Effect of Personality Types on Demonetization Generated Stress among employees of Banking Sector at Bhubaneswar, India

Bala Subramanian R*

Abstract

The Government of India announced demonetization of all ₹500 and ₹1,000 banknotes on 8 November 2016 to curtail the shadow economy and crack down on the use of illicit and counterfeit cash to fund illegal activity and terrorism in the country. With immediate effect, the bank officials put in extra hours every day to conduct as many transactions as possible. There are published reports that banks are unable to concentrate on their core banking activities because of the demonetization. Stretched working hours and the tense atmosphere was taking a toll on their health. The employees handling customers were the persons who were actually stressed very much.   The literature of personality supports that people with Type A personality traits are aggressive, ambitious, controlling, highly competitive, workaholics, hostile, and lack patience. On the contrary, people with Type B personality traits are relaxed, less stressed, flexible, emotional and expressive, and have a laid-back attitude. This study intends to find out the impact of demonetization and the stress level with respect to the personality among the bank employees in the city of Bhubaneswar, India. The population of the study includes the bank (both government and private) employees of Bhubaneswar. The population size is 100 inclusive of public urban banks, private urban banks, public rural bank, private rural banks and government banks.

Key Words: Stress, Personality, Type A personality, Type B Personality, Banking Employees and Demonetization

Introduction

Demonetization in India had declared in the year 2016 to eradicate the fake currency leading to parallel economy, terror financing. It affected all sectors and segments of the economy and the worst

*Birla Global University, Bhubaneshwar, India

sufferers were the common people along with the bank employees of the country. Bank officials gave their best to ensure smooth transition. With the announcement of demonetization, the bank officials started putting in extra hours every day to conduct as many transactions as possible for the benefit of the people. The bank employees continued to work even after the counter were shut. Banks have the responsibility of protecting and securing the money without exercising due diligence and keeping protocols intact is something that cannot be compromised. Employees need to cross-check each and every transaction during that time. They were working to ensure the comfort of the general public which had become the only focus of their duty. Undoubtedly that stress level among the employees grew up. The way employees deal with the stress levels differ from person to person due to their personality types. Personality is a set of individual differences that are affected by the development of an individual: values, attitudes, personal memories, social relationships, habits, and skills. Type A and B personality theory describes two contrasting personality types. In this theory, personalities that are more competitive, outgoing, ambitious, impatient and/or aggressive are labeled as Type A, while more relaxed personalities are labeled Type B. The two cardiologists who developed this theory came to believe that Type A personalities had a greater chance of developing coronary heart diseases. This study intends to find out the impact of demonetization on stress level of AB personality types. First we tried to find out the impact of demonetization on the stress level of bank employees and then we tried to find out whether the stress level differ in terms of their personalities. The analysis was followed by the limitation, managerial implications and directions for future research.

Literature Review

One of the evolutionary theories on Personality is Trait theory. Trait is defined as the disposition to behave in a particular way, as expressed in a person's behaviour over a range of situations (Pervin, L. A., 2001). It is an observable behaviour in an individual. These are stable predispositions towards certain types of emotional responses (Rosenberg, E. L.,1998). Aristotle, Theophrastus and Hippocrates were the profounders of the Trait approach of Personality (Matthews, G., Deary, I.J., & Whiteman, M.C.,2003).

According to trait theory, personality is influenced biologically (nature).

The trait theory was further developed by Hans Eysenck who laid the foundation of big five model of personality by contributing three-factor structure of personality based on biological underpinning: introversion-extroversion, neuroticism (emotional stability-instability), and psychoticism (Eysenck, H.J., 1960). Further empirical support for this five factor model of personality was given by Norman, W. T., (1967).

Cattell (1970) proposed even broader dimensions in terms of 16 Personality Factors as he disagreed with Eysenck's model which has lesser dimensions (Cattell, R. B., Eber, H. W., & Tatsuoka, M. M.,1970).

The role of nurturing and environmental influence on personality was emphasized by Social Learning Theory (Bandura, A., 1977) as people learn from others through observation and imitation. It bridges the behavioural and cognitive theory. The interaction of nature (innate instincts) and nurture (parental influences) on personality was discussed by Freud, S. (1923).

There are evidences in literature to trace the causes of stress in personality. One of the relevant personality theory is Type A Behavioral Pattern. Friedman, M., (1996) discussed about the following three major symptoms of type A behavior:

(1)   Even minor incidents can trigger free-floating hostility. This trait is believed to be covert and often less observable.
(2)   Always have a sense of urgency and impatient; Accompanied by irritation and exasperation.
(3)   A competitive drive, which causes stress and an achievement-driven mentality

The latter two symptoms are more overt and very much observable

The personality theory describes the traits of Type A people as outgoing, ambitious and very rigidly organized. They are proactive, status-conscious, anxious, sensitive, impatient, and very much obsessed with time. They are generally high-achievers and workaholics. They are always concerned with deadlines.

Whereas the Type B individuals have opposite characteristics of type A personality. Type B personality, by definition, are prone to have lower level of stress. They work steadily and enjoy the process of work than aspiring to the end of the work or achievement. They hardly suffer from frustration when they do not achieve. Thus when faced with competition, they enjoy in finishing the work rather than focusing on winning or losing. These are the traits of Type A, B personalities.

Caplan, R. D., & Jones, K. W., (1975) studied the Type A personality as a conditioner of the effects of quantitative work load and role ambiguity (stresses) on anxiety, depression, resentment, and heart rate (strains). It was found that there exists significant positive relationship between work load and anxiety for Type A persons.

Type A behavior pattern is one of the important factors in transactional approach of stress. There exists a relationship between personality and perception of distress and eustress for different vocational types, individuals with high scores on neuroticism, more often perceived distress across several vocational types (Saksvik, I. B., & Hetland, H., (2011). Type A personality is also a significant

predictor of workaholics. They also tend to have high perceptions of job demands (Erden, N. S., Toplu, D., & Yashoglu, M. M., 2013).

A study among the Singapore executive in the field of insurance, financial and banking in terms of the level of stress experienced, coping styles, and personality (Type AB), it was found that Type-A executives reported a significantly higher level of stress compared to type B executives. But in terms of psychological health there is no much differences between these two personalities. This is one of the studies conducted among the service sector employees (Ho, J. T.,1995).

The relationship between Type A personality and arousal in computer-game play was examined. It was found that Type A personalities experienced a significantly greater increase of heart rate than Type B personality (Griffiths, M. D., & Dancaster, I.,1995).

In addition, how the sources of stress may vary for Type A from Type B personality was investigated among the senior executives of Japan (Hagihara, A., Tarumi, K., Miller, A. S., & Morimoto, K.,1997). The study tried to identify the respective aspects of work that are stressful for Type A and B workers. The sources or predictors of mental stress were generally quite different for Type A and B personality. For example, the social support from management was an important source of mental stress for certain Type A employees. Thus, the stressful aspects of work environment differ markedly according to the type of personality (A or B).

Yamaoka, et al., (1998) investigated how health-related quality of life differs according to the personality type. It was correlated positively with the Extroversion and Psychoticism and negatively with the Neuroticism.

Hussain, S., (2016) has studied the relationship between the internal and external stressors with the moderating role of social support and mediated role of personality among the employees of banks and financial institutions in Pakistan. Behavior of Type A personality was taken as mediating variable between stressors and stress. The study revealed that 'Type A personality' partially mediates the relationship between stressors and outcomes.

In an another study, the relationship between work stress and self-efficacy was examined among the engineers and accountants of China. The reason why some employees achieve self-development and growth in their career under stress but others do not, was explored in this study. The findings indicated that proactive personality moderates the relationship between work stress and self-efficacy. Specifically, self-efficacy of the proactive personality increased due to stress but in case of less proactive employees, the self-efficacy decreased (Zhao, X., Zhou, M., Liu, Q., & Kang, H., 2016). Apart from type A personality, Big 5 and Eysenck personality were the other theories mostly studied in the personality literature. Substantial research has already addressed issues like

personality and stress. In all the studies, Extroversion correlates positively and Neuroticism correlates negatively with stress.

Relationship of stress and Big Five personalities was studied among the Emergency Medical Personnel as they perform their duties to take care of critically-ill patients in highly stressful situations. They aimed to study whether paramedics were able to maintain their work performances at high levels despite facing stressful situations. The results indicated that Neuroticism was significantly and positively correlated with perceived stress while the other factors (Extraversion, Agreeableness and Conscientiousness) were negatively correlated with the perceived stress (Mirhaghi, M., & Sarabian, S.,2016).

Similar kind of study was conducted among the Romanian medical students to assess the academic performance. It was found that the level of stress correlates with higher scores for the 'Neuroticism and Openness to Experience' factors than the other factors (Nechita, F., Alexandru, D., Turcu-Ştiolică, R., & Nechita, D., 2015).

Evans, W., (1986) studied the relationship between stress, personality and life events among the Commercial airline pilots. Pilots were asked to complete the Eysenck Personality (Extraversion, Neuroticism and Psychoticism) inventory. The results indicated that rather than the environment, personality factors causes the generation of a stress within individuals.

Kotov, R., Gamez, W., Schmidt, F., & Watson, D., (2010) performed a quantitative review of associations between the higher order personality traits in the Big Three and Big Five models (i.e., neuroticism, extraversion, disinhibition, conscientiousness, agreeableness, and openness) and specific depressive, anxiety, and substance use disorders (SUD) in adults. While the agreeableness and openness were largely not related to the analysed diagnoses, Neuroticism was the strongest correlate with mental disorders. There are lot many studies that support this findings (Irvine, J., Lyle, R. C., & Allon, R., 1982) that neuroticism has positive correlation with Type A behaviour pattern.

Schneider, T. R., Rench, T. A., Lyons, J. B., & Riffle, R. R., (2012) investigated the influence of personality (Neuroticism, Extraversion And Openness) on stress responses with the mediating role of appraisals. The study intended to find out how the different personalities respond to the appraisal demands like threat appraisal and challenge appraisal. The stress responses of neurotic personality experienced high threat, negative affect and low positive affect whereas extraversion and openness had the opposite (high positive and low negative affect) result.

This was further supported by a study conducted among the school teachers using the Eysenck three factor personality dimensions. There is significant positive correlation of stress with Neuroticism & Psychoticism and significant negative correlation with Extroversion. A multiple regression analysis

revealed that Extroversion and Neuroticism were the best predictors of stress levels (Fontana, D., & Abouserie, R., 1993).

Penley, J. A., & Tomaka, J., (2002) have studied associations among the Big Five, Emotional responses, and coping with the acute Stress among undergraduate students. The results re-establish previous findings.

Thus, personality dimensions appear to predict the stress levels more than the other variables like age or gender. Bakker, A. B., Van Der Zee, K. I., Lewig, K. A., & Dollard, M. F., (2006) studied the relationship between the Big Five Personality factors and burnout among the volunteer counsellors. The stepwise regression analysis showed that Neuroticism was the sole predictor of feelings of exhaustion. Depersonalization was correlated with Neuroticism and Introversion.

Grant, S., & Langan-Fox, J., (2006) investigated the combined and interactive effect of the Big Five traits in predicting stress, coping, and strain among the managers. Low Neuroticism with high Extraversion and high Conscientiousness predicted lower stressor exposure, physical ill health and job dissatisfaction, whereas high Neuroticism-low Conscientiousness predicted higher stressor exposure, dysfunctional coping, physical ill health and job dissatisfaction, and lower problem-focused coping.

To summarise, It was well established that personality has an influence on stress level (Fontana and Abouserie, 1993; Ho (1995); Penley & Tomaka, 2002; Penley & Tomaka, 2002; Grant and Langan-Fox (2006); Saksvik & Hetland (2011) ; Hussain (2016); Bakker, Van Der Zee, Lewig, and Dollard, (2006); While both types perceived stress, the sources of stress vary for both types personalities (Hagihara, A., Tarumi, K., Miller, A. S., & Morimoto, K., 1997); It affects health-related quality of life (Yamaoka, et al., 1998) or it is associated with stress related factors (Griffiths, M. D., & Dancaster, I., 1995). Neuroticism was strongly correlated with mental disorders (Kotov, R., Gamez, W., Schmidt, F., & Watson, D.,(2010).

There are also studies that explored the influence of personality on workplace performance related variables. Type A personality is also a significant predictor of workaholism. They also tend to have high perceptions of job demands (Erden, N. S., Toplu, D., & Yashoglu, M. M., 2013), and increased self-efficacy (Zhao, X., Zhou, M., Liu, Q., & Kang, H.,2016). It affects the work performance (Mirhaghi, M., & Sarabian, S., 2016), and academic performance (Nechita, F., Alexandru, D., Turcu-Ştiolică, R., & Nechita, D., 2015). The stress responds to the appraisal demands also vary according to the personality (Schneider, T. R., 2012).

The limitation of the existing literature is that there are very few studies explicitly relating stress and Type A and Type B personality. Those studies have been carried out in normal time only. There are hardly any studies in this area in Indian context (to our little knowledge).

Objectives of the Study

As mentioned in the limitation of the research, there were few research relating stress and Type A and Type B personality, none in Indian context and notably no research has been taken up during the demonetization time relating the stress.

The objectives of this research paper are to analyse the impact of demonetization on the stress level and to find whether stress level differs in terms of personality types. First, we tried to find the impact of demonetization on the stress level of bank employees and then we tried to find whether the stress level differ in terms of their personality.

Significance of this Study

The announcement of Government of India on 8th November 2016 to demonetize the 500 and 1000 rupees' notes suddenly put the 80% of the currency out of circulation in a Nation where most of the transaction happens in cash. In order to meet the hectic demand of the demonetization, the bank employees worked overtime sacrificing their weekends and holidays. They handled the huge number of angry customers in queue and also struggled to concentrate on their core banking activities. The situation further worst in the public sector banks of non-metro cities which were manned by less number of employees. Most of the banks' management issued stern warning about the consequences if they detect any mistake in the submitted documents which further increased the stress level of the employees ('Angry customers, unsupportive management', 2016).

The research conducted earlier on personality (type A and B in particular) investigated the stress level during the normal time period only. The present research investigates the impact of Type A behaviour during a sudden change in the environment which put the employees in a highly stressed situation where they faced the pressures like handling large number of angry customers, facing shortage of cash in the bank, verifying the documents to avoid inquiry, and failure in concentrating on the other essential banking activities like deposit generations, loan amount recovery or issue.

The Type A and Type B personality theory have been taken for this study. There are many studies that found that type A personality are prone to cardiac diseases due to their lifestyle or stress level compared to type B. During the time of demonetization, the employees had to work more than the required hours per day and handled more customers than the normal times. It was expected that all

the bank employees had been stressed during this period. Still, some persons, by nature, tend to experience different level of stress due to the difference in their personalities.

The study is conducted among the employees of Indian public and private sector banks in Bhubaneswar. By studying the samples from two different sectors i.e. public and private, this study intends to further strengthen the reliability of the findings.

This study considers the stress level as a dependent variable. It was well known that the bank employees are stressed during the demonetization period than the normal days. Whether this stress level differed as per their personality is the research question of this study.

Hence it is proposed that the demonetization affected the bank employees' stress level negatively in comparison to normal days and the stress level of the bank employees of type B personality is lesser than the stress level of the bank employees of type A personality during demonetization period. This study intended to test these in the study.

Methodology

Population and Sampling design

The study has been carried out among the bank employees (both private and government located in rural as well as in urban area) of Bhubaneswar, Odisha, India. The sample size is 100.

For the purpose of research, the period of November and December, 2017 was chosen as demonetization period. The samples are collected during these period. A survey was conducted to collect the data from the bank employees in the forms of hard copy.

Data collection and measures

To measure the Type A and Type B personality, the seven items scale of Bortner, R. W., (1969) was used. Among the major dimensions of Type A behaviour, the overt and observable traits are time urgency and competitiveness (Friedman, M., 1996) which are captured by the Bortner, R. W., (1969) scale. Moreover, the scale has been used widely in cross sectional studies (Edwards, Jr, & Cooper, 1990; Edwards, Baglioni Jr, & Cooper, 1990). It has seven items; Each item consists of two phrases placed at the opposite ends of a continuum ranging from extreme Type A behaviour to Type B behaviour. The scale consists of traits of Type A and Type B personality.

Those items are placed in bipolar as follows:

"Am casual with appointments   1 2 3 4 5 6 7 8   Am very particular about Time"

The range of score varies from 7 to 56, where, the lower score indicates Type B personality and the higher score indicates Type A personality. The actual score needs to be multiplied by three. The score above 100 is inferred as Type A personality whereas the score above 120 is inferred as extreme type A personality. Similarly, the score ranging from 90 to 99, is inferred is Type B personality. All the score less than 60 is inferred as extreme Type B personality.

Stress level was measured using a 25 item scale. The participants were asked to rate 0 for experiencing this only occasionally, rate 1 if this is true quite frequently / weekly and rate 2 if this true often (usually daily.

Some of the sample items are mentioned below:
"Feeling constantly exhausted, tired or fatigued"
"Becoming increasingly irritable with a shortening fuse"
The range of score varies from 1 to 50, where the lower score is interpreted as lower degree of stress and higher score as higher degree of stress. The data was collected through questionnaire by visiting the rural and urban banks personally.

Data Analysis and Findings

Paired t-test
To find whether there is a difference in the stress levels of bank employees between normal working days and during demonetization, paired t test was conducted using the stress score of normal days and demonetization days.

The paired sample t-test, also known as the dependent sample t-test, is one of the statistical procedure that is used to find whether the mean difference between two sets of observations is zero or not. In a paired sample t-test, the variable is measured twice, resulting in pairs of observations. Here the stress is measured both during the normal time and during the demonetization time.

Paired t test for the stress level (during normal period and demonetization period) is conducted and the value of t is 17.41. The p value is < 0.00001. The result is significant at $p \leq 0.05$.

The t value is 10.73 for the type B personality of bank employees. The p value is < 0.00001. The result is significant at $p \leq 0.05$. The t value is 15.24 for the type A personality of bank employees. The p value is < 0.00001. The result is significant at $p \leq 0.05$.

Table No 1: t value of type A and B

	Type A	Type B
t Value	15.24	10.73

From the above table, the t value of stress level for Type B personality is less than the Type A personality. Hence, the stress levels of the bank employees of Type B personality is lesser than the stress levels of the bank employees of Type A personality during demonetization period.

Table No 2: Descriptive statistics for type A personality

Mean	10.85
Standard deviation	4.16
Coeff. of variation	0.38
Skewness	0.31

Table No 3: Descriptive statistics for type B personality

Mean	8.91
Standard deviation	3.22
Coeff. of variation	0.36
Skewness	0.19

The Pearson correlation coefficient is carried out to establish the linear association between the two variables. The Pearson correlation coefficient is used to measure the strength of a linear association between two variables, where the value $r = 1$, means a perfect positive correlation and the value $r = -1$, means a perfect negative correlation.

The table No 4 enumerates that, as the score of personality increases (i.e) the personality type changes from B to A, the stress score tends to increase (as per the hypothesis).

Following is the calculation detail:

Table No 4: Calculation details of Correlation

X Values
□ = 3529
Mean = 34.262
□ (X - Mx)2 = SSx = 5247.922
Y Values
□ = 1016
Mean = 9.864
□ (Y - My)2 = SSy = 1636.097
X and Y Combined
N = 103
□ (X - Mx)(Y - My) = 858.67
R Calculation
r = 858.67 / v((5247.922)(1636.097)) = 0.293

The value of R is 0.293 (Table No: 4). Although, it is technically a positive correlation, the relationship between the variables is weak. As mentioned earlier, the increase in score of personality (the personality type changes from B to A), the stress score also increases (as per the hypothesis) but not significantly. The value of R2, the coefficient of determination, is 0.0858. The p value is 0.003426. The result is significant at $p < 0.05$.

Regression Analysis

In order to understand the causality between the dependent and independent variables, regression analysis is done. Regression analysis is a form of predictive modelling technique which investigates the relationship between a dependent (target) and independent variable (s) (predictor). This technique is used for forecasting, time series modelling and finding the causal effect relationship between the variables. The details of calculations are:
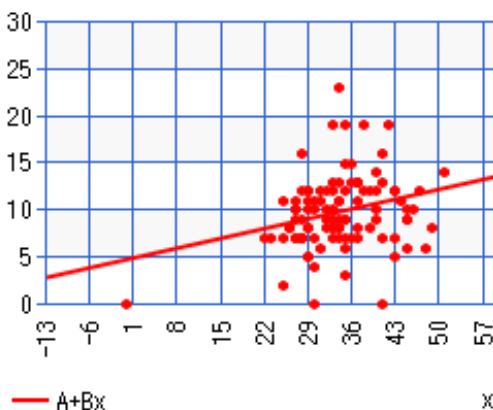
Table No 5: Calculation details of Regression analysis

Best-fit values
Slope: 0.1636 Ø0.05312 **Y-intercept:** 4.258 Ø1.859 **X-intercept:** 26.021/Slope 6.112
95% Confidence Intervals
Slope: 0.05811 to 0.2691 **Y-intercept:** 0.5654 to 7.951 **X-intercept:** 135.8 to -2.117
Goodness of Fit
R square0. 08587Sy.x3.848
Is slope significantly non-zero? Significant

The equation of the regression line is $y = 4.258 + 0.164 \cdot x$

The graph of the regression line is

Figure 1: The Graph Of The Regression Line

From the regression equation and analysis, it can be inferred that the predictability is not very strong. This is expected because the correlation was also weak.

Discussion

This study partially adds to the available literature on personality particularly on Type A and Type B theory of personality. It contributes significantly in terms of the Type AB personality theory and stress levels in relation to a highly stressful time period. As per the theory, the formulated hypothesises, that Type B personality will have less stress as compared to type A personality. Descriptive statistics and paired t test were conducted. As per the paired t test, the underlying assumption stands true that during demonetization days, employees were more stressed than during the normal working days (Table no: 1).

The correlations between personality score and stress level during the demonetization period was explored using Pearson's r coefficients. Although, there exists a positive correlation (value of R is 0.293), the relationship between the two variables (personality and stress level) is weak, hence, predictability of the personality towards the stress level is not significant. This indicates that the stress level is not solely predicted by (Type AB) personality.

There are also some contradictory findings in the literature on Type A personality behavioural pattern. Martin, R. A., & Kuiper, N. A., (1999) examined the natural occurrence of laughter in everyday life and personality. A typical Type A should have lesser frequency of laughter compared others. But the study results didn't support the hypothesis.

Mahajan, E., & Rastogi, R., (2011) studied the psychological well-being (PWB) and Type A and Type B personality. It was expected that Type A should score less than the Type B but found insignificant differences in the dimensions of psychological well-being of students with Type A and Type B personalities among the Indian undergraduate university students.

Similar to the above two contradictory findings, this study also found contradictory findings. There is an insignificant predictability of Type A personality behavioural pattern towards stress.

Conclusion and Managerial Implications

Many researchers have dedicated their knowledge to understand the personality in different contexts. The aim of the current study was to contribute to the studies related to Type AB personality discussed in organizational behaviour, psychological literature and other social sciences. We have advanced the existing findings of Type A behavioural pattern by conducting a study during a highly stressful time period.

This study found support (but not significantly) for the hypothesis that the stress levels of the bank employees during demonetization period was predicted by personality. This finding is contradictory (because it didn't predict significantly) hence, more studies in different contexts and cultures emphasizing the different dimensions of Type A behavioural pattern need to be conducted in order to firmly generalize this theory.

Relevance and Implications

The study has both theoretical and managerial implications.
The findings of this study are not entirely novel but adds and advances support to the existing literature on personality particularly on AB types. The competent, outgoing, ambitious A type personalities are more prone to stress than the relaxed B type. While there are many traits associated with these AB types such as interest, time management, this study focussed on stress levels only.

The findings of this study facilitate recommendations for mangers for a successful employee engagement in service industry which has moderate level of uncertainty (such as the announcement of demonetisation) in the work environment. Managing and satisfying the customer are becoming more critical with the increase of competition and globalization. In the service industry, People, Product and Processes are the core competencies to sustain in the business. Among these three Ps, managing people is more challenging than the other 2 Ps (Product and Process). For employers, it is recommended that understanding the personality will help them to understand and manage people behaviour in various contexts. This finding has implications on Recruitment and Training & development.

Employees can also be trained to manage stress. They can be made aware about their personality type and its relationship to stress. This will help them to understand their emotional state and stress levels. Once employees are aware that they are anxious, doing more than one task one time, they may take planned intervention to change their life style.

Limitations

Due to its preliminary nature and the descriptive analytical approach, this study has obvious limitations, such as the choosing small convenient sample, the use of self-rated instruments and the lack of heterogeneous sample. Such factors limit the scope of major generalizations. Due to time, accessibility and cost constraints the samples were collected as per convenience, which may impose certain amount of risk of not representing the entire population. The sample size is not very large (hundred only) which could be a possible reason for distortion in the obtained findings. While collecting the information related to the job stress, it is quite possible that the employees may inflate / deflate their stress score than the actual stress levels. To measure the type A behavioural pattern,

Bortner, R. W., (1969) scale was used. Though it's a widely adopted scale, a more recent scale could have further increased the validity of this study.

Direction for future research

We have also observed some direction for future research, though there are enough studies on relationship of stress, performance and type A behavior. Firstly, any type A employee is generally perceived to be goal oriented and or aggressive. Do the behaviors of Type A or B employee differ in terms of their performance? Are the employees of type A more productive as compared to B personality? These are some interesting area to explore along with the gender differences. Secondly, type A people are more anxious or ambitious compare to type B. with respect to time urgency, they may not complete the task efficiently. While the type B are relaxed, they may enjoy the 'process of doing' task. So the effectiveness of finishing the task versus the personality type can also be a promising area to investigate.

References

- Bandura, A. (1977). *Self-efficacy: toward a unifying theory of behavioural change. Psychological review, 84(2)*, 191.
- Bakker, A. B., Van Der Zee, K. I., Lewig, K. A., & Dollard, M. F. (2006). *The relationship between the big five personality factors and burnout: A study among volunteer counselors. The Journal of social psychology, 146(1), 31-50.*
- Bortner, R. W. (1969). *A short rating scale as a potential measure of pattern A behavior. Journal of chronic diseases, 22(2), 87-91.*
- Caplan, R. D., & Jones, K. W. (1975). *Effects of work load, role ambiguity, and type A personality on anxiety, depression, and heart rate. Journal of applied psychology, 60(6), 713.*
- Cattell, R. B., Eber, H. W., & Tatsuoka, M. M. (1970). *Handbook for the 16 personality factor questionnaire. Champaign, IL: Institute for Personality and Ability Testing.*
- Edwards, J. R., Jr, A. B., & Cooper, C. L. (1990). *The psychometric properties of the Bortner Type A Scale. British journal of Psychology, 81(3), 315-333.*
- Edwards, J. R., Baglioni Jr, A. J., & Cooper, C. L. (1990). *Examining the relationships among self-report measures of the Type A behavior pattern: The effects of dimensionality, measurement error, and differences in underlying constructs. Journal of Applied Psychology, 75(4), 440.*
- Eysenck, H.J. (1960). *The structure of human personality. London: Methuen & Co.*
- Erden, N. S., Toplu, D., & Yashoglu, M. M. (2013). *Mediating Effects of Job Demands on the Relationship Between Type A Personality and Workaholism: A Study on Turkish Workers. IUP Journal of Organizational Behavior, 12(2), 7.*
- Evans, W. (1986). *Personality and stress. Personality and Individual Differences, 7(2), 251-253.*
- Fontana, D., & Abouserie, R. (1993). *Stress levels, gender and personality factors in teachers. British Journal of Educational Psychology, 63(2), 261-270.*

- Friedman, M., & Rosenman, R. H. (1974). *Type A behavior and your heart. Fawcett.*
- Friedman, H. S., & Booth-Kewley, S. (1987). *Personality, type A behavior, and coronary heart disease: the role of emotional expression. Journal of Personality and Social Psychology, 53(4), 783.*
- Friedman, M. (1996). *Type A behavior: Its diagnosis and treatment. Springer Science & Business Media.*
- Freud, S. (1923). *The libido theory. General psychological theory: Papers on metapsychology, 180-184.*
- Grant, S., & Langan-Fox, J. (2006). *Occupational stress, coping and strain: The combined/interactive effect of the Big Five traits. Personality and Individual Differences, 41(4), 719-732.*
- Griffiths, M. D., & Dancaster, I. (1995). *The effect of type A personality on physiological arousal while playing computer games. Addictive behaviors, 20(4), 543-548.*
- Hagihara, A., Tarumi, K., Miller, A. S., & Morimoto, K. (1997). *Type A and Type B behaviors, work stressors, and social support at work. Preventive Medicine, 26(4), 486-494.*
- Heilbrun Jr, A. B., & Friedberg, E. B. (1988). *Type A personality, self-control, and vulnerability to stress. Journal of personality assessment, 52(3), 420-433.*
- Ho, J. T. (1995). *The Singapore executive: stress, personality and wellbeing. Journal of management development, 14(4), 47-55.*
- Hussain, S. (2016). *An Integrated Model of Stress, Personality, Social Support and Job Outcomes: A study of Financial Sector of Pakistan. Journal of Managerial Sciences, 10(1).*
- Irvine, J., Lyle, R. C., & Allon, R. (1982). *Type A personality as psychopathology: personality correlates and an abbreviated scoring system. Journal of psychosomatic research, 26(2), 183-189.*
- Kotov, R., Gamez, W., Schmidt, F., & Watson, D. (2010). *Linking "big" personality traits to anxiety, depressive, and substance use disorders: A meta-analysis.*
- Mahajan, E., & Rastogi, R. (2011). *Psychological Wellbeing of Students with Type A and Type B Personalities. IUP Journal of Organizational Behavior, 10(1).*
- Martin, R. A., & Kuiper, N. A. (1999). *Daily occurrence of laughter: Relationships with age, gender, and Type A personality. Humor, 12(4), 355-384.*
- Matthews, G., Deary, I.J. & Whiteman, M.C. (2003). *Personality traits (2nd ed.). Cambridge: Cambridge University Press.*
- Mirhaghi, M., & Sarabian, S. (2016). *Relationship between perceived stress and personality traits in emergency medical personnel. Journal of Fundamentals of Mental Health, 18(5).*
- Nechita, F., Alexandru, D., Turcu-Ştiolică, R., & Nechita, D. (2015). *The Influence of Personality Factors and Stress on Academic Performance.*
- Norman, W. T. (1967). *2800 Personality Trait Descriptors--Normative Operating Characteristics For A University Population.*
- Penley, J. A., & Tomaka, J. (2002). *Associations among the Big Five, emotional responses, and coping with acute stress. Personality and individual differences, 32(7), 1215-1228.*
- Pervin, L. A. (2001). *A dynamic systems approach to personality. European Psychologist, 6(3), 172.*
- Rosenberg, E. L. (1998). *Levels of analysis and the organization of affect (Vol. 2, No. 3, p. 247). Educational Publishing Foundation.*

- Saksvik, I. B., & Hetland, H. (2011). *The role of personality in stress perception across different vocational types. journal of employment counseling, 48(1), 3.*
- Schneider, T. R., Rench, T. A., Lyons, J. B., & Riffle, R. R. (2012). *The influence of neuroticism, extraversion and openness on stress responses. Stress and Health, 28(2), 102-110.*
- Yamaoka*, K., Shigehisa, T., Ogoshi, K., Haruyama, K., Watanabe, M., Hayashi, F., & Hayashi, C. (1998). *Health-related quality of life varies with personality types: a comparison among cancer patients, non-cancer patients and healthy individuals in a Japanese population. Quality of Life Research, 7(6), 535-544.*
- Zhao, X., Zhou, M., Liu, Q., & Kang, H. (2016). *Proactive personality as a moderator between work stress and employees' internal growth. Social Behaviour and Personality: an international journal, 44(4), 603-617.*
- Angry customers, unsupportive management: How bankers are coping with demonetisation. (2016, December 17). *Business Standard. Retrieved April 17, 2017, from http://www.business-standard.com/article/economy-policy/angry-customers-unsupportive-management-how-bankers-are-coping-with-demonetisation-116121700032_1.html*