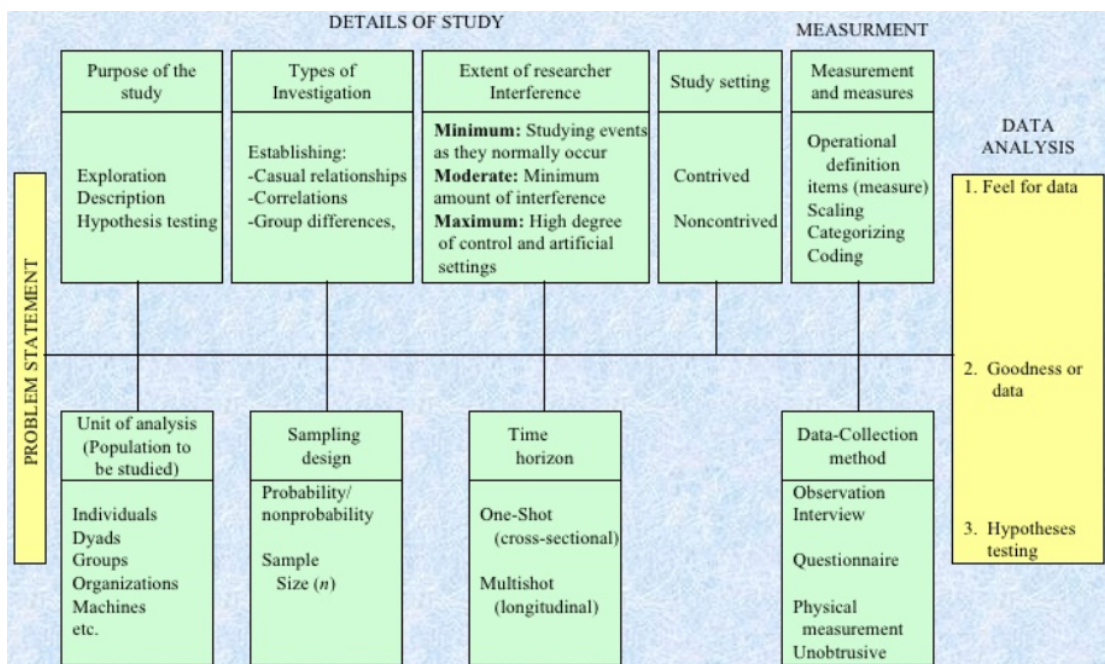
Figure 3.2.1 The steps of research design (Sekaran & Bougie, 2016)

In this part, it mainly discusses the type and nature of research, research environment, the extent of researcher interference and unit of analysis.

3.1.1 Type and Nature of research

As quantitative research emphasizes on prediction and control, the objective reality of the facts, and focusing on proven results, the investigation uses quantitative research to collect data on the work stress of employees of the Industrial Bank and conduct quantitative analysis (Denscombe, 2014). Which is generally conducted for the purpose of obtaining statistical results for a specific research object (Bryman & Bell, 2015). It can represent problems and

phenomena, and then analyze, test, and explain them to obtain significance research methods and processes (Denzin, 2017).

The advantage of quantitative research is to have a statistically-based forecasting capability (Choy, 2014). In this research, the basic information of the employees of the Industrial Bank will be collected at first, and then uses statistical testing methods to generate descriptive quantities and make predictions, with basic statistics such as averages, patterns, medians, and standard deviations, and finally investigate a data frame with complex calculations. Thus, whether the results can be widely promoted will depend on the statistical validity (Halsey, et al., 2015).

3.1.2 Research environment

It is necessary to conduct the study in a natural environment, where work proceeds normally such as in non-contrived setting, especially correlation studies, which are always conducted in non-contrived settings, and different from contrived setting in the laboratory (Ameer, et al., 2014).

Correlation studies are aiming at seeking out the relationships between independent variables and the dependent variable by using the same natural environment in which employees normally action (Bryman & Bell, 2015). The research will be a correlation study, which is to find out the relationship between IV (working experience, interpersonal relationship and employees' capability) and DV (work stress).

3.1.3 Extent of researcher interference

According to the figure 3.2.1, the extent of research interference can be minimum, moderate and maximum, and minimal interference means the study events occur spontaneously (Sekaran & Bougie, 2016). The test result of the research, causal or correlation, will be influenced by the extent of researcher interference (Maxwell, 2012). Thus, the research in the paper is the correlation study with dirrect relationship, which will be conducted in a natural environment with minimal interference.

3.2 Sampling Design

In quantitative market surveys, sampling can be separated into probability sampling and non-probability sampling (Denscombe, 2014). Probability sampling means that every unit has the same selected possibility in the investigation. Non-probability sampling refers to sampling methods that do not follow the principle of randomization but select samples based on the personal experience of the researcher or else (Levy & Lemeshow, 2013).

According to the figure 3.2.1: the steps of research design (Sekaran & Bougie, 2016), it shows that the sampling design including two parts, probability or nonprobability sampling and sample size. In the paper, it uses probability sampling method to investigate. In the research, the main research subject is the employee of the Industrial Bank's Zhengzhou Branch, the probability sampling is based on the stochastic principle and is achieved through a certain randomization procedure, and therefore, the sampling error is calculable and controllable. Therefore, the probability of employees in Zhengzhou Branch of Industrial Bank is the same, which can exclude the subjective influence of the investigator.

3.2.1 Research Population or Target Population

The research population is employees of the Industrial Bank Zhengzhou Branch. The reason for choosing Industrial Bank's Zhengzhou Branch is that it is one of Industrial Bank branch, as a joint-stock commercial bank in the banking industry of China, to some extent, which can represent the current status of joint-stock commercial bank employees. In addition, Zhengzhou, as the center city of Henan, can represent most of similar China's developing regions.

3.2.2 Sampling Plan and Sample Size

Sampling plan means that the investigator takes a small sample from the employee group for research and then draws a conclusion about the overall conclusion (Aziz, et al., 2017). Samples are selected from the population that represents the population because, in theory, the sample should be representative so that the investigator can accurately estimate the overall thought

and behavior (Moser & Kalton, 2017). The population is defined as the employees of the Industrial Bank's Zhengzhou Branch, who can represent employees of Chinese banks. It can be learned from some bank's employees that due to the influence of online payments, the pressure on the banking industry is increasing, and thus, they will be happy to improve the status quo and delighted to fill out the questionnaires (Dapp, et al., 2014). The data collection will be conducted by the distribution of survey questionnaires to employees in Zhengzhou Branch. As for probability sampling, when the sample size increased, the sampling error will be inclined, but the cost is increased as well. It should be determined according to the economic conditions, so that the sample size should not be designed as large as possible.

According to the investigation by the China Banking Regulatory Commission in 2015, large-scale commercial banks have the largest number of employees, with 1.73 million people, accounting for 45.5% of all banking employees, and while the total number of employees in the banking industry is approximately 3.8 million, and the total employees of Zhengzhou Branch of Industrial Bank 1,800 people (PSBC, 2016).

Determine Sample Size

Confidence Level: ● 95% ○ 99%

Confidence Interval: 5

Population: 1800

[Calculate] [Clear]

Sample size needed: 317

Figure 3.3.2 Sample Size (CRS, 2018)

According to the previous study, it can be calculated that the sample size in the study is 317, when setting confidence level as 95%, confidence interval as 5, and population as 1800, therefore, the 350 questionnaires will be sent out, and the analysis will be done after collecting the questionnaires from respondents (Morgan & Krejcie, 1970).

3.2.3 Unit of Analysis

The Unit of analysis means the analyzing targets during the research stage, it can be individual, dyads, groups, organizations, and culture (Neuendorf, 2016).

For example, in this case, the research objective is to find out the factors that influence employees' work stress of Industrial Bank of China, which means the employees in Industrial Bank of China is the target individuals that will help us to find out those factors. Therefore, the unit of analysis of study if the employees in Zhengzhou Branch of Industrial Bank of China.

Therefore, according to previous studies of research design, it can be concluded that the research of work stress in the article is a descriptive and correlation research, with the non-contrived setting and minimal interference, and the unit of analysis is individual, employees in Zhengzhou Branch of Industrial Bank of China.

3.3 Data Collection

3.3.1 Data collection for correlation study

The article mainly utilizes questionnaires to collect data. Based on the relevant literature and studies, combined with the characteristics of employees at Zhengzhou Branch, the survey questionnaire was designed using the Likert five-point scale scoring method and will be sent out with paper or e-mail, which is to investigate the work pressure of the Industrial Bank employees (Harpe, 2015). Employees can fill in the questionnaire according to their own situation and feedback to me. The Likert five-point scale scoring method is easy to design and has a wide range of users, which can also be used to measure certain multidimensional complex concepts or attitudes that other scales cannot measure (Harpe, 2015). In general, Likert scales are more reliable than the other scales, because, its five forms of answers make it easy for respondents to mark their attitudes out (Boone & Boone, 2012).

Based on the Occupational stress index (OSI) questionnaire and combined with the independent variables and dependent variables of the paper, the paper developed a questionnaire on the factors influencing the pressure of employees of Zhengzhou Branch of Industrial Bank (Almale, et al., 2014). The questionnaire is divided into three parts, including personal information, work stress results and influencing factors of work stress.

3.3.2 Questionnaire design

The adapted questionnaire contains three parts: personal information, work stress results, and influencing factors of work stress.

The first part is basic information of the sample. The section mainly includes statistics on the sample's gender, age and working years.

The second part is the result of work stress, which use Likert's table. The section covers the three aspects of employees' physical health, mental health, and behavior, with 5 questions.

The third part is the working pressure influencing factors. The section mainly adopts the OSI questionnaire framework (Irimie, et al., 2015). At the same time, combining the characteristics of the bank's new employees, the OSI scale has been partially deleted by referring to past research examples of scholars. Therefore, the questions in the section contain, Interpersonal Relationship (IR), Working Experience (WE) and Employees' Capability (EC) 3 dimensions. The second and third parts of the questionnaire, which are all measured by using the Likert 5-point scale, with "Strong Agree", "Agree", "Neutral", "Disagree" and "Strongly Disagree". In the second and third parts of the questionnaire, the article counts 5 points for "Strong Agree", 4 points for "Agree", 3 points for "Neutral", 2 points for "Disagree" and 1 point for "Strongly Disagree". Eventually, the result of each factor will be calculated by adding their points together.

Table 3.3 Summary Table of Questionnaire

Section	Variable	Items	Source
A	Demographic Profile	3	Kumasey, et al. (2014); Unite (2018)
B (Dependent Variables)	Work Stress	5	HSE (2018)
C (Independent Variable)	Working Experience	5	Tom (2018); WorkExp (2018)
	Interpersonal Relationship	5	QuestMeraki (2018)
	Employees' Capability	5	ESQ (2018); McKinsey (2018)

3.4 Measurements

3.4.1 Pilot test

The pilot test is the test that takes before the formal investigation, which is to make sure the questionnaire will be adapted to the research (Denscombe, 2014). The data will be selected from employees and will be collected and analyzed by factor analysis (KMO Barlett) and reliability tests at first, to see whether they are appropriate to the research (Ott & Longnecker, 2015).

3.4.1.1 Factor Analysis

The KMO (Kaiser-Meyer-Olkin) test is used to compare simple correlation coefficients and partial correlation coefficients between variables, and the value of KMO is between 0 and 1 (Marzouk & Elkadi, 2016). However, the only when the value of KMO is above 0.6 and the value of Bartlett P is less than 0.01, the factors are suitable for analysis (Fallahzadeh, et al., 2015).

3.4.1.2 Reliability Tests

Reliability refers to the consistency, stability, and reliability of the measurement results, while the coefficient of reliability (Cronbach Alpha) is used to indicate the degree of reliability, and some scholars believe that 0.60 to 0.65 (preferably not); 0.65 to 0.70 (minimum acceptable value); 0.70 to 0.80 (very good); 0.80 to 0.90 (very good) (Doria, et al., 2018). Therefore, a scale or questionnaire with a good reliability coefficient should preferably be between 0.80 and 0.70 to 0.80, which is an acceptable range, and the subscale is better than 0.70 and 0.60 to 0.70 (Tan, et al., 2015).

3.4.2 Descriptive statistics

Descriptive statistical analysis is the analysis of various characteristics of data, which is to describe the different characteristics of the measured sample and the overall characteristics of it (Kleinbaum et al., 2013). Descriptive statistical analysis involves a lot of items, such as mean, standard deviation, median, frequency distribution, etc. This article will use SPSS for descriptive statistical analysis (Pallant, 2013).

3.4.3 Preliminary Test

3.4.3.1 Factor Analysis

The basic purpose of factor analysis is to describe the relationships between many indicators or factors by using a small number of factors (Brown, 2014). With this method, researchers can simplify a set of variables that reflect the nature, state, and characteristics of things to a few factors that can reflect the essential characteristics of matters, for example, it can be easily found out what are the main factors that influence the work pressure of employees (Kline, 2014).

It is necessary to consider the number of factors and the selection criteria in factor analysis, according to Kaiser's criteria: select factors with eigenvalues greater than 1 and the number of questions for factor analysis should not exceed 30 questions (Mooi, et al., 2018). The average commonality of the items is preferably 0.70 or above, if the number of test samples is greater than 250, the average commonality should be above 0.60 (Good, 2013).

3.4.3.2 Reliability Tests

Reliability test refers to the metrics that reflect the true degree of the measured characteristics of the objectives, according to the consistency or stability of the measurement results obtained by the measurement tools (DeVellis, 2016). In general, Cronbach's alpha can be used to measure its reliability, when its result is 0.7-0.9, the error is small, reliability is high, therefore, and the data is reliable (Bonett & Wright, 2015).

3.4.4 Hypothesis Testing

3.4.4.1 Multiple Regression Analysis

The univariate regression is a regression that sets the influencing factors as independent variables, to interpret the change of dependent variable, and the basic principle and calculation process of multivariate regression are the same as the univariate regression (Lewis & Lewis, 2015). It is the investigation of a quantitative relationship between linear or nonlinear mathematical models of multiple variables and the use statistical analysis methods for sample data (Montgomery, et al., 2012). In order to ensure that the regression model has

excellent explanatory power and predictive influence, while establishing a multiple linear regression models, it should first pay attention to the choice of independent variables, the independent variables are supposed to have a significant influence on the dependent variable, and the correlation between independent variables and dependent variables should be true, with a certain degree of mutual exclusion among the independent variables. Due to the study uses multiple independent variables, it is necessary to use multiple regression analysis.

3.4.4.2 ANOVA

ANOVA, also known as "Fisher analysis of variances" or "F-test," was invented by Ronald Fisher, which is to test the significance of differences in the mean of two or more samples, and there are often many factors that restrict but depend on each other (Cleophas & Zwinderman, 2017). The purpose of the analysis of variance is to find out the factors that have a significant influence on the transaction through data analysis, the interactions among the various factors, and the best level of significant influence factors (Ott & Longnecker, 2015). If the sig. value or the p-value is less than 0.05, it indicates that the independent variable group has statistical significance for the dependent variable.

3.5 Conclusion

The chapter mainly introduces the investigation theory knowledge that needed to investigate the influencing factors of stress, including the survey design scheme (investigation environment, influencing factors, etc.), the setting of sample size and population, the data collection method (questionnaire), and the data validation method (pilot test, reliability test, and correlation analysis).

Chapter 4: Research Findings

4.0 Overview

In this chapter, it investigates the factors influencing the work stress of Industrial Bank Zhengzhou Branch's employees through 317 respondents from the bank. The study utilized SPSS 22.0 software to analyse the survey results. Most of all, in order to prove the validity and reliability of the questionnaire, it is necessary to conduct the pilot test. Then, after the feasibility of the questionnaire was proved, the questionnaire was distributed, and the subsequent analysis was based on the data collected after that. In addition, descriptive analysis, reliability test hypotheses testing were assessed depended on it. Finally, regression analysis is used to understand the correlation between independent and dependent variables.

4.1 Pilot test

Table 4.1 Pilot test (Reliability Test)

Variable	Cronbach's Alpha
Work Experience	0.839
Interpersonal Relationship	0.806
Employees' Capability	0.834
Work Stress	0.872

According to the theory of Bonett & Wright (2015), the value of Cronbach's Alpha every independent variable or dependent variable should be above 0.7. It is obvious that all the value in table 4.1 were above 0.806 > 0.7, and thus the questionnaire is reliable.

4.2 Descriptive analysis

350 copies of questionnaire was distributed, 124 copies were collected online, the others responses were sent out by hard-copy. Finally, 302 questionnaires were received, 27 of which were rejected, so that the responded rate was 86.3%. The table 4.2 shows the basic information statistics of 275 questionnaires. Among the 275 respondents, 147 were males and 128 were females, accounting for 53.5% and 46.5% of the total respondents, respectively.

Moreover, all of the respondents have bachelor degree or above, which means that most of the employees of Industrial Bank have received higher education. 55.6% of respondents obtained degree, 34.9 % of them were master, and the others were PhD and above.

It can be seen from the age distribution that the number of employees aged 29-38 is the highest, accounting for 40% of the total number, and there are 110 people. The age group that above 48 is the least, only 8%. The proportion of 18-28 years old is similar to that of 39-48 years old, accounting for 25%-27% of the total number.

It can be seen from the table 4.2 that 99 respondents have worked for 5-10 years, which take place 36% of the total, and 32% of respondents have worked for 1-4 years. In addition, the number of employees was the least, who have worked for more than 10 years, with only 41 of the respondents, 14.9% of the total.

Table 4.2 Descriptive Statistics of Respondent Characteristics

Items		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	147	53.5	53.5	53.5
	Female	128	46.5	46.5	100.0
Education	Diploma or below	0	0	0	0
	Degree	153	55.6	55.6	55.6
	Master	96	34.9	34.9	90.5
	PhD or above	26	9.5	9.5	100.0
Age	18-28	74	26.9	26.9	26.9
	29-38	110	40.0	40.0	66.9
	39-48	69	25.1	25.1	92.0
	>48	22	8.0	8.0	100.0
Working Years	<1 year	47	17.1	17.1	17.1
	1-4	88	32.0	32.0	49.1
	5-10	99	36.0	36.0	85.1
	>10	41	14.9	14.9	100.0

4.3 Preliminary test

4.3.1 Factor analysis

Table 4.3.1.1 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**.917**
Bartlett's Test of Sphericity	Approx. Chi-Square	2925.903
	df	190
	Sig.	.000

According to the previous research, KMO measures the sampling adequacy, the value's meaning as follow (Tabachnick and Fidell, 2001):

KMO <0.5: unacceptable;

0.5 < KMO < 0.7: acceptable;

0.7 < KMO < 0.8: good;

0.8 < KMO < 0.9: great;

KMO > 0.9: superb.

It can be seen from table 4.3.1.1 that sampling is adequacy in this research, the KMO was 0.917, above 0.9, which is superb. It means the variables, working experience, interpersonal relationship and employees' capability (independent variables) can be employed for the factor analysis. On the other hand, by analysing Bartlett, sig. = 0.000 which is below 0.001, which means it is appropriate for factor analysis (Field, 2009).

Table 4.3.1.2 Communalities Test and Component Matrix[a]

	Initial	Extraction
Q1	1.000	.810
Q2	1.000	.560
Q3	1.000	.764
Q4	1.000	.665
Q5	1.000	.761
Q6	1.000	.699
Q7	1.000	.660
Q8	1.000	.566
Q9	1.000	.667
Q10	1.000	.610
Q11	1.000	.737
Q12	1.000	.748
Q13	1.000	.664
Q14	1.000	.755
Q15	1.000	.671
Q16	1.000	.524
Q17	1.000	.680
Q18	1.000	.719
Q19	1.000	.722
Q20	1.000	.623

Extraction Method: Principal Component Analysis.

a. 5 components extracted.

	Component				
	1	2	3	4	5
Q5	.787				
Q11	.783				
Q14	.783				
Q12	.765				
Q6	.710				
Q13	.708				
Q4	.688				
Q3	.683				
Q20	.653				
Q15	.644				
Q19	.628				
Q9	.621				
Q16	.616				
Q17	.613				
Q10	.610				
Q8	.583				
Q18	.572				
Q7	.569				
Q2					
Q1					.708

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

Communalities Test   **Component Matrix[a]**

The respondents were 275 which was above 250, according to Field (2009), commonality after extraction should be above 0.50. It can be seen from communalities Test of table 4.3.1.2, all of the extraction of commonality were greater than 0.5, it means 275 respondents for sample size is adequate.

As for Component Matrix[a] of table 4.3.1.2, which is the, sorted by size, if any of the loading is under 0.4, it will never be presented in this table (Field, 2009). For example, the loading value of question 2 was under 0.4, so that in the table 4.3.1.3, it was blank space at the row of question 2, it means question 2 should be deleted.

Table 4.3.1.3 Rotated Component Matrix[a]

	Component				
	1	2	3	4	5
12. I can integrate learning with my work demand.	.749				
14. I am good at solving problems at work.	.742				
11. I develop my skills continuously.	.701				
13. I can master new skills fast.	.669				
15. I am quite good at communicating with my customers.	.657				
7. My colleagues seek out my advice for both work related and personal issues.		.752			
10. I try to remain cool and maintain my temper even in conflicting situations.		.722			
9. I believe in team work to achieve organizational goals.		.700			
8. I enjoy the frequent get together with my workplace friends		.642			
6. My team members trust me and extend their full cooperation.		.592			
17. I can decide when to take a break			.769		
19. I do not have to work long hours.			.767		
18. I can finish my task before deadlines.			.759		
20. My working time can be flexible.			.650		
16. I know how to get my job done.			.574		
3. I can react well in stressful situations.				.775	
5. I have achieved many honors and promotions.				.680	
4. I can use many special equipment or software for work.				.618	
1. I can follow company policy, rules and procedures.					.881
2. I know how to get along with co-workers, to be active listener, dependability and punctuality.					.512

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 6 iterations.

As it can be seen from table 4.3.1.4, Question 1-5, represented the working experience, while two of them (Question 1 and 2) were not in the same dimension, which should be deleted. Additionally, interpersonal relationship showed as question 6-10, question 11-15 regarded as employees' capability and the last five

questions (16-20) stand for work stress. According to the table 4.3.1.3, it can be seen that question 6-10 were in the same dimension, so as question 11-15 and 16-20.

Table 4.3.1.4 Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.379	41.895	41.895	8.379	41.895	41.895	3.450	17.250	17.250
2	1.817	9.084	50.980	1.817	9.084	50.980	3.231	16.156	33.407
3	1.299	6.497	57.476	1.299	6.497	57.476	3.222	16.109	49.515
4	1.109	5.543	63.020	1.109	5.543	63.020	2.478	12.391	61.906
5	1.002	5.009	68.028	1.002	5.009	68.028	1.224	6.122	68.028
6	.798	3.991	72.020						
7	.701	3.505	75.525						
8	.614	3.071	78.596						
9	.561	2.806	81.402						
10	.492	2.458	83.861						
11	.445	2.227	86.088						
12	.430	2.151	88.238						
13	.400	2.001	90.239						
14	.395	1.975	92.215						
15	.338	1.689	93.903						
16	.300	1.501	95.405						
17	.264	1.322	96.726						
18	.251	1.257	97.983						
19	.226	1.128	99.111						
20	.178	.889	100.000						
Extraction Method: Principal Component Analysis.									

Sums of Squared Loadings in Table 4.3.1.4 were above 50%, which means 68% of the variables were explained by the extracted factors (Baglin, 2014).

4.3.2 Reliability

In general, the value of Cronbach's alpha can be used to measure data's reliability, which usually ranges from 0 to 1. When the value becoming more closed to 1, it means the data is more reliable (Bonett and Wright, 2015). The

scale can be seen as follow:

0.70 < α < 0.8 is acceptable;

0.80 < α < 0.9 is better;

When α > 0.90 is great, and it can be concluded that the greater the better (Cortina, 1993).

Table 4.3.2 Reliability Statistics

Item	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items	Reliable or not
Working Experience	.728	.737	5	Reliable
Interpersonal Relationship	.827	.827	5	Reliable
Employees' Capability	.880	.884	5	Reliable
Work Stress	.837	.837	5	Reliable

Therefore, in table 4.3.2, only the value of working experience's Cronbach's α was 0.728, which is above 0.7, but less than 0.8, which means acceptable. The values of Cronbach's α of the other variables were above 0.8, but lower than 0.9, which were all great. In summary, all data of variables were reliable.

4.4 Hypotheses testing

Table 4.4.1 Simple Multiple Regression

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.652[a]	.425	.419	.51153
a. Predictors: (Constant), Employees' Capability, Working Experience, Interpersonal Relationship				

R^2 shows the effect size of variables at the structure level, it usually ranges from 0 to 100%, if the value of R^2 is higher, the effect size of variable is larger (Cohen, 2013).

From the model summary, it can be seen that the model fit is good, so that the independent variables (working experience, interpersonal relationship, employees' capability) have influence on dependent variable (work stress).

4.4.1 ANOVA

Table 4.4.1 ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.478	3	17.493	66.853	.000[b]
	Residual	70.909	271	.262		
	Total	123.387	274			
a. Dependent Variable: Work Stress						
b. Predictors: (Constant), Employees' Capability, Working Experience, Interpersonal Relationship						

It is necessary to utilize ANOVA to ensure the correlation relationship between work stress and independent variables. According to the step 1 Table 4.4.1 ANOVA[a], all the values of significant were 0.000, which means independent variables were positively significant influence on work stress. It means there must be a positively significant relationship between independent variables (working experience, interpersonal relationship and employees' capability) and work stress.

4.5 Key summary finding

Table 4.5 Findings

Hypothesis	Decision
H1	Supported (Positive and significant)
H2	Supported (Positive and significant)
H3	Supported (Positive and significant)

According to previous analysis, it can be concluded as table 4.5, that hypothesis 1-3 were supported with positive and significant relationship. However, hypothesis 4a-4b were rejected, means there were no moderating effect. Therefore, working experience, interpersonal relationship and employees' capability have positive and significant influence on work stress.

4.6 Conclusion

In the chapter, it assessed the reliability and validity of the research statistics, as well as descriptive statistics and hypotheses testing for confirming the relationships between independent variables (working experience, interpersonal relationship and employees' capability) and work stress. In addition, pilot test was conducted before the data collection, to ensure all the questions are reliable. Later, in preliminary test, it included factor analysis and reliability test, with KMO and Bartlett's test, communalities test, analysing rotated component matrix[a], total variance explained and Cronbach's Alpha. R square, ANOVA were applied to test hypotheses. Finally, it concluded with key findings, which made the decision of all the hypotheses.

Chapter 5: Conclusion and Recommendation

5.1 overview

In chapter 5, it elaborated the contribution, limitation of the study and described future direction of the investigation. At the end of chapter, it discussed personal reflection and conclude research with recommendation for employees and companies, which based on the investigation findings.

5.2 Contribution

5.2.1 Contribution to Academy

Although this study has some limitations, it has contributions to academics. Moreover, through the study of working experience, interpersonal relationship and employees' capability, we can further understand factors that influence employee work stress. Previous research has not studied the work stress of Industrial bank's employees of Zhengzhou branch, so that it is wise to do the research in order to minimize academic gaps in the banking industry's literature of employee work stress. This research not only narrow the gap in the literature, but also improve the knowledge of Zhengzhou enterprises in the banking industry.

In fact, among the three influencing factors, working experience, interpersonal relationship and employees' capability, they have positively influence on the work stress of Industrial Bank Zhengzhou Branch's employees.

The results of study are consistent with the previous researches. For example, the research of Dauda & Lee (2015) that working experience is specific important at work, especially in the banking industry; Bergström et al. (2017) studied that bad interpersonal relationships cause negative stress on employees; Kamardeen & Sunindijo (2017) have found the positive and significant relationship between employees' capability and work stress.

5.2.2 Contribution to Industry

The main purpose of the study is to seek out factors that influence work stress of Industrial Bank's employees of Zhengzhou branch in China with practical evidences. It contributes not only to the academy, but also employees, and Zhengzhou companies in the banking industry. For employees, they can find out the reason why they are stressful at work from study findings, such as inadequate working experience, high work stress and bad interpersonal relationships in the company. For companies in banking industry, in Zhengzhou, China, it will be helpful to figure out the work stress reason of their employees, so as to adjust their work tasks and rules to decrease work stress, so as to enhance employees'

satisfaction and performance.

5.3 Limitations of Study or Research

5.3.1 Scope Limitation

The study does not differentiate the location in Zhengzhou, China, while it investigated the whole city by setting Industrial Bank as a sample, which may be deviations from banks in some remote Zhengzhou areas. It is because in the countryside of Zhengzhou, people do not have high work stress as Industrial Bank. In the countryside of Zhengzhou, the economy is not as better as the central city, so that their deposit, loan and investment may not as much as the rich place. In addition, the rules and workload may different from Industrial Bank, so that the work stress would be other reasons.

5.3.2 Data Collection Limitation

The investigation was completed through distributing questionnaire by internet. Most of questionnaires were sent out by Chinese social media, and the others were sent out by hard-copies. However, the investigation can be improved by interviews, when people are interviewed, we can recognize whether their answer is true from their expression, so as to elevate the authenticity of investigation.

5.3.3 Time Limitation

Although 350 had been sent out for the research, it only collected 275 valid questionnaires and was less than the expected sample size, calculated in the chapter 3, which is because the time limitation. If the time is adequate, more questionnaires can be sent out, so that I could have enough data.

5.4 Future Direction of Research

In this research, it mainly analysed the three factors that influence work stress of Industrial Bank in Zhengzhou, China, and it can be improved as follow:

1. The future research can analyse more factors that influence the work stress, so as to help companies adjust their employees work stress.
2. The future research can be conducted in more place, not only Industrial Bank in Zhengzhou, China.
3. The research can be enhanced by comparison of work stress in banking industry and other industry in the future.
4. The future research can collect more data in the banking industry not only in Industrial Bank of Zhengzhou, in China.

5.5 Personal Reflection

This part is to share my research experience in the project. In the conduction of the project, it has improved my search information skills on Internet. Entering the right keywords is very important in information search, and it's quick and easy to find the right information for the research. In addition, I learned a lot about the work stress by searching the literature in the school library. In the literature review and retrieval, I found that using tables for journals, taught by the teacher, can greatly reduce the times of repeat reading, which save me a lot of time. So that all the literatures I have read, was presented in the form of a table, which is clear that the relevant information of each article, and can improve my reading efficiency. Moreover, when I need it, I can quickly browse and find the documents I need. I have also found that combining theoretical research with practice can give me a better understanding of the various literatures.

Moreover, due to the tight time to complete the project, I learned to arrange the time reasonably. I utilized Gantt chart to carefully divide the completion time for each task and do my best to complete them with high quality.

In the questionnaire survey, communication is also essential. During the survey, I learned how to communicate correctly with the respondents and answer their questions about my questionnaire patiently. Most importantly, I learned to flexibly use the analysis software SPSS in the process, and many shortcuts in the software can help me improve my efficiency.

5.6 Recommendation

Through empirical analysis, it can be seen that work experience, interpersonal relationship and personal ability have a significant relationship with employee' work pressure. Therefore, based on the relevant analysis results, this part will propose countermeasures to improve the work pressure of bank employees.

5.6.1 Create a Great Communication Environment at Work

According to the equal theory which mentioned in Chapter 2, managers should pay attention to the healthy development of employees, with great conditions and platforms, such as treating their employees equally, and have good communication between the upper and lower levels with healthy interpersonal relationships. An excellent working atmosphere is an effective channel to reduce stress, because it provides employees with a relaxed working environment, and also provides more communication opportunities for employees.

Additionally, it is beneficial to the exchange and complementation of experience between employees by creating a good working environment in the bank team and increasing the gap between teammates. Employees can promptly report feedback to leaders and make progress and problems encountered, which will reduce the pressure on work with less effort.

Moreover, it might be better if banks promote employee communication through cultural and sports associations. Those employees with common hobbies can initiate football associations, swimming associations, dance associations, etc., and banks can set up special funds to subsidize the association. Which not only encourages employees to increase their hobbies in their spare time, soothes their body and mind during breaks, but also establishes an informal communication platform for employees.

Finally, the bank can establish an opinion collecting system for employee. Basically, a company should have regular meetings every week and have at least one meeting with sub-branches per month, so as to communicate employees'

opinions through these meetings.

5.6.2 Improve Employees' Capability for Work

Strengthen the training of employees' professional knowledge and general knowledge. Bank training for employees generally includes both professional knowledge and general knowledge. Training of professional knowledge enhances the ability of employees at work, and the training of general knowledge makes employees' social adaptability stronger. Many employees are worried that their knowledge cannot keep up with the development of the bank. In order to improve, banks should introduce new methods and new talents to them. Under such circumstances, if employees do not have enough learning opportunities and master new knowledge and skills, then gradually they will no longer be qualified for their jobs.

Sometimes, employees complained about the status quo of work, and responded negatively to work tasks, and even resisted to work. In order to improve the situation and the enthusiasm of employees, banks should fully understand the career development needs of employees, provide comprehensive knowledge and skills training for employees, and establish a training system specifically for the personal development of employees.

In addition, banks can train new business marketers when launching new businesses. When there are new economic policies, banks can have a platform to provide employees with an explanation of economic policies. For example, banks can publish some economic policy interpretations on the social media, so that employees can use some time debris to improve their professional knowledge. When employees find their work can be matched with their ability, they will feel satisfied, and will not feel unfair for work tasks, so that to reduce their unfair psychological behaviour.

5.6.3 Guide Employees to Establish a Correct View of Stress

According to the equity theory, the encouragement can improve employees' sense of equity. While sometimes work stress is a negative effect, especially

when they feel unfair at work, such as work overload. Therefore, banks should guide employees to recognize that inevitable pressure have both positive and negative effects on human behaviour, which means that pressure does not necessarily bring about bad consequences. Allowing employees to properly confront and properly handle stress and turn stress into a positive force can help bank employees improve their value, develop their personal abilities, explore manufacturing potential and achieve maximum achievement. Moderate pressure can keep employees' energy, allowing them to work creatively with high efficiency and achieve long-term development.

However, if the psychological pressure is too high, you should seek out release method. Most of the stress can be controlled with subjective efforts, but if it is unable to overcome, it can be reduced the damage. Furthermore, it is necessary for employees to constantly adjust their self-discipline and behaviour, to understand the development of society, to adapt to the norms of society, to continuously learn and improve their ability, thereby reducing the confusion and pressure.

5.7 Conclusion

Moderate pressure can motivate employees and increase their enthusiasm for work. Excessive pressure will affect the physical and mental health of employees and reduce their performance. Additionally, excessive pressure will weaken employees' sense of organizational support, increasing employees' turnover rate and management costs of banks. Therefore, it is particularly important to study the factors that impact on work stress of the employees in banks and propose countermeasures to reduce the excessive pressure to a moderate level. Through field research, the paper analysed the factors influencing the work stress of employees of Industrial Bank Zhengzhou Branch, in China. Through previous researches, it have proposed that the staff's work stress of Industrial Bank met with factor model, which was conducted by questionnaire, and analysed by SPSS 22.0 data processing software with factor analysis, pilot test, reliability test and hypothesis analysis. The analysis explores the impact of work experience, interpersonal relationship and employees' capability on work stress, and finally proposed countermeasures to relieve stress.

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Appendix

APPENDIX 1

-Questionnaire

QUESTIONNAIRE ON WORK STRESS OF INDUSTRIAL BANK'S EMPLOYEES IN ZHENGZHOU, CHINA

Dear respondents,

My name is Xu Yujie, studying Master of Business Administration (MBA) at INTI International University, I am currently conducting a research study about the Work Stress of Industrial Bank's Employees in Zhengzhou, China. The survey will only take a few minutes of your time. Your participation in the study is completely voluntary and there are no foreseeable risks associated with it. However, if you feel uncomfortable answering any of the questions, you can withdraw from the survey at any point. But remember your opinions are very important to me. Your response will be strictly confidential and data from the research will be reported in the dissertation anonymously.

Thanks for your time and support.

Section 1

Basic Information

Please tick (√) for the most appreciate information for each question.

Gender	Female		Male	
Education	Diploma or below		Bachelor	
	Masters' Degree		Ph.D. or above	
Age (years old)	19-28		29-38	
	39-48		>48	
Working years in banking industry	<1		1-4	
	5-10		>10	

Section 2

Work Stress Results in Assessment of Employees

Please tick (√) for the most appreciate answer for each question based on the following scale.

1	2	3	4	5
Never	Seldom	Sometimes	Often	Always

Questions	1	2	3	4	5
1. I know how to get my job done.					
2. I can decide when to take a break					
3. I can finish my task before deadlines.					
4. I do not have to work long hours.					
5. My working time can be flexible.					

Section 3

Factors that Influence Work Stress

Please complete all the questions below and tick (√) with the most appreciate answer for each question based on the following scale.

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Part I: Working Experience

Questions	1	2	3	4	5
1. I can follow company policy, rules and procedures.					
2. I know how to get along with co-workers, to be active listener, dependability and punctuality.					
3. I can react well in stressful situations.					
4. I can use many special equipment or software for work.					
5. I have achieved many honors and promotions.					

Part II: Interpersonal Relationship

Questions	1	2	3	4	5
6. My team members trust me and extend their full cooperation.					
7. My colleagues seek out my advice for both work related and personal issues.					
8. I enjoy the frequent get together with my workplace friends					
9. I believe in team work to achieve organizational goals.					
10. I try to remain cool and maintain my temper even in conflicting situations.					

Part III: Employees' Capability

Questions	1	2	3	4	5
11. I develop my skills continuously.					
12. I can integrate learning with my work demand.					
13. I can master new skills fast.					
14. I am good at solving problems at work.					
15. I am quite good at communicating with my customers.					

(End of Survey)

Thank you and best wished!

APPENDIX 2

Data Analysis

Pilot test

Reliability Statistics

Cronbach's Alpha	N of Items
.839	5

Reliability Statistics

Cronbach's Alpha	N of Items
.806	5

Reliability Statistics

Cronbach's Alpha	N of Items
.834	5

Reliability Statistics

Cronbach's Alpha	N of Items
.872	5

Exploratory Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.882
Bartlett's Test of Sphericity	Approx. Chi-Square	1526.154
	df	66
	Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.379	41.895	41.895	8.379	41.895	41.895	3.450	17.250	17.250
2	1.817	9.084	50.980	1.817	9.084	50.980	3.231	16.156	33.407
3	1.299	6.497	57.476	1.299	6.497	57.476	3.222	16.109	49.515
4	1.109	5.543	63.020	1.109	5.543	63.020	2.478	12.391	61.906
5	1.002	5.009	68.028	1.002	5.009	68.028	1.224	6.122	68.028
6	.798	3.991	72.020						
7	.701	3.505	75.525						
8	.614	3.071	78.596						
9	.561	2.806	81.402						
10	.492	2.458	83.861						
11	.445	2.227	86.088						
12	.430	2.151	88.238						
13	.400	2.001	90.239						
14	.395	1.975	92.215						
15	.338	1.689	93.903						
16	.300	1.501	95.405						
17	.264	1.322	96.726						
18	.251	1.257	97.983						
19	.226	1.128	99.111						
20	.178	.889	100.000						

Extraction Method: Principal Component Analysis.

Rotated Component Matrix[a]

	Component				
	1	2	3	4	5
1. I can follow company policy, rules and procedures.					.881
2. I know how to get along with co-workers, to be active listener, dependability and punctuality.					.512
3. I can react well in stressful situations.				.775	
4. I can use many special equipment or software for work.				.618	
5. I have achieved many honors and promotions.				.680	
6. My team members trust me and extend their full cooperation.		.592			
7. My colleagues seek out my advice for both work related and personal issues.		.752			
8. I enjoy the frequent get together with my workplace friends		.642			
9. I believe in team work to achieve organizational goals.		.700			
10. I try to remain cool and maintain my temper even in conflicting situations.		.722			
11. I develop my skills continuously.	.701				
12. I can integrate learning with my work demand.	.749				
13. I can master new skills fast.	.669				
14. I am good at solving problems at work.	.742				
15. I am quite good at communicating with my customers.	.657				
1. I know how to get my job done.			.574		
2. I can decide when to take a break			.769		
3. I can finish my task before deadlines.			.759		
4. I do not have to work long hours.			.767		
5. My working time can be flexible.			.650		

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.[a]

a. Rotation converged in 6 iterations.

Multiple Linear Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.652[a]	.425	.419	.51153

a. Predictors: (Constant), Employees' Capability, Working Experience, Interpersonal Relationship

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.478	3	17.493	66.853	.000[b]
	Residual	70.909	271	.262		
	Total	123.387	274			

a. Dependent Variable: Work Stress

b. Predictors: (Constant), Employees' Capability, Working Experience, Interpersonal Relationship

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.379	.253		1.500	.135		
	Working Experience	.199	.071	.151	2.802	.005	.735	1.360
	Interpersonal Relationship	.135	.068	.117	1.992	.047	.615	1.626
	Employees' Capability	.521	.065	.485	8.011	.000	.579	1.728

a. Dependent Variable: Work Stress

APPENDIX 3

PROJECT PAPER LOG

This is an important document, which is to be handed in with your dissertation. This log will be taken into consideration when awarding the final mark for the dissertation.

Student Name:	Xu Yujie
Supervisor's Name:	Dr. Syarifah Mastura B. Syed Abu Bakar
Dissertation Topic: **WORK STRESS OF INDUSTRIAL BANK'S EMPLOYEES IN ZHENGZHOU, CHINA**	

SECTION A. MONITORING STUDENT DISSERTATION PROCESS
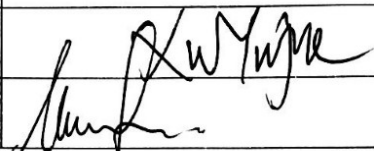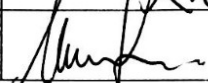
The plan below is to be agreed between the student & supervisor and will be monitored against progress made at each session.

Activity	Milestone/Deliverable Date			
Review Chapter 1-3 & conform the conceptual framework	21/5			
Modify Chapter 1-3		13/6		
Done Chapter 1-3		20/6		
Review presentation slides for proposal		29/6		
Proposal presentation			2/7	
Draft questionnaire			10/7	
Modify the questionnaire			18/7	
Showing data & start Chapter 4-5			25/7	
Done Chapter 4-5			31/7	
Final Viva & modify Chapter 1-5				8/8
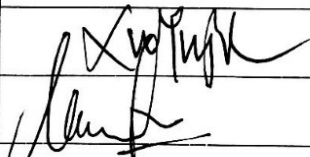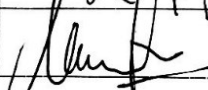
SECTION C. RECORD OF MEETINGS

The expectation is that students will meet their supervisors up to seven times and these meetings should be recorded.
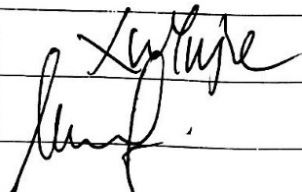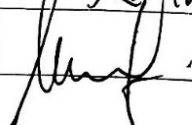
Meeting 1

Date of Meeting	21/5/2018
Progress Made	Discuss the first three chapters of the project
Agreed Action	Determined the three IVs in the project
Student Signature	
Supervisor's Signature	
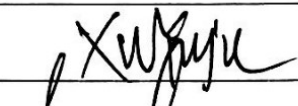
Meeting 2

Date of Meeting	30/5/2018
Progress Made	Discuss the IVs in the project
Agreed Action	Take out one IV, only three IVs in the project
Student Signature	
Supervisor's Signature	
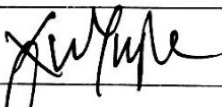
Meeting 3

Date of Meeting	6/6/2018
Progress Made	Discuss whether this project requires MV
Agreed Action	Take out the MV in the project
Student Signature	
Supervisor's Signature	
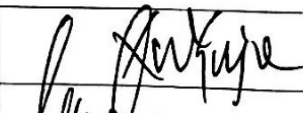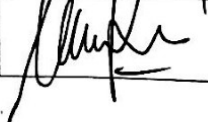
Meeting 7

Date of Meeting	18/72018
Progress Made	The second discussion of the problem in the questionnaire
Agreed Action	Determined the survey of the project
Student Signature	
Supervisor's Signature	
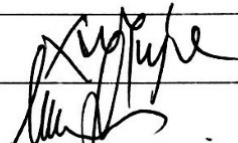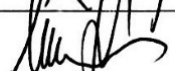
Meeting 8

Date of Meeting	25/7/2018
Progress Made	Discuss data analysis methods used in project
Agreed Action	Determined data analysis with SPSS
Student Signature	
Supervisor's Signature	

Meeting 9

Date of Meeting	31/7/2018
Progress Made	Discuss the contents of the second defense
Agreed Action	Determined the PPT of the second defense
Student Signature	
Supervisor's Signature	

Meeting 10

Date of Meeting	8/8/2018
Progress Made	Check the complete project
Agreed Action	Modified the format on the project
Student Signature	
Supervisor's Signature	

Section D. Comments on Management of Project

(to be completed at the end of the dissertation process)
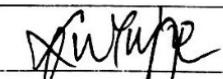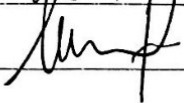
Student Comments

I am very glad to be supervised by Dr. Syan Joh Mastura B. Syed Abu Bakar. and I have learned alot of knowledge from her. Although she is very busy for work, She spent alot of time to review my project and raised for me. I am very appreciati

Supervisor Comments

She is very good student, hardworking, good attitude and can recommend to further the phd.

Signature of Student		Date	8/ 8/ 2018
Signature of Supervisor		Date	8/8/2018.
Ethics Confirmed		Date	

APPENDIX 4

Turnitin Result

Xu Yujie's Project
by Xu Yujie

Submission date: 08-Aug-2018 11:19PM (UTC+0800)
Submission ID: 988125986
File name: XuyujieFinal_for_turnitin.pdf (1.18M)
Word count: 20276
Character count: 115392

Xu Yujie's Project

ORIGINALITY REPORT

9%	5%	3%	4%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

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3	eprints.utar.edu.my Internet Source	<1%
4	**Submitted to Wawasan Open University** Student Paper	<1%
5	**Submitted to Norwich City College of Further and Higher Education, Norfolk** Student Paper	<1%
6	**Submitted to University of Huddersfield** Student Paper	<1%
7	**Submitted to Upper Iowa University** Student Paper	<1%
8	"Proceedings of the 2nd International Conference on Green Communications and Networks 2012 (GCN 2012): Volume 5", Springer Nature America, Inc, 2013	<1%

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18	Cheng Wang, Huanbin Liu. "Generalized Ridge Estimation and Its Application in Factor Analysis Method", 2009 International Conference on Research Challenges in	<1%

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