

Investigating Occupational-Stress for Workers in Financial Institutions; a Reclassification of Work Stigma through Japanese and Western Values

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Abstract

This study melds Japanese principles of 3K and Dirty Work into a new model of Distasteful Work. Elements of work stigma and the associated taint affects workers' both intrinsically and extrinsically. While 3K is traditionally associated with blue-collar occupations, the results of interviews with employees in Japanese companies suggest a willingness to transpose these associated stigma to white-collar work activities. Adverse stereotyping caused by distasteful work activities has the potential to cause a decrease in mental health leading to lower work efficiency. Particularly in countries that are suffering from labor shortage, maximizing the potential of existing experienced workforces and top talent is paramount, consequently adapted models are necessary. This research examines occupations within commercial banking and identify types of work activities which have higher potential to cause occupational health issues through associated work stigma.

Keywords: mental health, work stigma, dirty work, stress, Japan

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1. Introduction

Corporations today seek to achieve higher efficiency by reducing operational costs, and by enhancing productivity. Japan's ongoing ageing society and low birth-rate suggests that enhancing worker productivity efficiency may increase corporate productivity and performance output. However, shifting from traditional corporate culture has had the tendency to add stress leading to fatigue, as well as physical and mental health issues. Present day economic conditions, indicate that corporations must weigh the potential benefits of solutions against that of implementation costs, education and cultural acceptance at all levels throughout the organization.

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Enabling workers to perform their best requires the hiring of top talent and the associated resources and training to perform their work activities. In addition, it is important to provide the necessary equipment tools and environment, and the enablement of good health both physically and mentally to increase the sustainability of high productivity over time. While occupational health has been the subject of academic study for over 30 years, occupational health issues within industry are still significantly prevalent today suggesting that current processes are insufficient to sustain human health while maximizing work efficiency.

This research examines a selection of occupations in commercial banking, and identifies work activities that can contribute to higher risks of occupational health disorders. Additionally, we explore Western and Japanese perspectives of distasteful work, and ascertain work activities that fall within the categories of this new model.

2. Literature review

Work productivity is often measured as work performance output divided by costs (Chew, 1988; Schreyer and Pilat, 2001; US Department of Labor, 2022). Impacts of work stigma can result in a decrease in work productivity as delays are caused by lower motivation, or conflict with other members, and poor coordination due to breakdowns in communication. Link and Phelan (2001) identify that certain behaviour has the tendency to produce stigma. These behavioral characteristics involve the labelling and distinguishing of human differences and an association with undesirable characteristics. Consequent reactions by peers lead to a segregation into “us” and “them” domains and the subsequent experience by labelled individuals to feel status loss, discrimination, rejection and exclusion. It is further suggested that stigmatization results in demoralization, restricted social networks, earnings and health. Subu, et al. (2021) identify that stigma can lead to negative social experiences such as a perception of isolation, and Jones (2019) identifies a close connection between stigma and shame. Other harmful effects of stigma and discrimination can include a lower sense of hope and self-esteem, difficulties in forming and sustaining relationships, and various increased difficulties at work (Borenstein, 2020).

Ashforth and Kreiner (2014) suggest that three types of taint exist for certain types of work. These are physical, social and moral. In the instance of physical taint, these include work activities or occupations which are associated with waste and death or performed under dangerous or noxious conditions. On the other hand, social taint can occur through an ongoing contact with people who themselves are stigmatized such as workers who are subservient to others. Ashforth and Kreiner (1999) describe moral taint as tasks of ‘dubious value’ or practicing values that are deceptive, intrusive or confrontational. As such, external perceptions of people who perform dirty work can be seen as dirty workers. It follows that, workers who wish to be seen positively by society are more adversely affected (Banaji and Prentice, 1994; Leary, et al., 2007). For example, employees

with higher levels of authority may feel that certain types of work activity can consist of more work stigma than those employees with lower positions of authority.

It is important to note that stigma can be both public stigma and self-stigma. Public stigma refers to a perceived stigmatization by a general social group through explicit cues of an individual, thus leading to an adverse reaction by that group (Ben-Zeev, et al., 2010). On the other hand, Corrigan and Rao (2012) state that self-stigma is a perceived stigma, whereby the individual has recognized and accepted the public's prejudice and the expectation of discrimination because of it.

Japanese 3K has a high degree of self-stigmatization as well as public-stigma. The 3K refers to *kitsui*, *kiken*, and *kitanai*. *Kiken* and *kitanai* may directly be translated as danger and dirtiness respectively, representing stigma such as the perceived threat of work causing physical injury, mortality or contagion, and the proximity to physical dirt and bad odours (International Labor Office 2019; Japan Government 2017; McCornac & Zhang 2016). The nature of *kitsui* however is more difficult to cohesively define as meanings are ambiguous and not mutually exclusive. For example, dictionaries suggest the meanings of tight, close, intense, severe, hard, demanding, determined, forceful or formidable. Also, metaphorically tight, or difficult. In some instances of Japanese slang, interpretation has also included the meanings of very hard or harsh such as to call someone harsh, or to experience a harsh smell (Hidayat and Kusrini, 2021; Okamoto, 2016; McGloin, et al., 2013). Additionally, in interviews with Japanese workers they expressed the usage of "*kitsui*" to denote a recognition of hardship and exhaustion.

Activities which in themselves are not necessarily intrinsic to their jobs, such as the necessity to travel long distances site-to-site, or even internationally can be construed as exhausting falling under *kitsui* stigma (Chatterjee, et al., 2018; Novaco and Gonzalez, 2009). Since a one-off or rare occurrence of such work activity may fall within an individual's resilience level, this suggests that *kitsui* stigma requires high frequency or an ongoing, persistent association to that work activity (Cooke, et al., 2013). It is also possible that a work activity normally enjoyed by a worker, may with increased frequency or persistence, also lead to a sensation of *kitsui*. Further details of the 3K and western values are discussed in the Distasteful Work model below.

3. Research Objectives & Methodology

The aims of this research fall under the following two primary research questions;

1. How can we reclassify the concept of work stigma by combining present day Western and Japanese values?
2. Which occupations in financial institutions are at higher risk of suffering from occupational health issues due to associated work stigma?

This research draws on the data from the O*Net database, and also on interviews that were carried out in 2020 with regards to office workers' perceptions of their work productivity efficiency. The O*Net database is a free resource consisting of 923 occupations, grouped into 459 broad occupations. The database is updated by occupational analyst review and sourced from a broad range of workers in each occupation. The database is sponsored by the U.S. Department of Labour, Employment and Training Administration (O*Net Resource Centre, 2022).

O*Net (2022) identifies the degree of importance that a descriptor has in relation to an occupation denoted by "importance", as well as the "level" or quantity, by which the descriptor variable was required to carry out an occupation. The Likert scale was used from 0 to 7 for level, and 1 to 5 for importance. Subsequently descriptor average ratings were standardized to a scale ranging from 1 to 100 using the formula $S = ((O - L / H - L) * 100)$, where S is the standardized score, O is the original rating, L is the lowest possible score and H is the highest possible score. Descriptors are covered by this study's distasteful work model.

For the purpose of this research, we examined the data that consisted of work activities of office-based occupations in commercial banks, and through our analysis determined occupations which yielded higher levels of work stigma using averaged confidence intervals. The occupations that were investigated are represented by table 1.

Table 1. Occupations Examined in this Study

Chief Executives	Compensation & Benefits Managers
Regulatory Affairs Managers	Training & Development Managers
Regulators Affairs Specialists	Financial Managers
Compliance Managers	Treasurers & Controllers
Compliance Officers	Investment Fund Managers
Claims Adjusters, Examiners & Investigators	Computer & Information System Managers
Compensation, Benefits & Job Analysis Specialists	Quality Control Systems Managers
Human Resources Managers	Management Analysts
Human Resources Specialists	General & Operations Managers
Human Resources Assistants excluding Payroll & Timekeeping	Advertising & Promotions Managers
Equal Opportunities Representatives & Officers	Sales Managers
Labour Relations Specialists	

*Source: Own Representation of Data from O*Net (2022)*

In the study, participants were asked to determine both the 'importance' that the work activity had on impacting their job, and the 'level' or quantity associated to the work activity that had to be carried out. The following work activities in table 2 were examined.

Table 2. Work Activities Examined, Not Traditionally Associated with 3K

Analysing data or information	Inspecting equipment, structures or materials
Assisting and caring for others	Interpreting the meaning of information for others
Controlling machines and processes	Making decisions and solving problems
Communicating with people outside the organisation	Performing administrative activities
Coordinating the work and activities of others	Performing general physical activities
Documenting and recording information	Processing information
Drafting, laying out, specifying technical devices, parts and equipment	Providing consultation and advice to others
Establishing and maintaining interpersonal relationships	Repairing and maintaining electronic equipment
Evaluating information to determine compliance with standards	Repairing and maintaining mechanical equipment
Getting information	Resolving conflicts and negotiating with others
Handling and moving objects	Working with computers

Source: Own Representation of Data from O*Net (2022)

3.1 Distasteful Work Model

The Distasteful Work model constructed in this study as shown in figure 1, refers to the combination of Japanese and Western perspectives, denoted by *kitsui* (exhaustion), *kiken* (risk of danger) and *kitanai* (dirtiness) and physical, social and moral work stigma. Further subdivision of the terms indicates that *kitsui* includes the contributing impacts of high workload, long distance travel and lack of support to carry out work activities. Magnitude of these *kitsui* factors were determined by an averaged CI of the quantity level and high occurrence suggested *kitsui* existed. In this study, it is assumed that employees who perceive a comfortable level of workload, are not required to travel long distances and have sufficient support for work activities and therefore would not feel exhausted. It is important to note that long distance travel is not only commuting from home to the office, but domestic site-to-site travel and international business trips as well. Interviews carried out with Japanese employees in 2020 indicated a distaste for commuting during peak hours due to the “packed train” and the sensation of being exhausted (Law, et al. 2021a).

Kiken is subdivided to include employees’ perception of an above average risk of injury or disease, as well as a perceived risk of job loss. *Kitanai* includes categories of handling dirty substances, breathing bad odors, unintentional proximity to substances which stain clothes and skin as well as the perceived uncomfortable proximity to dirty substances. This corresponds to work activities such as changing ink toner in copy machines, and operating machinery. From the interviews with Japanese employees, *kitanai* was stated to include proximity to immoral people, such as those who bully others and is classified under the category

of undesirable behavior. And additionally, workers who take part in power or sexual harassment. Physical taint has been categorized as muscle straining, stamina exhausting and repetitive physical actions. Work activities such as data entry, file sorting, are covered by this physical work stigma category. Repetitive physical actions might not in themselves be muscle straining or stamina exhausting, but could lead to a sense of futility as the action is repeated over and over again. Social taint has the categories of a perceived sense of degradation, work activities which cause others to adversely stereotype workers, or to cause a worker to feel isolated or segregated due to particular types of work activities.

Finally, the moral stigma theme refers to work which is sexual in nature, has the potential to cause injury to others, is death related or has criminal connotations. The criminal category does not necessarily mean that the work activity is in itself a crime. Rather, in financial institutions, it refers to work activities such as having the potential for allowing criminal activity to occur. For example: Unregulated banking transactions, inability to prevent criminals to launder black money or the potential associated risk of enabling terrorist organizations to carry out crimes which can cause life-loss or injury to the public (Iqbal, et al. 2022).

Kitsui	Kiken	Kitanai (Japanese Values)
Exhausting workload	Risk of injury, disease, death	Proximity to dirty substances, bad odours
Long Travelling	Risk of reputation loss	Harassment (power, sexual)
Insufficiently supporting	Risk of salary or remuneration loss	Undesirable behaviour (e.g.: conflict)

Physical Stigma	Social Stigma	Moral Stigma (Western Values)
Muscle straining	Socially degrading	Work with sexual references
Stamina exhausting	Adversely stereotyped	Work which injures others
Physically repetitive	Isolating	Death related
	Segregating	Work associated with criminal activity

Figure 1. Distasteful Work Model, a Melding of Japanese and Western Values

Source: Own representation

The Distasteful Work model may be represented by work Activities which consist of various types of work stigma. For example, office workers encounter mechanical trouble such as a printer jam, or leaking ink and hopes to resolve it by themselves. This may be due to tight deadlines, a perceived simple solution, or the expectation of slow technical support. *Kitsui* stigma may arise due to a self-perceived lack of training and insufficient support, *kiken* stigma arises due to an increased risk of injury, and the proximity to dirty substances such as ink toner and bad odors from chemicals. Additionally, a potential reputation loss may occur if the worker is observed to fail to repair the printer. Physical stigma may occur due to the physical nature of attempting the repair, and an anticipation of future repeated

breakdowns. Finally, a social stigma may arise due to the stereotyping of menial work by peers and subordinates.

4. Findings

Communicating with people outside the organization, coordinating work activities, establishing and maintaining interpersonal relationships, and inspecting equipment, structures or materials involve frequent site-to-site travel, or the need to have a flexible schedule to handle teleconferencing at international time differences. The inability to control work schedules, and separate work from non-work life can contribute to fatigue and exhaustion and were categorized under *kitsui* stigma.

The mean quantity level of *kitsui* stigma for activities requiring communicating with people outside the organization, coordinating work activities, establishing and maintaining relationships, and inspecting equipment, structures or materials was 4.01. With a high occurrence of establishing relationships (5.34), and a low occurrence of inspecting equipment, structures or materials (1.93). This supports the expected tendency that white-collar workers are often office-based or working remotely but expected and required to travel site-to-site. Occupations with highest levels of *kitsui* stigma type work activities are shown in table 3, and were chief executives (4.77), regulatory affairs managers (4.54), training and development managers (4.53), management analysts (4.83), and sales managers (4.5). In particular, training and development managers and chief executives had higher levels of needing to inspect equipment, structures or materials (2.48, 2.38 respectively). Management analysts had the highest levels of establishing and maintaining relationships, coordinating work and activities of others and inspecting equipment, structures and materials (6.27, 5.62 and 2.69 respectively).

Table 3. Highest Occupations with Associated *Kitsui* stigma

Occupation	Communicating with people outside the organization		Coordinating work and activities of others		Establishing and maintaining interpersonal relationships		Inspecting equipment, structures and materials	
	Level	Importance	Level	Importance	Level	Importance	Level	Importance
Chief Executives	5.87	4.61	5.12	3.93	5.99	5.99	2.11	2.38
Regulatory Affairs Managers	5.29	4.41	5.07	4.04	5.5	5.5	2.29	2.15
Training and Development Managers	4.42	3.65	5.12	4	6.04	6.04	2.52	2.48
Management Analysts	4.73	3.35	5.62	4.15	6.27	6.27	2.69	2.4
Sales Managers	5.35	4.18	5.05	4.13	5.82	5.82	1.78	2.13

Source: Own Representation of Data from O*Net (2022)

For the *kitanai* stigma category, six work activities were considered. These were: controlling machines and processes, handling and moving objects, inspecting equipment, structures or materials, repairing and maintaining mechanical or electronic equipment, and resolving conflict and negotiating with others. Activities involving touching, moving, and interacting with machinery, equipment and materials have the potential for staining clothing and skin. Substances such as ink, oil, solder and other chemicals have the tendency to produce bad odors, and give off noxious fumes which affect health when inhaled.

In Japanese organizations, it was stated that conflict is a type of undesirable behavior and being in proximity to people who are in conflict can create adverse work inefficiencies. A study by Law, et al., (2021b) identified a significant correlation between lower perceived work devotion and higher team conflict, as well as higher team conflict with lower work productivity. Interestingly, white-collar occupations' work activities relating to dirt and bad odors had a low mean level average of 1.54 indicating that while not representing a majority of their work-lives, *kitanai* stigma exists. For activities relating to proximity to conflict, the mean level average was 4.89. Occupations with highest levels of *kitanai* stigma were compliance officers (2.15), human resources assistants except payroll and timekeeping (1.58), computer and information systems managers (2.05), quality control systems managers (3.26) and general and operations managers (2.6). Occupations with highest proximity to conflict were chief executives (6.06), labor relations specialists (6.65) and human resources managers (6.62) inferring a significantly higher than average risk of stigma for this factor.

For physical stigma, getting, analyzing, evaluating and processing data, are work activities which can be both mundane and highly repetitive. Activities such as data entry or reading from a page or screen can lead to eye-fatigue and musculoskeletal disorders (Law, et al., 2021a). Additionally, where digital automation exists in the form of robotic process automation, workers can feel a sense of futility and boredom. On the other hand, performing administrative activities, handling and moving objects, general physical activities and repairing equipment may have the associated public stigma of an unskilled labor stereotype, or poor control over their work tasks from the perspective of other white-collar workers. Especially for workers in higher positions of authority, an expectation exists from below that lower-skilled activities can be delegated to subordinates. Inability to do so, therefore creates an adverse impression of a weakness in capability, lack of budget, resources and organizational trust.

Work activities that were muscle straining and stamina exhausting were grouped together, and separated from physically repetitive work tasks as shown in tables 5 and 6. The mean level and importance amount for physically repetitive stigma was 4.8 and 4.15 respectively, and for mental and stamina straining physical stigma, 1.76 and 1.83. Each of the occupations with highest levels of physical stigma yielded significantly higher than average scores in both level and importance categories.

Table 4. Occupations with Highest Levels of Physically Repetitive Stigma

Occupation	Analyzing data		Evaluating information		Getting information		Processing information and data	
	Level	Importance	Level	Importance	Level	Importance	Level	Importance
Chief Executives	5.38	4.36	5.39	4.22	5.35	4.72	5.33	4.03
Regulatory Affairs Managers	5.14	4.27	5.36	4.65	6.11	4.74	5.61	4.22
Equal Opportunity Representatives and Officers	5.29	4.35	5.59	4.77	5.36	4.33	5.3	3.99
Investment fund managers	5.94	4.75	4.16	3.48	5.85	4.84	5.72	4.45
Management analysts	5.76	4.62	5.08	4.08	5.81	4.65	5.62	4.38

Source: Own Representation of Data from O*Net (2022)

Table 5. Occupations with Highest Levels of Muscle & Stamina Physical Stigma

Occupation	Handling and Moving Objects		Inspecting equipment, structures or materials		Performing administrative activities & physical activities		Repairing electronic and mechanical equipment	
	Level	Importance	Level	Importance	Level	Importance	Level	Importance
Compliance Officers	2.54	2.43	2.69	3.04	3.31	3.35	1.56	1.46
Training and Development Managers	2.7	2.22	2.52	2.48	2.93	2.63	0.87	0.93
Computer and Information Systems Managers	2.36	1.65	3.35	2.96	2.975	2.58	1.49	1.63
Quality Control Systems Managers	3.34	2.04	3.89	3.57	2.78	2.37	3.1	2.92
General and Operations Managers	3.36	2.49	3.14	3.43	3	3.1	2.02	2.37

Source: Own Representation of Data from O*Net (2022)

Average quantity level across all occupations for inspecting, repairing and maintaining electronic or mechanical equipment was 1.93, 0.73 and 0.61 respectively, indicating a low risk of physical stigma for the sampled white-collar occupations. However, quantity level for the occupation of quality control systems manager occupation was 3.89, 2.69 and 3.42 respectively suggesting a significantly higher than average risk of physical stigma.

Regarding the social stigma category, it is important to note, that work activities including the fostering and caring of others can be both rewarding and positive. Indeed, Ingaki and Orehek (2017) explain that social connections can help build a sense of social support. Additionally, Hui, et al. (2020) suggest that behavior such as acting kindly, being cooperative and compassionate can lead to reciprocated cooperation, trust and harmony. Nonetheless, negative associated stigma can also exist. For example, subservience can be construed as socially degrading, and a self-perception of inferiority may lead to both adverse stereotyping or harassment by peers and subordinates (Link and Phelan, 2001). For the purpose of this study, the work activities relating to serving others, are considered as potential sources of social stigma and are shown in table 6.

Table 6. Occupations with Highest Levels of Associated Social Stigma

Occupation	Assisting and Caring for Others		Performing administrative and general physical activities		Repairing and maintaining mechanical and electronic equipment	
	Level	Importance	Level	Importance	Level	Importance
Human resources managers	3.92	3.33	2.96	2.5	0.71	0.77
Human resources specialists	3.66	3.54	2.34	3.27	0.53	0.565
Compliance managers	3.54	3.38	2.97	3.07	1.2	1.27
Compensation and Benefits Managers	3.24	2.81	2.29	2.12	0.55	0.55
Training and Development Managers	3.04	2.85	2.93	2.63	0.87	0.93

Source: Own Representation of Data from O*Net (2022)

Interestingly, while comparatively the quantity of work activities relating to the assisting and caring for others is high, and quality control systems managers scored activities of repairing equipment the highest at 3.42, the low associated importance scores indicate that participants of the survey viewed these types of activity as not highly important for their jobs. Consequences could include a higher risk of lowering motivation and self-esteem or other negative self-stigma as workers may perceive these activities to be bothersome or mundane. However, HR Specialists scored the importance of performing administrative activities highly (4.38) indicating an accepted perception of normality, and risk of social stigma as low.

5. Conclusions

According to the data, occupations at higher risk of *kitsui* stigma are: Chief executives, regulatory affairs managers, training and development managers, management analysts and sales managers. Chief executives and sales managers are also at risk of associated physical stigma relating to physically repetitive tasks, and potential adverse stereotypes which could lead to ridicule by peers, and less respect by workers with lesser authority.

While chief executives and upper management may be seen by people of lower authority to have the highest amounts of prestige, among their peers, judgement and stigma exists. Therefore, it is important to consider how to reduce types of work activities associated with different stigma both self-stigma and public-stigma so as to reduce the potential risk of associated stress and pressure.

Utilization of technologies such as digital automation may enable companies to decrease physically repetitive activities thereby decreasing associated sense of work stigma. Elimination or further decreasing of mundane activities that have low importance value may help employees reduce the sense of futility and frustration. In the future, further studies will be carried out to investigate whether

the integration of Internet of Things (IoT) may increase work efficiency by reducing the need for general physical activities, and the manual maintenance of electronic and mechanical equipment.

Limitations of this study with regards to the Distasteful Work model, includes the lack of data to identify the occupational successes which impact *kiken* stigma especially with regards to the risk of reputation, salary and remuneration loss and from the work activities examined, moral stigma was not addressed. Further study will also be carried out in the future, to identify specific elements of work activities which consist of multiple areas that cause self and public stigma.

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