

Effect of Job Instability on Job Performance: Banking Sector of Pakistan

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Abstract

The purpose of the study is to identify the key factors that have effect on employee's job performance. Job instability has emerged as an issue which is creating job stress among employees resultantly their involvement in the job and job performance is being affected. This study is conducted to understand the causal relationship of job instability and job performance. The study aims to identify the key moderators of job performance in the banking sector of Pakistan. Six hypotheses are tested using AMOS 17.00 by applying the technique of Structural Equation Modeling. The findings showed that all the hypotheses are accepted with significant level. The findings have shown that job performance is affected negatively by job stress and job instability. Increase in job instability and job stress would decrease job performance. Job involvement has shown a significant and positive impact on job performance. The direct and indirect relationship showed that all the three variables are the mediators of job performance. Removing job instability and job stress is impossible but organizations can make efforts to reduce them to the minimum level.

Introduction

There is a shift in world economy and trends are changing, due to the financial crises in recent years the approach of organization has been changed. Organizations are trying different ways to overcome this problem and to remain competitive in the market. Downsizing is one way adopted by organizations to remain competitive and to improve their efficiency, this created mistrust between employee and employer, as individuals are insecure about their jobs which leads to job instability. This job instability has effect on employees' involvement in their jobs as involvement is considered as the level to which employees associate themselves with the job, with the decrease in the level of job involvement of employees the performance of employees suffered as well. The financial institutions like banks are also affected by this dilemma, the employment structure is changed and temporary and contractual workers are being hired for the job. The employees concern about there jobs has been increased. They feel insecure about their jobs. So the job instability is increased.

The companies are shrinking the extra benefits to their employees to reduce costs, bonuses and allowances etc. The Job instability is increased which is affecting employee's performance. The unemployment rate has been increasing and the employees who have jobs are also not happy with their jobs because of instable situation. Stress among workers has been increased which also has effect on the overall performance of the workers. In the current study authors are using four variables namely as job instability, job involvement, job stress and job performance. In the current study authors focused on the causal relationship among these variables, how one variable is affecting other variable.

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Mauno, S., Kinnunen, U., Mäkikangas, A. and Nätti, J., (2005) have explained that job insecurity is one's own evaluation of one's likelihood of losing a job, which is due to the objective circumstances. According to Emery and Barker (2007) the outcomes are extensively correlated with job involvement of employees. According to Lodhal and Kejner (1965) job involvement can be defined as "the level and degree of one's job and his/her link in terms of psychological manners, with working conditions (job) and work values". Cohen, (1999) explained job involvement is strongly significant, and it is a reflection of work experiences. Rotenberry and Moberg (2007) also find out a positive relation between job involvement and job performance. Anderson (2002) identified that the conflict between work and family life also act as a predecessor which creates the stress among employees in an organization.

According to Wheeler (1997) job stress may also be caused by private life issues, not just stressful work environment cause it. Beehr A. T, Jex M.S., Stacy A. B., & Murray A.M. (2000) identified a connection between work oriented stress and workers' performance as how stress could cause psychological problems in employees' lives. The role of information is very important as Glass and Singer (1973) argued that if additional information is provided to employees it can help minimize the pressure of the stress on performance by enabling individuals to have a good understanding of the situation and providing the bases so that decision making and by making there expectations more accurate to have understanding about actual work and also helpful for boosting performance. Bolt (1983) is also of the view that job insecurity reduces job performance. Keeping in view the above discussion, we come across with the objective of the current study which includes exploring the relationship between job instability, job involvement, job stress and job performance as well as identification of the key mediator of job performance.

Literature Review

Job Instability

Job instability is a situation when an individual is unclear about his future in the job, there are chances either he/she may lose the entire job or some benefits attached to it. Hellgren, J., Sverke, M., & Isaksson, K. (1999) had made a distinction in job instability as it has two types which are: quantitative job instability, i.e. worrying about job loss, and qualitative job instability, i.e. worries related to the loss of special features of the job. Mauno et al, (2005) have explained that job insecurity is an evaluation of one's likelihood of losing a job, which is due to the objective circumstances. He explained that these objective circumstances become the bases for job instability. Sverke, M., Hellgren, J., & Näswall, K. (2002) defined job insecurity contains the unpredictability about the present job's future prospects or unpredictability about potential nature of the present job. According to researchers like De Witte (2005a) is of the view that quantitative type of job instability is associated with the possibility of job loss for individual.

Greenhalgh and Rosenblatt (1984) have given definition in the following words: "job instability is a perception about the lack of power to remain at job in a difficult situation". They explained job instability is due to persons on way of perceiving and interpreting about an actual and exact employment environment. So it shows that the subjective fear is based on the human's perception about the work environment. The quantitative type of job instability is linked with the general, most used one and more operationized form of the measuring variable. The qualitative job insecurity means the fear related to the position in an

organization, such as deterioration of the work condition, low opportunities for career development, and gradual decreases in salary (Sverke & Hellgren, 2002). Näswall & De Witte, (2003) explained that low-status jobs needing less educated staff, which act a cause of employees having low skills related to cope with ambiguous situation. Organizational members who are categorized as top employees, having high position in the organization, have more job instability as compared to low level workers. Sverke and Goslinga (2003) identified job instability may have more direct and clear consequences, these consequences might change individual's attitude and may cause variety of long term related consequences which effects individuals' physical and psychological well being.

According to Mohr (2000) four different types of job insecurity: (1) "job insecurity as a state of public awareness" which involves a high level of unemployment in society; (2) "job insecurity at the company level" which refers to unstable and insecure setting in the organization; (3) "acute job insecurity" involving the concrete subjective experiencing of a threat to employment, and; (4) "anticipation of job loss" which applies to a situation where employees lay off have already been started. Schreurs, B., van Emmerik, IJ. H., Notelaers, G., & De Witte, H. (2010) stated that job instability is associated negatively with employees' health. There is significant indirect relationship between job instability and short-term health outcome which means that the high insecurity not only act as a constant threat, but it may also cause more health problems as well. Job instability consists of two constructs, which are severity of the threat and the powerlessness to resist it. The multiplication of these two shows job instability. So, job instability = (severity of risk) x (lack of resisting power). The intensity of the fear to job consists of threat of downsizing, lay off and threat to important features related to the job like bonuses, increments, health allowances, education allowances (Greenhalgh and Roseblatt, 1984). Sverke et al., (2000) argued that job insecurity results in negative attitudes like to be feared and to be worried. Ultimately, it can be said that it is beyond individuals' control and it occurs involuntary.

Job Performance

Job performance is the measure that how employee performs at his/her job. Giga and Hoel, (2003) stated that there exists positive relationship between the benefits given to the employee and the output he/she produces, as it creates a high level of satisfaction. However, it is not compulsory that the benefits should be in monetary terms. Benefits can be in non-financial terms like giving praise in front of other and to give recognition to a particular job holder increases his will to work for that particular firm. Cascio (2006) is of the view that managers must clarify the Key Performance Indicators (KPIs) for their employees so that employees can recognize the organizational expectations for achieving organizations goals. In his work, Diefendorff, J., Brown, D., Kamin, A., & Lord, R. (2002) shown a positive significant relationship ($r= 0.19$, $p<0.05$) between involvement and work related performance. The work of Diefendorff et al., (2002) has also supported the view that when we have the certainty about the work conditions, results would be positive and that would cause a strong relationship between job involvement and job performance.

It has been found out that job involvement has negative association with threat of job instability, highly implicated individual receive more fear of job insecurity, and then that particular job holder will responded in a negative manner (Greenhalgh and Rosenblatt, 1984) in comparison to those individuals who show low level of involvement.

H1: Job instability has negative association with Job performance.

Job Involvement

It can be defined as the extent to which the individual is associated with the job in terms of psychological manner as well as the values of the employee (Lodhal and Kejner 1965). Zagenczyk and Murrell (2009) found that taking individual advice about some decision at work, will boost the relationship and employee's level of involvement will improve. Emery and Barker (2007) said that the commitment level of the individuals who are related directly with the customers is very important as they are dealing with the main stake holders of the organization. The outcome of the firm is highly related with how the customer relationship officers perform their job. Cohen, (1999) explained that job involvement has a highly significant relation with the work, and is considered rightly as the reflection of the experiences employees have at work. According to Mudrack, (2004) some special attributes related to the job push individuals to be involved in their job.

H2: Job instability has negative association with Job involvement.

Dimitriades (2007) has identified the impact of work environment and conditions on employee's performance as well as on involvement level. Dimitriades (2007) found that the work environment effects individual involvement level and if the work environment is very good that will be beneficial for both employee and employer which ultimately will lead to the next level known as citizenship behavior.

Job Stress

Selye, (1936) was pioneer to give the new idea that is stress in the field of life sciences. Stress can be defined as the force, strain, or anxiety imposed on a person who tries and makes efforts to remain in its actual state. Nelson and Burke, (2000) stated that if an employee has no opportunities of carrier development, risk of idleness (job loss) and indistinct promotion, he/she will be ultimately a victim of job stress. Khoury and Analoui (2010) explained the determinants of work stress includes limited support from management, no recognition and benefits, lack of decision making power and extra workload. The stress can affect employee's psychology negatively. Beehr et al, (2000) identified the connection between work related stress and the performance of job holders and it has harmful effects on employee's psychology as well. Kauts, and Saroj (2010) argued that the teachers with high level of emotional intelligence have lower level of occupational stress and more effective in their job whereas teachers with low level of emotional intelligence tend to have low effectiveness and their occupational stress is high.

Kazmi, (2007) explained that the relationship between work related stress and performance level at the job is negative. Kazmi, (2007) further stated that employees with high level of stress have low performance indicators and vice versa. In addition to this, she further stated that females are the major victim of stress as compared to males in certain situations. Job stress has shown rising trend and started acting as a major challenge to the firm and proved as a negative factor that is harming its performance, wellbeing and also effecting employees availability at work and also causing the increase of negative attitudes at work like use of drugs, drinking and hyper tension and resulting in cardiovascular problems when it (job stress) is at high level (Meneze 2005).

Probst (2002) in his integrated model of job insecurity confirms that job insecurity is a precursor of job stress. Triantoro et al., (2010) found that job instability has a positive

association with job stress ($r = .303$ p value $< .001$). Sverke et al., (2004) added that the relationship between stress and job instability is of positive nature.

H3: Job instability has positive association with Job stress.

Rotenberry and Moberg (2007), work with the same data as previous researchers and find out positive and significant correlation results (r value = 0.15, p value < 0.05) between job related involvement and job related performance.

H4: Job involvement has positive association with Job performance.

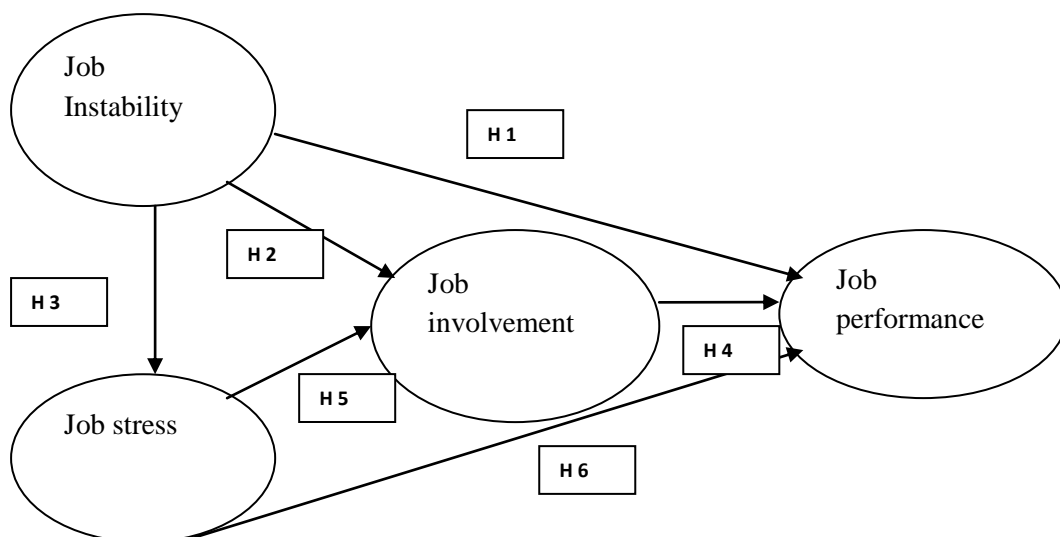
There is inverse relationship between job stress and job involvement i.e. employees who are more prone to job stress will have low level of job involvement (Frone, Russell, & Cooper, 1995).

H5: Job stress has negative association with Job involvement.

Rosenblatt and Ruvio (1996) studied the effect of job instability on work related attitudes. The results indicated that organizational commitment and perceived performance were effected negatively by job instability. Denga and Ekpo (1994) explained that when stress exceeds normal level, job performance begins to decline and performance may reach zero when it reaches at a breaking point.

H6: Job stress has negative association with Job performance.

Keeping in view the above discussion and hypotheses, researcher come across the model shown in figure 1. The model for the study is adopted from the research work of Ouyang Yenhui (2009). The six arrows represents the hypotheses.



Methodology

The study is aimed to know the relationship of job instability, job Involvement, job stress and job performance. Author has selected the banking sector of Pakistan for the collection of data as it is a study to find out the external validity of model of Yen-hui (2009). So principle author has also selected the same area in Taiwan. For the purpose of generalizability, author has also selected the same industry for the collection of data. As it was impossible to select the data from the banks of whole country, so author selected the capital city Islamabad. Pakistan has a federation form of government with four provinces. Capital represents the whole country as people from all four provinces are working over here. So thinking rationally, author selected Islamabad as an area from where he can collect the data for the current study, which will ultimately represent the whole country. A total of 385 questionnaires were distributed among the employees of different banks of Islamabad out of which researcher got filled 300 questionnaires resulting in an overall response rate of almost 78%. As Roscoe (1975) and Schumacker & Lomax, (2004, p. 49) are of the view that sample size larger than 30 and less than 500 are considered appropriate for most researches.

For the collection of data questionnaire was adapted from the study of Yen-hui (2009) with the items from the relevant literature to gauge attitude of the respondents to the four factors of job instability, job stress, job involvement, and job performance on a five-point Likert scale. Data is analyzed by using statistical tools like SPSS and AMOS 17.00 by applying the techniques of Conformity factor analysis and Structural equation modeling.

Reliability Analysis of the Construct

Questionnaire was adopted from the study of Ouyang Yen-hui (2009) with a 5 point-Likert scale. The reliability of the all the four variables ranges from 0.600 to 0.699 except job performance which is 0.425. The other three values of alpha lies in the acceptable range as Hair et al (2006) suggested that alpha's minimum level must be above the level of 0.60.

The average variances of all the variables are good with an acceptable range. The average variance of Job instability is equal to 0.66, job involvement is equal to 0.71, Job stress has 0.65 and Job performance average variance is 0.60. All the values are above 0.50 so the data collected is reliable (Fornell and Larcker, 1981).

Structural Equation Modeling

Structural Equation Modeling (SEM) is a combination of different statistical techniques. It is technique that combines both factor analysis and multiple regressions in single procedure.

Structural Equation Modeling (SEM) allows both confirmatory and exploratory analysis, which means that SEM is a useful tool to perform a test of theory as well as helpful to develop a theory. Confirmatory modeling usually represents a causal model and starts out with a hypothesis. Different indices are used to measure the goodness of fit of model.

Measurement Model

In measurement model the affect of exogenous variable job instability (J.I) is measured on other endogenous variables (Job Involvement, Job stress and Job performance). The measurement model with exogenous variable, job instability, showed the values of $\chi^2 = 129$, $df = 59$, $GFI = 0.940$, $CFI = 0.962$, $RMSEA = 0.0603$, explains goodness of fit of the model.

Structural Model

The structural model values are shown in Table 1. By comparing the fit indices values with the benchmark values, its found that model is having a good fit. SEM is used in our study as it is helpful to give estimation of simultaneous equations separately (Hair et al., 2006). SEM indices values are as chi-square/df = 2.201 at 59 degree of freedom, GFI = 0.940, AGFI = 0.907, NFI= 0.933, CFI=.962, RMSEA = 0.0603.

Table 1: Structural Model Indexes

Fit Indices	Benchmark	Value
Chi-Square χ^2		129.839
df		59
χ^2/df	≤ 3	2.201
GFI	$\geq .90$.940
AGFI	$\geq .90$.907
NFI	$\geq .90$.933
CFI	$\geq .90$.962
RMSEA	$\geq .06$.0603

Table 1 has provided the proof that the Structural model has goodness of fit. So the path analysis can be started now.

The properties of causal path (standardized path coefficients) showing direct, indirect and total effect of exogenous variable on endogenous variables of the structural equation model are shown in table 2.

The effect of exogenous variable directly on endogenous variable is called direct effect. When exogenous variable has effect on endogenous variable through other variables it is called indirect effect. When the direct and indirect effects are added we get total effect. The effect of variables in the structural model is given in table below.

Table 2: The Effect of Job instability, Job stress and Job involvement on Job performance

	Direct Effect	Indirect Effect	Total Effect
Job instability	-1.10	-.156	-1.256
Job stress	-2.92	-.473	-3.393
Job Involvement	2.87	NA	2.87

Discussion

The Effect of job instability on job performance has been found negative and is strong and significant (-1.10, P=0.001) so the first hypothesis (**H1**: Job instability has negative

association with Job performance) is supported. Current findings generalized the findings of previous researchers conducted by Leitch (2003) and Spoor Ellen et al., (2010). Job instability effect on job involvement has been found to be negative, strong and significant ($-0.82, P=0.001$). Therefore the second hypothesis (**H2**: Job instability has negative association with Job involvement) is also supported. Current findings generalized the findings of previous researchers conducted by De Witte (1999) and Hellgren et al., (1999).

The effect of job instability on job stress has found to be positive, and is significant ($1.02, P=0.001$) which shows that the third hypothesis (**H3**: Job instability has positive association with Job stress) is supported. Current findings generalized the findings of previous researchers conducted by Sverke et al., (2004) and Probst, (2002). The relationship between job involvement and job performance has been found positive and significant ($2.88, P=0.001$) so fourth hypothesis (**H4**: Job involvement has positive association with Job performance) is also supported. Current findings also generalized the findings of previous researchers conducted by Mudrack, (2004); Cohen, (1999) and Rotenberry and Moberg, (2007).

The effect of job stress and job involvement found out to be negative and significant ($-0.164, P=0.001$) thus the fifth hypothesis (**H5**: Job stress has negative association with Job involvement) is also supported. Current findings also generalized the findings of previous researchers conducted by Frone, Russell, & Cooper, (1995). Job stress and job performance relationship is found out negative, and is significant ($-2.92, P=0.001$) therefore our sixth and last hypothesis (**H6**: Job stress has negative association with Job performance) is also supported. The results generalized the findings of Rosenblatt and Ruvio (1996) and R. Anderson, (2003).

Conclusion

Current study tried to clarify the causal relationship between job instability, job performance, job stress and job involvement. The impact of each variable is tested on job performance directly and indirectly to show how particular variable is influencing the endogenous variable.

Population for the current study is financial institutions i.e. Banks, most of the employees in the banks work on contract basis and the concept of permanent employment is reducing now-a-days. Being contractual jobholders, employees of these financial institutions are concerned about their jobs in future. The data is collected from Islamabad (capital of Pakistan).

The results after hypotheses testing are very much similar to the study of Ouyang; Yenhui, (2009) which served as a base study for the current study. Findings showed that job instability has a negative impact on job involvement, so the increase of job instability will decrease employees job involvement. When job involvement is reduced employees are less committed and loyal to their jobs, which is not good for the organization as a whole.

Job instability has negative association with job performance, with the increase of job instability the performance goes down. As there is a negative relationship of instability and job involvement, instable employees will make less effort to involve themselves in job as compared to the employees who are secure/stable. Resultantly, employees are unwilling to make extra effort so the performance level is low.

Job stress is another factor which is influencing job performance. The relationship of job stress and job performance is found negative. If the level of job stress increases the job performance will go down. Job stress showed negative relationship with job involvement.

When employees are stressed out they cannot concentrate on their Job so their performance goes down which is not good for individual as well as organization. Job stress however has a positive relationship with job instability. If the employee is insecure about his/her job, that would create stress on employees and their job involvement is effected and thus overall job performance is reduced.

The most common stress, which is found out much prominent among employees, is workload and time pressure. When the tasks assigned to the employees are more than their capacity, stress will be the outcome. Time deadlines are also known as the major cause of Job stress.

Job instability is not directly linked to loss of job but other factors are also involved in it. Other factors that come under job instability are loss of position i.e. Job rotation (job enlargement and job enrichment). In addition to this, the loss of job features also come under this category, example include additional benefits like bonuses, insurance etc.

There is a positive relationship between job involvement and job performance. If the employees are loyal and committed to their jobs, job performance will be improved. As Rotenberry and Moberg (2007), also found out positive and significant correlation results ($r = 0.15$, $p < 0.05$) between job related involvement and job related performance.

With the use of path analysis and SEM it has been found out that all the three variables are key mediators to influence job performance. Job instability and job stress have a negative effect on it whereas job involvement has positive effect on Job Performance. The Key mediator of job performance is job stress.

Limitations and Future Research

The study is conducted only in Islamabad due to limited resources. For the generalizability purpose, same study can be conducted in other areas and industries of the world as well. Although the results may differ in different population and industries, but model can be purified with this exercise. More variables can also involved in the current model for improving the scope of the study.

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Table 3: Reliability Analysis of Items

Scale	Alpha Value	Sub Scales/Items	Alpha if Item Deleted	Average Variance
Job Involvement	.600	<p>I think that the work (current job) has become main goal of my life.</p> <p>Most of time I like to immerse in my job.</p> <p>Working (current job) is the most important matter in my life and nothing is better than working.</p> <p>I concentrate a lot on my job and give extra effort every time to complete tasks</p>	.407 .535 .403 .746	.71
Job stress	.697	<p>I often feel Tension while I am working (due to some kind of job stress).</p> <p>It is sometimes difficult for me to sleep at night due to stress of workload on job.</p> <p>My job loading (workload or tasks assigned) is too heavy.</p> <p>I feel very tired when I come back from my office.</p> <p>Sometimes I feel depressed (due to stress at job).</p>	.612 .750 .635 .653 .569	.65
Job performance	.425	<p>I am able to complete each work quickly and record effectively.</p> <p>The work which was assigned to me by my superior can be Completed on time easily. (Realistic and achievable tasks).</p> <p>I feel I can easily get along with my colleague and they are very helpful (supportive environment at work).</p> <p>I usually program and arrange the progress of my job.</p>	.107 .345 .625 .311	.60
Job instability	.699	<p>Due to the market conditions (financial crises, downsizing, contractual jobs etc) I feel quite insecure about my job.</p> <p>The market conditions mentioned above may affect my salary structure in the future(less bones and other benefits etc).</p> <p>I may be adjusted (job rotation i.e.: job enlargement "additional tasks") on my duty.</p>	.598 .589 .639	.66

Figure 1: Measurement Model w.r.t J.I

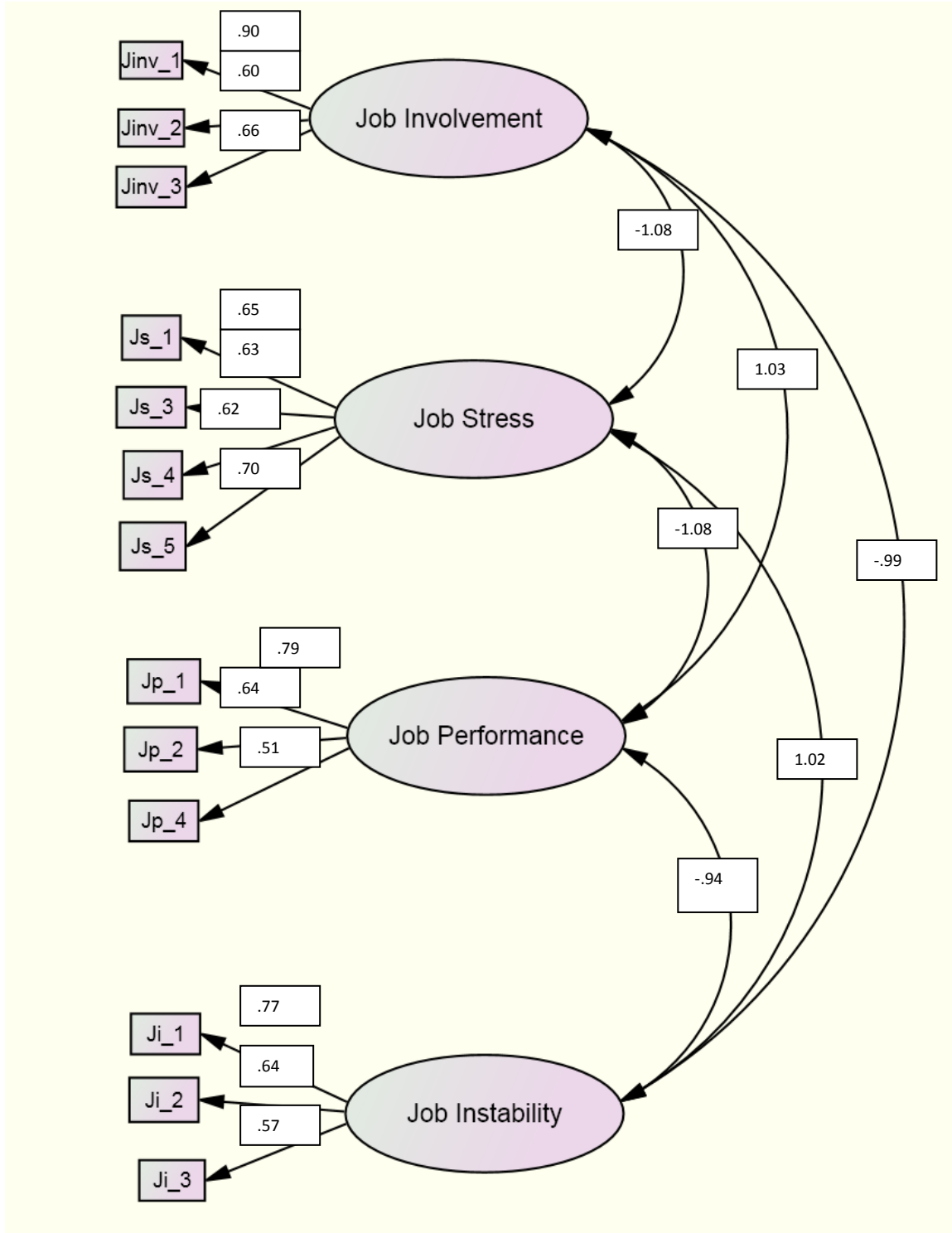


Figure 2: Structural Model

