

The Impact Of Occupational Stress With The Mediating Factor Of Workplace Stress On Employees' Job Performance: A Case Of Banking Sector Of Pakistan

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ABSTRACT

Objective: The primary objective of this study is to investigate the impact of occupational stress on job performance, while taking into account the mediating role of work stress, with the ultimate aim of addressing the physical and psychological health concerns faced by bank employees in the banking industry of DG Khan division, Southern Punjab, Pakistan. The study sought to shed light on the relationship between these factors and provided valuable insights into the management of occupational stress and the improvement of job performance in this sector.

Method: A comprehensive survey was conducted in different regions of Pakistan targeting employees in selected banks, with the aim of gathering data on various aspects of their job performance and occupational stress levels. The survey involved the use of questionnaires, which were administered to a total of 200 respondents. The collected data were then subjected to a rigorous analytical process using Smart PLS, which included several statistical techniques such as descriptive statistics, Pearson's correlation coefficient analysis, multiple regression analysis, collinearity statistics, and reliability tests. The resultant findings were then used to draw conclusions and make informed recommendations.

Outcomes: The numerical data revealed a noteworthy inverse correlation between occupational stress and job performance, whereby increased levels of the former led to a reduction in the latter. Moreover, the study demonstrated that workplace stress exerts a powerful mediating influence on the detrimental impact of occupational stress on job performance, as evidenced by its high level of statistical significance. The research findings indicated that workplace-related stress represents a significant causative factor in the onset of job stress and consequent impairment of work performance among personnel in the banking industry.

Practical Implications: The study recommended that banking organizations take steps to improve job performance by providing their employees with support in managing both occupational and workplace stress. This can be achieved through the implementation of stress inoculation techniques, time management

and behavior training, regular stress management therapy sessions, and health programs. These interventions can help to reduce the negative impact of stress on employees' physical and psychological well-being, thereby improving their job performance and overall productivity. By prioritizing the well-being of their employees, banking organizations can also foster a positive work environment and promote employee satisfaction and retention.

Keywords: occupational stress, work stress, job performance, banking sector, Pakistan

INTRODUCTION

Occupational stress has been an area of increasing concern for researchers and practitioners, particularly in the context of its impact on employee performance. Several studies have been conducted to examine the relationship between occupational stress and employee performance, with varying results. In the United States, occupational-related stress costs over \$300 billion annually through health costs, absenteeism, and poor performance (Center for the Promotion of Health in the New England Workplace, 2021). Occupational stress resulted from job insecurity, workload, interpersonal problems and poor organizational structure (AIS, 2020). The impact of occupational stress on job performance can also be significant, with stressed employees often showing decreased productivity, higher rates of absenteeism, and increased likelihood of turnover. Overall, the relationship between job performance and occupational stress is complex and multifaceted. Workplace stress can have a significant impact on the mental and physical health of employees in Pakistan. Long working hours, unrealistic expectations, job insecurity, and poor working conditions can all contribute to workplace stress. This stress can lead to a variety of negative outcomes, such as decreased motivation, poor performance, low job satisfaction, and burnout. Additionally, workplace stress can lead to more serious health problems, such as depression, anxiety, and cardiovascular disease. In Pakistan, where the culture places a strong emphasis on work and success, employees may be particularly vulnerable to workplace stress. Workplace stress

is associated with poor job performance and increased turnover intent. (Arshadi and Damiri, 2013). Job performance can be defined as the ability of an individual to effectively and efficiently complete the tasks and responsibilities required of their job. Workplace stress can have significant negative impacts on employee well-being and productivity, and highlight the importance of employers implementing strategies to reduce workplace stress and improve employee outcomes. Campbell (1990), who proposed that job performance includes both task performance (the technical aspects of the job) and contextual performance (extra-role behaviors, such as helping colleagues or engaging in organizational citizenship behaviors). Work performance refers to an employee's ability to effectively and efficiently carry out the tasks and responsibilities required of their job. This can include technical skills, such as the ability to use software or operate machinery, as well as more general skills, such as communication and problem-solving. Job performance can also involve behaviors that contribute to the organization's success, such as being a team player, being reliable, and taking initiative. Effective job performance is important for an organization's success and can lead to employee satisfaction, career advancement, and positive outcomes for the organization. High levels of occupational stress can lead to decreased job satisfaction, low motivation, and poor performance. The research revealed that job insecurity exerts a significant and adverse impact on employee performance, while job stress has a noteworthy and favorable effect on employee performance. (Runtu P.A. et al., 2023). The primary focus of managing human resources is on

performance, as companies strive to encourage their employees to reach their highest potential and achieve established goals (Darda et al., 2022). Enhancing employee performance can be a challenging task due to various factors that impact it, including workload, work motivation, communication, leadership, and remuneration, among others. Karataş et al., (2022) explored the role of organizational support in mitigating the negative effects of job stress on job satisfaction and performance among Turkish healthcare workers. The authors found that organizational support was a key factor in reducing job stress and improving job outcomes. Zhang et al (2023) discovered that Chinese construction workers encounter various stressors that fall under six categories, including challenging work time demands, inadequate compensation, work-related threats, work-family conflicts, insufficient social support, and unfavorable working conditions. Among these stressors, demanding work time requirements were identified as the most prevalent and had a significant impact on workers' mental health outcomes. The primary focus of their study is to examine the elevated levels of stress, stress events, and other stress-related perceptions experienced by workers at risk during the COVID-19 pandemic (Gerding et al, 2023). Communication, Job Stress, and Compensation are significant determinant factors that affect the performance of permanent employees at private campuses in Jakarta, both individually and collectively. (Sutrisno, S., 2022). Job stress had both positive and negative effects on creativity, depending on the level of stress and the individual's coping strategies. This study investigated the relationship between job stress, job satisfaction, and burnout in a sample of French workers. The authors found that job stress was negatively related to both job satisfaction and well-being, and positively related to burnout. (Gerding and Wang, 2022). The author discussed the impact of the pandemic on job stress, as well as strategies for managing job stress during this

challenging time. (Uddin, 2021). Jukic et al. (2020) explored the impact of job stress on well-being among workers in Croatia. Their study found that job stress was negatively associated with both psychological and social well-being, indicating that high levels of job stress can have detrimental effects on employees' mental health and interpersonal relationships. This study underscores the importance of addressing job stress in the workplace to promote employee well-being. The focus of this study is to examine the elevated levels of stress, stress events, and other stress-related perceptions experienced by workers at risk during the COVID-19 pandemic (Thomas et al., 2023). The situation is even worse for those working from home (WFH), where stress and burnout can exacerbate physical discomfort caused by ergonomic issues that have arisen since the pandemic began (Gerding et al., 2021). The study explored that mainstream school teachers had higher stress levels and self-efficacy compared to teachers of special educational needs. Furthermore, individual variables were identified as having an impact on teachers' stress and self-efficacy (Alexondros A.S et al;2022). Occupational stress significantly impacted the job performance of employees in the banking sector. (Singh and Sharma , 2020). Emotional intelligence was negatively associated with job stress, indicating that nurses with higher emotional intelligence were less likely to experience job stress. (Bruschini et al., 2018). A positive relationship between occupational stress and employee performance have been witnessed by a study of by Islam, and Anwar (2019) that employees who experienced occupational stress of high level had a poor job performance. One approach that companies can adopt to improve employee performance is by offering education, training, motivation, and compensation, as suggested by Kamal and Khan (2019). Job stress was positively related to depression, and that this relationship was mediated by emotional exhaustion. (Jin et al., 2019). Job stress was high

among healthcare workers, and that the main sources of stress were related to work overload, interpersonal conflicts, and lack of resources. (Sarafis et al., 2016). Job stress was negatively related to job performance, and that this relationship was moderated by social support from coworkers. (Malamardi et al., 2015). Job stress was negatively related to job satisfaction, and positively related to turnover intentions. The study measured stress levels related to various job factors, salary level, and social relationships against job stress. (Kang et al., 2015). Managerial strategies including emotion-focused methods, background performance, task-specific performance, and job performance were also evaluated (Wang et al., 2016). Management strategies did not have an effect on job performance, but workplace stress had a negative impact on work performance. Female doctors and nurses experienced higher levels of stress than their male counterparts (Stecker & Stecker, 2014). Moreover, women used to report that they encounter job stress than men. (Rivera-Torres et al., 2013). However, there are conflicting results regarding whether stress leads to complete exhaustion in females and males (Blom, 2012; Walsh, 2013). Gender inequality is the main reason of workplace stress for females in different firms (Elwér et al., 2013). Work stress has a negative correlation with job performance by examining education employees in Pakistan. Workplace stress has a negative impact on job performance and that supportive leadership can have a positive effect on reducing stress levels and improving job performance. (Khalid et al., 2012). Job demands, including perceptual, physical, and psychological requirements of a job, were a source of workplace stress that led to emotional and physical damage and reduced job performance. (Fernet et al., 2015). A study by Qureshi et al. (2011) conducted in the Pakistani banking sector found that occupational stress can actually enhance employee performance, as long as it is within manageable levels. The study

concluded that moderate levels of occupational stress can lead to increased job satisfaction, motivation, and performance. A meta-analysis by Lee and colleagues (2019) explored the relationship between workplace stress and employee health outcomes, such as depression, anxiety, and physical health. They found that high levels of workplace stress were associated with negative health outcomes, and recommended that employers focus on providing resources for stress management and promoting a healthy work-life balance. Kivimäki and colleagues (2015) examined the relationship between job strain (a combination of high job demands and low job control) and various health outcomes, such as cardiovascular disease, depression, and musculoskeletal disorders. They found that job strain was associated with increased risk of negative health outcomes, and recommended that employers prioritize reducing job strain in the workplace. To sum up, the literature review depicted research gaps on the impact of occupational stress with the mediating effect of work place stress on the job performance of the bank employees in Pakistan. Additionally, it was observed from the past studies that gender can play a role in determining the level of job stress an employee experiences.

SIGNIFICANCE OF THE STUDY

The motive of this study is to probe into the correlation between job performance and occupational stress in the banking sector of Pakistan. It is essential to address the issue of workplace stress and its impact on job performance by considering their crucial role in Pakistan economy. This research is specifically conducted in DG Khan division, Southern Punjab, Pakistan, in order to examine level of occupational stress experienced by bank employees and identifying potential solutions to mitigate the problem. The foregoing studies have examined the link between occupational stress

and employee job performance, but little to no attention has been given to the mediating role of workplace stress in this relationship specifically in the banking sector of Pakistan. Therefore, this research has contributed to the existing literature by exploring the relationship between occupational stress and employee job performance while considering the mediating effect of workplace stress in the banking sector of Pakistan.

CONCEPTUAL FRAMEWORK

Maxwell (2005) introduced a theoretical framework, also known as a conceptual framework, which outlines what is included and excluded from a study, providing a model for planning. By examining the factors involved and reasons for investigating a particular topic, the conceptual framework offers a comprehensive answer to these questions.

Occupational

Stress

Mediator

**Workplace
stress**

**Work
performance**

Dependent variable

Research Hypotheses

H1: There will be significant relationship between occupational stress and workplace stress.

H2: There will be significant relationship between occupational stress and job performance.

H3: There will be significant relationship between workplace stress and job performance.

H4: Workplace stress mediates the relationship between occupational Stress and work performance.

METHODOLOGY

Research Design

Polit (2021) suggests that the cross-sectional approach was considered for this study. The cross-sectional approach is considered a useful and economical way to identify associations between variables.

Sampling and Data collection

A self-administered questionnaire comprising three sections: job stress, job performance and occupational stress was developed to obtain opinions of the bank employees' from Dera Ghazi Khan division. Initially, a cover letter and participant information sheet were distributed to explain the purpose of the study and participation requirements. Following this, a questionnaire was administered to gather responses from the participants. The demographic information section included basic data about the respondents such as age, gender, income, and educational background. 200 questionnaires were delivered to 200 bank respondents having qualification from matriculation to M.Phil of all the public and private banks of Dera Ghazi Khan division of Southern Punjab.

Research Instruments

The questionnaire used to measure emotional intelligence was taken from an article and consisted of 16 items rated on a five-point scale, as reported in (Chi-Sum & Kenneth S, 2002). Similarly, the Employee Engagement Questionnaire (EEQ) was also adopted and

consisted of 7 elements rated on a frontal scale, as reported in (Affan & S Zulfiqar, 2013). The use of a five-point Likert scale with anchors ranging from (1) - strongly disagree to (5) - strongly agree, allows for easy administration and can produce varied research results, thus improving the reliability of the answers. This also simplifies the process of data collection, error-checking, coding, analysis, and interpretation for the researcher. The questionnaire comprised three sections. The first section provided general data about the study, including the study title, purpose, participants' eligibility, and research ethics. The second section focused on collecting specific demographic information about the participants. The third section contained the main body of the research and was designed to evaluate the impact of occupational stress and workplace stress on job performance.

Data Analysis

The audit questionnaire data were converted into mandatory data using Smart PLS, which was utilized for descriptive statistics, Pearson's correlation coefficient analysis, multiple regression testing, collinearity statistics, and reliability testing. Reliability testing is important to ensure that the findings are accurate and lead

to consistent results, as stated by Zikmund (2003). Therefore, in this study, Cronbach's Alpha was employed to conduct the authenticity test.

FINDINGS AND RESULTS

Table 1 illustrates the gender distribution of the respondents, where 173 (86.5%) were male and 27 (13.5%) were female. Table 2 shows the educational qualifications of the respondents, where 5 (2.5%) had a metric degree, 19 (9.5%) had an intermediate degree, 53 (26.5%) had a bachelor's degree, 107 (53.5%) had a master's degree, and 16 (8%) had an M.Phil degree. Table 3 indicates that 121 (60.5%) respondents were married, and 79 (39.5%) were single. Table 4 displays the income distribution of the respondents, where 28 (14%) had incomes below 20,000, 85 (42.5%) had incomes between 30,000-40,000, 34 (17%) had incomes between 40,000-50,000, 16 (8%) had incomes between 50,000-60,000, and 37 (18.5%) had incomes above 60,000. Finally, Table 5 shows the age distribution of the respondents, where 27 (13.5%) were below 25 years of age, 87 (43.5%) were between 26-30 years, 35 (17.5%) were between 36-40 years, and 34 (17%) were above 40 years of age.

Table 1

Demographic Variable	Type	Frequency	Percentage
Gender	Male	173	86.5
	Female	27	13.5
Education level	Matric	5	2.5

	Intermediate	19	9.5
	Bachelor	53	26.5
	Master	107	53.5
	M.Phil	16	8
Marital status	Single	79	39.5
	Married	121	60.5
Income	Less than 20000	28	14
	30000-40000	85	42.5
	50000-60000	34	17
	More than 60000	16	8
Age	Less than 25	27	13.5
	26-30	87	43.5
	31-35	35	17.5
	36-40	17	8.5
	Above 40	34	17

MEASUREMENT MODEL

The present study utilized the PLS-SEM technique for data analysis, which includes two models: the measurement model and the structural model. The measurement model, also known as the outer model, established the relationship between variables of the model and their corresponding observed variables. This model was used to evaluate individual items' reliability and validity, as well as assess convergent validity and discriminant validity using cross-loading and the Fornell and Larcker criterion. Additionally, the measurement model evaluated internal consistency reliability according to criteria outlined by Hair, Ringle, and Sarstedt (2013) and Hair et al. (2017). The structural model (inner model) was employed to examine the significance of the path coefficients.

Construct Reliability

In this study, construct reliability was assessed using composite reliability, which measures the reliability of each observed variable separately. Composite reliability values should be greater than 0.70 for consistency. The study also evaluated convergent validity and reliability using average variance explained (AVE) and Cronbach's alpha. The Cronbach's alpha values in this research were found to be high, ranging from 0.785 to 0.838, indicating good internal consistency. All of the values of composite reliability in the table were also higher than the acceptable limit of 0.70 suggested by Nollany. Additionally, the AVE was used as another measure of construct validity.

Table 2 Construct Reliability

	Cronbach's Alpha	Composite Reliability
JP	0.838	0.877
OS_	0.785	0.850
WS_	0.827	0.878

Convergent Validity

The study used the concept of average variance extracted (AVE) to determine convergent validity. Adequate convergent validity is achieved when the AVE of each construct is

above 0.50. This standard is supported by previous research (Fernandes, 2012; J. Hair et al., 2014). Table 7 shows that all constructs in the study had an AVE above 0.50, which highlight adequate convergent validity.

Table 3 Convergent validity

	AVE
JP	0.506
OS	0.533
WS	0.592

Discriminant Validity

Discriminant validity refers to the extent to which a construct is distinct and separate from other constructs (Hair et al., 2017). To measure discriminant validity in this study, three methods were utilized, namely the Fornell-Larcker

criterion, cross-loading, and coefficient of determination. As per Gotz et al. (2010), all cross-loadings should be higher than the correlation and cross-loadings of the variable. Additionally, the related coefficient should be specific to the single hypothesis (Chin, 2010).

Table 4-Larcker Criterion Table

Variables	OS_	WP	WS_
OS_	0.730		
JP	0.633	0.711	
WS_	0.754	0.740	0.769

Table 5 Cross Loading

	JP	OS_	WS_
JP1	0.686	0.462	0.506
JP10	0.710	0.371	0.509
JP2	0.767	0.518	0.679
JP5	0.684	0.452	0.424
JP6	0.674	0.375	0.482
JP7	0.743	0.414	0.525
JP9	0.712	0.540	0.509
OS3	0.444	0.763	0.542
OS4	0.306	0.654	0.439
OS5	0.311	0.652	0.407
OS6	0.566	0.824	0.674
OS7	0.585	0.742	0.620

WS1	0.507	0.615	0.784
WS2	0.416	0.540	0.720
WS3	0.643	0.610	0.835
WS4	0.640	0.559	0.778
WS5	0.605	0.575	0.722

Note: JP is job performance, OS is occupational stress, and WS is workplace stress

Coefficient of Determination (R²)

In PLS-SEM analysis, R² determines the degree to which the variance in the endogenous construct is described by the exogenous constructs in the model. It represents the percentage of variation in the endogenous construct that is accounted for by the model. R² scores range from 0 to 1, with

higher scores indicating greater predictive accuracy. Typically, an R² value of 0.25 is considered weak, 0.50 is moderate, and 0.75 is strong (Hair et al., 2011; Hair et al., 2014). Therefore, a higher R² score suggests that the model fits better and makes more accurate predictions of the endogenous construct.

Table 6 of R²

	R Square	R Square Adjusted
JP	0.560	0.556
WS	0.569	0.567

Table 11 shows that the R² value for job performance is 0.560, with an adjusted R² value of 0.556, indicating that the model is significant and has a strong predictive accuracy. The R² value for the mediating variable, collective trust, is 0.556 with an adjusted R² value of 0.567, which is also substantial. As R² values range from 0 to 1, these values suggest a satisfactory result. Overall, the results indicate that the mediating variable has a negative effect on work performance.

STRUCTURAL MODEL ASSESSMENT

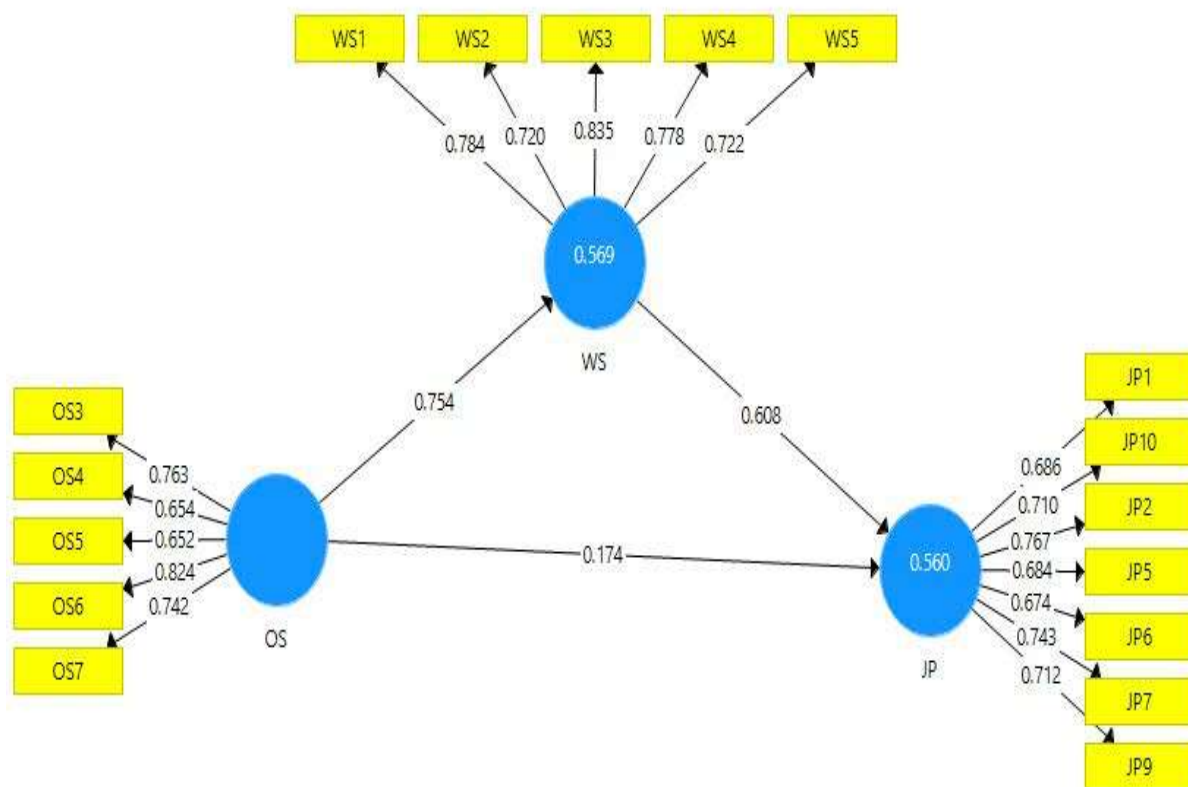
The study utilized the structural model to determine the associations between the constructs, employing bootstrapping with 1000 re-samples to evaluate the significance of t-values. R² was also used to gauge the difference in the dependent variable due to the independent variable. A path coefficient is considered more reliable if the p-value is less than 0.05 and the T-statistics value is greater than 1.96 (Wong, 2013). The results of the study are presented in Figure 01 and Table 7. The hypothesis H1, which states that occupational stress has a significant relationship with workplace stress, was supported ($\beta = 0.754$; $t = 2.105$; $p < 0.000$). Furthermore, the

calculations for H2 indicated a significant negative relationship between occupational stress and work performance ($\beta = 0.174$; $t = 2.303$; $p < 0.021$). The values for H3 ($\beta = 0.608$; $t = 9.438$; p

< 0.000) demonstrated a significant inverse relationship between workplace stress and job performance.

Table 7 Path Coefficient

	B	T-values	P-Values
OS_ -> WS	0.754	2.105	0.000
OS_ -> JP	0.174	2.303	0.021
WS_ -> JP	0.608	9.438	0.000



DISCUSSION

The goal of current study is to examine the correlation between job performance and occupational stress with the mediating factor of workplace stress among bank employees of

Pakistan. Given the crucial role of the banking sector in the Pakistani economy, it is essential to address the issue of workplace stress and its impact on job performance. This research is specifically conducted in various regions of Dera Ghazi Khan division of Southern Punjab,

Pakistan, having objective of evaluating the level of occupational stress experienced by bank employees and identifying potential solutions to mitigate the problem. Therefore, a survey was conducted using questionnaires to collect data from 200 respondents in different banks of the district. The data were analyzed using Smart PLS. The outcomes are in line with the research revealed that job insecurity exerts a significant and adverse impact on employee performance, while job stress has a noteworthy and favorable effect on employee performance (Runtu et al., 2023). The findings of first and second hypotheses portrayed that occupational stress is inversely proportional to job performance. The study deduced from numerical data of first hypothesis that positive relationship between workplace stress and occupational stress causes lower performance and productivity. Additionally, Malamardi et al., (2015) supported the result that job stress was negatively related to job performance, and that this relationship was moderated by social support from coworkers. Employees who experienced high levels of occupational stress had a lower level of job performance. (Islam, Islam, and Anwar, 2019). Moreover, Sutrisno, S (2022) also found that communication, job stress, and compensation are significant determinant factors that affect the performance of permanent employees at private campuses which evinced the current study. The data collected in this study revealed trends that align with the findings of precursory studies. (Roelofs et al. 2021; Gerding et al., 2021; AIS, 2020). Occupational stress has negative effect on employee's performance of employees in the banking sector. (Singh and Sharma, 2020). The positive correlation was found between workplace stress and declining job performance among employees narrated by third hypothesis. The outcomes are congruent with the study of Arshadi & Damiri (2013) stated that workplace stress leads to poor job performance and turnover intentions in employees. High levels of

workplace stress were associated with negative health outcomes, and recommended that employers focus on providing resources for stress management and promoting a healthy work-life balance. (Lee and colleagues, 2019). Khalid et al. (2012) also supported the current findings that work stress has a negative correlation with job performance in education employees in Pakistan. Occupational stress should be addressed by providing essential workplace resources appropriately. Gerding et al., (2023).

CONCLUSION

The current research concluded that occupational stress is a significant cause of decreased job performance, with factors such as work overload, poor relationships with colleagues, and job uncertainty being the primary contributors. The demanding workload and time constraints make it challenging for bank employees to balance their work and personal lives, leading to mental and physical stress. Therefore, occupational stress impairs job performance and declining workplace satisfaction of bank employees is a major threat to the organizational productivity and culture.

PRACTICAL IMPLICATIONS

To manage stress and improve job performance among banking employees, organizations should prioritize social relationships and physical health. One approach is to promote a supportive work atmosphere that is open and encouraging rather than overly critical. Role ambiguity is a major source of stress and can be mitigated by creating intra-organizational and inter-organizational communication. Open communication can help resolve interpersonal grudges between subordinates and supervisors. The organization can recognize and reward employees for their hard work and achievements. This can help boost morale and reduce job stress by promoting a positive work culture. In addition, organizations

should review working hours and the supervision process to ensure they are reasonable and conducive to employee well-being. Banking employees often experience work overload and may work beyond regular hours.

LIMITATIONS AND FUTURE RECOMMENDATIONS

The study was conducted only in the banking sector of Southern Punjab and sample size was very small. The future researchers can conduct their studies in different organizations from different cities of the Pakistan. The researcher can determine the effect of organizational cultures, technological resources, salaries and compensations, and job design and workload on the performance of the employees' job performance and productivity.

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