

Factors Affecting Job Stress of Employee: A Study on Banking Sector of Pakistan

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Abstract

Everyone has to deal with stress in some way or another. For many individuals, working in banks is a stressful job due to the various factors that contribute to various health issues. Aside from these, stress also affects the productivity of the employees. Currently, Bankers are under tremendous stress due to various factors such as role doubt, disagreement, work overload, work-family conflict, lack of feedback, and rapid technological change. This study aims to analyze the link between job stress and various other factors. The study examines the purpose model in relation to role ambiguity, work overload, work-family conflict, and job rewards on job stress by using a sample of 163 participants. The data collected was gathered from various graduate and senior employees of well-known banks in Pakistan. The data were obtained through a close-ended questionnaire. A statistical test of regression, correlation, and reliability were also confirmed. The study identifies different types of employment pressures for employees working in the banking sector. The result shows that job stress is significantly and positively related to independent variable: role ambiguity, work overload, work-family conflict, and job rewards. The study revealed that employees in the banking industry in Pakistan are experiencing job stress due to the heavy workload and conflict at work. This study suggests that the employees can reduce the stress and improve their performance by motivating them.

Keywords: Job stress, role ambiguity, work overload, work family conflict, Job Reward

Introduction

Stress is becoming more and more prevalent in society. However, it is also a topic which many people have misconceptions about. In this article, we'll explore job stress in banking sectors of Pakistan and cover some of the best

ways to lessen or avoid it. Pakistani banking sectors are a prime example of a place where people often experience high levels of stress due to the nature of their work. It's not surprising because banks often require employees to remain on their toes during the hours they spend there, even if they aren't dealing with customers or conducting transactions. Over the last fifteen years, job stress has emerged as a major issue in the banking industry. Employees can be caught and suffer from stress at any level of the organizational hierarchy and business, from the bottom to the top. The term "stress" was first used in natural sciences, and it was later borrowed and used in social sciences, most notably in psychology. Furthermore, the significance of job stress cannot be overstated in any organization; the importance of studying job stress becomes clearer when hearing and reading about strategy failure, rising operational costs, rising absenteeism, problems controlling the plan, peer disputes and performance pressure, and so on. Most of the organization job stress as a generating collaboration of employees and tasks, attributed shifts inside the employees causes differ structural tasks. According to Kotteeswari & Sharief, (2014) job-related stress has a significant impact on employee performance and involvement in the banking sector. Job stress is an extremely costly issue in any industry, affecting both directly and indirectly. Most of the industry suffers from the negative effects of stress, with absenteeism, excused leave, peer problems, and delays bearing a direct cost on the corporation. Indirect costs to the corporation include dissatisfied customers, poor service distribution, poor customer service, and unsuccessful interactions (Siu et al., 2013). George & Zakkariya, (2015) argued that role stress affects the employees during jobs in banks and reason finds out that it creates stress in jobs such as work overload, role ambiguity, role stagnation, role distance. In Pakistan, many factors in the banking sector affect jobs, due to job stress. Such as work family conflict, role ambiguity, rewards, and work overload. Ahmed & Ramzan, (2013) argued that role ambiguity affects the job in banking industry. He concluded that the reason for job stress in banks was role ambiguity and its impact on job satisfaction. If job stress increases, then job satisfaction decreases.

Mack & Rhineberger-Dunn, (2021) argued that role overloads influence the job in organization and if workload is high in organization, then the employees are not satisfied with their job, which causes stress in organization. Aziz-Ur-Rehman & Siddiqui, (2019) stated rewards,

overload, and role conflict have an impact on worker performance, and these factors contribute to job stress. If a worker's salary, incentives, and bonuses are not paid on time, it has an impact on his or her performance and raises the level of stress at work. Previously, this model was not used to uncover job stress in the banking sector. Because many employees experience stress on the job, this research may be beneficial to banks and employees. The purpose of this research is to ensure that:

- Does job stress affect the employees in banking sector?
- Do different factors of stress affect the job in banks?
- Consider the factors causes stress in working in banks
- Discover association amongst the job stress and factors effecting in job stress.

Last few years, stress in banks has been a very crucial issue because it impacts on employee's ability (Chen et al., 2011). Lien et al., (2015) argued that job stress has a direct impact on employees' psychological abilities in the banking sector, which causes depression and forces the murderer to commit suicide. And he describes Michel Smith as a bank officer in New Zealand. He murdered himself, which was a problem because he was a psycho patient. The reason for the psycho patient's failure to achieve his goal. According to Panwar et al., (2018) the bank stated that it is not responsible for Smith's suicide, but that it is Michel Smith's family's responsibility, because the bank was aware that Smith was ill and would not meet the target. Richard McElrea elaborates on the reason for psycho, stating that Michel was constantly attempting to obtain a task and, in the end, when smith was unable to obtain the task, smith committed suicide (Lien et al., 2015). According to Van den Bergh, (2021) defined that stress is "the non-specific response of the body to any demand". He pointed out that during the stress employees physically and mentally react poorly. Stress is directly related with jobs in the banking industry and the author describes work overload, role conflict, role ambiguity, and family conflict as the reason for stress in banks (Manzoor et al., 2021). But role conflict is not the reason for job stress, and he designed a model to contend that work overload, role ambiguity, role conflict and work to family conflict are independent variables and job stress is dependent variable. Result of job stress increases the absence of workers and end employees leave the job of bank (Irfan et al., 2018). As a result of workplace stress in banks, employees are in very poor health because they are psychologically

involved in depression, which leads to employee burnout in banks (Arshad et al., 2020). Yongkang et al., (2014) reported that three major reasons for stress that bring job stress: role conflict, work overload and role ambiguity impacts on employee's decision-making ability and decrease focus on job. According to Nakata, (2012), job stress directly disrupts job pleasure. If job stress increases in banks, job satisfaction decreases. He developed a model in which job stress is a moderating variable between job satisfaction and role ambiguity. Ganster & Rosen, (2013) conducted a study on work stress and discovered that the main cause of stress in the workplace was overload, poor peer relationships, job insecurity, and long periods of time working with people who caused problems. Employees are unable to balance work and family life due to overburdening and long working hours. Employees are dissatisfied with their jobs because of the consequences for their performance. He created a model in which a lack of managerial funding, family and work life balance, a challenging customer relation assistant's affiliation, an excessive work demand, and job insecurity act as moderating variables between employee performance and job stress.

Work-family conflict occurs when employees fail to manage their family's responsibilities and the consequences for employees and the industry (Hammer et al., 2005). According to Soltani et al., (2013) role ambiguity is the cause of work-family conflict because when job descriptions (working hours and salary) are not clearly defined, employees fail to manage their family's responsibility. Work-family conflict causes job stress and has a negative impact on employee performance (Suryani et al., 2014). The result of work-family conflict, when work-family conflict is high, stress in the workplace and employee turnover increases (Irfan et al., 2017). Neto et al., (2016) stated that work-family conflict has a strong reciprocal influence on an employee's job activity. According to Armstrong et al., (2015) work-family conflict is significantly associated with job stress. There are many causes of WFC, but the ecological factor (gender) is a major source of stress because when female or male workers work long hours and do not manage their families, work family conflict arises. If work-family conflict is not properly managed and employees are not accommodated, job stress develops, which reduces organizational commitment and has a negative impact on employee achievement and performance (Asbari et al., 2020). Research in the United States in 2010,

36% of workers were satisfied with their employers (Van Dalen et al., 2010). However, in 2009, 42 percent of employees were satisfied with their employers in terms of work-life balance (Peters et al., 2009). Most employees in the industry face work-family conflict because they struggle to balance their work and social lives (Qu & Zhao, 2012). Work-family conflict is escalating in organizations at an alarming rate, and it is the source of much stress on the job (Bell et al., 2012). These researchers have confirmed that work-family conflict has an impact on employees who are stressed on the job (Asbari et al., 2020; Hammer et al., 2005; Soltani et al., 2013).

When employees work in the industry and their tasks are unclear, an issue known as role ambiguity arises (Ebbers & Wijnberg, 2017). Employees experience job stress as a result of role ambiguity. When positions are unclear, employees experience job stress and are dissatisfied with their jobs (Paoline III et al., 2006). He developed a model in which role ambiguity serves as a moderating variable between job stress and job satisfaction. If the role of the job is not clarified and the job description is not defined, employees face stress in the organization because they are involved in coworker issues, which has a negative impact on employee performance (Manzoor, Baig, Hashim, et al., 2020). According to CahayaSanthi & Piartrini, (2020), the primary source of stress in the workplace is a lack of clarity in job descriptions, which negatively impacts employee performance and reduces employee job satisfaction. According to De Clercq & Belausteguigoitia, (2017), role ambiguity arises when employees have limited information about their role, task, or goal. And he describes how supervisors and coworkers help employees on the job, which improves their performance. He developed a model to argue that seeking feedback from coworkers and supervisors is a moderator variable between role ambiguity and role performance.

Work overload is a very influential variable because it is a critical issue in any industry because many employees work long hours and double shifts (Giorgi et al., 2017). Overload was linked to job stress and its impact on the worker's task and ability (Sami & Irfan, 2018). When time is limited, the issue of work overload arises frequently, which is the source of the stress at work (Tams et al., 2020). According to Hwang & Cha, (2018), employees face stress in organizations when time is short and the

requirements of the goal's time are long. Job stress is linked to work overload, and the cause of work overload is that employees work under extreme time constraints while attempting to achieve extremely difficult goals (Duxbury et al., 2018). According to Kurniawaty et al., (2019), stress in the workplace has a direct impact on job satisfaction; if employees deal with burdens and time constraints on the job, they become dissatisfied with their jobs and their performance suffers as a result. Work overload, which was the cause of job stress, was reduced in organizations when employers provided proper training, bonuses, and changed the employee's position on the job (Arshad et al., 2020). According to Kissi et al., (2019), work overload has an impact on employee achievement, and if employers reduce work overload in banks, they can better plan jobs and assign tasks to employees. These researchers studied workload and described how it relates to job stress (Arshad et al., 2020; Duxbury et al., 2018; Hwang & Cha, 2018; Kissi et al., 2019; Kurniawaty et al., 2019).

Job rewards are "potential sources of rewards to the worker" (Jessen, 2010). According to Warraich et al. (2014), rewards have a direct impact on the job (Pramono, 2021). When employers fail to provide adequate wages, bonuses, and benefits to their employees, it has a negative impact on their performance and satisfaction (Manzoor, et al., 2020). These factors contribute to job stress. Work overload, role conflict, and insufficient monetary compensation are independent variables. Hua et al., (2020) conducted a study on monetary rewards and discovered that organizations lose their employees' talent because they are unable to properly reward them. Work rewards were divided into two categories: intrinsic rewards and extrinsic rewards (Malik et al., 2019). Job independence, task involvement, and job significance are examples of intrinsic rewards. And there are extrinsic rewards in financial rewards. According to Jessen, (2010), job rewards have a significant impact on job satisfaction. However, he discovered that extrinsic rewards have a greater impact on job satisfaction than intrinsic rewards (Irfan et al., 2019). Employees are dissatisfied with their jobs when their employers do not provide financial rewards for them, which causes stress in the workplace (Kotteeswari & Sharief, 2014). He created a model in which age differences act as a moderator variable between job rewards (intrinsic and extrinsic) and job satisfaction (Pramono, 2021).

In this study, the new factor was not previously studied collectively by any researcher. Work overload, work-family conflict, role ambiguity, and job rewards, as well as their relationship with job stress. Many researchers conduct research on individual variables but not on entire studies. In light of previous research, we focused on a new model of job stress that is currently a problem in the banking sector. Our research on job stress will encourage employees and the banking sector to work together to solve the problem of stress.

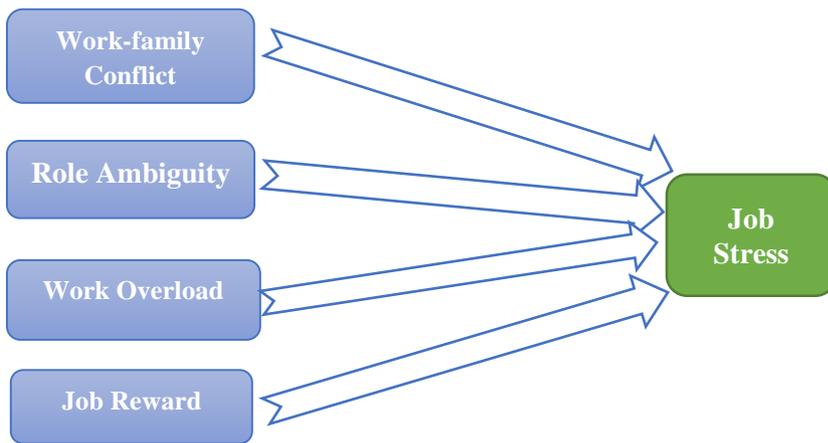


Figure 1: Conceptual Model

H1: There is positive association amongst work overload and job stress.

H2: There is positive association amongst role ambiguity and job stress.

H3: There is positive association amongst work-family conflict and job stress.

H4: There is positive association amongst job reward and job stress.

This study aims to analyze the link between job stress and various other factors. The study examines the purpose model in relation of role ambiguity, work overload, work family conflict and job rewards on job stress by using sample. This is a quantitative study in which data is gathered through the use of a questionnaire. The data were obtained through close ended questionnaire. We collected data from banking sectors located in Lahore, Faisalabad, Multan and Jhang. The data collected was gathered from various graduate and senior employees of well-known banks

in different cities of Pakistan. The convenient sampling technique was used for finding the respondents from banking sector. Before the formal introduction, the questionnaire was thoroughly pre-tested with bank executives. We mailed the questionnaire, along with a cover letter explaining the objectives of this study. We also highlighted potential contributions to the participating companies in the cover letter. To improve response rate, we made follow-up phone calls and reminding e-mails (Chen et al., 2016). A total number of 204 questionnaires were distributed to bank employees according to the Israel, (1992) model. Out of 204 questionnaires a total of 192 questionnaires were returned, yielding a response rate of 96.07 percent based on the questionnaires distributed. The respondents' responses were then converted into statistical tools. The data was analyzed using SPSS software. A statistical test of regression, correlation and reliabilities were also confirmed. Study identifies different types of employment pressures for employees working in the banking sector.

Table No. 1: Correlations

| | Mean | SD | Js | R_a | W_f_c | W_l | J_r |
|---------|--------|--------|--------|--------|--------|--------|-----|
| 1.js | | | 1 | | | | |
| | 3.4908 | .86419 | | | | | |
| | | | 163 | | | | |
| 2.R_a | | | .704** | 1 | | | |
| | 3.2868 | .79845 | .000 | | | | |
| | | | 163 | 163 | | | |
| 3.W_f_c | | | .574** | .503** | 1 | | |
| | 3.6104 | .76432 | .000 | .000 | | | |
| | | | 163 | 163 | 163 | | |
| 4.W_l | | | .624** | .640** | .551** | 1 | |
| | 3.3604 | .75056 | .000 | .000 | .000 | | |
| | | | 163 | 163 | 163 | 163 | |
| 5.J_r | | | .525** | .701** | .542** | .684** | 1 |
| | 3.4557 | .79072 | .000 | .000 | .000 | .000 | |
| | | | 163 | 163 | 163 | 163 | 163 |

** . Correlation significant at 0.01 level (two-tailed).

*. Correlation significant at 0.05 level (two-tailed).

The job stress mean is 3.49, indicating high stress, and the standard deviation is (0.864). The mean of role ambiguity is 3.28, indicating that the banking sector's stress level is high, and the standard deviation is (.798). Work-family conflict has a mean of 3.61, indicating a high level and standard deviation (.764). The work overload mean value is 3.36, indicating a high value, and the standard deviation is (.750). The mean value of the job reward divided into two parts, intrinsic and extrinsic reward, is 3.45, indicating that job rewards have a significant impact on employees in banks, as does the standard deviation (SD=.790).

Correlation outcomes demonstrate a strong relationship with one another. Correlation results also show that role ambiguity progresses and has a significant relationship with job stress. ($r = .704^{**}$, $p < 0.01$) and variables are heavily intertwined. The findings show a positive relationship between job stress and work family conflict ($r = .574^{**}$, $p < 0.01$). There is a progressive and significant relationship between work overload and job stress ($r = .624^{**}$, $p < 0.01$). There is a relationship between job reward and job stress that is progressive and significant ($r = .525^{**}$, $p < 0.01$).

Regression Analysis

Table 2: Job Stress and Role of ambiguity

| Job stress | | | |
|--------------------------|----------|--------------|------|
| Role of ambiguity | R square | Significance | Beta |
| | .459 | .000 | .704 |

There is a positive and significant relation between these two variables at ($p < .001$) significance.

R-Square display progressive rate changed by independent variable (0.459) dependent variable applicable at (.704). R-Square value displays the difference in job stress (45.9%) due to change in role of ambiguity.

Table 3: Job Stress and Work Family conflict

| Job stress | | | |
|-----------------------------|----------|--------------|------|
| Work family conflict | R square | Significance | Beta |
| | .329 | .000 | .574 |

There is a positive and significant relation between these two variables at ($p < 0.01$) significance.

R-Square display progressive rate changed by independent variable (0.329) dependent variable applicable at (.574). R-Square value display the difference in job stress (32.9%) due to change in work family conflict.

Table 4: Job Stress and Work overload

| Job stress | | | |
|----------------------|----------|--------------|------|
| Work overload | R square | Significance | Beta |
| | .390 | .000 | .624 |

There is a positive and significant relation between these two variables at ($p < 0.01$) significance.

R-Square display progressive rate changed by independent variable (0.390) dependent variable applicable at (.624). R-Square value display difference in job stress (39.0%) due to change in work overload.

Table 5: Job Stress and Job reward

| Job stress | | | |
|-------------------|----------|--------------|------|
| Job reward | R square | Significance | Beta |
| | .276 | .000 | .525 |

There is positive and significant relation between these two variables at ($p < .001$) significance.

R-Square display progressive rate changed by independent variable (0.276) dependent variable applicable at (.525). R-Square value display difference in job stress (27.6%) due to change in job reward

Reliability Analysis

The Cronbach's alpha coefficient was calculated to test the measurement's reliability and internal consistency. Cronbach's alpha is a reliability scale ranging from 0 to 1, with a value between .60 and .70 representing the lowest point in the tolerance range. Reliability analysis shows that the reliability of the job stress scale is .737, the reliability of the role ambiguity scale is .599, the reliability of the work family conflict scale is .740 research

study, and the reliability of the work overload scale is.643 and the reliability of the intrinsic reward scale is.886 and the reliability of the extrinsic reward scale is.763, all of which are very good and acceptable.

| Variables | Cronbach's Alpha | Number of Items |
|----------------------|-------------------------|------------------------|
| Job Stress | .737 | 4 |
| Role Ambiguity | .599 | 4 |
| Work family Conflict | .740 | 4 |
| Work overload | .643 | 4 |
| Intrinsic Reward | .886 | 3 |
| Extrinsic Reward | .763 | 4 |

Table 6: Reliability statistic

Discussion and Conclusion

The study captured different aspects of job stress faced by employees in the Pakistan banking sector. These aspects include role ambiguity, work overload, work family conflict, job rewards and job stress. The study revealed that job stress is a general phenomenon, and it is common both in the developed and developing countries. It was also found that job stress causes range from role ambiguity to work overload. Work–family conflict was also reported as one of the factors contributing towards job stress. The findings of this study shows that there is a positive and significant relation between all the variables. H1 discovered progressive association amongst job stress and role ambiguity. H2 discovered progressive association amongst job stress and work overload. H3 discovered progressive association amongst job stress and work family conflict. H4 discovered progressive association amongst job stress and job rewards.

The study revealed that private sector employees report higher levels of work family conflict and role ambiguity than their counterparts in the public sector, whereas in terms of work overload public sector employees report relatively lower levels than their counterparts in the private sector. The overall results of the study showed that the highest level of job stress was experienced by employees in the banking sector. Banking sector employees reported the highest level of job stress. Thus, for the Pakistan

banking sector it seems that role ambiguity is the major source of job stress, followed by work overload. These results are similar to those reported in other studies conducted in developing countries. Further research could be taken up with the objective of examining the stress at personal, group and organizational levels. A comparative study could be undertaken along with other countries particularly India because India also has the largest banking system in Asia. Similar study could also be done with government employee's organizations or others to investigate sources of job stress at individual, organizational and societal levels. Recommendations by the researchers include implementation of job stress management programs of both individual and organizational levels. Such programs are designed to provide training, education of employees through stress management seminars, workshops etc. It is also recommended that time of overwork should be reduced, employees should be allowed to use their talents, skills and creativity on the job by shifting from conventional methods towards more flexible working methods. A more supportive environment could also be developed for employees which could help them in reducing stress levels at workplace.

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