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## **The Impact of Occupational Stress on Employee Performance of Non- Managerial Employees in Banking Sector, Sri Lanka**

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### **A B S T R A C T**

Employment-related stress is a controversial area among most specialists in the present tempestuous business world. Since business associations are working in an overwhelming and unpredictable serious climate, it makes stress on employees. Hence, the purpose of this study is to examine the impact of occupation-related stress of non-managerial employees on their performance concerning the banking sector of the Kalutara district in Sri Lanka. Also, this study is attempting to address occupation-related stress under three fundamental measurements such as role overload, role conflict, and role ambiguity over employee job performance. The banking sector assumes a critical part in the monetary improvement of Sri Lanka. In spite of the fact, it has a huge commitment, observational proof uncovers representatives of the financial area are encountering an elevated level of employment-related stress because of logical components. The study configuration involves a descriptive research design in a cross-sectional nature. The researcher gathered information through a self-administrated standard survey from 100 representatives speaking to both private and state banks in the Kalutara district by using a convenient sampling technique. The results uncovered that occupation-related stress (measurements including role overload, role conflict, and role ambiguity) has a significant negative impact on employee performance. The regression model is significant and the independent variables predict 60.4% of job performance. In view of the coefficient values, the analysts recognized the most affected element of occupation stress is role overload since it records a high beta worth contrasted with others. The least impacted measurement was recognized as role conflict. Consequently, this investigation will give plentiful motivations to experts to think about the stress of employees as a significant factor while expanding employee performance.

**Keywords:** job performance, job-related stress, role ambiguity, role conflict, role overload

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## 1. Introduction

In today's turbulent business environment, organizations are struggling to enhance employee performance in order to achieve overall organizational goals and objectives. Moreover, job performance is the prime interest of the organization because of the importance of achieving high productivity in the workplace. Job-related stress has become a crucial point of research in management science, because of the substantial influence of job stress on the performance of both individuals and organizations (Yongkang et al., 2014). Work-related stress arises where work demands of various types and combinations exceed the person's capacity and capability to cope (Health et al., 2005). This study aims to see how occupation-related stress affects employee performance. In recent years, numerous studies and research have been conducted on this phenomenon. Job stress has become one of the most common "occupational diseases" in the history of mankind, affecting people physically and mentally and putting a strain on employees' performance (Leka et al. 2004). Role ambiguity, organizational change, job demands, harassment, and abuse are some of the common stress factors in the workplace, according to the Euro (2013). According to a recent report, an increase in suicidal cases has accompanied economic downturns, with a 0.79 percent increase in suicide cases among people under 65 for every one percent increase in unemployment and a 4.45 percent increase in deaths due to alcohol abuse (ILO, 2016). Job stress and employee performance should be regarded as a collective concern with far-reaching consequences for an employee's overall well-being, the company, culture, and the country's economy (ILO, 2016).

Modern-day banks are operating in complex and demanding markets that are often creating stress among their employees. Bankers are under a great deal of stress and due to many backgrounds of stress such as Overload, Role ambiguity, Role conflict, Responsibility for people, Participation, Keeping up with rapid technological change (Bashir & Ramay, 2010). Based on the empirical evidence, most of the banks operating in the western area of Sri Lanka offer competitive products and financial services in order to face the competition. This circumstance stimulates all the banks to improve the service quality to hold the client base. Subsequently, the targets given to representatives have been expanded. Broad marketing efforts, promotions throughout the months are a normal scenario in this region. This has tremendously influenced the feelings of job-related stress of those workers. Because of lacking staff, representatives are stacked with a heavy workload and assigned to multiple tasks with strict deadlines. The management sees the danger of diminishing motivation and performance levels of the employees due to staff turnover proportion is high in this sector, which explains the stress of the workers (Jayasinghe & Mendis, 2017)

The workplace is potentially an important source of stress for bankers because of the amount of time, they spent in their respective banks. The financial security, demand to perform, events, relations, an opportunity for advancement, the psychological environment at the workplace affect an individual's ability to cope in the work environment. (Lui et al., 2014). Therefore, it is clear that one's occupation could be a major source of stress in their life. It also may result in burnout. During the 21<sup>st</sup> century, the banking sector of Sri Lanka has been witnessing enormous changes as a result of globalization, liberalization, and other international events. Through Globalization and privatization, new policies provided, and then it was lead the Sri Lankan banking institutions to adjust and reform to attain a more competitive edge in a multination environment.

### **1.1. Research problem**

At present, every bank is continuously struggling to gain a superior competitive position over and above other competitors. Due to advancements in technology, rapid market developments increased technical competition, and the global financial crisis, among other factors. At the end, it creates a more diverse and complicated work environment. Finally, it resulted in a more diverse and complex work environment. This is a problem faced by all the financial institutions worldwide and no exception to Sri Lankan banking institutions (Shahid et al., 2011).

In Sri Lanka, banking sector has been instituted as the dominant sub-sector in the financial sector which is providing products driven by technology and an array of financial services. The contribution of the banking and finance sector had been taken a considerable portion of the Sri Lankan Gross Domestic Product.

According to Bashir and Ismail Ramay (2010), stress as a current phenomenon is becoming an emerging problem in the banking sector over the past few decades. It will result to work-related problems, sometimes family life matters, or a combination of both. Even though there are several benefits due to meeting a tighter deadline, heavy responsibility, heavy workload, longer working hours, etc. Majority of employees in banks suffering from job stress. Under these circumstances, banking companies have to be faced a high level of labor turnover, increased job dissatisfaction, reduced job involvement, absenteeism, etc. Past researches have been done to identify the relationship between stress factors and stress, and what are the impacts for various sides. There is a significant negative relationship between job stress and job satisfaction (Ahsan et al., 2009). According to (Mansoor et al., 2011) Stress is negatively related to employee's job satisfaction stated that there is a Negative relationship between job stress and employee's job performance and job stress significantly reduces the employee's job performance. (Dar et al., 2011) There is a positive and highly significant relationship between stress and job performance (Ali et al., 2011). Individuals reporting to experience at least some stress in their current position are 10- 14% more likely to hold intentions to quit or be absent from work than those without any job stress, with the probability of intending to quit or being absent increasing with successively higher work-related stress levels (Leontaridi & Ward-Warmedinger 2002). According to Mojoyinola (2008) research finding Job stress significantly affect physical and mental health. Labor turnover was significantly influenced by job stress variables with a strong positive correlation (Layne et al., 2004).

A majority of previous studies on occupational stress have aimed at exploring significant factors, which influence occupational stress among banking sector employees and are from Western orientation. However, none of them has focused on both state and private banks in the Sri Lankan context. Further, it is challenging to generalize the finding of the studies that are based on employees in developed economies compared to the Sri Lankan context. This incompatibility is due to our differences in the cultural settings demographics and economic aspects and disparities in the financial situations between the developed and developing context. Due to this literature gap, the researcher has tried to focus on job stress experienced by employees in the banking sector representing both private and public banks in the Kalutara district. Thus, research question of this study is to finding out the impact of occupation-related stress on non-managerial employee performance experienced by banking sector employees in terms of role overload, role conflict and role ambiguity.

## 1.2. Research objectives

The general objective of this study is to investigate the impact of job-related stress on employee performance with special reference to the banking sector of the Kalutara district, Sri Lanka.

*RO1:* To examine the impact of on employee performance.

*RO2:* To examine the impact of role conflict on employee performance

*RO3:* To examine the impact of role ambiguity on employee performance.

## 2. Literature review

### 2.1. Study variables

#### 2.1.1. Job performance

Many environmental factors contribute to how performance is carried out and is important to acknowledge that employee performance is dependent on how an organization puts in place a logical strategy to deal with conflicting goals in a sequential manner, (Cyert & March, 2013).

Vroom (1964) introduced the Expectancy theory that hypothesized individuals adjust their behavior in the organization based on the anticipated satisfaction of individually valued goals. Moreover, Job performance is a very significant factor affecting the profitability of an organization (Mohamed, 2012). Inefficient job performance will bring a tragedy to the organization as associated with lower productivity, profitability and impairment of overall organizational effectiveness (Cooke, 2000; Okoyo & Ezejiofor, 2013). Further, Performance is important for organizations as employee performance leads to business success and performance is important for an individual as accomplishing tasks can be a source of satisfaction (Muchhal, 2014). According to Opatha (2012) performance has divided into three categories as traits, behaviors and results.

**Traits:** Traits refer to particular qualities or characteristics of the employment process. The traits of employees can be assessed. Examples including job knowledge, corporation, trust, honesty, initiative and loyalty. Traits are needed to understand and appropriate behaviors for success (Opatha, 2012).

**Behaviors:** Behaviors are the ways the employee acts concerning the job. Basically, behaviors involve particular activities carried out by the employee in performing the job. Examples include punctuality, attendance, planning works, organizing works, developing subordinates and controlling works. Behavior is needed to obtain results (Opatha, 2012).

**Results:** Results are outcomes produced by the employee. Outcomes or outputs of the employee can be assessed to do performance evaluation. The example includes the number of units produced, the number of units sold etc. Through the quantity of products and the quality of the product shows the performance of the employee as well as the productivity of the employee (Opatha, 2012).

#### 2.1.2. Job stress

Job stress is “a condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning” (Beehr & Newman, 1978)

“As an adaptive response to an external situation that results in physical, psychological and/or behavioral deviations for organizational participants”(Avey et al., 2009).

### *2.1.3. Role overload*

Role overload for many people, having too much work to do and enough time or resources to do it can be stressful. Role overload exists when demands exceed the capacity of a manager or employee to meet all of them adequately. Many stressful jobs may perpetually be in a condition of role overload. Surveys commonly identified work overload or “working too hard” as a major source of stress (Winder 2003). In a very general sense, role overload simply represents the sheer volume of work required of an employee. Role overload relates to psychological job strains and has the strongest relationships with anxiety and frustrations. (Dahlgren 2006),

### *2.1.4. Role ambiguity*

Role ambiguity can be defined as norms for a specific position that is vague, unclear and ill-defined. According to Abramis (1994) In general, role ambiguity is a perceived environmental demand, “uncertainty or ambiguity about how to carry out the work role”. role ambiguity can be tested or subscale as, too little authority, lack of clarity, lack of information, unable to influence others, not knowing what is expected (Bacharach et al., 1990).

## **2.2. Evolution of stress**

Concerns regarding the effects of stress on people have their origins in medicine, particularly in the pioneering work of (Seyle, 1980), the recognized father of stress studies. He determined that tissue damage is a general response to practically all hazardous stimuli during his studies. He named this phenomenon the General Adaptation Syndrome (GAS) and coined the term "stress" roughly a decade later.

Alarm, resistance, and exhaustion are the three stages of GAS. An external stressor activates the body's internal stress system during the alarm stage. There is a variety of physiological and chemical effects, including increased pituitary and adrenaline productions, as well as a notable increase in inspiration, heart rate, and blood pressure, as well as heightened perception. Repetitive stress factors beyond the individual's ability to swiftly compensate lead to the second stage or resistance stage in the GAS.

In the resistance stage, the body calls upon the needed organ or system to deal with the stressor. However, while there may be a greater deal of resistance to one stressor during the second stage, there may be little, if any, resistance to other, unrelated stressors. This explains why a person going through an emotional strain may be particularly vulnerable to other illnesses or diseases. Finally, if the stressor persists over a long period, the reserves of the adoptive mechanisms during the second stage may become drained and finally reach the exhaustion stage of the GAS. When this happens, there may be a return to the alarm stage, and the cycle starts again with another organ or system, or the “automatic shutoff value” of the death occurs. This GAS process, of course, can be very hard on the person and has taken its toll on the human body. A summary of the GAS model is shown in Figure 1:

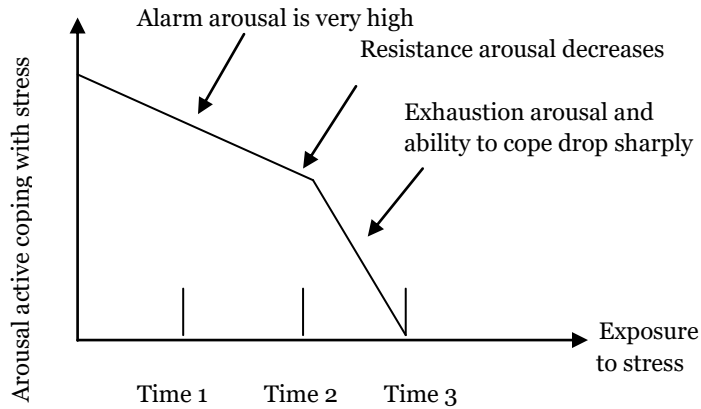
A theory of role dynamics that describes stress as a result of conflicting and diverse expectations. According to the notion, when an individual's behavior in an organization is inconsistent, he will be in a condition of role conflict, which will cause stress and discontent.

This role theory also indicates that role ambiguity stemming from lack of necessary information leads to dissatisfaction (Shivers & Blackwell 2006).

**Table 1: Literature Matrix**

<b>Author</b>	<b>Year</b>	<b>Finding to Stress</b>	<b>Context</b>	<b>Sampling data collection method</b>
Jayasinghe & Mendis, 2017	2017	The relationship between stress and performance is negative and concluded that the stress is impacting the performance of the employees of the bank industry	Banking Sector in Nothern Province, Sri Lanka	The sample for this study is 125 banking employees in the Nothern banks, a self-administered questionnaire used, cross-sectional method
Ahmed, 2013	2013	Management support, work environment, workload, time constrains	Banking sector Employees in Pakistan	144 Participants. Senior & Graduate employees, Customer Service Officers. Close Ended Questionnaire
Michailidis, 2005	2005	Education levels bring work-related problems, home strength of employees, family support and time available for them to relax drinking habits	Banking sector employees	60 bank employee Different organization levels and education backgrounds.
Khattak, 2011	2011	Organization job relationship at work, work environment and family work interface	Banking sector employees in Pakistan	237 bank employees Questionnaire
Samuel, 2009	2009	Employees in distressed banks did not experience higher stress level than those in healthy banks	Banking employees and customer in Nigeria	61 bank employees and 44 bank customers Questionnaire
Shahid, 2011	2011	All the components of stress cause great stress in bankers and decreased performance	Banking employees in Faisalabad district, Pakistan	150 banking employees Questionnaire

*Source:* Author compilation,2020

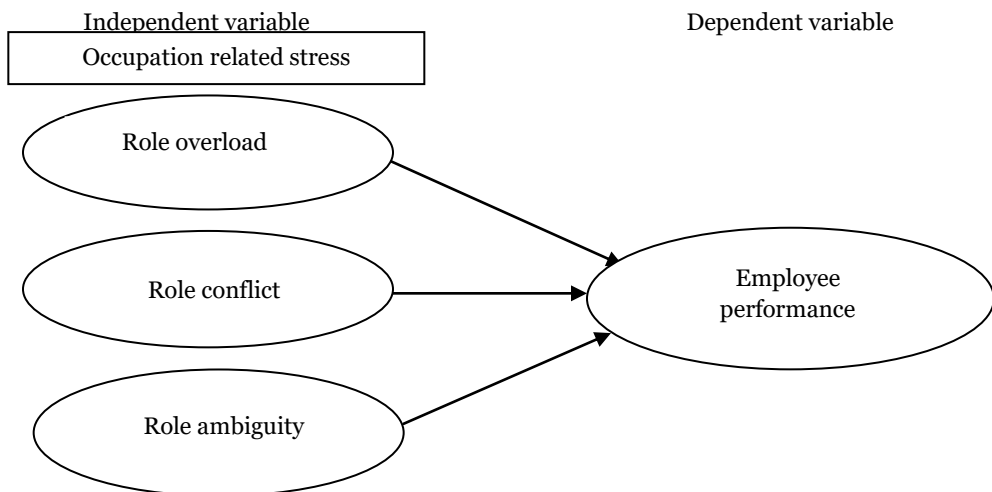


Source: (Leshem et al., 2016)

**Figure 1: Summary of GAS Model**

### 3. Methodology

In order to achieve the research objective, a descriptive research design based on the quantitative approach was used. This study is a cross-sectional and deductive as testing an existing theory to confirm if the theory was applicable in the research context through data collection, analysis, and interpretation of results. The study population of the research was the non-managerial level employees in both state and private licensed commercial banks in the Kalutara district. There are about 1100 non-managerial employees in all branches. Non-managerial banking employees can be categorized into 3 main carders as banking trainees, banking officers and junior executive officers. This present study refers to all those categories of non-managerial employees with exact samples of 100 respondents from four state banks and four private banks operating in Kalutara district which is based on convenient sampling. The respondents to the survey research are ideally the non-managerial level employees in the banking sector and the response rate was 48%.



**Figure 2: Conceptual Framework**

The unit of analysis for the study was “individual”. The self-administered standard questionnaire has been used as a primary data collection tool for this study and unit of analysis in an individual. Multiple linear regression analysis with SPSS20 was used to analyze the model.

After conducting an extensive literature review, the researcher identified three dimensions of job-related stress such as role overload, role conflict, and role ambiguity on employee job performance. Based on the conceptual model, the researcher developed the following three hypotheses.

### **3.1. Hypotheses**

It describes situations in which employees feel that there are too many responsibilities or activities expected from them, but lack time and other constraints. According to Shahid et al. (2011) research has been able to find out that, due to role overload the bankers have to spend more time apart from their working hours so they are unable to manage work and family life properly. In role overload, the workers do not have enough time and equipment to do their job properly. Then workers can be stressed. Sometimes workers do not have enough capacity to do their job. Then workers can be stressed. This is the major factor out of the factors affecting the job stress that many surveys identified. Also, workers have little work to do then workers become stress. This is called an under load situation stress. Sometimes managers can be stressed when they trying to do the subordinates’ work or micromanage When their job challenging enough (Krantz et al., 2005). Role overload can be considered in determining the stressful the work can be and its effect on employee physical and mental health (Bashir & Ismail, 2010) Thus, the below hypothesis was developed.

*H1: There is a significant negative impact of role overload on employee performance.*

As previously stated, one of the most impacting aspects of job stress is role conflict, which arises when a person is under pressure from at least two opposing employment factors (Wu & Norman, 2006). Role conflict, according to Rizzo et al. (2007), influences factors such as job satisfaction, employee performance and non-functional conduct as a result of job stress and concerns. Furthermore, according to Kelloway and Barling (2019), role conflict influences job stress and the overall performance of the employees. Accordingly based on the above literature evidence, the researcher developed this hypothesis.

*H2: There is a significant negative impact of role conflict on employee performance.*

Role ambiguity is a particularly significant source of job-related stress. Many employees suffer from ambiguity but conflicting expectations and uncertainty particularly affect managers (Winder, 2003). According to Dhurup and Dubihlela (2014) three stressors on psychological strain among Malaysian public university academics. Role overload, role ambiguity and role conflict have selected variables selected sample were 310 academics from five public universities in Malaysia. Further has concluded that role ambiguity causes a significant level of role stress on Malaysian public university academics. According to Jackson and Schuler (1985); Chang and Hancock (2003) studies found role ambiguity to lead to such negative outcomes as reduces confidence, a sense of hopelessness, anxiety and depression. Jamal (1990) considers role ambiguity as a subscale to measure job tension. Accordingly based on the above evidence researcher develop this hypothesis.



*H3:* There is a significant negative impact of role ambiguity on employee performance.

**Table 2: Operationalization**

Variable	Dimension	Indicator	Source
Job relates stress	Role overload	Physical drained	Perceived Stress Scale(PSS)Cohen and willamson (2000)
		Mental drained	
		Completing tasks within office time	
	Role ambiguity	Tasks match with skills	Mohrman (2018).
		Neglecting some tasks	
		Too little authority	
	Role conflict	Lack of clarity enable to influence others	Stemphens and Sommer (2006)
		Not knowing what is expected	
		Time-Based Conflict	
		Strain-Based Conflict	
		Behavior-Based Conflict	

*Source:* Author compilation,2020

#### 4. Results and discussion

The demographic analysis was done while considering the frequencies of demographic variables. Out of 100 responses, 60.4% and 39.6% represented female and male respondents respectively, the ages of 43.2% of employees are in the range of 26 - 35 years, and 49.8% of the employees have 3- 9 years experience. 73.1% of the employees are G.C.E Advanced Level qualified and the majority (58.2%) of employees is single among the employees considered for the study. There is 49.8% of employees responsible for cash operations in their job roles.

**Table 3: Reliability Statistics**

Variable/ Dimension	Cronbach's alpha	No. of items
Employee Performance	0.922	8
Job-related Stress	0.883	20
Role Overload	0.819	8
Role Conflict	0.962	6
Role Ambiguity	0.869	6

*Source:* Survey data, 2020

The Reliability was checked using cronbach's alpha technique and all the independent and dependent variables were above 0.8, it was confirmed that the reliability of the questionnaire was in a good state (George & Mallery,2003).

Sampling adequacy is measured by using the KMO value. BTS is a statistical test used to test the overall significance of correlation. KMO value indicated as 0.740 and BTS value indicted a high level of significance (0.000) at 99% confidence level.

**Table 4: Regression Coefficient of Job Performance**

Model	Unstandardized coefficients		Standardized coefficients	<i>t</i>	Sig.
	<i>B</i>	Std. Error	Beta		
Role Overload	-.326	.014	-.843	-23.678	.000
Role Conflict	-.247	.023	-.397	-10.933	.000
Role Ambiguity	-.264	.016	-.679	-16.800	.000

a - Employee performance

Source: Survey data, 2020

The multiple regression analysis has been used to test the hypotheses of the study, and in that model  $\beta$  value or coefficients of regression is the percentage of the variance in job performance (Dependent variable) that is explained by role overload, role conflict, and role ambiguity (Independent variables). The regression coefficient for role overload is -0.326\*\*, -0.247\*\* for role conflict, and -0.264\*\* for role ambiguity. The values of the coefficient analysis indicate that all the independent variables have a significant negative impact on job performance. It can ensure that at a 99% confidential level.

**Table 5: Model Summary**

Model	<i>R</i>	<i>R</i> square	Adjusted <i>R</i> square	Std. error of the estimate
1	.777 <sup>a</sup>	.604	.601	.137

a - Employee performance

Source: Survey data, 2020

Since the model gives assurance for job performance, it is important to find the overall predictive fit of the model. The predictive fit capacity is derived from the  $R^2$  it is 0.604 for the model. Further, Zikmund (2010) defines  $R^2$  as “the percentage of variance in the dependent variable that is explained by the variation in the independent variables”. According to the definition of Zikmund (2010), there is a 60.4% variation in job performance from the three independent variables of role overload, role conflict, and role ambiguity. Thus, the analysis predicts that 39.6% of the variance would be due to other factors omitted by the researchers.

**Table 6: ANOVA**

Model	Sum of Squares	Mean Square	<i>F</i>	Sig.
Regression	11.034	3.678	195.471	.000b
Residual	7.244	.019		
Total	18.279			

Source: Survey data, 2020

For this analysis, ANOVA gives statistical assurance from the  $F$  value. The  $F$  value is 195.471 and it is highly significant ( $p=0.000$ ). This means that the regression model is statistically significant; it can ensure that at a 99% confidence level the job performance influenced role overload, role conflict, and role ambiguity.

Based on the coefficient values, researchers can identify that the most impacted dimension of job stress is role overload since it records a high beta value compared to others. The least impacted dimension can be identifying as role conflict, therefore, analysis results evident that all the hypotheses can be accepted and those findings are complied with past research findings of the phenomena.

The main objective of this study was achieved as it found a significant negative impact of job-related stress including role overload, role conflict, and role ambiguity on employee job performance of the banking sector of Kalutara district.

The findings of this study are useful for identifying the reason in order to take action for enhancing employee job performance in terms of job-related stress. Besides, the study provides information to review and revise managerial focuses on job-related stress in a way of reducing stress levels with the support from previous researches. Also, it provides a variety of information related to this context for those who are interested. Furthermore, this study provides theoretical and practical knowledge with the research guide for the students and other personnel who are interested in learning.

## 5. Conclusion

The purpose of this study was to examine the impact of occupational stress and the job performance of employees in the banking sector of the Kalutara district. For this purpose, the study covered eight branches of selected banks from both state and private. In line with this research, it is found that stress affects to reduce job performance of employees. Therefore, findings conclude that there is a significant negative impact of role overload, role conflict, and role ambiguity on employee performance. Based on the empirical evidence most organizations do not give importance to the stress undergo by their employees; Therefore, the findings of the study were given ample reasons to reconsider the impact of job-related stress on employee performance in the banking industry. When considering the limitations of the study, this research has studied the stress of the banking sector employee on job performance. Obviously, many variables are affecting the stress of the banking sector employees. However, in the research, it was considered few variables. Further, this study used a cross-sectional approach for data collection and the researcher has considered only a few organizations in the banking industry. Therefore, the generalizability of the findings has been reduced. Future researchers can be expanded the research site from the district level to the state level, national level as well as international context. Moreover, other demographic factors can be added in future research and can be analyzed stress levels according to those demographic factors.

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