Job Stress Factors and their Impact on Employee Performance: A Study of the Banking Sector in Bangladesh's Southern Area

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ABSTRACT

This study has endeavored to pinpoint the origins of occupational stress, scrutinizing the nexus between three distinct dimensions and job stress, as well as the correlation between job stress and task performance. Following a succinct review of extant literature on the subject matter, the subsequent section of this inquiry has delineated its theoretical framework and proposed hypotheses. Analysis of variance (ANOVA), Pearson correlation analysis, and linear regression have been enlisted to ascertain associations, while descriptive statistics have been leveraged for data elucidation. The Pearson correlation coefficients have exhibited a statistically significant relationship ($p < .01$) between all three factors under examination and job stress, suggesting a collective impact on the overall level of occupational stress. This implies that the cumulative effect of these factors has contributed to an escalation in job stress. Moreover, with a significance level below .01 and a Pearson correlation coefficient indicating a strongly negative relationship, a detrimental association between job stress and task performance has been evident. This implies that as job stress has increased, manual performance has diminished. Thus, all factors contributing to occupational stress have exerted a deleterious influence on task performance. The empirical insights gleaned from this study hold practical implications for managerial decision-making within financial institutions and other organizational settings.

Keywords: Occupational Stress, Work Performance, Organizational Determinants, Environmental Influences

INTRODUCTION

In recent decades, stress has emerged as a significant concern within organizational settings, exerting substantial influence on employee performance due to a myriad of internal and external factors. There is a growing apprehension among businesses regarding the escalating challenges contributing to employee stress within the workplace. The conceptualization of "stress" originated in the pharmaceutical industry before being integrated into psychological discourse. According to Stevan E. Hobfoll (1989), stress is characterized

by individuals' responses to external pressures or demands. Similarly, G. Keinan (1997) defines stress as the interaction between an individual and their environment. R.L. Kahn and P. Byosiere (1992) examined the impact of role conflict, role ambiguity, and task demands on organizational stress. Furthermore, Bedeian, Burke, and Moffett (1988) argued that work-family conflict is a significant precursor to job-related stress, resulting in adverse psychological and physiological effects on employees. Employees are confronted with challenges such as adapting to diverse cultures, languages, and international trade regulations, coupled with increased workloads, pressure to enhance job skills, and prolonged working hours (Saleh, Bakar, & Keong, 2008).

According to the International Labor Organization (ILO), stress poses a significant threat to both individual and organizational well-being. Defined by Robbins and Judge (2008), stress represents a dynamic condition wherein an individual is confronted with a situation, demand, or resource that is perceived to be both uncertain and significant in relation to their desires or goals. Work-related stress, as highlighted by Bashir and Ramay (2010), is identified as one of the most prevalent and severe challenges faced by modern workplaces. Additionally, Westman (1995) elucidated that job stress manifests when the demands placed upon an individual exceed their coping abilities, while job-related strains denote the resultant responses or outcomes of such stressors. Echoing the sentiment, Seyle (1974) conceptualized stress as "the nonspecific response of the body to any demand made upon it," illustrating the ubiquitous nature of stress in living organisms. Consequently, any stimuli, whether favorable or adverse, that accelerates the pace of life engenders a temporary elevation in stress levels, leading to wear and strain on the body. Thus, as posited by Seyle, events ranging from a painful injury to an affectionate gesture can incite stress responses.

Similarly, J.E. McGrath delineated job stress as "a state wherein employees are compelled to undertake responsibilities surpassing their individual capabilities and the available resources requisite for task completion, amidst a substantial dissonance between task demands and available resources." This conception by McGrath (1976) underscores the discrepancy between the requirements of the job and the resources allocated for its execution as a fundamental element of job stress. Moreover, S. David Walonick elucidated that job stress represents a significant concern for organizations across diverse socio-economic contexts, posing formidable challenges for employers, particularly in developing nations where the prioritization of employee well-being may be lacking (Walonick, 1993). This perspective underscores the global relevance and impact of job stress on organizational dynamics, emphasizing the imperative for heightened awareness and mitigation strategies, especially within contexts where such concerns may be overlooked or under-addressed.

According to Ali and Newaz (2010), multiple facets within the work environment contribute to job stress, including role conflict, role ambiguity, workload, and work-family conflict, with associated outcomes such as decreased work effectiveness, absenteeism, and in severe instances, burnout. These variables render job roles more susceptible to compromised performance, leading to adverse organizational outcomes such as reduced productivity, employee misconduct such as theft, and heightened levels of workplace aggression. As articulated by Bashir and Ramay (2010), stress represents a psychological state characterized by cognitive dissonance and discordance between the demands, expectations, or opportunities presented to an individual within their occupational sphere, wherein they perceive these elements as significant and indispensable, yet perceive a lack of clarity and efficacy in addressing them.

According to Seyle (1956), stress does not necessarily entail negative consequences; indeed, it can potentially enhance occupational performance to some degree, although it may warrant attentive management to prevent adverse effects. Extensive research has been conducted to elucidate the complex relationship between stress and job performance. While some studies suggest that occupational stress has minimal impact on job performance, others indicate that it detrimentally affects performance outcomes. However, it is noted that unmanaged occupational stress can exacerbate absenteeism and internal conflicts. For instance, the Health and Safety Executive reported that approximately 500,000 individuals in the United Kingdom attribute their illnesses to work-related stress (HSC, 1997). Contrary to some findings, Manzoor,

Awan, and Mariam discovered that job stress does not significantly influence occupational performance. Jamal (2011) identified four potential relationships between job stress and performance: positive direct, negative direct, U-shaped/curvilinear, and no discernible link. These diverse findings underscore the multifaceted nature of the stress-performance relationship, necessitating further investigation and tailored interventions for effective stress management in the workplace.

Objective of the Study

General Objective

The overarching aim of this investigation is to delineate the determinants of stress. More precisely, this inquiry endeavors to scrutinize the interplay between job-related stressors and the performance levels of workers across distinct occupational strata within the specified sample population.

Specific Objective

The specific objectives of this inquiry encompass the following:

1. To discern and categorize various stress-inducing factors.
2. To ascertain the relative significance of these factors in influencing stress levels.
3. To evaluate the net effect of stress on employee performance, discerning whether it yields positive or negative ramifications on performance metrics.

LITERATURE REVIEW

Caral Lopes and Dhara Kachalia conducted a comprehensive investigation encompassing both private and public banking institutions. Their study underscored the transformative influence of technological advancements on the banking industry, ushering in a landscape of heightened global competition amid economic fluctuations. Concurrently, employees within the banking sector are confronting escalating levels of stress. Their research delineated a statistically significant correlation between bank classification, demographic variables including age, gender, and education, occupational tenure, job role, interpersonal dynamics, and the manifestation of occupational stress. In response to these findings, it is imperative for banking professionals to adopt novel coping strategies aimed at enhancing productivity while safeguarding their physical and mental well-being (Lopes & Kachalia, 2016).

Scholars have identified worker productivity as a pivotal factor influencing the overall success of an organization. In the contemporary landscape characterized by dynamic market conditions and intense competition, employees contend with diverse stressors that permeate various facets of their daily existence. With the specific objective of exploring the repercussions of occupational stress on employees within Nationalized Banks, the study conducted by Kishori and Vinothini (2016) sought to shed light on this phenomenon.

As posited by Priyanka Das and Alok Kumar Srivastav, effective management strategies within banking institutions should prioritize the enhancement of the physical work environment. By fostering improved psychological well-being and health among employees, organizations stand to realize augmented revenue streams and heightened employee retention rates. This assertion aligns with the adage, "A healthy employee is a productive employee." Their study concluded that stress levels within selected public sector banks are relatively contained, and proactive measures taken by management can alleviate employee pressure, consequently fostering a more productive workforce and enabling banks to attain greater levels of success (Das & Srivastav, 2015).

Ementa conducted a comprehensive investigation aimed at scrutinizing the perceived stressors among bank secretaries, their repercussions on job performance, and the efficacy of stress-coping strategies. The findings

underscored that a majority of the tasks undertaken by bank secretaries serve as significant stressors within the workplace, exerting a notable impact on their performance metrics. Moreover, the study evaluated diverse factors deemed effective in mitigating occupational stress. It was revealed that bank secretaries encounter considerable stress while fulfilling administrative and clerical duties. Additionally, the research indicated that the mean ratings pertaining to stress inducers, the influence of stressors on performance outcomes, and the efficacy of coping mechanisms remain consistent across various demographic factors such as gender, work tenure, and marital status. Given the inevitable nature of workplace stress, it is imperative to prioritize appropriate stress management initiatives to alleviate the burden experienced by bank secretaries in completing their professional obligations (Ementa, 2015).

The imperative for organizational endeavors directed towards employee development and the implementation of training interventions to effectively manage stress is underscored. Notably, a focal emphasis is placed on providing comprehensive training in policy formulation and implementation. The prevailing stress within the banking sector primarily emanates from heightened job demands and an inherent imbalance between work and personal life commitments. Organizations are encouraged to facilitate a supportive environment wherein employees are empowered to undertake responsibilities that promote equilibrium between professional obligations and familial commitments (Dr. Khanna & Suma, 2015).

Stress represents an inherent aspect of professional environments across diverse sectors, including banking. The investigation revealed several contributing factors to heightened stress levels among bank employees, encompassing variables such as performance-related pressure, deficiencies in workplace planning, challenges associated with adapting to change, familial responsibilities, and a paucity of proficient personnel (Samartha & Begum, 2014).

Drawing from statistical analyses, researchers have discerned negligible disparities in stress management strategies between male and female bankers. This observation suggests that stress management practices are not contingent upon gender, indicating a non-gender-centric nature of stress management approaches. Moreover, the occupational sector of banking significantly influences stress management methodologies among banking professionals in Nigeria (Enekwe & Agu, 2014).

Within the occupational domain of commercial banking, employees contend with notable levels of stress. Identified stressors encompass protracted working hours, elevated workloads, familial obligations, managerial pressures, mental distress, and job insecurity. Prolonged exposure to such stressors can detrimentally impact the psychological and mental well-being of employees. To foster employee resilience and motivation within the competitive realm of commercial banking, it is imperative to institute effective job design, cultivate a conducive work environment, and offer equitable remuneration (Rahman & Kamruzzaman, 2013).

Banking professionals experience notable levels of workplace stress, stemming from factors such as prolonged working hours, inadequacies in the reward system, diminished job autonomy, organizational culture dynamics, role conflicts, and notably, insufficient managerial support. Observable symptoms indicative of heightened stress levels can manifest among employees. Failure to promptly identify and address these symptoms may precipitate adverse health consequences, including but not limited to depression, cardiovascular ailments, and diabetes, thereby underscoring the significance of proactive stress management interventions (Ali & Hassan, 2013).

A study investigating "employee stress management in selected private banks in Salem" was undertaken, revealing a prevalent occurrence of severe stress-related ailments and assorted psychological challenges among the majority of employees. Recognizing the potentially catastrophic ramifications, management is urged to proactively address these issues by providing requisite support and interventions. In the contemporary landscape characterized by heightened dynamism and competitiveness, employees encounter a multitude of stressors that permeate various facets of their lives, necessitating the implementation of strategic interventions at the organizational level (Poornima & Sharmila, 2012).

As delineated in the study titled "A comparative analysis: Differences in overall job stress levels of Permanent Employees in private and Public sector banks," it was found that certain variables exert a greater influence on public sector personnel compared to their counterparts in the private sector. However, despite variable disparities, the public sector emerged as inherently more stressful overall (Awan & Jamil, 2012).

In the research entitled "A Comparative Study of Job Stress and Personality Types of Employees Working in Nationalized and Non-Nationalized Banks," it was observed that employees grapple with stress and workplace pressure, resulting in heightened neurotic symptoms characterized by emotional instability, melancholic mood, susceptibility to nervous breakdowns, hyperreactivity, excessive anxiety, and related manifestations (Katyal, Jain, & Dhanda, 2011).

The significance of intervention strategies is increasingly evident within organizational contexts. This study sought to examine the impact of occupational stress on employees within both public and private banking sectors (Malik, 2011).

In their investigation on the relationship between job stress and performance, Bashir Usman and Ismail Ramay uncovered an inverse association between job stress levels and job performance within the context of Pakistan's banking sector. Their analysis suggests that heightened job stress significantly diminishes employee performance, as evidenced by decreased motivation among employees to excel in their professional duties. Notably, the study highlights that stress management practices exhibit a non-gender-specific or gender-neutral orientation (Bashir & Muhammad, Impact of Stress on Employees Job Performance: A Study on Pakistan's Banking Sector, 2010).

Stress

In 1936, Hans Selye introduced the concept of stress into the realm of life sciences, defining it as "the force, pressure, or strain applied to a material object or person to resist these forces and maintain its original state" (Selye, 1956). Stress has become pervasive in contemporary society, emerging as an essential component of everyday life and an inevitable consequence of modern living. The escalation of stress levels can be attributed to various factors, including heightened industrialization, urban pressures, population growth, and the myriad challenges inherent in daily life. Stress represents a state of strain that directly impacts an individual's emotions, cognitive processes, and physical well-being.

Occupational stress has emerged as a pivotal area of study within organizational research, as highlighted by Spencer and Steers (1981). This is attributed to its profound adverse effects on workers' mental and physiological health, its role as a significant driver of employee development and absenteeism, and its potential to compromise workplace safety. Effective management of dysfunctional stress holds promise for enhancing both individual and organizational outcomes.

The banking sector has undergone rapid and profound transformations in recent years, driven by legislative reforms stemming from globalization and liberalization, intensified competition due to the entry of new private sector banks, technological advancements, among other factors. Consequently, workers in the banking industry are experiencing heightened levels of stress. According to Caplan and Jones (1975), the dual pressures of qualitative and quantitative workloads often necessitate extended work hours, exacerbating stress levels. Tight deadlines and the pressure to meet them further contribute to stress.

Various factors influence organizational performance, including group cohesion, functional interdependence, communication patterns, perceived equity, and organizational hierarchy, as emphasized by Van and Schuler (1981). These factors play pivotal roles in shaping organizational dynamics and employee well-being.

Factors Causing Job Stress

Occupational stress encompasses a multitude of factors, as identified by various researchers. These include concerns regarding job security, prolonged periods of sitting or strenuous physical tasks such as heavy

lifting, insufficient safety measures, the monotony of repetitive tasks, and a perceived lack of autonomy in one's job role (Christo & Pienaar, 2006). Additionally, stressors such as excessive workloads, heightened performance expectations, extended work hours, and challenges related to technology integration have been recognized (Islam et al., 2014).

Singh, Brown, and Harvey (2006) highlight the intricate relationship between an individual and their environment, suggesting that this dynamic interplay can significantly influence both mental and physical well-being. Similarly, Bashir & Muhammad (2010) propose that stress arises from a combination of factors, including inadequate job information, insufficient feedback, technological advancements, and an inability to cope with job demands or fulfill expectations.

The extensive time spent within the banking sector, as noted by Jamshed & Muhammad (2011), exposes professionals to considerable stress, which detrimentally affects their performance and overall occupational satisfaction. Collapse, resulting from the inability to effectively manage stress in various occupational scenarios, is emphasized as a major consequence (Martinussen et al., 2007).

Moreover, work-related stress can manifest in conflicts between professional responsibilities and familial obligations, as highlighted by Bedeian & Burke (1988). Failure to address stress effectively may lead to adverse effects on job performance, physical and mental health, as well as organizational outcomes (Maslach, 2003).

Manzoor, Awan, and Mariam underscore the concept of role conflict, arising from incongruent demands and responsibilities across different spheres. Ambiguity regarding one's capabilities to meet job requirements can exacerbate internal conflict and job-related stress (Rao & Borkar, 2012).

Furthermore, organizational factors such as workplace dynamics, interpersonal relationships, and conflicts within work groups contribute to stress experiences (Buchanan & Huczynski, 2004). Wilton (2011) emphasizes the association between job stress and imbalances in work-life equilibrium, as well as a perceived lack of control over job-related tasks and decisions.

In summary, the discourse on occupational stress underscores the multifaceted nature of stressors, their impact on individual well-being and organizational outcomes, and the importance of effectively managing stressors to promote overall health and productivity in the workplace.

Impact of Stress on Job Performance

The researcher delineated job performance into four distinct facets: general, mortal, specialized, and organizational performance (Scullen, Mount, & Goff, 2001). Scholarly discourse suggests that job performance is intricately linked to individual competencies, challenges encountered, and the work environment's characteristics. Individual competencies encompass knowledge, skills, and abilities, while challenges refer to the level of difficulty inherent in task completion. The nature of work conditions pertains to the extent to which these conditions facilitate or impede individual performance (Rubina, Shehla, & Delawar, 2008).

Organizations prioritize the performance of their workforce, regardless of prevailing circumstances and conditions, as it directly contributes to organizational success (Armstrong & Baron, 1998). The performance of an organization's workforce is indicative of its ultimate success or failure (Bartlett & Ghoshal, 1995). Stress exerts a substantial impact on both organizational outcomes and individual performance and well-being (Mimura & Griffiths, 2003).

Empirical studies conducted in Western contexts have revealed a negative association between Occupational Stress Corrupters (OSI) and employee well-being and job satisfaction. Additionally, research investigating the impact of stress on employee performance, particularly among training faculty, has highlighted a

negative relationship between organizational structure and employee effectiveness, while workload pressures have shown a significant positive correlation with employee effectiveness (Robertson, Cooper, & Williams, 1990).

Furthermore, empirical findings by Ashfaq Ahmad and Dr. Muhammad Ramzan have corroborated a negative relationship between job stress and employee performance (Ahmed & Mohammad, 2013). Other studies have also indicated a link between job stress and diminished performance (Rubina, Shehla, & Delawar, 2008), with male workers exhibiting greater susceptibility compared to their female counterparts.

Investigations examining the relationship between various work stressors, such as role ambiguity, workload pressure, work-family interface, performance pressure, interpersonal relationships, and role conflicts, have demonstrated that while role conflict and role ambiguity positively correlate with stressors, contrary to prevailing assumptions, the relationship between other stressors and job performance is negative (Islam & Munir, 2011).

Conceptual Framework

The literature review delineates three primary categories of stress-inducing factors, as depicted in Figure 1. These variables collectively influence job stress, which in turn exerts a significant impact on performance outcomes. The initial three hypotheses posit organizational, personal, and environmental factors as independent variables, with job stress as the dependent variable. Conversely, in the fourth hypothesis, job stress is posited as the independent variable, while employee performance serves as the dependent variable.

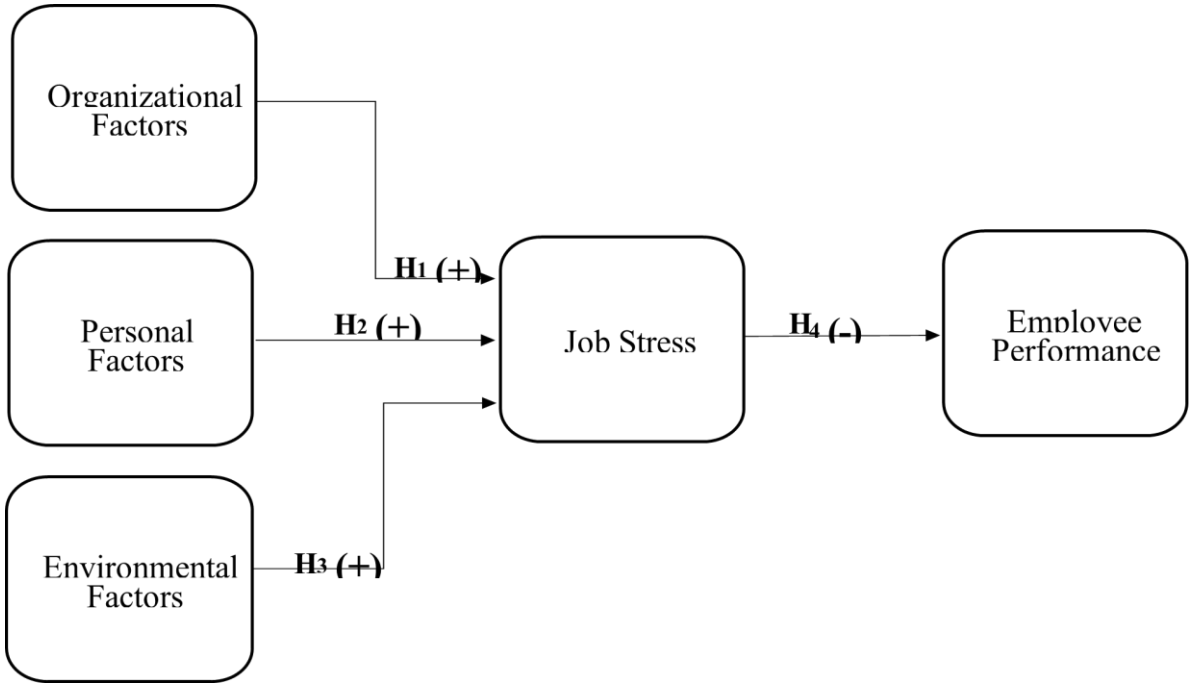

Figure-1: Conceptual Framework

Proposed Hypotheses

Four hypotheses have been formulated based on the synthesis of the literature review and the analytical insights gathered:

H1: A significant relationship exists between organizational factors that contribute to stress and occupational stress levels.

H2: There is a notable correlation between individual-level stressors and the experience of job-related stress.

H3: A meaningful association exists between environmental stressors and occupational stress among employees.

H4: Job stress exhibits a negative correlation with the level of employee performance, indicating that higher levels of job stress are associated with diminished performance outcomes.

RESEARCH METHODOLOGY

Research Design

The research design serves as a foundational framework outlining the methodologies and procedures essential for the systematic collection and analysis of pertinent data (Zikmund, et al., 2010-2011). The overarching objective of this study is to investigate the determinants of job stress and elucidate the interplay between job stress and employee performance.

Methodology at a Glance:

Nature of the study	Quantitative
Sources of data	Primary sources Secondary sources
The technique of collecting data	5-point Likert-scale
Population	100
Sample size	100
Analysis	Pearson Correlation, Linear Regression, ANOVA.

Population of the Study

In the context of research methodology, "population" denotes the entirety of individuals or entities exhibiting shared characteristics (Zikmund et al., 2010-2011). The identification of the population is instrumental in determining the appropriate sample size. In this study, the investigation centers on assessing the influence of job stress on employee performance within the banking sector of Bangladesh's southern region. Consequently, the target demographic comprises personnel affiliated with listed banks, encompassing individuals occupying diverse positions and possessing varying levels of professional experience.

Sampling Procedure & Sample Size

A sample refers to a subset of individuals or elements drawn from a larger population, serving as a representative measure of the population's characteristics (Zikmund et al., 2010-2011). The objective of sampling is to select respondents for a survey investigating the impacts of job stress on employee performance. As delineated by Panneerselvam (2004), sampling methodologies can be categorized into two main types: probability sampling and non-probability sampling. Probability sampling ensures that every member of the population has an equal chance of being selected, while non-probability sampling involves uncertain selection probabilities for individuals within the population (Zikmund et al., 2010-2011).

In this study, a convenience sampling approach will be employed as part of the non-probability sampling strategy. This method involves selecting participants based on accessibility and convenience, without adhering to strict randomization protocols. Therefore, participants will be recruited from locations and settings that are easily accessible and convenient for them.

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In this study, the sample size is calculated through the Taro Yamane formula;

$$\textit{Sample size, } n = \frac{N}{(1+N) \times e^2}$$

$$= \frac{610}{(1+610) \times .10^2}$$

$$= 99.83$$

Here,

n = sample size

N = Population size = 610.

e = The acceptable sample error (.10)

Questionnaire Design

A questionnaire is an organized primary data gathering (Bell, 2005). A questionnaire was used to collect data for this investigation. The questionnaire was written in plain language to decrease the potential for ambiguity. The questionnaire was divided into five sections, with part A capturing the profile of respondents and elements B, C, D, and E capturing factors producing stress and the effect on employee performance. For parts B, C, D, and E, a five-point Likert scale was utilized, with 1 representing Strongly Disagree (SD), 2 representing Disagree (D), 3 representing Neutral (N), 4 representing Agree (A), and five representing Strongly Agree (SA).

To gauge respondents' perceptions, Parts B, C, D, and E utilized a five-point Likert scale. This scale ranged from 1, signifying "Strongly Disagree," to 5, indicating "Strongly Agree," with intermediate options including 2 for "Disagree," 3 for "Neutral," and 4 for "Agree."

Data Collection Method

This research employs a mixed-methods approach, incorporating both primary and secondary data sources. Primary data refers to original information obtained independently by the researcher (Zikmund et al., 2010-2011). In this study, primary data were utilized to explore bank employees' perceptions regarding stress and its ramifications on performance. Data collection was facilitated through a standardized questionnaire administered via face-to-face interviews, adhering to a structured format. The questionnaire was specifically designed to elucidate the nexus between occupational stress and employee performance.

Data Analysis Method

Data analysis involves the systematic organization and interpretation of a substantial volume of acquired data (Delport, 2005). In this study, data analysis was conducted using the Statistical Program for Social Sciences (SPSS) version 24. The analytical process encompassed both descriptive and inferential analyses.

Descriptive statistics, including measures such as mean, median, and frequency distributions, were employed to characterize the general attributes, variables, and indicators within the sample. Standard statistical measures such as mean, median, mode, and standard deviation were utilized to further scrutinize the data.

Microsoft Word was utilized for word processing and formatting tabular presentations, while SPSS and Correlation were harnessed for comprehensive data analysis and diverse research methodologies.

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Data Analysis

Reliability Test

Reliability analysis, as elucidated by Hair et al. (1995), assesses the internal consistency of indicators measuring a construct. The aim of reliability testing is to evaluate the extent to which a set of indicators captures consistent variance from familiar sources (Viswanathan, 2005). The questionnaire's ability to yield consistent results across different contexts and over time is termed as consistency.

In this study, Cronbach's alpha coefficient was employed to conduct the reliability test. Scales exhibiting Cronbach alpha values falling within the range of .80 to .95 are deemed highly reliable, while those ranging from .70 to .80 are considered dependable. Scales yielding values between .60 to .70 demonstrate fair internal consistency. However, scales with Cronbach alpha coefficients below .60 are deemed unreliable (Zikmund et al., 2010-2011).

Table-1: Reliability statistics

	Cronbach's Alpha	***No of Items***
Organizational Factors	**.821**	13
Personal Factors	**.630**	6
Environmental Factors	**.644**	3
Employee Performance	**.809**	8

The presented Table-1 reveals the Cronbach's alpha coefficients for sets of statements, indicating values of .821, .630, .644, and .809 sequentially. These findings suggest that the survey questionnaire exhibits varying degrees of reliability in measuring the intended constructs of the study.

Hypothesis Testing

In this case, linear regression is also utilized to validate the association. Linear regression analysis is a statistical technique for determining the relationship between two variables. Linear regression entails a variable to be explained (the dependent variable) and extra explanatory variables that are assumed to cause or be connected with changes in the dependent variable. 2011 (Rubinfeld).

In this study, Pearson correlation analysis will be employed to assess the relationship between organizational stressors and work-related stress, a widely utilized method for quantifying the strength of association between two variables (Doyle, 2011). The correlation coefficient, ranging from -1 to 1, signifies the direction and magnitude of the relationship, with 1 indicating a positive correlation and -1 indicating a negative correlation.

Furthermore, linear regression analysis will be utilized to validate this association. Linear regression is a statistical technique employed to ascertain the relationship between a dependent variable and one or more independent variables. This method involves identifying the variable to be explained (the dependent variable) and additional explanatory variables presumed to influence or be associated with variations in the dependent variable (Rubinfeld, 2011).

In this study, ANOVA (analysis of variance) will be utilized as well. ANOVA assesses the total variability in a dataset by measuring the sum of squared differences of the observations from their overall mean. This total variability, known as the total sum of squares (TSS), is often decomposed into components attributed to specific sources of variation (Upton and Cook, 2008).

H1: A significant association exists between organizational factors that induce stress and occupational stress levels.

Pearson correlation analysis was employed to investigate the relationship between organizational attributes associated with job stress and the manifestation of job stress itself.

According to the data presented in the table, there is a positive association between the two factors under investigation. This finding is considered a significant contributor to workplace stress. A positive correlation signifies that as one variable decreases, the other variable increases, or vice versa, as noted by Investopedia. A perfect positive correlation in statistical terms is denoted by a coefficient of 1.

The result of the analysis supports the research hypothesis that there will be a significant relationship between organizational factors and job stress (r (100) = .921***, p<.0.01).

Table-2: Pearson Correlation for Hypothesis-1

		Job Stress
Organizational Factors	Pearson Correlation	**.921*** **
	Sig. (2-tailed)	**.000**
	N	100
***. Correlation is Significant at the 0.01 Level (2-Tailed).*		

The observed association (Table-2) exhibited a significant effect size, as evidenced by the squared correlation coefficients indicating that organizational characteristics explained 92% of the variance in occupational stress levels. Likewise, job stress accounted for 92% of the variability in organizational traits.

Consequently, the null hypothesis is rejected, indicating a statistically significant relationship between organizational variables and job stress.

H2: A substantial correlation is hypothesized to exist between individual stressors and job stress.

Pearson correlation analysis was employed to investigate the potential association between personal attributes contributing to job stress and the manifestation of job stress itself. A positive correlation indicates that as one variable decreases, the other variable increases, or vice versa, as outlined by Investopedia. A perfect positive correlation in statistical terms is represented by a coefficient of 1.

The data presented in the table demonstrate a positive association between the two variables, indicating that personal factors are indeed a prominent contributor to workplace stress. As organizational stressors increase in prevalence, this relationship becomes more pronounced.

The analysis outcome confirms the research hypothesis, revealing a statistically significant relationship between personal factors and job stress (r (100) = .868***, p<.01).

Table-3: Pearson Correlation for Hypothesis-2

		Job Stress
Personal Factors	Pearson Correlation	**.868*** **
	Sig. (2-tailed)	**.000**
	N	100
***. Correlation is Significant at the 0.01 Level (2-Tailed).*		

The observed association (Table-3) exhibited a significant effect size, as demonstrated by the squared correlation coefficients indicating that personal characteristics explain 87% of the variance in job stress levels. Similarly, job stress accounts for 87% of the variability in organizational traits.

Consequently, the null hypothesis is rejected, indicating a statistically significant relationship between personal variables and job stress.

H3: A significant association is anticipated between environmental conditions contributing to stress and occupational stress levels.

Pearson correlation analysis was employed to explore the potential linkage between environmental factors influencing job stress and the manifestation of job stress itself.

Based on the data presented in the table, a positive correlation between the two factors was observed, signifying a noteworthy contributor to workplace stress. As elucidated by Investopedia, a positive correlation indicates that as one variable decreases, the other variable increases, or vice versa. A perfect positive correlation in statistical terms is represented by a coefficient of 1.

The analysis outcome supports the research hypothesis, revealing a statistically significant relationship between environmental factors and job stress (r (100) = .853***, p<.01).

Table-4: Pearson Correlation for Hypothesis-3

		Job Stress
Environmental Factors	Pearson Correlation	**.853*** **
	Sig. (2-tailed)	**.000**
	N	100
***. Correlation is Significant at the 0.01 Level (2-Tailed).*		

The observed association (Table-4) demonstrated a significant effect size, as evidenced by the squared correlation coefficients indicating that organizational characteristics explain 85% of the variance in occupational stress levels. Similarly, occupational stress accounts for 85% of the variation in environmental factors.

Consequently, the null hypothesis is rejected, suggesting a statistically significant relationship between environmental conditions and occupational stress.

H4: It is hypothesized that job stress is negatively associated with employee performance levels.

Pearson correlation analysis was employed to examine the potential relationship between job stress and employee performance.

Based on the data presented in the table, a detrimental association between the two variables was observed, indicating a contributing factor to diminished employee performance levels. As described by Investopedia, a negative correlation signifies a relationship in which one variable increases while the other decreases, and vice versa. A perfect negative correlation in statistical terms is denoted by a coefficient of -1.00, suggesting a consistently negative relationship between the variables.

The analysis outcome supports the research hypothesis, revealing a statistically significant negative relationship between job stress and employee performance (r (100) = -.715***, p<.01).

Table-5: Pearson Correlation for Hypothesis-3

		Employee Performance
Job Stress	Pearson Correlation	**-.715*** **
	Sig. (2-tailed)	**.000**
	N	100
** *. Correlation is Significant at the 0.01 Level (2-Tailed).*		

The observed relationship (Table-5) exhibited a substantial effect size, as indicated by the squared correlation coefficients revealing that job stress explains 72% of the variability in employee performance levels. Conversely, 72% of the variability in job stress is accounted for by performance levels.

Consequently, the null hypothesis is rejected, indicating a statistically significant negative relationship between job stress and employee performance.

Linear Regression

For better understanding, here, linear regression has been used.

Table-6: Linear Regression Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. An error in the Estimate
1	**.715[a]**	**.512**	**.490**	.41449
a. Predictors: (Constant), Job Stress				

Table-7: ANOVA Test's Summary

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.140	5	4.140	24.095	**.000[b]**
	Residual	3.952	94	.172		
	Total	8.091	99			
a. Dependent Variable: Employee Performance						
b. Predictors: (Constant), Job Stress						

The provided table 6 and 7 demonstrate that the F value is significant at the .000 level, indicating a substantial impact of job stress on employee performance variability. The model's correlation coefficient (R) is .715, with corresponding values of R square and adjusted R square both equal to .512. This signifies that the regression model accounts for 51% of the variation in job stress attributed to employee performance level.

Table-8: Summary of the Regression Coefficients

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.579	.707		7.897	.000
	Job Stress	-.918	.187	-.715	-4.909	.000
Dependent Variable: Employee Performance						

The regression coefficients depicted in the provided table-8 reveal that the beta value for job stress is -.715, with a significance level of p>.05. This indicates that the independent variable, job stress, exerts a statistically significant impact on employee performance. As anticipated, the analysis demonstrates a negative and significant relationship between job stress and employee performance.

Summary of the Results of the Hypothesis Test

This Table-9 shows the overall relationship between the variables

Table-9: Summary of Hypothesis testing

		Job Stress	**Employee Performance**
Organizational Factors	Pearson Correlation	**.921****	**-.774****
	Sig. (2-tailed)	**.000**	**.000**
	N	100	100
Personal Factors	Pearson Correlation	**.868****	**-.565****
	Sig. (2-tailed)	**.000**	**.003**
	N	100	100
Environmental Factors	Pearson Correlation	**.853****	**-.548****
	Sig. (2-tailed)	**.000**	**.005**
	N	100	100
Job Stress	Pearson Correlation	1	**-.715****
	Sig. (2-tailed)		**.000**
	N		100
****. Correlation is significant at the 0.01 level (2-tailed).**			

FINDINGS AND DISCUSSIONS

This section delineates the principal findings derived from the statistical examination conducted within the scope of this study, which endeavors to scrutinize the causative factors leading to heightened employee engagement and their correlation with job-induced stress, subsequently impacting employee performance. Through a comprehensive exploration across three distinct dimensions—namely organizational, personal, and environmental—the study endeavors to elucidate the intricate interplay between job stressors and resultant employee performance outcomes. The empirical analysis culminates in the discernment that, predicated on the statistical inferences drawn, there exists a discernible nexus between the aforementioned factors and their influence on job stress dynamics.

Findings: One

The study reveals that organizational attributes significantly contribute to job-induced stress, thereby influencing work outcomes. Administrative complexities are identified as prominent stressors, while the phenomenon of overwork emerges as a primary stress-inducing factor, garnering consensus among employees. The perception of heightened stress levels consequent to substantial work pressure is widespread among the workforce, directly impacting their performance metrics. Extended work hours also emerge as a notable contributor to occupational stress, with employees acknowledging heightened anxiety during such periods, consequently affecting their productivity. Furthermore, a dearth of promotion prospects is identified as a significant stressor, leading to dissatisfaction and a consequential decline in performance. In addition to these factors, various organizational challenges, including role ambiguity, workplace discrimination, harassment, unmet targets, unforeseen customer interactions, inadequate managerial support, and technological hurdles, are underscored as stress triggers. Moreover, the study elucidates that unexpected

managerial decisions exacerbate stress levels among employees, thereby exerting a detrimental influence on their overall performance.

Findings: Two

It is imperative to consider individual characteristics that contribute to the manifestation of stress repercussions. A significant portion of the workforce perceives personal health issues as a notable stressor, particularly experiencing distress when physically or mentally unwell, consequently impinging upon their work performance. Similarly, the dearth of familial engagement emerges as a primary stress-inducing factor, with employees identifying insufficient family time as a detriment to their performance efficacy. Additionally, financial constraints, interpersonal conflicts, and familial illnesses are highlighted as further contributors to workplace stress. Collectively, these personal factors are acknowledged to exert a discernible influence on individuals' functioning within the work milieu.

Findings: Three

The impact of workplace conditions inducing stress is found to significantly impair employee performance. A consensus among the workforce underscores the adverse effects of excessive noise and overcrowding within the work environment, attributing heightened stress levels to such conditions, subsequently impeding their performance outcomes. Furthermore, employees recognize the deleterious influence of inadequate lighting and poor air quality on their stress levels, thereby exacerbating the negative repercussions on their performance. It is evident that unfavorable working conditions consistently undermine employee performance metrics.

Findings: Four

The findings of the first hypothesis affirm a significant positive correlation between organizational attributes and work-induced stress, supported by a Pearson correlation coefficient with a significance level below .01 ($p < .01$). These results highlight a consistent relationship wherein varied organizational elements contribute to heightened job stress levels, indicating a concurrent escalation in employee work stress as organizational stressors intensify. Conversely, a reduction in these elements corresponds with a decrease in job stress levels, suggesting a potential mitigation strategy. Analogously, hypotheses two and three yield analogous outcomes, demonstrating substantial positive associations between personal and environmental factors with job-induced stress, each maintaining a significance level below .01 ($p < .01$). Pearson correlation analyses reveal a parallel pattern wherein heightened personal factors coincide with increased job stress, as do environmental conditions, implying a reciprocal relationship between these variables and job stress levels.

Findings: Five

With a Pearson correlation coefficient of $r = -0.715$ and a significance level below 0.01 ($p < 0.01$), the fourth and concluding hypothesis concerning the relationship between job stress and employee performance elucidates a negative correlation. This observation underscores an inverse association between the two variables, indicating that heightened levels of job stress are inversely related to employee performance outcomes. Conversely, a reduction in job stress is concurrent with an enhancement in employee performance metrics.

CONCLUSION AND RECOMMENDATIONS

The principal aim of this study was to identify the tripartite factors underpinning occupational stress and to delineate their impact on workplace performance. Through empirical investigation, organizational variables including excessive workload, unattainable objectives, technological/systemic glitches, prolonged working hours, unforeseen managerial directives, erratic client conduct, inadequate management practices, limited career advancement prospects, and instances of harassment were identified as significant stressors.

Moreover, personal factors such as illness and inadequate familial engagement were noted to exacerbate stress levels. Additionally, environmental stressors encompassing noisy and overcrowded workspaces, poor air quality, and inadequate lighting were identified as contributors to heightened stress levels. The study underscores the collective impact of these stressors on job-related stress, consequently establishing a nexus between elevated levels of occupational stress and diminished work performance. To ameliorate employee performance, strategic interventions aimed at mitigating stressors are recommended, highlighting the pivotal role of upper management in fostering a conducive work environment.

Recommendations

Based on the empirical findings, several strategic recommendations are proposed for implementation by bank management and staff:

1. Establishment of job rotation schemes, recruitment of additional personnel, and customization of job roles to align with employee preferences, prioritizing collaborative endeavors over individualistic tasks, in order to mitigate instances of overwork.
2. Prevention of mandated overtime by senior management, alongside a focus on prompt task completion through staff encouragement.
3. Provision of promotion opportunities contingent upon employee performance metrics by management.
4. Ensuring equitable decision-making processes by senior management that benefit all employees, fostering a culture of impartiality in the allocation of opportunities.
5. Cultivation of harmonious interpersonal relationships among employees to foster a conducive work environment.
6. Implementation of user-friendly and up-to-date technological systems to facilitate seamless and timely customer service, accompanied by comprehensive training sessions following any software updates.
7. Creation of a workplace environment conducive to employee well-being and satisfaction by senior management.

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