Impact of Job Stress on Work Performance in Banking Sector: A Case Study of Gujrat (Pakistan)

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Abstract

Bankers are under a great deal of stress and due to many antecedents of stress such as overload, work performance, job stress factors, keeping up with rapid technological change. Being in an innovative role, career development, organizational structure and climate, and recent episodic events. One of the affected outcomes of stress is on job performance. This study examines the relationship between job stress and job performance on bank employees of banking sector in District Gujrat of Pakistan. The study tests the purpose model in relation of job stress and its impact on job performance by using (100 observations) data of different education levels, senior employees including managers and customer's services officers of well reputed growing bank in Pakistan. The data obtained through questioners and analyzed by statistical test correlation and regression and reliabilities were also confirmed. The results are significant with positive correlation between job stress and job performances and shows that job stress significantly enhance the performance of an individual. The results suggest that organization should facilitate supportive culture within the working atmosphere of the organization.

Introduction

Stress exactly meaning is human body respond to any demand or any environment change. Pressure is seen on all level of the employees that is improving the performance of the employees but when pressures excessive then that resultant create stress. That can be caused through the both bad and good experiences. When human feel stressed through something around them then their bodies respond by releasing chemicals in the blood. According to Selye (1936) "the stress as force, pressure or tension on peoples who refuse to accept these forces and also tried to maintain its original state" introduced stress concept first time in literature on life science. But he does not know stress already use in physics. The term Stress is first used in the physics then in the psychology. From the past few decades every organization faces stress problem intensively in both small and large size organization.

According to Waters & Ussery (2007) stress is defined as an undesirable reaction that people experience when external environment demands more than their internal competence. While on the other hand job stress is the stress related to job, in which job responsibility or expectation is kept higher than the employee's competency. Job stress of employees is not a new concept. Such as, stress is the part of the human life and also exists in the human development since ancient times (cannon, 1927). Stress give the positive effect on the organization's employees if that is certain level when cross the level then that is negative effect on the employee's performance or health as well as the organization performance by absenteeism, lack of concentration on work, aggressive behavior on work ,low productivity , competitive cycle trigger, health issue etc. If employees and working environment (where employees perform their task) are mismatch then create job stress of employees that effect the performance (Smith, 1987). The main cause of job stress is working condition, working environment, gender and many other facets. So many job stressors but our study focus working environment factor as independent variable.

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Environment exactly meaning is   atmosphere and all other things that effect human during their life is communally known as environment. While on the other hand, working environment is environment where people work together for achieving common goal of the organization. In simple meaning structure, processes, systems and all other things that interact with employees and also affect in negative or positive ways on employees, if that effect negative way then create the job stress. It is also known as location, where employees completed their task. When studying work environment, that is divided into 3 main factor (1) physical factors (temperature, humidity, furniture, noise, fan& lighting in the office, safety); (2) psychological factors (personal respect, gender, age of employees, correlation with worker, supervisor taking biased decision, refreshment, adequate parking ,stereotype, supervisory support ,confidentiality &privacy , appreciation of work ,stress , working hours , work load, work break, work shifting ,grievance handling ,role of ambiguity ,work &family conflict , fast and attractive incentive etc) highlighted by Kaur (2014) & Tahir (2015) .

Stress as physical/ psychological response to a particular environment and also find out that Stress is the result of the interaction between personal factor and working environment (Bonoma & Zaltasman, 1981). Working environment of the organization that is providing to their employees is major source of the job stress of employees (Zeb, Saeed, & Rehman, 2015; Bano & Jha, 2012). According to (NIOSH) model working environment is the primary factor for direct influence the employee's job stress, critical environment effect on employee performance as well as create stress, if environment or employee fit to each other then reduce the job stress of employees like as balance between work or family, supportive network and relaxed polices.

Literature Review

Job stress of employee created in a work environment that has been a ubiquitous topic in the literature since the 1930s (Jamal, 2011; Lewin, 1942) defined the work environment as the simplicity the job tasks, rules, expectation and policies are effectively communicate to employees through the organization and employees daily understand the expectations . There are no set features required through an employee to fit with the work environment like the employee's perception about the work environment mean fit or not fit. If the employee's perception effected then this may well also affect job stress levels (Moos, 1994/2008). He noticed that many organizations pay no attention to the working environment within organization consequential unfavorable psychological or physical effect on their employees (Spector, 2013). Working environment divided into two groups physical (equipment, furniture ,temperature crowding   etc) and psychological   (privacy, policies, and conversation,) while job stress can happen affect both physical and emotional (psychological) on employees if not effectively managed, and also Job stress is a common workplace problem experience by all professionals level, no matter nature of work (Deshmukh, 2016) role conflict, role ambiguity, work overload and work family conflict work as a job stressor and their cost are ineffectiveness work,   increase absenteeism or turnover. Role ambiguity is the widely examine the   cause of job stress of employees (McGrath, 1976)(Caplan & Cobb, 1975). And also autonomy is reducing the stress of role of ambiguity (Fraser, 1983). Work load seen as qualitative (skill) or quantitative (time too much time on job) overload. Work overload may cause of job -related stress that is harm the employee emotionally and physically responses when job required (Health) . "Incompatibility between the role also required the time and demand of the job" (Rizzo, House, & Lirtzman, 1970). Define as inter role conflict when mutual mismatched, in which one role (family) is difficult through other role of work (Greenhaus & Beutell, 1985). Supervisory support is very important because that is positive working environment factor if that is sustain over a long time then that is protect from the from the high jib stress of employees (Carayon, 1995). The

supervisor can cause of stress or low morale when he or she gives no proper guidance to employees about how to complete their projects, handle coworker emotions, or improve productivity (McKnight, Ahmad, & Schroeder, 2001). Several researches use the psychological factors such as workload or lack of support from one's supervisor, work load, role ambiguity, work-family conflict) can impact negatively on the health of employees (Dr Tracey Shea, 2011). "The physical working environment in the job has been explained like all material objects and stimuli that employees interact with in their working lives" (Elsbach & Pratt, 2007).

Methodology
Sample and Data Collection

The present study is conducted among employees of a well reputed growing bank in Pakistan who has three categories under which employees fall those are FTE (Fixed Tenure Employees) bank contract and third party contract employees. The data was collected by means of a structured questionnaire with the help of supervisors and managers, copies of the questionnaire were given to respondents by hand. As the study is pointed towards employee stress and job performance, target sample source is well reputed growing bank in Pakistan, due to time and budget limitations convenient sampling technique is used to explore the relationship between stress and job performance of employees, sample size is 100.

Regression Equation

$$WKP = \beta_0 + \beta_1 PSYS + \beta_2 SOCS + \beta_3 PHYS + \beta_4 BHVS + €$$

WKP= Work Performance
β_0 = The intercept of equation
β_1 = The change of co-efficient for psychologically stress
β_2 = The change of co-efficient for Socially Stressed
β_3 = The change of co-efficient for Physically Stressed
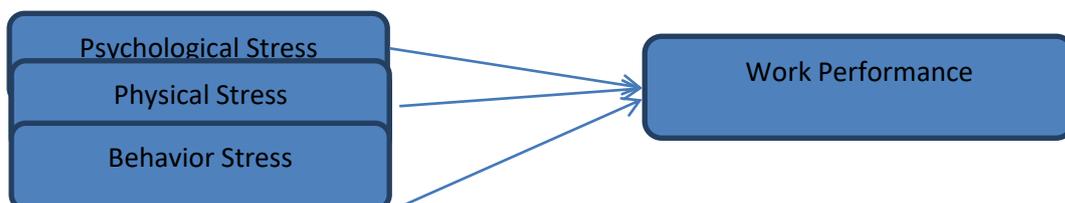β_4 = The change of co-efficient for Behaviorally stressed
€= The error term

THEORACTICAL FRAMEWORK

Independent variable   Dependent variable

Descriptive Statistics

Descriptive statistics present in Table 1. This table shows information of variables. This table presents the mean, median, and standard deviation for the variables.

	N Valid	Mean	Median	Mode	Std. Deviation
PSY	100	4.1800	4.2000	4.60	.58431
Social	100	3.5160	3.8000	4.40	.87163
PHY	100	4.0840	4.2000	4.60	.67040
BEH	1010	3.3200	3.4000	4.60	.95473
WORK	100	3.1240	3.2000	2.80	.57122

Reliability

Yet another method of calculating reliability is using Cronbach's alpha. To do this, at first a number of questionnaires were distributed among 100 of these statistical population and then Cronbach's alpha coefficient was calculated based on their answers and following results obtained:

Reliability Statistics

Cronbach's Alpha	N of Items
.564	5

Regression Analysis

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.969	4	.242	.734	.071[b]
	Residual	31.334	95	.330		
	Total	32.302	99			

a. Dependent Variable: WORK
b. Predictors: (Constant), BEH, PHY, PSY, Social

Regression, Residual, Total - Looking at the breakdown of variance in the outcome variable, these are the categories we will examine: Regression, Residual, and Total. The Total variance is partitioned into the variance which can be explained by the independent variables (Model) and the variance which is not explained by the independent variables (Error).
F and Sig. - This is the F-statistic the p-value associated with it. The F-statistic is the Mean Square (Regression) divided by the Mean Square (Residual. The p-value is compared to some alpha level in testing the null hypothesis that all of the model coefficients are 0.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.368	.505		4.692	.000
PSY	.138	.108	.141	1.271	.027
Social	.051	.075	.077	.675	.501
PHY	.034	.089	.039	.378	.007
BEH	-.041	.069	-.069	-.591	.056

a. Dependent Variable: WORK
R Square .67
Durbin-Watson 2.28

Overall study we used the regression model to evaluate for the our all model significance and model goodness, moreover used to generate the regression line. While we organized that coefficient denote that independent variable fluctuation on behalf of dependent variable, standard error lowest represent that observation is closer to the fitted line. The beta value is greater represent the T statistics value is greater while the P value is smaller. T

statistics value generate from coefficient divide on standard error. P value or (Prob) show the individual significance of independent variables at level 1%, 5%, 10%. R square show the variation of dependent variable these value are between 0 to 1, if the value is greater than 1 which depict result are not good it cannot be negative value. F statistics organized that greater value show the goodness of model while Pro (F statistics) represent overall significance of model jointly. Durbin Watson statistic value is less than 1.5show the strong positive autocorrelation which is common while if the value is between 1.5 to 2.5 represent there is no autocorrelation. If the value is more than 2.5 which show negative autocorrelation this is not commonThis table shows that if without the variables the constant work performance of the employees is 2.368 while the coefficient value of independent variables PSY, Social, PHY, BEH is .138, 0.51, 0.34, respectively BEH is negative. The sig value PSY is significant at level 5% while the Social stress are insignificant. PHY is significant at level 1% while BEH significance at level 10%, Model summary show the R Square is variation of the independent variable is 33% these variable fill the 67% the durbin Watson value is 2.28. The most important factor which create more job stress on working environment which is psychological and physical the other factor have impact on work performance but respectively low from other variables. Job stress have significantly impact on work performance the more job stress psychological and physical the average ratio of these factor in male and female respectively is 61% in male and female has 39%.

Correlation Matrix
Correlations

		PSY	Social	PHY	BEH	WORK
PSY	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	100				
Social	Pearson Correlation	.314**	1			
	Sig. (2-tailed)	.001				
	N	100	100			
PHY	Pearson Correlation	.500*	.178	1		
	Sig. (2-tailed)	.046	.076			
	N	100	100	100		
BEH	Pearson Correlation	.352**	.433**	.172	1	
	Sig. (2-tailed)	-.400	.000	.087		
	N	100	100	100	100	
WORK	Pearson Correlation	.749	.099	.670	.021	1
	Sig. (2-tailed)	.139	.327	.491	.833	
	N	100	100	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

The relationship between psychological and social stress is positive while the relationship between psychological stress and physical stress is strong positive. The

relationship between behavior stress has negative relationship with psychological while the work performance has strong positive relationship with psychological stress.

Hypotheis	A/R
H1: The relationship between physical stress and work performance is positive	Accepted
H2: There is negative relationship work performance to psychological stress	Rejected
H3: There is positive relationship with social stress on work performance	Accepted
H4: The relationship between behavioral stress and work performance is positive	Accepted

Conclusion and Recommendatation

After all results and above discussion, it is concluded that our model and variable have significant relation and they effect job stress on work performance in commercial banks. According to the study finding, it is suggested that in banking sector employees are under stressed, they have routine to remain in the office long time after closing hours. In that case, if the work load is over, it is necessary that the organization should hire more capable hands according to their organization's demands for employees so that their employees can live stress free and harmonious lives. Further they can minimize the stress by paying more remuneration for long sitting employees. Moreover, the organization can also help employees to cope with job stress in the following ways: by helping, finding and curing the symptoms of stress through psychological support, encouraging stress reduction activities, relaxation exercise, counseling and organizing stress-reduction workshops, redefining and clarifying job specification to reduce role conflict, work over load and work-family conflict. Organization can also encourage decentralization to relax employee in achieving their tasks and goals.

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