
**Type A Behavior Pattern and Occupational Stress of Employees of private commercial
Banks and Mobile Telecommunications in Bangladesh**

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Abstract: Type A Behavior Pattern (TABP) of employees can lead to higher level of stress, who are working in competitive environment.. A total of 101 employees of different leading commercial banks and 106 employees of mobile phone companies participated in this study. This paper explores TABP of employees of banking sector and mobile phone sector in Bangladesh and also explores their level of stress. Very limited research on this topic has been conducted in Bangladesh. It is helpful for the employees for identifying their TABP pattern that is directly related with stress and other diseases.

Key words: Type A Behavior Pattern (TABP), Occupational Stress, Banking Sector and Mobile Telecommunication in Bangladesh.

1. Introduction:

Type A pattern is a predictive of coronary Heart disease and refers a style of coping elicited by highly salient events that threaten the individuals' sense of control (Jenkins 1976, Glass 1977, Mathews 1982). TABP has three basic dimensions such as hostility-aggression, impatience on time urgency and competitive achievement-striving (Glass 1977). On the other hand Type B is non aggressive, patient and easy-going and non-competitive; Type B pattern may protect individual from coronary heart disease (Krantz, Glass Shaeffer and Davia, in Press). An individual experiences stress due to the environmental stressors like workload and role conflict and personal stressors like Type a behavior pattern. TABP pattern employees work long hours under constant deadline pressures, sometimes take work at home, even on weekend that's why are unable to relax (Brief et al. 1981). Work stress is the most important issue in the management that has the potential to affect the performance of different levels like from senior management to the young and newly employed (Ross, 1995). Employees experience stress while facing psychological discomfort due to the conflicting situation and prolonged exposure to stressful situations produce dysfunctional effects in the individual;

finally it can affect the job performance and thus overall organizational effectiveness (Ross, 1995).

1.2 Objectives of the Study:

This study will create awareness among employees about TABP and its relationship with stress level. The objective of this study are following:

- To identify employees' **Type A** behaviour pattern (TABP)
- To identify employees' stress level
- To findout causes and consequences of occupational stress of employees
- To develop a stress model on the basis of findings

2. Literature Review

2.1 Type A behavior pattern individual's characteristics

Type A behaviour pattern (TABP) individual's behavioral dispositions are like that ambitiousness, aggressiveness, competitiveness and impatience. There are some specific behaviors of TABP individuals like muscular tension, rapid stylistics of speech and habitual acceleration of most activities. Their emotional responses includes irritation, hostility and anger (Roseman et al.,1988 cited in Kunnanatt 2003). In addition to the above characteristics, TABP individuals possess more characteristics like intense drive to achieve self-selected goals that are often poorly defined, eagerness to compete, continuous involvement in multiple and diverse functions , extra ordinary mental physical alertness, aggressive and hostile feelings (Roseman et al.,1964 cited in Kunnanatt 2003). Moreover type A individuals always move, eat and talk rapidly, tend to hurry to the end of their sentences, can not wait for others to do things, tend to work faster, hurry themselves in every activity they can (Friedman and Roseman 1974). They think of two or more things at the same time. They try to do something even on their vacation. TABP individuals are extremely competitive and try to do achieve more than others. They are more focused on numbers of success and less focused on quality of their success (Kunnanatt 2003).

TABP individuals are engaged in behaviors like time urgency, competitiveness, impatience, achievement striving and vigorous speech and motor mannerism. This behavior pattern is related with loss of appetite, depression or headaches (Mattesson and Ivancevich, 1982).

Spench et all (1987) have identified two dimentions of Type A behavior. These are achievement striving and impatience/irritability. Achievement striving refers the extent to

which people work hard and take their work seriously whereas impatience/irritability refers one's temperament and obsession with time.

Type A individuals have a dominant need for control of their environment so that they are engaged in a chronic struggle for control that harm them physically and psychologically (Glass 1977 and Matthews, 1982).

2.2 TABP employees in organization

Employees of TABP pattern are more hard driving, competitive, aggressive and ambitious than the type B employees (Friedman and Roseman 1974). So that the performance of type A employees is rewarded by organization more than the type B employees (Ivanchvich and Matteson, 1988). Type A employees develop their career but they can not be successful like type B because type B employees are more patient. Whereas type A employees try to get more within short time that reduce the quality of their work (Steers 1981, Kriegal and Kriegal 1984).

Type A managers try to control their environment more often than type B. So that low perceived control increase type A's anxiety than type B (Chesney and Roseman, 1980). Type A who gets more autonomy can lower their blood pressure than type A who gets less autonomy. Type A experiences distress in case of low control environment whereas Type B experiences anxiety in case of low structure and low external control (Chesney et al, 1981).

2.3 TABP and performance

There are some attributes that are related with TABP . These are

1. High level of energy.
2. Value system marked by a chronic hunger for money, more status and a better standard of living.
3. Habit of working hard and lasting a tendency to be very competitive. (Stanton and Buskirk, 1978).

TABP has been related to individual performance. TABP persons are hard-driving and competitive, highly achievement oriented and work involved. They are engaged in a chronic struggle to get more in less time (Friedman and Rosenman 1974). For example Type A faculty members produce more quantity and quality research (Helmreich Beane and Lucher, 1980 and Taylor et al 1984). According to Matteson , Ivancevich and Smith (1984) there is no significant relationship between TABP and sales performance. Moreover according to Wiley and Sons (1989) the work involvement aspect of TABP may be helpful for sales people, but

hard-driving, competitiveness and impatience may not be related. The achievement components of TABP are positively associated with academic performance but impatience components may have negative effect on one's health (Helmreich, Spence and Robber 1986, Williams et al 1985).

2.4 TABP and Optimism

The optimism and TABP fit together. Optimism refers that one can and will attain one's desires (McClelland, 1961 cited in Lee et al 1993). So the synergism between optimism and achievement striving produces a positive mindset for accomplishment. There is a negative relationship between optimism and achievement striving and health risk factors. Because positive approach like belief in success will increase motivation to strive and decrease health symptoms. Individual high in optimism can influence Type a behavior dimensions and also reduce negative effects of impatience/irritability and anger/hostility (McClelland, 1961 cited in Lee et al 1993). Moreover optimists can deal with stressful situation by using problem-focused strategies like formulating action plans, keeping their minds on the task at hand and not thinking about the negative emotions that create stress. On the other hand pessimists focus on stressful feelings and avoidance or disengaging from the goal that creates stress (Scheier et al, 1986). So optimists do better because they use coping strategies that are more instrumental and problem-focused (Scheier et al, 1989).

2.5 TABP and Coronary Heart Disease

TABP is common in modern urban and industrialized societies that influence competitive and aggressive behavior. It has been a risk factor of Coronary Heart Disease (Friedman and Rosenman, 1974; Matthews and Haynes, 1986). TABP tends to arise physiologically that creates stressful situation. Then it increase heart rate, blood pressure, cardiovascular diseases and finally it increase incidence of Coronary Heart Disease (Weiss and Richter-Heinrich, 1985). Moreover TABP is an independent risk factor for coronary heart disease and it is also risk factor of hypertension, smoking and serum cholesterol (the Review Panel on Coronary – prone behavior and coronary heart disease, 1981).

2.6 TABP and Occupational stress

Occupational stress refers negative environmental factors or stressors like workload, role conflict that related with job (Ivancevich et al, 1982). More specifically job stress refers a job situation that is associated with two things like demand and control. Demand is the amount of efforts that a job requires and control is the ability to make decision about executing work, planning and also get freedom on the job (Karasek's 1979, Johnson, 1986). Occupational stress is determined by the interactive effects of demand and control. These interactions are represented by the two diagonals like strain diagonal and activity diagonal. The strain diagonal refers the highest strain that occurs under a combination of high demand and low control. Moreover highest strain jobs lead to the physiological and psychological outcomes such as job satisfaction, burnout, somatic complains (Baker, 1985; Karasek 1979). Whereas activity diagonal relates to the jobs in which high loads are matched by high control levels.

Type A behavior pattern shows a stressful life style characterized by being competitive, hostile, hard-driving and time pressure (Friedman and Rosenman, 1974; Matthews and Haynes, 1986). Type A individuals generate and operate under potentially chronic overload. They want to achieve more within limited time (Matthews and Haynes, 1986). Their lifestyle creates self-initiated stressful life events because they set high performance goals and work on multiple projects at a time (Byrne and Roseman, 1986; Matthews, 1982; Lee, Earley and Hanson, 1988). Moreover they work more time and they become fatigue or failure (Burke and Weir, 1980; Matthews, 1982). Moreover Type A prefers active and intensive work so that they would be stressed by underload (Kushnir and Melamed 1991).

TABP individuals exhibit inappropriate coping skills (Glass 1977). For controlling stressful aspects of their working environment, TABP individuals avoid attention to negative effects like anxiety/tention and physical symptoms like pain/fatigue and simultaneously work close to their capacity (Carver, Coleman and Glass, 1976).

2.7 Banking Sector in Bangladesh

The banking system of Bangladesh is composed of four state-owned commercial banks, five specialized development banks, thirty private commercial banks and nine foreign commercial

banks. The commercial banking system dominates Bangladesh's financial sector. In Banking sector, Bangladesh Bank is the Central Bank and the chief regulatory authority .

Private commercial banks are the highest growth sector due to the dismal performances of state-owned commercial banks. Private Commercial Banks tend to offer better service and products. There are thirty private commercial banks in Bangladesh . They are - Uttara Bank Limited, Dhaka Bank Limited, United Commercial Bank Limited, Mutual Trust Bank Limited, BRAC Bank Limited, Eastern Bank Limited, Dutch Bangla Bank Limited, Pubali Bank Limited, IFIC Bank Limited, National Bank Limited, The City Bank Limited, NCC Bank Limited, Mercantile Bank Limited, Prime Bank Limited, Southeast Bank Limited, Standard Bank Limited, One Bank Limited, Bangladesh Commerce Bank Limited, The Premier Bank Limited, Bank Asia Limited, Trust Bank Limited, Jamuna Bank Limited, AB Bank Limited, Union Bank Limited, NRB Commercial Bank Limited, NRB Bank Limited, Meghna Bank Limited, Farmers Bank Limited, Modhumoti Bank Limited and South Bangla Agriculture & Commerce Bank Limited.)

2.8 Mobile Phone Sector in Bangladesh

The mobile phone sector in Bangladesh is rapidly emerging. Bangladesh Telecommunication Regulatory Commission (BTRC) is the regulatory authority for this sector, overseeing licensing, policy etc. The number of mobile phone subscribers in Bangladesh at the end of March 2013 is 99.87 million. There are 6 mobile phone companies in Bangladesh. These are:

1. Airtel Bangladesh Ltd. Branded as Airtel, formerly known as Warid Telecom
2. Grameenphone/Telenor Bangladesh Ltd.: Branded as Grameenphone
3. Orascom Telecom Ltd.: Branded as Banglalink
4. Pacific Bangladesh Telephone Ltd.: Branded as Citycell
5. Axiata Bangladesh Ltd: Branded as Robi
6. Teletalk Bangladesh Ltd.: Branded as Teletalk

Grameenphone which is widely known as GP, is the leading telecommunication service provider in Bangladesh. In January 2013 the number of subscribers is more than 40.33 million . Grameenphone is the largest mobile phone operator in the country. It is a joint venture enterprise between Telenor and Grameen Telecom Corporation. Telenor, the largest telecommunications company in Norway, owns 55.8% shares of Grameenphone, Grameen Telecom owns 34.2% and the remaining 10% is publicly held. Grameenphone was the first

company to introduce GSM technology in Bangladesh, which also established the first 24-hour Call Center to support its subscribers. It has 5 thousand 100 employees.

Whereas Banglalink became the first company to provide free incoming calls from BTTB for both postpaid and prepaid connections in August, 2006. It got past the landmark of 10 million subscriber base on August 20, 2008.

Though the industry is relatively new, yet the growth is much faster in comparison to other industries due to aggressive market oriented business strategy (Yousuf et al., 2006).

3.0 Research Methodology

3.1 Sampling frame:

The sample-1 is comprised of 104 participants from different levels of private banks in Dhaka City only . A total of 8 banks (Table- 1) participated in the study. These are Prime Bank Limited, The City Bank Limited, Trust Bank Limited, Dutch- Bangla Bank Limited, BRAC Bank Limited, First Security Islami Bank Limited, Eastern Bank Limited and Dhaka Bank Limited.

Moreover sample-2 is also comprised of 106 participants(Table-2) representing mobile phone sector. Executives were from leading two mobile phone companies viz. Grameen phone and Banglalink.

Table–1: Name of Institutions and Number of Samples

Sl. No.	Name of Institution	No. of Samples	Male	Female
1	Prime Bank Limited	16	15	1
2	The City Bank Limited	10	8	1
3	Trust Bank Limited	20	16	4
4	Dutch- Bangla Bank Limited	10	10	-
5	BRAC Bank Limited	20	15	5
6	First Security Islami Bank Limited,	10	8	3
7	Eastern Bank Limited	10	8	2
8	Dhaka Bank Limited	5	5	-
	Total	101	85	16

Table-2: Name of Institutions and Number of Samples

Sl. No.	Name of Institution	No. of Samples
1	Grameen Phone	88
2	Banglalink	18
	Total	106

3.2 Measures:

A twenty one items questionnaire was used from Michael T. Maueson and John M. Ivanevich (1982) for this purpose.

3.3 Sources of Data:

Primary Data for this study has collected through questionnaire survey and interview.

Secondary data has collected through previous articles, books and internet.

4.0 Findings and Discussion

From this survey we found that, employees whose total score was 90 and above were categorized as Type A. Because of their scores were high on impatience, job involvement and hard drive. There were some questions in the survey questionnaire that determined the scores of respondents on these categories. Type A category people become impatient for maintaining punctuality, interrupt people in their speech, get frustrated by waiting, try to do several things at a time and rapidly, always feel rushed and cannot control their anger. Thus impatience makes them feel more work loaded and thus feel more negatively stressed.

On the other hand, the employees who scored 50 to 70 are Type B because of their scores was relatively low on impatience, job involvement and hard drive. Type A category people feel relaxed about punctuality, listen to others quietly, tend to do one thing at a time, do not feel much rushed, do not bother to wait and have control on their anger. So they do not feel much stress like type A people.

4.1 Finding from private commercial banks:

Case 1: Prime Bank Limited

In Prime Bank Limited out of 16 respondents one is hard core type A, six respondents are moderate type A, three are low type A and six are low type B. So, most of the employees in Prime Bank Limited feel stress at their workplace and life.

Case 2: The City Bank Limited

In The City Bank Limited out of 10 respondents one is hard core type A, five respondents are moderate type A, three respondents are low type A and one respondent is type X. So, most of the employees in The City Bank Limited feel stress at their workplace and life.

Case 3: Trust Bank Limited

In Trust Bank Limited out of 20 respondents two is hard core type A, five respondents are moderate type A, two respondents are moderate type B, Seven respondents are low type A, three respondents are low type B and one respondent is type X. If we generally categorize, we can say that fourteen of them are Type A personalities, five of them are Type B personalities and one person is Type X personality. So, most of the employee in Trust Bank Limited feel stress at their workplace and life.

Case 4: Dutch- Bangla Bank Limited

In Dutch-Bangla Bank Limited out of 10 respondents three are low type A, Two respondents are moderate type A, one respondent is low type B, two respondents are moderate type B and two respondents are type X.

Case 5: BRAC Bank Limited

In BRAC Bank Limited out of 20 respondents seven are hard-core type A, six respondents are moderate type A and seven respondents are low type A. Employees of BRAC Bank Limited are mostly Type A behavior as they have to take more work load and work pressure. That means they are facing a lot of stress. So personality and stress are linked with each other.

Case 6: First Security Islami Bank Limited

In First Security Islami Bank Limited out of 10 respondents three are hard-core type A, two respondents are moderate type A, four respondents are low type A and one respondent is type X.

Case 7: Eastern Bank Limited

In Easter Bank Limited out of 10 respondents one is hard core type A, one respondent is hard core type B, two respondents are moderate type A, one respondent is moderate type B, one respondent is low type B, three respondents are low type A and one respondent is type X.

Case : 8 Dhaka Bank Limited

Out of 5 respondents one is hard core type A, three respondents are moderate type A and one respondent is low type A.

Table- 3: Percentage (%) of Type A and Type B employees in the private commercial banks.

Categories of Personality	Number of respondents	% of total respondents participated in the study.
Hard Core Type A	16	15.85%
Moderate Type A	31	30.69%
Low Type A	31	30.69%
Total Type A	78	77.23%
Type X	06	5.94%
Low Type B	11	10.89%
Moderate Type B	05	4.95%
Hard Core Type B	01	0.99%
Total Type B	17	16.83%
Total	101	100%

On the basis of the findings, out of 101 employees 78 employees are Type A employees that means 77.23%. On the other hand 17 employees are Type B that means 16.83% of total participants. And only 6 employees are included in Type X category that means 5.94%.

4.2 Finding from mobile telecommunication:

Case 1: Grameen Phone

Out of 88 employees 28 employees are Hard Core Type A, 20 employees are Moderate Type A, 13 employees are Low Type A, 11 employees are Type X, 11 employees are Low Type B, 4 employees are Moderate Type B and 1 employee is Hard Core Type B.

Case 2: Banglalink

Out of 18 employees 11 employees are Hard Core Type A, 4 employees are Moderate Type A, 2 employees are Low Type A and 1 employee is Low Type B.

Table- 4: Percentage (%) of Type A and Type B employees in the mobile phone companies

Categories of Personality	Number of respondents	% of of total respondents participated in the study
Hard Core Type A	39	36.79%
Moderate Type A	24	22.64%
Low Type A	15	14.15%
Total Type A	78	73.58%
Type X	11	10.38%
Low Type B	12	11.32%
Moderate Type B	4	3.78%
Hard Core Type B	1	0.94%
Total Type B	17	16.04%
Total	106	100%

4.3 Stress Model:

The major causes behind occupational stress according to the response are given below

Table: 5 Major causes of occupational stress

✓ workplace,	✓ competition,	✓ Job load/ Security	✓ political issues,
✓ Situation of workplace,	✓ Long time stay,	✓ Job and personal life	✓ Overload and customer behavior,
✓ Boredom,	✓ Change in time,	✓ Uncertainty	✓ Workload and customers,
✓ long time,	✓ Time schedule,	✓ Security	✓ Boss and co worker,
✓ formalities,	✓ boss,	✓ Environment	✓ anxiety,
✓ Workload,	✓ Internal problem in	✓ Recognition	✓ Conflict and work,

	organization,		
✓ environment,	✓ discrimination,	✓ Job responsibility	✓ Financial,
✓ pressure,	✓ Work and study,	✓ Economical problem	✓ relationship,
✓ unclear work,	✓ Study and personal problem	✓ Boring work	✓ dissatisfaction
✓ External command,	✓ overtime,	✓ Change in job responsibility	
✓ Mental and family pressure	✓ Decision ,	✓ Advance technology	

Modarating factor : Type A and Type B personality

All the respondents who were included in Type A personality category did not feel stress. Most of them feel stress and some of them did not feel stress. On the other hand some of type B category respondents felt stress. Some respondents took stress as a challenge and some of them took it as a real stress. Employees' personality is an important factor for influencing their level of stress. So there are two types of consequences of stress like positive as well as negative consequences.

The respondents have given the following different responses regarding stress on this survey:

- 61 respondents said they feel stress
- 20 respondents said they never feel stress
- 5 respondents said they sometimes feel stress
- 5 respondents said they feel stress at moderate level
- 9 respondents did not give any response that is they are not sure about their response

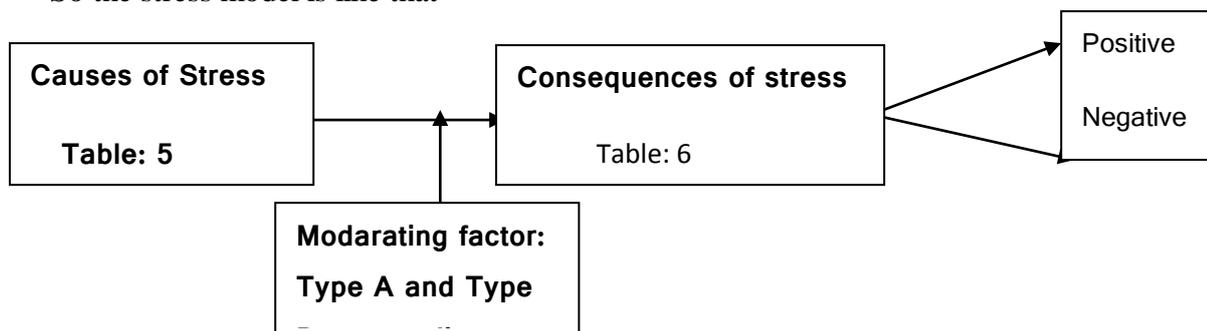
Consequences of stress

There are two types of consequences of stress. These are given below:

Table 6: *Consequences of occupational stress*

Positive Consequences	Negative Consequences
<ul style="list-style-type: none"> ✓ motivation ✓ responsible ✓ satisfaction ✓ better performance ✓ Motivate to perform ✓ Job performance 	<ul style="list-style-type: none"> ✓ Job switch ✓ Fail to achieve goal ✓ Reduced productivity ✓ depression ✓ Poor performance ✓ anxiety ✓ Hamper productivity ✓ Low satisfaction ✓ Lack of perfection ✓ headache ✓ Personal safety ✓ Absence ✓ Hampers lifestyle, extra pressure ✓ Health problem ✓ feel pressure ✓ Reduce performance ✓ dissatisfaction

So the stress model is like that



5.0 Conclusion:

Both banking sector and mobile telecommunications are the most competitive sectors in Bangladesh. So employees working in these sectors are facing more challenges in their day to day jobs. Most of the employees feel stress due to the various reasons such as negative workplace environment, workload in their jobs, less cooperative supervisor and so on. Moreover most of the employees in this study included in the Type A behavior category so that they were more competitive, tried to achieve more within less time and also felt more stress. Type A behavior pattern is related with stress, heart diseases and low performance. But it is also related with optimism that means Type A employees become more successful when they take workload as a challenge. In this study there were some employees who were included in type A category but they did not feel stress that means they were optimistic. But most of the employees of Type A category felt stress. These kind of employees' performance will go down so they should be concerned about their type A pattern and also know about their stress level. This kind of study will help employees to know about their TABP and occupational stress that finally will help them to improve their performance.

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