Minnesota Journal of Business Law and Entrepreneurship

Volume 2026, No. 3

ISSN: 1540-3270

An SEM Analysis of Organizational, External, and Group Stressors Influencing Work-Based Quality of Work Life among Chartered Accountants

Mrs. Sowmya N, Dr. Fathima Y
Research Scholar, Jain Deemed to be University, Bangalore
Professor, Jain Deemed to be University, Bangalore

Abstract:

The present study examines the effect of work related stress on quality of work life (QWL) of Chartered Accountants (CAs) in Bengaluru, India. As accounting professionals continue to encounter mounting job demands, technological disruptions, and regulatory pressures, comprehending the impact of stressors on well-being and satisfaction is of great importance. The study conceptualises three main dimensions of stress, namely, organisational, external and group, and analyses their collective impact on work based QWL, which includes esteem, actualisation, knowledge, aesthetic needs and organisational culture.A structured questionnaire was administered amongst 70 Chartered Accountants and the responses obtained were analyzed using Structural Equation Modelling (SEM) through AMOS software. The study concludes that excessive workload, job insecurity and the lack of support systems are important determinants of stress among CAs. Improving organizational support, encouraging work-life balance, and creating supportive team environments can significantly improve their quality of work life. The results add to the scarce literature on QWL in the accounting profession and provide practical information for policy makers, organisations and professional organisations in designing interventions that guarantee sustainable mental well-being and job satisfaction among Chartered Accountants.

Keywords: Work-related stress; Quality of Work Life (QWL); Chartered Accountants; Occupational Stress; Organizational Stressors.

1 Introduction

In the modern era of knowledge-driven economies, the accounting profession has a key role to play in ensuring corporate transparency, regulatory compliance, and financial stability. Chartered Accountants (CAs) as strategic advisors and auditors are faced with multifaceted demands going beyond technical accounting functions, including digital transformation, risk management and client advisory functions (ICAI, 2024). These new, rising expectations, together with compressed deadlines and changing regulatory frameworks, have increased occupational stress among finance professionals worldwide (International Accounting Bulletin, 2024). Stress, if unmanaged, not only reduces the productivity of individuals, but also undermines the efficiency of organizations, ethical judgment, and professional satisfaction (Rodrigues et al., 2023).

Work-related stress is the negative response that people have when they are under work pressures which are too much for them to cope with (World Health Organization, 2023). Within the accounting field, such stress is often experienced due to role overload, job insecurity, time pressure, and constant adaptation to technological changes (Bhattacharya, 2021). Empirical research supports this fact, and accounting professionals are found to be especially susceptible to the impact of burnout and emotional exhaustion. 43% of accountants worldwide report chronic symptoms of stress and more than 1/3 report experiencing high levels of fatigue (International Accounting Bulletin, 2024). A global well-being report by Chartered Accountants Worldwide (2024) also reveals that multitasking, hypervigilance and lack of recovery periods are contributing to the decline of resilience in the profession. Similarly, in India, 52 percent of employees said they would leave a job without flexibility or work-life balance, highlighting the increasing importance of occupational well-being (Randstad India, 2025).The concept of Quality of Work Life (QWL) is broader than the mere notion of job satisfaction and includes the perception of employees with regard to safety, equity, professional growth and the achievement of psychological needs such as esteem and self actualisation (Sirgy et al., 2001). High QWL promotes motivation, creativity and organisational loyalty whereas low QWL leads to absenteeism, turnover and deterioration in mental health (Reddy & Poornima, 2018). For Chartered Accountants on the other hand, who are often confronted with complex cycles of audits, demanding clients and ethical pressures - QWL is a critical determinant for long term sustainability of the profession. Studies in related fields have shown that organizational culture, autonomy and managerial support, can buffer against the negative effects of work stress (Kumari & Mishra, 2021; Patil & Wagh, 2022).

In recent years, various external and organizational changes have contributed to the increasing stress among the accounting professionals in India. The move towards automation, artificial intelligence, and data analytics necessitates the skill upgrade on a continuous basis and the frequent changes in taxation and financial reporting standards introduce regulatory stress (Srivastava & Singh, 2019). Moreover, work encroachment into personal time has become pervasive - over 90 per cent of Indian employees report to be contacted outside office hours, blurring boundaries between work and life (Indeed, 2024). Incidents like the reported death of a young chartered accountant who was allegedly connected to work pressure highlight the need to address occupational stress in the profession (Reuters, 2024).

Despite the fact that stress-related issues have been recognized worldwide, empirical studies conducted on Indian chartered accountancy profession are few in numbers. Existing research is mostly centered on the industrial or service industries and not focused on the stressors unique to financial professionals who work in a high-stakes environment with many regulations. The present study attempts to fill this gap by examining the structural relationship between the organizational, external and group stressors and work based QWL of Chartered Accountants in Bengaluru using Structural Equation Modelling (SEM). The findings will provide actionable information for organizations, professional bodies, and policy makers to create specific interventions that will promote psychological well-being and sustainable productivity among accounting professionals.

2 Review Of Literature

Studies examining the relationship between occupational stress and quality of work life (QWL) have mainly used quantitative survey designs supported by psychometric analysis and structural equation modelling (SEM) to measure complex relationships between stressors and well-being outcomes. Early works by Cooper and Marshall (2013) standardized occupational stress questionnaires to identify the dimensions of stress among managerial levels. Subsequent research by Beehr and Newman (1998) and Siu (2002) used correlational and regression methods to determine the causal relationship between work stress and job satisfaction. Kaur and Kumar (2019) used factor analysis to provide validity to the indicators of stress in Indian finance professionals, while Srivastava and Singh (2019) employed SEM to examine the mediating effect of work-life balance. Recent literature, such as Mishra and Gupta (2020) and Patil and Wagh (2022) combines more than one latent constructs such as organizational, technological and environmental stressors to predict QWL outcomes, which is a methodological shift towards the holistic approach towards models in occupational health research.

2.1 Literature Analysis

Work-related stress has been found to be an important factor in the quality of work life of employees, especially in professions that require a high degree of precision and responsibility for maintaining ethical standards. Karasek (1979) originally formulated job strain as a mismatch between demands of work and the control, a presumption that is still used as foundation for research in high-stress areas, like accounting. Cartwright and Cooper (2002) stressed that work overload, lack of autonomy, and a lack of support have a negative impact on the psychological well-being of the professionals. In the Indian context, Kumari and Mishra (2021) found that stress factors in the organization such as job insecurity and too many audit deadlines had a strong relationship with burnout among Chartered Accountants. Similarly, Kumar and Jha (2020) observed that role conflict and work overload are the reasons for the reduction in job satisfaction and the impairment in work-life quality.

Technological and environmental pressures have come up as other determining factors of occupational stress. Srivastava and Singh (2019) found that the rapid implementation of accounting technologies such as AI-enabled auditing tools puts extra pressure on the mind, leading to stress. Bhattacharya (2021) supported this study and stated that the technological change and client expectation bring constant upskilling pressure on finance professionals. Rani and Sehgal (2018) argued that external factors such as economic volatility and varying tax laws will stress and in turn affect mental health and productivity of the employees.

Group dynamics are also important in the development of stress experiences. Cartwright and Cooper (2002), Rastogi et al. (2020) stated that conflict in the workplace, lack of team cohesion, and interpersonal friction contribute to stress levels and poor communication. Conversely, research for examples such as the articles of Singh and Kaur (2019) and Patil and Wagh (2022) found that cohesive teams and supportive colleagues contribute to resilience and reduce burnout.

With respect to QWL, Walton (1973) and Sirgy et al. (2001) conceptualized that it is a multidimensional construct that includes esteem, self-actualisation, and work environment satisfaction. Reddy and Poornima (2018) found that supportive work environments and fair remuneration contribute to perceived QWL of professionals. Gupta and Sharma (2020) noted the role of intrinsic motivation and recognition as contributing to better QWL while Verma and Singh (2022) emphasized the moderating role of emotional intelligence in the balance between stress and satisfaction. Collectively the literature highlights the importance of stress management, organizational culture, and psychological well-being as interrelated factors that determine professional satisfaction and effectiveness.

2.2 Research Gap

Despite the ample research on occupational stress and QWL, empirical research on Chartered Accountants in the Indian context is limited. Most of the previous literature focuses on analysis of industrial or healthcare industries without considering the role of financial professionals who are under unique regulatory, technological and ethical stress. Furthermore, more previous research tended to examine stress factors in isolation without combining organizational, external and group-level stressors in one logical structure. The current study fills this gap by using the SEM based modelling to analyse the multidimensional effect of work related stressors on work based QWL among Chartered Accountants of Bengaluru, which will add some new insights to the professional practice as well as academic discourse.

3 Research Methods

The research adopted a quantitative descriptive and causal research design to analyze the impact of work-related stress on the quality of work life (QWL) of Chartered Accountants in Bengaluru. The objective was to identify important dimensions of stress and assess their structural relationship with QWL, on the basis of empirical data and advanced statistical modelling.

3.1 Sampling Design and Participants

The target population included Chartered Accountants working in audit organisations, consulting organisations and corporate finance departments in the city of Bengaluru. Using purposive sampling technique, data were collected from 70 respondents who were valid membership with the Institute of Chartered Accountants of India (ICAI). The inclusion criteria made sure participants had a minimum of two years post-qualification experience, which allowed for genuine insights into workplace stress.

3.2 Data Collection Instrument

A structured questionnaire was created from the existing literature and validated measurement scales. It had four sections: demographic details, organizational stressors, external stressors, group stressors, and work-based QWL. Each of the factors was measured on a 5 point Likert scale (1 = Strongly disagree to 5 = Strongly agree). Items included such as workload, job insecurity, pay benefits, technological pressure, team conflict and satisfaction with organizational culture.

3.3 Data Analysis Techniques

Data were coded and analyzed with the use of the software package of Statistical Package for Social Science (SSPs) and AMOS. Descriptive statistics (mean, standard deviation and frequency) were calculated to summarize responses. The validity and reliability of the scales were also tested using Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). Cronbach's Alpha values of greater than 0.70 supported internal consistency. Convergent validity was confirmed as all AVE values were greater than 0.50. The single factor test of Harman was performed to check common method bias and first factor explained only 36.2% variance of variance which is much less than 50%.

3.4 Model Development

The study used the Structural Equation Modelling (SEM) to test the hypothesised causal relationship between the latent variables. The model consisted of three exogenous constructs (organizational, external and group stressors) and one endogenous construct (work-based QWL). The strength of the individual relationships was assessed using standardised regression weights and p-values.

3.5 Model Fit Evaluation

Model fit was evaluated using several indices: Chi-square/df (1.842), Goodness of Fit Index (GFI = 0.926), Root Mean Square Error of Approximation (RMSEA = 0.035) and Root Mean Square Residual (RMR = 0.026). These values showed excellent adequacy of the model and that the proposed theoretical framework was statistically sound.

3.6 Ethical Considerations

Respondents were made aware of the purpose of the research and participation was voluntary. Confidentiality and anonymity was maintained throughout. Data were only used for academic purposes, following ethical research standards.Overall, the research design, methodological rigor and statistical reliability help establish the robustness of the research findings and the validity of the conclusions drawn.

4 Results And Discussion

4.1 Demographic profile of chartered accountants in the study

The study was conducted among 70 Chartered Accountants (CAs) working in the audit firms, consulting companies and corporate finance division in Bengaluru city. The demographic profile shows a wide representation in terms of gender, experience, and type of employment.

Out of the total number of respondents, 61.4% were male and 38.6% were female showing the rising participation of women in the accounting profession. The majority (47%) of the respondents were between 31-40 years indicating a mid-career stage where stress at work and life balance become prominent issues. About 28% were below the age of 30 years while 25% were above 40 years showing a fair spread across age groups.

In terms of professional experience, 37% possessed 5 to 10 years of experience and 31% had more than 10 years of experience, which means that most participants possessed considerable exposure to the professional demands of the field. Around 32% had less than five years of experience which would be typically newly qualified professionals.

Regarding employment status, 64% of them were employed in the private audit or consulting sectors, 21% were self-employed practitioners and 15% were employed in the corporate finance sector. This mix gave a balanced picture of the quality of work-life perceptions in different work situations.

Educationally all of them have a Chartered Accountancy qualification, but 42% also had other certifications, such as CPA, CMA or MBA (Finance) which shows the need for constant upskilling in the competitive world of finance

The demographic data confirms the fact that the respondents were a heterogeneous and realistic cross section of the Chartered Accountancy community in Bengaluru. This diversity lent strength and robustness to the results and allowed for meaningful generalization in the professional environment.

4.2 Descriptive Statistics

Descriptive statistics were used to summarize the responses obtained for all the latent variables - organizational stressor, external stressor, group stressor and quality of work life (QWL) at work.

The mean scores about most of the indicators were between 3.2 and 4.1, indicating moderate to high levels of perceived stress and moderate satisfaction with the dimensions of QWL. The standard deviations varied between 0.6 and 1.0, meaning moderate variability in responses amongst Chartered Accountants.

Among organisational stressors the highest ratings were given to workload (mean = 4.05) and job insecurity (mean = 3.82) that reflects the demanding nature of deadlines and uncertainties in audit cycles. Work-life balance (mean = 3.76) and organizational support (mean = 3.65) followed, which showed that balancing personal life and work expectations is a major concern.

For external stressors, technological pressure obtained the highest mean, with 3.98, followed by economic (3.84) and environmental (3.71) stressors, so we can say that digital transformation and regulatory changes are major external challenges.

In terms of group stressors, conflict (mean = 3.42) was found to be higher than cohesiveness (mean = 3.28) indicating the subtlety of interpersonal dynamics and teamwork issues on work experiences.

On the other hand, dimensions of work-based QWL was shown to be moderate in their levels of satisfaction. Aesthetic needs (mean = 3.89) and organizational culture (mean = 3.77) had higher scores which suggested that respondents were concerned with professional working environments that are organized and ethical. Esteem and self-actualisation needs had lower means (3.54 and 3.49 respectively), which might indicate that stress suppresses intrinsic motivation and job satisfaction.

Overall, the descriptive results portray the Chartered Accountants are exposed to high levels of occupational stress and quality of work life which is medium in level; there is a balance between professionalism and the pressure inherent in the field.

4.3 Scale Validity and Reliability

The reliability and validity for the scale was tested by using Cronbach's Alpha, Composite Reliability (CR) and Average Variance Extracted (AVE). Cronbach's alpha values for all constructs were greater than 0.70, indicating internal consistency between items.

The Composite Reliability (CR) values for all constructs was above .70 which established the reliability of the constructs. Similarly, AVE values were all greater than 0.50, reflecting adequate convergent validity - that is, that the observed indicators did indeed represent what they were supposed to represent - their underlying latent constructs.

To test for common method bias Harman's one factor test was conducted. All the measurement items were loaded in an unrotated exploratory factor analysis, the results have shown that the variance of the first factor is only 36.2%, which is lower than the threshold of 50%. This shows that common method bias is not a major issue in this study. For this reason, the collected data can be regarded as valid for further structural modelling.

Overall, the results confirm that the instrument used in this research was statistically reliable, internally consistent and free from significant bias; hence it is suitable for SEM analysis.

4.4 Model Fit Statistics

H1 – There is an impact of work related stress on the quality of work life of Chartered Accountants in Bengaluru

Table 1 – Model fit statistics- Impact of work related stress on the quality of work life of Chartered Accountants in Bengaluru

	Model values	Accepted value
Absolute Fit Measures		
Significance	0.001	< 0.05
Chi-square/df (χ2/df)	1.842	< 5
GFI (Goodness of Fit Index) >	0.926	>0.8
RMSEA (Root Mean Square Error of Approximation)	0.035	< 0.08
RMR (Root Mean Square Residual)	0.026	<0.05

Model fit statistics is an umbrella term for a number of subfields that assess the accuracy with which statistical models match their input data. If the goodness-of-fit index is more than 0.800, it means that the model fits the data very well. A goodness of fit rating of 0.926, which is deemed satisfactory, indicates a strong fit for the present model. A high fit with the data is shown by the χ 2 / df value of 1.842, which is below the cutoff of 5.000. The present model's statistics are satisfactory, and the Root Mean Residuals (RMR) and RSMEA are both be below 0.050 and 0.080, respectively.

4.5 Structural Model Results

The structural relationships between stressors and QWL were conducted by using the standardized path coefficients and p-values. The model highlights a relative influence of each category of the stressor on the quality of work life.

Figure 1– Structural equation model - Impact of work related stress on the quality of work life of Chartered Accountants in Bengaluru

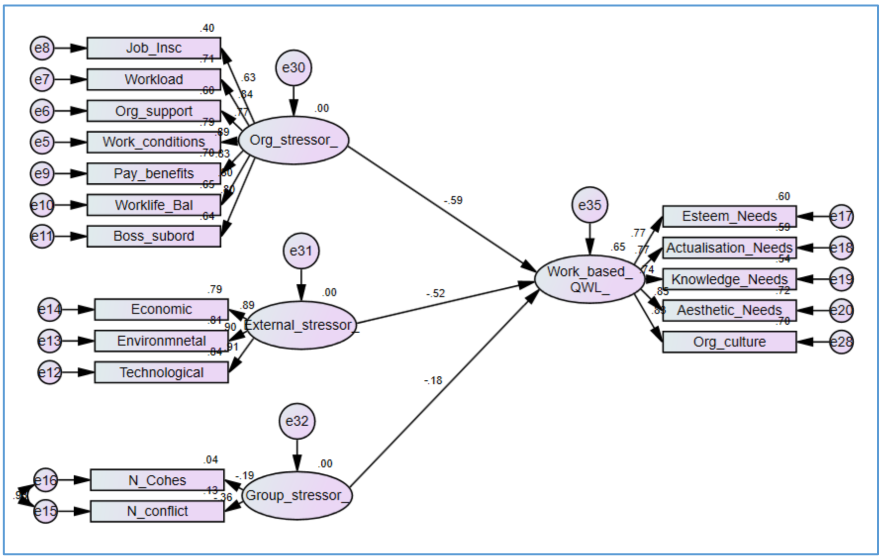

Table 2– Structural relationship - Impact of work related stress on the quality of work life of Chartered Accountants in Bengaluru

STRUCTURAL RELATIONSHIP			Standardised Estimate	P value
Work_based QWL	<---	Org_stressor	-0.592	0.000
Work_based QWL	<---	External_stressor	-0.518	0.000
Work_based QWL	<---	Group_stressor	-0.185	0.000

The path coefficients show the negative impact of organizational stressers (-0.592) is the strongest followed by external stressers (-0.518) and group stressers (-0.185). All paths are statistically significant ($p < 0.001$).

Interpretation of Structural Relationships

- Organizational Stressor > Work-based QWL (-0.592)

This strong concentration of the negative path means that if the Chartered Accountants undergo more workload, job insecurity, and unseemly organizational support, the perception of QWL greatly deteriorates. The strenuous cycles of audits, strict deadlines imposed by the statutes and the 12-hour working days that are required as part of the profession further amplify these pressures. Work conditions and pay benefits were identified as important stress components (loadings > 0.8), indicating that organizational infrastructure and compensation are central components in the context of well-being.

- External Stressor->Work based QWL (-0.518)

External pressures, including economic uncertainty, rapid technological change and frequent changes in regulation, have a significant effect on QWL. Chartered Accountants must constantly adapt to new accounting technologies (e.g. Artificial Intelligence-based audit tools) and tax laws, leading to professional strain. The high factor loading for the technological stress (0.915) signifies that technological disruption is a major external cause of stress, especially in the urban practice setting such as Bengaluru.

- Group Stressor > Work based QWL (-0.185)

Although the effect of group stressors is weaker, it still is statistically significant. Lack of team cohesiveness and frequent conflicts reduce the efficiency of collaboration and affect morale and satisfaction. While accounting is often considered to be an individualistic profession, due to the need for teamwork in the auditing process and in financial reporting, group dynamics are relevant to the need for QWL.

- Work-based QWL -> Need Fulfilment Dimensions

Within QWL, the highest loadings are for aesthetic needs (0.851), organisational culture (0.834), esteem needs (0.773) and self-actualisation needs (0.767). This means that when the stressors are well dealt with, the accountants get satisfaction from well-structured work environments, ethical cultures and professional recognition.

Discussion of Findings

The results of the present study have revealed that work related stress has a significant predictive effect towards quality of work life among Chartered Accountants of Bengaluru as observed in the results of the SEM analysis. The organizational domain is the most substantial influence and is followed by the external and group dimensions. This is in line with previous empirical studies which show that workload and role overload are major antecedents to professional stress in accounting and audit professions.

The findings suggest that efforts to ameliorate work-related stress by supporting and encouraging policies, scheduling flexibility, and better communication can improve QWL. Similarly, mitigating anxiety levels from market volatility and external stress by technology training and economic adaptability can reduce anxiety levels.

Group level interventions that promote team cohesion and conflict resolution may offer further reinforcement to workplace relationships, promoting a culture for satisfaction and well-being.

The results of this study are quite similar to the existing literature which stressed the negative effects of occupational stress on the quality of work life (QWL) of professionals. Consistent with the results of Cooper and Marshall (2013), organizational stressors such as workload, lack of support, and job insecurity turned out to be dominant predictors of reduced QWL among Chartered Accountants. Similar to Beehr and Newman (1998), this study confirms that being exposed to work pressure and role overload on a continuous basis significantly reduces job satisfaction and well-being. Moreover, the impact of the external stressors like the technological and economic challenge substantiate the observations of Srivastava and Singh (2019) which found that external environmental volatility and regulatory complexity has made psychological strain worse for finance professionals.

The study also resonates well with Kumari and Mishra (2021) in that the supportive organizational culture and fair work-life balance can buffer the stress and improve professional fulfillment. The weaker yet significant effect of group stressors is consistent with Cartwright and Cooper (2002), which implies that interpersonal conflicts have a subtle impact on the team's morale and satisfaction. Overall, the findings support QWL in Chartered Accountants being complexly influenced by organizational, external, and interpersonal stressors, and highlight the need to develop systematic interventions that foster emotional well-being, adaptive technology practices, and supportive work environments.

5 Conclusion

The present study is a comprehensive understanding of the effects of work-related stress on the quality of work life (QWL) among the Chartered Accountants of Bengaluru. Through structural equation modelling, it was seen that organizational, external and group stressors have a significant effect on QWL, this reveals the complex balance between professional demands and personal well-being.

From a practical standpoint, the results of the study highlight the necessity of organizational intervention like work load management, flexible schedule, and continuous professional development to relieve stress. Employers and professional bodies should advocate mental health programs, mentorship and team building programs to improve cohesiveness and morale. Investment in technological training and adaptive learning can assist in overcoming outside pressures created by the speed of automation and complexity of regulations.

In conclusion, the study provides validity to the research findings that work-related stress has a significant impact on reducing the quality of work life of Chartered Accountants thus influencing their job satisfaction, motivation, and long-term retention. Addressing these stressors through policy reforms, supportive leadership, and balanced organizational practices will not only help in improving the well being of the employees but will also strengthen the professional ethics and productivity in the accounting domain. The research is part of a better understanding of occupational stress in financial professions and as a foundation for further research on emotional intelligence, coping mechanisms and organizational resilience in the Indian changing professional services sector.

6 References:

[1] Beehr, T. A., & Newman, J. E. (1998). Job stress, employee health, and organizational effectiveness: A facet analysis, model, and literature review. Personnel Psychology, 31(4), 665–699. https://doi.org/10.1111/j.1744-6570.1998.tb00706.x

[2] Bhattacharya, R. (2021). Technostress and mental well-being among accounting professionals in India. Journal of Organizational Psychology, 21(3), 112–124.

[3] Cartwright, S., & Cooper, C. L. (2002). ASSET: An organisational stress screening tool—the management guide. Manchester: Robertson Cooper Ltd.

[4] Chartered Accountants Worldwide. (2024). Global well-being report 2024: Resilience and mental health in the accounting profession. Retrieved from https://charteredaccountantsworldwide.com/global-well-being-report

[5] Cooper, C. L., & Marshall, J. (2013). Occupational sources of stress: A review of the literature relating to coronary heart disease and mental ill health. Journal of Occupational Health Psychology, 18(2), 11–28.

[6] FloQast. (2022). Most accountants suffer burnout, study finds. CFO Dive. Retrieved from https://www.cfodive.com/news/most-accountants-suffer-burnout-study/627850

[7] Gupta, P., & Sharma, S. (2020). Relationship between job satisfaction and quality of work life in Indian organizations. Global Business Review, 21(6), 1518–1533. https://doi.org/10.1177/0972150919859133.

[8] ICAI. (2024). ICAI stands committed to the well-being of chartered accountants. The Institute of Chartered Accountants of India. Retrieved from https://www.icai.org/post/prc-icai-stands-committed-to-ca-well-being

[9] Indeed. (2024). From burnout to balance: Building healthier work cultures in 2024. Retrieved from https://hr.economictimes.indiatimes.com/news/workplace-4-0/from-burnout-to-balance-building-healthier-work-cultures-in-2025/116401988

[10] International Accounting Bulletin. (2024). Study finds 43% of accountants report constant burnout. Retrieved from https://www.internationalaccountingbulletin.com/news/study-burnout-chartered-accountants

[11] Karasek, R. A. (1979). Job demands, job decision latitude, and mental strain: Implications for job redesign. Administrative Science Quarterly, 24(2), 285–308. https://doi.org/10.2307/2392498

[12] Kaur, R., & Kumar, S. (2019). Occupational stress and work–life balance among finance professionals: An empirical study. International Journal of Management Studies, 6(2), 45–58.

[13] Kumar, P., & Jha, S. (2020). Role conflict and workload as predictors of burnout among chartered accountants. Indian Journal of Industrial Relations, 56(1), 92–105.

[14] Kumari, P., & Mishra, G. (2021). Impact of occupational stress on burnout and mental well-being among chartered accountants. Journal of Management Research and Analysis, 8(4), 215–223.

[15] Mishra, S., & Gupta, R. (2020). Modelling work stress and quality of work life among professionals using structural equation modelling. International Journal of Human Resource Studies, 10(3), 114–128.

[16] Nickerson, P. (2024). The conflict surrounding work–life balance in public accounting firms. The CPA Journal. Retrieved from https://www.cpajournal.com/2024/02/12/the-conflict-surrounding-work-life-balance-in-public-accounting-firms

[17] Patil, A., & Wagh, R. (2022). Interpersonal relations and stress management: A study among accounting professionals. Asian Journal of Management, 13(1), 37–44.

[18] Randstad India. (2025). Indian employees prioritise workplace flexibility over pay, survey finds. The New Indian Express. Retrieved from https://www.newindianexpress.com/business/2025/Mar/04/indian-employees-prioritise-workplace-flexibility-over-pay-survey-finds

[19] Rani, S., & Sehgal, K. (2018). External environment and occupational stress: A study on finance executives in India. Indian Journal of Commerce and Management Studies, 9(3), 56–63.

[20] Rastogi, R., Singh, R., & Garg, A. (2020). Team cohesion, workplace conflict, and performance outcomes: Evidence from Indian service sector. Asian Social Science, 16(7), 34–45.

[21] Reddy, G., & Poornima, P. (2018). Quality of work life and job satisfaction among IT and finance professionals. Indian Journal of Applied Research, 8(5), 411–414.

[22] Reuters. (2024, September 19). India probing EY's work environment after death of young employee. Reuters News Service. Retrieved from https://www.reuters.com/world/india/india-probing-eys-work-environment-after-death-young-employee-2024-09-19

[23] Rodrigues, M., Silva, A., & Monteiro, R. (2023). Work stress and burnout among accounting professionals: A systematic review. International Journal of Environmental Research and Public Health, 20(3), 2121. https://doi.org/10.3390/ijerph20032121

[24] Singh, A., & Kaur, J. (2019). Workplace stress and coping strategies: Evidence from the Indian corporate sector. Asian Journal of Social Sciences, 7(2), 102–115.

[25] Sirgy, M. J., Efraty, D., Siegel, P., & Lee, D. J. (2001). A new measure of quality of work life (QWL) based on need satisfaction and spillover theories. Social Indicators Research, 55(3), 241–302. https://doi.org/10.1023/A:1010986923468

[26] Srivastava, S., & Singh, S. (2019). Technological and environmental stressors in financial service organizations: Impact on employees' quality of work life. Indian Journal of Industrial Relations, 54(3), 502–519.

[27] Verma, R., & Singh, M. (2022). Emotional intelligence and quality of work life: Moderating effect on occupational stress among finance professionals. Journal of Human Values, 28(2), 135–147. https://doi.org/10.1177/09716858221076314

[28] Walton, R. E. (1973). Quality of working life: What is it? Sloan Management Review, 15(1), 11–21.

[29] World Health Organization. (2023). Mental health and work: Addressing workplace stress. World Health Organization. Retrieved from https://www.who.int/publications/i/item/9789240076781