

Investigating The Mediating Role Of Perceived Culture, Role Ambiguity, And Workload On Workplace Stress With Moderating Role Of Education In A Financial Services Organization

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Abstract:

Purpose: The researcher wants to drive the impact of factors like work culture, environment, and policies on workplace stress in financial services. Here researcher measures the direct and indirect effects of factors influences. In this study, workload, environment culture, and policies are considered mediating variables, parallel mediating is applied to understand workplace stress.

Design/Methodology/Approach: An instrument was designed under five eminent researchers' guidance. An appropriate seven-point scale has been applied with the descriptive cross-sectional research design. 1057 valid responses are considered. Multiple regression and path analyses were performed with smart PLS –3.

Findings: In developing a structural model on occupational stress, reliability, convergent, and discriminant validity were established. Here researcher confirmed the significant direct impact of factors like culture, role ambiguity, workload, leadership, and policies on stress. Researchers also ensure the significant mediating effect of culture, role ambiguity, and workload on the workplace stress in financial services.

Theoretical and Practical Implication: This is an extraordinary effort of the researcher to develop a structural model for workplace stress. This study will help understand the concept of interrelation amongst various factors directly and indirectly related to workplace stress. This research is useful for all financial services organizations like banks, insurance, mutual fund, and equity services providers to understand the intra-relationships amongst the various stress factors. This research is useful for HR Managers to formulate the strategies related to various policies, create a culture, and design a job description and allocation of workload for employees and middle-level managers.

Limitation: The major limitation of this paper is that the study is conducted concerning Workplace Stress in financial services in major cities of the Gujarat region only.

Key Words: Workplace stress, Occupational Stress, Financial Services, Role Ambiguity, Organization Culture, Organization Policies, Work Load, Role clarity.

Introduction:

Hans Selye, who used the term "stress" from physics and applied it to physiology, pioneered work on the "general adaptation syndrome," which led to the study of the physiological effects of acute and chronic stress on a variety of organ systems more than 70 years ago (S, Y, & A, 2012)

The interactions between the endocrine, immunological, and central and autonomic nervous systems have been the subject of an expanding corpus of research. To connect the two, researchers have

identified potential channels of influence that could have a pathogenic or therapeutic effect on how mental experiences affect biological tissues and how alterations in those tissues affect the neurological system. More recently, an emphasis on potential "neurotoxic" long-term repercussions of stressful life events has been suggested (B & M, 2007)

Anant Bajaj, 41, the managing director of Bajaj Electricals, passed away from a heart attack a few months ago. While his tragic passing illuminates the link between cardiac issues and sudden middle-aged mortality, many regret the absence of signs in such

circumstances. But a significant factor is not wholly unknowable (Ranny & M.). The chief operating officer of Encyclopedia Britannica in India, Vineet Whig, also took his own life. He left behind a suicide note that said he was "fed up" with his life and under a lot of stress (Ranny & M.). Stress is a serious issue at Indian companies, affecting top managers and those at the bottom. According to a recent Cigna TTK Health Insurance survey, 89 percent of respondents said they experience stress, which is higher than the global average of 86 percent. The number among millennials is incredibly high: A 95 percent (Ranny & M.).

Construction, shipping, banks, government hospitals, star trading houses, electronics and print media, courier companies, SSI, retail, and card franchise companies make up the top 10 industries where stress and mental exhaustion have recently grown at the top and medium levels. According to the Associated Chambers of Commerce and Industry of India, these locations are developing into High-Stress Zones similar to BPO, contact centers, and the IT and ITES industries (ASSOCHAM) (Dr. S., 2018)

Workplace stress:

The term stress was coined by Hans Selye, a well-known stress researcher (Institut universitaire de santé mentale de Montréal, 2012). Work stress is described as emotional upheaval that causes physical harm when a person's needs, resources, or abilities are not met by their employment (Park, 2017). Hence, it is a mental and physical challenge for a person and even an organization (ILO 1986).

As defined by Arnold & Feldman (1986), stress is a person's response to a new or hostile situation in a working environment (Walonick, 1993). To (Williams & Huber, 1986), stress is a psychological and physical reaction to a situation's internal and external factors in which an individual's adaption could be overextended (Walonick, 1993). Workplace Stress is defined by (Colligan, T. W., & Higgins E. M., 2006) as a complex psychological state of mystery (Akanji, 2015). When the job does not 'marry' with your capabilities or the right resources, both physical and emotional will react and respond dangerously, which is a symptom of job stress (Murphy & Sauter, 2003).

ADEOYE (Nov 2010) defined stress as a necessary aspect of life and work. Workplace stress is the term used to describe the physical, mental, and emotional wear and tear caused by the mismatch between a job's requirements and an employee's talents, resources, and needs to meet those requirements. Workplace stress has decreased productivity, raised managerial demands, and caused various illnesses in employees. Stress at work impacts the brain's performance, including memory, focus, and learning. For all

businesses and organizations, stress at work poses a substantial danger of legal action, with large financial obligations for losses, negative publicity, and reputational harm. Successful people possess really strong interpersonal abilities. In addition to their technical proficiency, they are skilled at successfully persuading others. In the workplace, this entails having a thorough understanding of others' underlying motivations, thoughts, and feelings, being able to communicate effectively about them, including giving and receiving effective feedback, and engaging people in carrying out necessary tasks with the least amount of stress, conflict, and resistance.

Workplace stress is the physiological and psychological strain brought on by an imbalance between an individual's ability to adjust to specific work settings and their objective demands (Sun, Wu, & Niu, 2012).

The speed of contemporary life is gradually quickening as society develops, and the nature of labor is likewise evolving. People are under pressure in their relationships with their families, jobs, education, health, and other areas, which causes workplace stress among those working. Workplace Stress has emerged as a significant issue that is the subject of current worldwide occupational health and psychology research as well as occupational disease law planning. It is one of the usual negative elements recognized by professional psychology (Cullen, Chmiack, & Rosenstock, 1990).

Nearly 3 billion workers have experienced extreme job stress in recent years, which has a daily impact on how well they perform in their jobs as a whole (Melanie J Zimmer-Gembeck & Ellen Skinner, 2005).

Organizations are increasingly concerned about the effects of stress on employees' physical and mental health and their productivity for the company and themselves. Organizational behavior experts have identified stress and burnout as two of the decade's top worries (DuBrin, 1984; Banker, Jadhav, & Bhatt, 2020).

I. Literature Review and Hypothesis Development:

When a worker is unsatisfied with their working environment, job, or employer, it may lead to workplace stress (Chan, 2000). Hundreds of thousands of people have lost their employment due to downsizing, layoffs, mergers, and bankruptcy amid the current economic turmoil. Many people wonder how long they will remain employed after being transferred to unknown jobs inside their company. New supervisors, computerized production

monitoring, reduced health and retirement benefits, and the perception that they must put in more hours to retain their existing financial situation are additional challenges that employees must deal with. Every level of employees is feeling more pressure and uncertainty, and they are revising their resumes. Unpleasant or dangerous physical conditions such as crowding, noise, air pollution, or ergonomic problems (Smith, Fairbrother & Warn, Manshor et al., & Reskin) as well as unrealistic deadlines, low levels of support from supervisors are known to cause occupation stress (Johnson et al. & Work Safe) (Selye, 1974) suggested that learning to live with other people is one of the most stressful aspects of life (Manshor et al., 2003)

A variety of variables influence workplace stress. These elements are often categorized as either professional or personal. Working circumstances, such as shifts or irregular hours, passive, repetitive, or boring techniques of work, individual or interactive activities, controlled or uncontrollable jobs, etc., are the first occupational factors. (2) An office setting (Borikar, Hiral; Bhatt, Viral Dr., 2020), encompassing both chemical factors like odor and physical circumstances like heat, noise, and illumination; (4) Role in Organization, including Role Ambiguity, Role Conflict, Role Overload, and Identity Consistency; and (5) Career Development, including Job Satisfaction, Possibility of Reward and Promotion, Job Security, Certainty of Future Work, etc. (Chou, L.P., Li, & hU, 2006).

I. Leadership:

The greatest stress was among DGMs among all workers in an analytical study of organizational role stress (ORS) among employees of nationalized banks: a case of Allahabad Bank. (Chaudhary; Priyanka ; Lodhwal; Radha Krishan, 2017). The researchers also concluded that, apart from DGM, Assistant Managers and Managers experience greater stress levels than Senior Managers and Chief Managers due to their heavier workloads and limited decision-making ability. Senior Managers, Chief Managers, and above must provide their approval before Assistant Managers and Managers may do their duties.

Researchers A.R. Elangovan and Jia Lin Xie discovered that the supervisor's perceived authority and coercive power were significant predictors of subordinate stress, whereas perceived legitimate power and reward power were significant predictors of employee motivation. Additionally, perceptions of coercion, rewards, and legal authority were all highly predictive of subordinate commitment. Additionally, whereas expert and referent powers were favorably connected to contentment, perceived coercive authority was adversely correlated with subordinate satisfaction.

According to research by Amy Edmondson of Harvard University in her work on psychological safety, a culture

of safety, or one in which leaders are inclusive, humble, and encourage their staff to speak up or ask for help, leads to better learning and performance outcomes because employees feel safe rather than afraid. Feeling comfortable at work promotes the attitude of experimenting that is so essential for creativity, as opposed to cultivating a culture of dread of unfavorable outcomes.

H1: Leadership directly affects the perceived culture concerning workplace stress.

H2: Leadership directly affects the policy implementation concerning workplace stress.

H3: Leadership directly affects the role clarity concerning workplace stress.

2. Work Environment and Work Culture:

There were significant correlations between employee performance and job grade as well as environmental factors, according to research on the impact of job qualities and working conditions on job performance. (EminKahya, 2007). Employee performance, which included adhering to organizational rules, maintaining quality, working with coworkers to solve task problems, concentrating on the tasks at hand, being creative, and absenteeism, decreased as a result of poor workplace conditions (physical efforts, environmental conditions, and hazards).

H4: Perceived culture directly affects the work environment with respect to workplace stress.

The significant differences in the factors causing stress like workload, time pressure, work culture (Borikar, Hiral; Bhatt, Viral Dr., 2020), and the threat of unemployment were reported using a comparative study between HDFC and SBI bank employees (Negi, 2013). Employees in public and private sectors participated in comparative research on organizational role stress. The results showed no significant differences between the two groups regarding overall stress levels or specific personal stressors. According to this study's findings on the effects of several sociodemographic variables on stress levels, workers' degree of stress is significantly influenced by their educational background and professional experience (Bushara & Rajiv , 2012). Fear of skill redundancy and potential work changes is a form of anxiety that results from a lack of job stability. Uncertain job security and the worry of being laid off are unquestionably significant sources of psychological stress for certain people, particularly during periods of economic recession (Williams Stephen, C. C., 1998).

People under a lot of stress tend to find their employment less enjoyable according to a research titled "The Impact of Job Stress on Employee Job Satisfaction: A Study on the Telecommunication Sector of Pakistan." (Muhammad Mansoor et al., 2011). They may not get enough satiation for some of their extrinsic or inner demands. Due to the fierce competition in the telecom sector, organizations are

putting increasing pressure on employees to compete with one another and contradictory demands. This pressure, along with an excessive workload and physically demanding working conditions, leads to job stress and lowers employee job satisfaction.

H5: Work environment significantly affects the workload with respect to workplace stress.

3. Role Ambiguity and Workload:

Role ambiguity (Katz, 1978) associates it with anxiety. Ambiguity is devised beyond the complexity of an individual's understanding and from the increasing demands. (Arthur, 1959) feels that abstruse tasks with no proper guidance cause less productivity and stress. Those facing role ambiguities undergo challenges in meeting their performance targets. Previous works are done by (Fried, Y., Ben-David, H., Tieg, R., Avital, N. Z., & Yeverehyahu, U., 1998)

Rizzo JR, H. R., (1970) well-defined 'role ambiguity as a mirror of certainty on relationships, time allocation, power, tasks, clear guidance, policies, leadership, and the aptitude to envisage authorizations as a result of attitude or performance (Yung-Tai Tang & Chen-Hua Chang, 2010)

Role conflict and ambiguity, a lack of feedback and possibilities for advancement, a lack of involvement in decision-making, an excessive workload, a poor working environment, and interpersonal relationships were among the workplace stresses that affected the workers (Ahlam & El Shikieri, February, 2012). Role conflicts, job intensification, relationships with coworkers, and a bad working environment are the main causes of stress, which lead to employee discontent (Muhammad, February, 2019).

Various minor or major pressures, including time limits, competing or unclear duties (inside roles as well as across jobs), and role expectations; Interpersonal demands include things like physical demands (exhausting work, difficult working conditions, travel, hazardous materials, and working in a cramped, noisy office), emotional problems (abrasive coworkers, offensive personalities), sexual harassment, poor leadership (lack of management experience, poor leadership style, inability to handle all the power), and poor leadership. Role ambiguity, role conflict, and role overload are a few factors related to roles in the workplace that have been observed in various research—role boundaries and role inadequate, as well as role overload—qualitative and quantitative. While doing illegal acts while performing management duties has been identified as the cause of workplace stress, the managerial job is the source of stress. Illegal duties harm job satisfaction and have a favorable impact on workplace stress. Economic, familial, leadership, business rules, working environment, workload, office timings, and a lack of professional growth have all been identified as

workplace stress factors. Additional stressors include overtime work-timing, transportation, goal attainment, and high-quality demand (Aftab Ahmad, & A. H., 2015).

The workload is related to the pressure of a task or job; this mental tension causes employees to lose interest in their work or strive to escape the repercussions of not finishing it (Fournier PF., Montreuil S, Brun JP., Wilodeau C., & Villa J, 2011).

Time pressure undoubtedly alters an employee's attitude toward risk, according to research by Martin G. Kocher, David Schindler, Stefan T. Trautmann, & Yilong Xu (2018). Additionally, it heightens an employee's physiological stress, which ultimately encourages risk-taking and prevents strategic thinking. (Katrin Starcke & Oliver T Wolf, 2009; Putman et al., 2010, W.A.J. van der Does, P. Crysovergi, & P. Putman, N. Antypa., 2010)

The workload isn't always bad, but it may also allow people to advance their careers and become more productive. On the other hand, an extreme workload can also lead to ineptitude and decreased productivity (Shahid, M. N., & Ashraf).

It is a recognized truth that troubles with high workloads and work stress worsen daily. Every employee seems to be directly affected by this issue, regardless of their background or the industry to which they belong (Shah et al. n.d). Organizations in today's market are mostly forced to pursue complicated goals or objectives that are sometimes difficult to reconcile to be more productive, lucrative, or competitive (Bhatt & Trivedi; Shahid, M. N., & Ashraf).

H6: Role ambiguity significantly affect the workload with respect to workplace stress.

4. Working Hours:

According to B. Kishori & B. Vinothini, (2016) According to the findings of a study on work stress among bank employees at the State Bank of India with reference to Tiruchirappalli, both private and public sector bank employees experience high levels of occupational work stress as a result of long working hours, the presence of conflict, and political pressure. Millennials have identified their primary stressor as their work. They struggle to balance their job and personal life after working long hours—millennials like careers that enhance their professional and personal talents. However, when their job doesn't permit it, it makes them unhappy and may cause stress (Ranny & M.).

High workloads, long work hours, a lack of management support, a lack of authority, a lack of personnel and resources, an aggressive management style, a lack of motivation, organizational culture, and policy are some of the main causes of stress among bank workers. July 2017 issue of the International Journal of Research in Humanities and Science

H7: Workload significantly affects workplace stress in

financial services.

2.2 Conceptual Structural Model

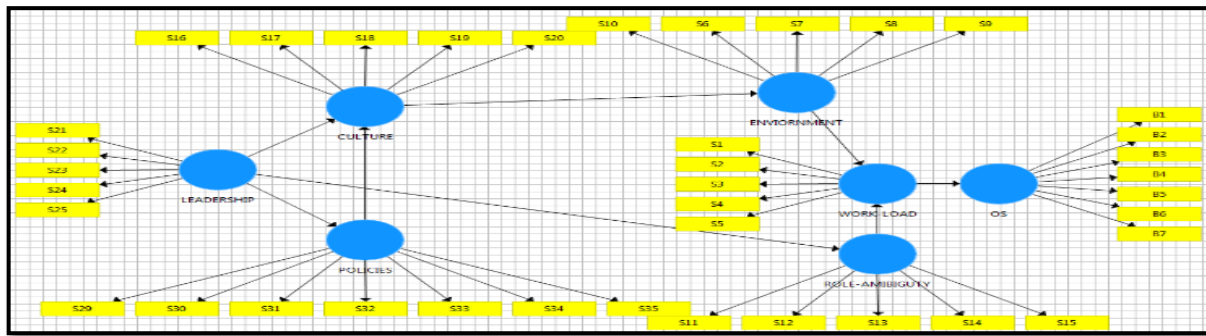


Figure 1: Structural Model

2.3 Research Objectives:

- To study the factors influencing Workplace Stress with respect to financial services.
- To measure the impact of factors influencing Workplace Stress in financial services.
- To compare the impact of Workplace Stress with respect to Education as a categorical moderator.

3. Data Gathering process:

Quantitative research was done to examine the link between the numerous elements impacting workplace stress to accomplish the defined aim. In this respect, researchers created structured questionnaires based on input from prior relevant studies and relationships verified by eminent experts. The technique, scales of measurement, issues with criterion validity, and face validity were all supervised by a committee of five specialists. The committee of specialists guarantees the questionnaire's face validity, content validity, and suitability of format.

Leadership (5), Culture (5), Environment (5), Role Ambiguity (5), Workload (5), Policies (7), and Overall Stress were among the researcher's seven constructs, each of which comprised 39 assertions (7). One construct culture statement, however, did not substantially contribute; hence it was excluded from the final data analysis. Additionally, the surveys include personal information like gender, age, income, educational background, job title, and fundamental inquiries about the elements contributing to

occupational stress.

The researcher employed a 7-point Likert scale in Culture and Environment, going from most influential to least influential. The researcher employed a seven-point Likert scale with the options being strongly agreed, strongly disagree, role ambiguity, workload, policies, and overall stress. To avoid technique bias, the researcher used several scales for various variables. (Prajapati & Bhatt., 2019; Bhatt & Shastri, 2018).

Following a non-probability judgment sample approach, the structured questionnaire was disseminated. In Gujarat's major cities, including Ahmedabad, Vadodara, Surat, Rajkot, Junagadh, Jamnagar, Unjha, Surendranagar, and Vapi, structured questionnaires were issued. In all, 1500 questionnaires were delivered by the researcher between November 2018 and June 2019. Of these, 1057 completed questionnaires were used for the study. ($39 \times 10 = 390$) The sample is deemed enough for evaluating the study model (Hair, J. F., Ringle, C. M., & Sarstedt, M., 2011), since the ratio of the sample size to the number of parameters to be estimated exceeds the minimum threshold for normal distribution (Bentler, P. M., & Chou, C. P., 1987). In this research model, there are 6 independent variables, including mediators; each independent variable requires ($50 + 8k = 58$) sample; here, the total number of samples considered in this study ($58 \times 6 = 348$) exceeded the numbers (Krejcie, R.V., and Morgan, D.W., 1970). 1057 is quite a considerable number for the justified study of the Workplace Stress with respect to financial services in the Gujarat region.

Table 1			
Demographic statistics of Respondents			
		Frequency	Percent
Gender	Male	802	75.90
	Female	255	24.10
	Total	1057	100.00

Marital Status	Married	808	76.40
	Unmarried	249	23.60
	Total	1057	100.00
Age	< 40	407	38.50
	41 – 50	350	33.10
	> 50	300	28.40
	Total	1057	100.00
Qualification	Graduate	570	53.90
	Post Graduate	487	46.10
	Total	1057	100.00
Experience in Field	Bank	304	28.80
	Insurance	84	7.90
	Stock Market / Equity	314	29.70
	NBFC	265	25.10
	Mutual Fund	90	8.50
	Total	1057	100.00
Experience in years	<7 yrs	312	29.50
	7 – 12 yrs	334	31.60
	> 12 yrs	411	38.90
	Total	1057	100.00

3.1 Tools and Techniques for data analysis procedure

For descriptive statistical analysis, the data gathered through the questionnaire were entered into the SPSS 25 and MS Excel programs, where mean, standard deviation, percentage, and frequency values were determined. SMART PLS-3 is used to evaluate the mediating effects of independent variables and measure their effects. Path analysis and numerous regressions have been done (Borikar, Hiral; Bhatt, Viral Dr., 2020). The significance of the impact and comparisons of the categorical moderator is being performed with the bootstrapping (5000 sizes).

3.2 Measurement Model: Reliability and Validity

Checking whether respondents comprehend the meaning of the claims and are consistent in their responses to the numerous assertions is the first stage in determining the reliability of a structured questionnaire (Vora, Jadhav, & Bhatt, 2020).

3.2.1 The scales' reliability was examined using Cronbach's alpha, a reliability metric determined to be good. The alpha coefficient for each variable was more than 0.7, indicating acceptable internal consistency.

	Factor Loadings	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
CULTURE	0.895 – 0.920	0.974	0.975	0.974	0.881
ENVIRONMENT	0.820 – 0.934	0.948	0.950	0.948	0.786
LEADERSHIP	0.796 – 0.841	0.917	0.917	0.917	0.688
OS	0.489 – 0.889	0.844	0.897	0.859	0.484
POLICIES	0.760 – 0.902	0.951	0.954	0.953	0.743
ROLE-AMBIGUITY	0.795 – 0.970	0.959	0.961	0.958	0.821

WORK-LOAD	0.935 – 0.953	0.977	0.977	0.977	0.893
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Here, factor loading and the measurement model have been examined. Checking convergent validity is the primary goal of factor loading evaluation. Excellent loading is defined as greater than 0.7; table 2 shows that each component has more than the typical range. Most elements have loadings higher than 0.7, indicating that all the indicators converge to the aforementioned latent variables (Borikar, Hiral; Bhatt, Viral Dr., 2021).

The convergent validity of AVE (Average Variance Extracted) was also assessed. Before doing additional investigation, it is crucial to determine the measurement's internal consistency. The scale's dependability was assessed using Cronbach's alpha, a measure of reliability. Excellent convergent validity is defined as an AVE value greater than 0.5. The fact that every latent variable in the table above has a value greater than 0.5 confirms the model's outstanding convergent validity (Jadhav, Upadhyay, & Bhatt, 2021).

The scale's dependability was assessed using Cronbach's alpha, a measure of reliability. Every Cronbach's alpha score here is more than 0.7, indicating outstanding build reliability and excellent internal consistency for the scale (Patel & Bhatt,

2018).

Additionally, convergent reliability (CR) was assessed; its cutoff value of greater than 0.7 denotes the dependability of the data gathered.

3.2.2 Discriminant Validity

To assess the discriminant validity, the square root of AVE must be greater than the correlations of the variables with each other and with all other constructs in the structural model. The square root values of AVE are shown in the following table, which has been computed and arranged diagonally.

The discriminant validity of a variable describes how it may be distinguished from another variable. The Fornell-Larcker criteria display the highest permissible cutoff point of the greatest correlation between the variables in the table below. The diagonal value must be bigger than the value of the matching row and column correlation (Fornell, C., & Larcker, D. F., 1981; Shah & Bhatt, 2022). Table 3 indicates that all the correlation values are less than the diagonal values. Hence Fornell- Larcker criterion concludes for the excellent level of the discriminant validity for the model.

Table 3							
Discriminant Validity							
Factors	Culture	Environment	Leadership	Overall Stress	Policy	Role Ambiguity	Work Load
Culture	0.938						
Environment	0.224	0.887					
Leadership	0.562	0.29	0.829				
Overall Stress	0.327	0.173	0.457	0.696			
Policy	0.496	0.16	0.651	0.567	0.862		
Role Ambiguity	0.331	0.296	0.38	0.167	0.302	0.906	
Work Load	0.425	0.301	0.512	0.795	0.522	0.26	0.945
Table 4							
Heterotrait-Monotrait Ratio (HTMT)							
	Culture	Environment	Leadership	Overall Stress	Policies	Role-ambiguity	Workload
Culture							
Environment	0.22						
Leadership	0.56	0.29					
Overall Stress	0.33	0.17	0.45				

Policies	0.50	0.16	0.65	0.57			
Role-ambiguity	0.33	0.30	0.38	0.17	0.30		
Work-load	0.42	0.30	0.51	0.80	0.52	0.26	

The ratio of unexplained to explained variation is known as the HTMT ratio. The ideal HTMT value is 0.85. According to our analysis, 0.80, which is smaller than 0.85, is the greatest value. The fact that the value recovered is greater than its residuals shows that the researcher did not breach the discriminant validity assumptions (Borikar, Hiral; Bhatt, Viral Dr., 2021; Ajzen, 1992;2004).

4. Data Analysis

4.1 Structural Model/ Path Analysis

Researchers have utilized PLS-SEM to assess the framework of their ideas. Multiple regression and route analyses and measurement and structural models have been established. According to earlier studies, PLS-SEM has an advantage over other analytic approaches since it doesn't require interval scales, a

large sample size, or multivariate normal distribution of data (shin, et al., 2013).

PLS only requires a sample size of 10 times the most complex relationship within the research model that is the larger value between,

- The construct with the largest number of informative, formative indicators if there are formative constructs in the research model (LME) and
 - The latent dependent variable (LV) with the largest number of independent LVs influencing it (LSE)
- Data analysis was conducted using a two-step approach. The first researcher has authenticated the data's validity and internal consistency (reliability), and then the hypothesis was estimated using the measurements model.

Bootstrapping	Original Sample(O)	Sample Mean(M)	T Statistics (O/STDEV)	P Values
CULTURE -> ENVIRONMENT	0.224	0.222	6.533	0.000
ENVIRONMENT -> WORKLOAD	0.246	0.248	7.014	0.000
LEADERSHIP -> CULTURE	0.416	0.414	8.255	0.000
LEADERSHIP -> POLICIES	0.651	0.651	20.845	0.000
LEADERSHIP -> ROLE-AMBIGUITY	0.380	0.376	10.687	0.000
POLICIES -> CULTURE	0.225	0.226	4.895	0.000
ROLE-AMBIGUITY -> WORKLOAD	0.188	0.188	5.518	0.000
WORK-LOAD -> OS	0.795	0.794	30.686	0.000
POLICIES -> CULTURE	0.225	0.226	4.895	0.000

4.2 Hypothesis

Simple Hypothesis & Testing Research Hypothesis

In this case, workplace stress is positively impacted by organizational culture. When the association is evaluated, a

positive impact of 0.224 is found. With a sample size of 1000, the researcher activates the bootstrapping process. The average impact, somewhat greater than the original impact between the two variables and average variations, is 0.0.222, according to the sample's results.

The work environment favorably impacts workplace stress. When the association is evaluated, a positive impact of 0.246 is found. The sample used by the researcher to kickstart the process shows an average impact of 0.248, which is somewhat larger than the first effect between the two variables, and average

variations of 0.035 with t- statistics of 7.014 and having a significant value of 0.000.

Leadership has a favorable effect on how stressful the workplace is. When the association is evaluated, a positive impact of 0.416 is found. With a sample that shows an average impact of 0.414, somewhat larger than the first impact between the two variables, and average variations of 0.050 with t- statistics of 8.255 and has a significant value of 0.000, the researcher encourages the bootstrapping technique.

Leadership is positively impacting on Role Ambiguity for workplace stress. While evaluating the relationship, it shows a positive impact of 0.380. The researcher stimulates the bootstrapping process with the sample, indicating an average of impact 0.376, marginally higher than the original impact between the two variables, and average variations of 0.036 with t- statistics 10.687 and having a significant value of 0.000.

Organizational policies have a favorable effect on the

workplace stress culture. When the association is evaluated, a positive impact of 0.225 is found. With a sample that shows an average impact of 0.226, somewhat larger than the initial impact of the two variables, and average variations of 0.046 with t-statistics 4.895 and having a significant value of 0.000, the researcher encourages the bootstrapping technique.

Role ambiguity has a beneficial effect on workload in terms of workplace stress. When the association is evaluated, a positive impact of 0.188 is found. The sample used by the researcher to kickstart the process shows an average impact of 0.188, which is only a little bit greater than the first effect between the two variables, and average variations of 0.034 with a t-statistic of 5.518 and has a significant value of 0.000. The researcher has considered a 5% threshold of significance in all of the aforementioned examples, and all of the t values are more than 1.96, which shows a substantial mediating impact.

Workload has a beneficial effect on total workplace stress. The association has a positive impact of 0.795 when analyzed. The sample used by the researcher to kickstart the process shows an average impact of 0.794, which is somewhat larger than the first effect between the two variables, and average variations of 0.026 with t-statistics of 30.686 and having a significant value of 0.000.

Hence, in all the cases mentioned above, the researcher has considered a 5% significance level; all t statistics are greater than 1.96, and the significance value is less than 0.05, indicating a significant mediating effect.

4.3 Indirect effect on Occupational Stress:

Leadership and culture are mediated by policies by

0.147. Furthermore, culture has 0.093 and 0.051 mediation effects between leadership and environment and policy and environment, respectively. Between leadership and environment, policies and culture have a strong mediation influence of 0.033. Leadership, workload, and general stress are all significantly mediated by culture and environment by 0.018. Between environment and total stress, the workload has a 0.195 mediating impact, while between culture and overall stress, workload and environment have a substantial 0.044 mediating effect. Similar to culture, environment, and workload, policies and overall stress is mediated by 0.010, which is a significant number. Policies, culture, environment, and workload all significantly moderate the relationship between leadership and overall stress (0.06). Role ambiguity and overall stress are strongly mediated by workload (0.149), whereas leadership and overall stress are significantly mediated by role ambiguity and workload (0.057). Environment mediates between culture and workload with a significant value of 0.055, while culture and environment exhibit a substantial mediating impact of 0.023. Culture and environment considerably mediate between policies and workload with a value of 0.012; similarly, policies, culture, and environment significantly mediate between leadership and workload with a value of 0.008. Finally, a significant value of 0.071 for role ambiguity mediators between leadership and workload. (Vora, Jadhav, & Bhatt, 2020)

Moreover, all the mediating variables have t values that are more than 1.96, which suggests that the collected data is appropriate and there is a considerable impact between the two variables (Borikar, Hiral; Bhatt, Viral Dr., 2021)

Path	Path Coefficient s Original (HIGH)	Path Coefficient s Original (LOW)	p-Value (LOW)	p-Value (HIGH)
CULTURE -> ENVIORNMENT	0.206	0.245	0.000	0.000
ENVIORNMENT -> WORK-LOAD	0.210	0.287	0.000	0.000
LEADERSHIP -> CULTURE	0.426	0.380	0.000	0.000
LEADERSHIP -> POLICIES	0.626	0.684	0.000	0.000
LEADERSHIP -> ROLE-AMIBIGUTY	0.529	0.241	0.000	0.000
POLICIES -> CULTURE	0.195	0.286	0.000	0.001
ROLE-AMIBIGUTY -> WORK-LOAD	0.357	0.019	0.695	0.000
WORK-LOAD -> OS	0.821	0.786	0.000	0.000

and Low):

4.4 Moderating effect of Qualifications (High

In Table 6, the researcher has included the categorical moderator Qualifications- HIGH and LOW to test and understand their effects on the relationships between the numerous variables in the current study.

The relationship between workplace culture and work environment shows that people with basic graduation degrees, or lower educational degrees, have beta values of 0.244 and 0.206, respectively, slightly more than those with higher educational degrees with beta values of 0.00, respectively which indicates a significant value. As a result, it is evident that both types of qualified employees significantly influence their workplace's culture.

The relationship between work environment and workload shows that individuals with basic graduation degrees, or lower educational levels, have beta values that are marginally higher than those with higher educational levels, which are 0.210; both of these values have a p-value of 0.00, which indicates a significant difference. Thus, it is clear that the environment greatly influences how much labor people with both categories of credentials have to do.

The association between leadership and workplace culture demonstrates that those with basic graduation degrees, or lower educational degrees, have beta values of 0.379 and 0.426, respectively, which are somewhat smaller than those with higher educational degrees and a significant value of 0.00 for both. Thus, it is clear that both types of employees greatly influence how leaders build culture. We may also state that persons with greater levels of Education may be more influenced by leadership when creating a culture.

According to the association between leadership and organizational policies, persons with basic graduation degrees, or lesser educational degrees, have beta values of 0.683 and 0.626, respectively. The p-value for both groups is 0.00, indicating a significant difference between the two groups. Thus, it is clear that both types of employees greatly influence how policies are led.

The association between leadership and role ambiguity demonstrates that those with basic graduation degrees, or lower educational degrees, have beta values of 0.238 and 0.529, respectively, which are somewhat smaller than those with higher educational degrees and a significant value of 0.00 for both. This demonstrates that both kinds of workers substantially influence leadership and role ambiguity. We may also state that those with lower levels of education may have more role uncertainty than those with higher qualifications.

The relationship between organizational policies and workplace culture shows that individuals with basic

graduation degrees, or lower educational degrees, have beta values of 0.284 and 0.195, respectively, marginally more than individuals with higher educational degrees who have beta values of 0.00, which indicates significant value. Thus, it is clear that both types of qualified personnel greatly influence workplace culture and organizational policies.

The relationship between role ambiguity and workload shows that employees with lower levels of education, or lower educational degrees, have beta values of 0.016 and 0.659, respectively, which shows that role ambiguity increases the workload for these employees compared to employees with higher educational levels. This relationship also has a p-value of 0.00, which indicates a significant relationship. Thus, it is clear that both kinds of employees greatly influence how the environment affects leadership. Additionally, we might assert that those with greater levels of Education might not have as much job ambiguity as those with lower levels of Education.

The relationship between workload and overall stress shows that people with lower educational levels, or basic graduation degrees, have beta values that are marginally higher than those with higher educational levels, which are 0.821 and 0.786, respectively. The p-value for both groups is 0.00, which indicates a significant difference. As a result, employees from both categories of qualifications considerably influence total stress due to workload.

4.5 R square and Adjusted R square:

R square is the coefficient of determination that indicates variance explained by an independent variable on a dependent variable. The researcher has come across the data, which is explained below.

Leadership and all other elements result in a 34.6 percent rise in culture, while the environment has a 50 percent influence on workload. The other two categories, including general stress, were responsible for a 63.1 percent rise in job stress. Similarly, leadership has a 42.4 percent influence on policies and a 14.4 percent impact on role ambiguity, which has a further 12.3 percent impact on workload. Therefore, every variable positively impacts the dependent variable (Borikar, Hiral; Bhatt, Viral Dr., 2021; Shah & Bhatt, 2022).

Moreover, all the constructs' adjusted R square is marginally less than the R square, showing that all the independent variables contribute significantly.

The dependent variable's mediating effects of the factors. It is evident from the above table that coupons significantly mediate the relationship between sales promotion and behavioural intention. In this case, the original sample value (o) for the same path is 0.237, and the sample means 0.238, which is fairly close to

the original value. The researcher has taken into consideration bootstrapping of 5000 sizes in this case. These numbers show that the data gathered is suitable (Bhatt V. , 2021).

5. Discussion of the study, Theoretical and Practical:

The study's primary goal is to examine how numerous variables, including role ambiguity, workload, environment, leadership, and administrative regulations, affect individuals in the banking sector's overall stress levels.

According to the study's conclusions, a number of independent variables, including workload, work environment, leadership, policies, and position ambiguity, greatly influence workplace stress in the banking sector. The study's conclusions have helped the researchers better comprehend the true effects of various factors on the dependent variable. The role of workload has been the driving force behind a new dimension in the sector, which has demonstrated a significant rise in workplace stress while at the same time increasing job ambiguity. The growth in work environment-related stress has had a favorable effect on work culture, greatly increasing workplace stress in the financial services industry. Increased workplace stress in the financial sector results from policies and leadership (Borikar, Hiral; Bhatt, Viral Dr., 2021).

Geographic point stress may be a crucial tool for the banking players and alternative NBFC, insurance, open-end investment firm, and stock broking agencies to style alteration management methods since the financial service sectors control our economy. Thus, the significance of the geographic point stress as a key component of these services is indicated. The following are the implications for banks of this study:

Understanding the causes generating geographic point stress is crucial for service providers within the financial establishment paradigm. This thesis demonstrates that the main factors increasing geographic point stress are workload, role ambiguity, work environment, work culture, policies, and leadership. The financial institution is thus advised to design a thorough communication and instructional program for staff members to handle the pressure. Additionally, managers must provide the infrastructure and resources required to disrupt changes in their firm. The financial service industry will be able to identify the geographic point stress variables that are most relevant to them by using the empirical model of geographic point Stress produced inside the thesis.

Role ambiguity has also come to be recognized as another crucial element determining geographic point stress. Therefore, it is strongly advised that financial institutions pay close attention to how they process the

duties of their employees. They must be explicit about their roles and duties. Therefore, by focusing on these characteristics, the bank will be able to establish its unique position in the eyes of its employees.

The senior staff can better understand how employees feel about the anticipated changes within their business and how work culture, work setting regulations, and leadership might affect employees' stress levels by studying the variables of geographic point stress. As a result, these institutions will build their strategy appropriately and implement the essential modifications for their employees in all relevant areas. The general public and private sector banks of the Republic of India may use this issue structure of geographic point stress.

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