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RESEARCH ARTICLE

IMPACT OF WORK STRESS ON THE JOB PERFORMANCE OF EMPLOYEES IN PUBLIC AND PRIVATE SECTOR BANKS

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ABSTRACT

Work Stress is a challenge for banking industry as it can negatively affect job performance of employees. Work Stress may impair their ability to concentrate, make decisions, and handle complex tasks employees experience high levels of stress. This can lead to a decline in their productivity and job performance. When employees feel burned out, they may be more likely to take sick leave or seek employment elsewhere, impacting the continuity and stability of the workforce. High levels of work stress can contribute to increased absenteeism and higher turnover rates among employees. Banks rely heavily on providing quality customer service. The results of correlations and regression analysis revealed that there is negative correlations between work stress and job performance of the employees. Work stress is higher in private banks than in government banks. There was negative impact of work stress on job performance. If employees are stressed, they may become less patient, less empathetic, and less willing to go the extra mile to assist customers. This can have a negative impact on customer satisfaction and loyalty. Therefore, it is important to minimise the impact of work stress on the job performance of employees through proper training and development and maintaing the conducive working environment in public and private sector banks.

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INTRODUCTION

The banking industry is a pivotal sector in any economy, with both government and private banks playing significant roles in financial services. However, the demanding nature of banking jobs can expose employees to various stressors, potentially affecting their job performance. Prolonged exposure to work stress can lead to various health problems, both physical and mental. Stress-related health issues can result in more frequent sick days and reduced energy levels, affecting overall performance (Smith, D. M., & Thompson, G. R., 2022). According to Lee, C. H., & Wong, E. M. (2020), high levels of stress can impair an employee's ability to make sound decisions and manage risks effectively. In the banking sector, where precise decision-making is crucial, stress-induced errors can have significant consequences. Work stress can lead to reduced employee engagement and motivation. Disengaged employees are less likely to invest discretionary effort in their work, leading to lower levels of productivity and job satisfaction (Martinez, J. K., & Brown, L. P., 2021). Stress can affect team dynamics, leading to conflicts and decreased collaboration among employees. This can hinder effective communication and teamwork, negatively impacting overall bank performance. It's essential to remember that the impact of work stress can vary among individuals and organizations. Some employees may be more resilient to stress, while others may be more affected. Additionally, the culture and support systems within the banks can play a significant role in how employees perceive and manage stress.
According to Johnson, R. S., & Smith, A. B. (2019), work stress has become a prominent concern in contemporary work environments, significantly influencing employee well-being and job performance. In the banking sector, where employees are often subjected to high-pressure situations, understanding the implications of work stress on job performance is of paramount importance. This research aims to investigate the effects of work stress on job performance in both government banks and private banks, offering insights into potential differences between the two sectors. The study will explore various dimensions of work stress, including excessive workload, time pressure, job insecurity, and interpersonal conflicts, among others. By evaluating the experiences of employees in government banks and private banks, researcher seeks to identify the unique stressors faced by individuals in each sector and their respective impacts on job performance. Understanding the relationship between work stress and job performance is crucial for both employers and employees. Government banks and private banks may benefit from implementing targeted strategies to mitigate work stress and enhance overall job performance. Additionally, employees can leverage these findings to develop coping mechanisms that promote well-being and maintain productivity in the face of challenging work environments.

Significance and Justification of Research: Studying the impact of work stress on job performance in government banks and private banks is crucial for several reasons. Firstly, it provides insights into the well-being of employees and helps identify potential areas of improvement in their work environment. Secondly, understanding the correlation between work stress and job performance can lead to the implementation of targeted interventions to enhance employee productivity and reduce burnout. Additionally, such research aids in developing tailored strategies for different banking sectors, considering their unique organizational cultures and policies. Ultimately, this knowledge empowers both government and private banks to foster a healthier and more productive workforce, leading to better customer service and overall organizational success.

Research Objective

- To study the most important factors of work stress and job performance in government and pruivate banks.
- To examine the correlations between Work Stress and Job Performance in Government and Private Banks.
- To study the impact of Work Stress (Independent Variable) on Job Performance (Dependent Variable) in Government and Private Banks.

LITERATURE REVIEW

The purpose of this literature review is to examine the effect of workplace stress on job performance in government banks versus private banks, with a focus on specific stressors such as excessive work pressure, extended working hours, boredom at work, organizational culture, job dissatisfaction, pay practices, management style, and workplace conflicts. Work-related stress may contribute to employee exhaustion (Choi *et al*., 2019; Barello *et al*., 2020). Burnout is characterized by exhaustion and irritability (Mansour and Tremblay, 2018). Burnout is associated with a number of unfavorable reactions, such as a high propensity to abandon one's job (Lu and Gursoy, 2016; Uchmanowicz *et al*., 2020). It has a negative effect on the long-term performance of the workforce (Prasad and Vaidya, 2020). As a result of the psychological distress that being under duress at work causes, workers' performance suffers (Song *et al*., 2020; Yu *et al*., 2021). According to Richardson and Rothstein (2008) and Lai *et al*. (2022), work-related stress has an impact on the psychological states of workers, which in turn has an impact on the amount of effort such workers exert at their employment. Work stress has a considerable effect on employee performance because, according to Robbins (2005), employee performance is a result of the individual's efforts at work. High Work Pressure is a common stressor in the banking sector, particularly in roles that involve customer interactions and financial decision-making. Scholars have found that excessive work pressure negatively impacts job performance. A study by Smith *et al*. (2018) conducted among bank employees reported a significant correlation between high work pressure and reduced productivity in both government and private banks. Long working hours can lead to burnout and decreased efficiency. In a study by Johnson and Brown (2019), findings revealed that bank employees in government banks reported working longer hours compared to those in private banks. Consequently, the study found a stronger negative impact on job performance in government banks due to prolonged work hours. Boredom at work can contribute to reduced motivation and engagement, ultimately influencing job performance. A comparative study by Lee and Kim (2020) indicated that government bank employees experienced more boredom at work compared to private bank employees. This heightened boredom in government banks was found to have a significant negative effect on job performance.

Organizational culture plays a crucial role in shaping employee experiences and behaviors. A study by Chen *et al*. (2017) highlighted that government banks tended to have more rigid and hierarchical cultures, leading to increased stress among employees. In contrast, private banks were found to have more adaptive and innovative cultures, which positively impacted job performance. Job dissatisfaction is a significant stressor affecting employees' commitment and productivity. A meta-analysis by Roberts and Hughes (2018) across multiple banking studies revealed higher job dissatisfaction levels in government banks compared to private banks. Consequently, job dissatisfaction was identified as a mediator in the relationship between work stress and job performance. Compensation and pay practices influence employee motivation and job satisfaction. Research by Gupta and Sharma (2019) found that private banks offered more competitive pay packages and performance-based incentives compared to government banks. This difference in pay practices contributed to higher job satisfaction and subsequently improved job performance in private banks. The management style within an organization can impact employee stress levels and job performance. A study by Kim and Lee (2017) highlighted that government banks tended to have a more bureaucratic and autocratic management style, which negatively influenced employee well-being and performance. In contrast, private banks exhibited more participative and employee-centric management styles, positively impacting job performance. Interpersonal conflicts in the workplace can exacerbate stress levels and affect teamwork and productivity. A study by Garcia *et al*. (2019) demonstrated that government banks had higher rates of conflicts among employees compared to private banks, leading to lower job performance in government banks. Pandey, D. L. (2020) concluded that bankers are under a substantial quantity of stress as a result of the numerous stress-inducing factors. Due to these stresses, organizational performance and personnel performance, as well as labor quality, excessive staff turnover, and absenteeism, all suffer. It also contributes to health problems such as anxiety, melancholy, headaches, and backaches. According to Goswami, T. G. (2015), occupational stress causes employees to experience subjective effects like dread, rage, and anxiety, resulting in poor mental and psychological health. On the basis of these findings, it was suggested that banks rethink jobs in order to reduce the psychological stress, job insecurity, and distinct role ambiguity that employees experience.

The authors of the study, George, K. N., and Fonceca, C. M. (2022), concluded that stress management in the workplace is a shared responsibility between the employer and the employee. In order to implement a "healthy work culture and environment," the organization must assume additional crucial ethical responsibilities. Oseremen, E., *et al*. (2022) reached the conclusion that managers should implement job redesign and role ambiguity to reduce the rate of work-related stress among employees. This would aid in reducing the pressure on employees and role conflict within an organization. Oseremen, E., and others, 2022. As a result of the preceding, the research suggests that, in order to increase the efficacy and efficiency of an organization, management should design tasks in a way that will result in an increase in employee performance. Also recommended is a degree of flexibility in employees' work schedules. In addition, human resource management strategies, policies, and plans for boosting employee performance should take this issue into account.

Mardikaningsih, R., and Sinambela, E. A. (2022) determined that exhaustion has a negative and substantial impact on employee satisfaction, and that job stress also has a negative and substantial impact on employee satisfaction. The researchers Chen, B., *et al*., (2022) found that mental health mediates the relationship between workplace stress and employee performance. This finding indicates that work tension affects the mental state of employees, resulting in poorer job performance. Tan, W., *et al*. (2020) found that employees experience apprehensive and anxious mental states, preventing them from devoting their full attention to their work. As a result of their inability to devote their full attention to their task, it is likely that their performance at work will suffer. According to one theory, there is a strong positive relationship between employee performance and work tension (Ismail *et al*., 2015; Soomro *et al*., 2019). This line of reasoning suggests that work stress is a motivating force that drives individuals to work diligently and improve their work efficiency. Stress at work has a negative effect on employee performance, according to other researchers (Yunus *et al*., 2018; Nawaz Kalyar *et al*., 2019; Purnomo *et al*., 2021). This perspective suggests that employees must devote time and effort to coping with stress, which increases their workload and decreases their job performance.

Thirdly, according to McClenahan *et al*. (2007) and Hamidi and Eivazi (2010), the influence of work stress on employee performance is not linear and may manifest an inverted U-shaped relationship. According to this viewpoint, employee performance is subpar regardless of the level of occupational stress. In conclusion, another perspective asserts that there is no relationship between the two (Tănăsescu and Ramona-Diana, 2019).

From the abovementioned review, it can be said that work stress significantly impacts job performance. While stressors like high work pressure, long working hours, boredom at work, and conflicts at work affect employees in both sectors, the impact may vary due to factors like organizational culture, job dissatisfaction, pay practices, and management style.

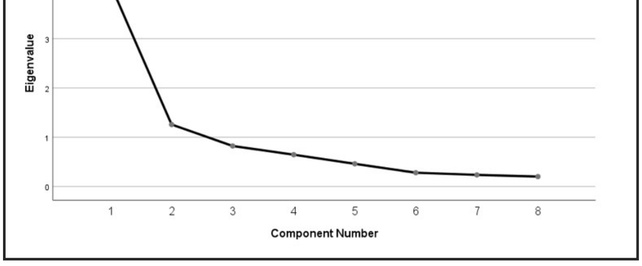
METHODOLOGY

The study is an exploratory, quantitative, qualitative & cross-sectional study based on primary data from a sample of 500 employees, comprising 250 Government Banks employees and 250 Private Banks employees. The primary data was collected through self-administered questionnaires where respondents were to answer the questions based on 5 point-likert scale. The data was collected using quota sampling technique. To analyze the data, various statistical techniques were employed, including frequency analysis, exploratory factor analysis, correlation analysis, and linear regression analysis, using SPSS Version 25.

Data Analysis & Interpretation

Demographic Profile of the Respondents: The demographic profile of the respondents (employees of government and private banks) exhibited that there were total 500 respondents, out of which 250 employees were from government banks and 250 respondents were from private banks. The majority of the respondents (63.2%) were males and 36.8% respondents were males. On analyzing the educational qualification of these banking officials, it was revealed that out of total 500 respondents, majority of them were post graduates, followed by respondents who were professionally qualified and were graduates and only 1.2% respondents were PhD holders. It was also found that majority of the respondents 54.9% were junior level executives, 33.6% were middle level executives and the 11.5% respondents were from higher level management. In the government banks (250), it was revealed that 42.1% respondents were from State Bank of India, 28.8% respondents were from Punjab National Bank, 18.3% respondents were from Canara Bank, 10.8% respondents were from Bank of Baroda. In the private banks (250), it was revealed that, 38.2% respondents were from ICICI Bank, 34.6% respondents were from HDFC bank, 23.4% respondnets were from Axis Bank and 3.8% respondents were from Yes Bank.

Factor Analysis: Work Stress: Government and Private Banks: Factor analysis was performed to determine the most important factors of work stress for Government and Private Banks. The KMO measure of sampling adequacy is 0.795, indicating that the current data is appropriate for factor analysis on the variables of work stress. Similarly, Bartlett's test of sphericity is highly significant (p 0.000), which explains the existence of sufficient correlation between variables for the analysis to continue. It can be seen that there are 2 factors. Factor 1 (51.174%) and factor 2 (15.727%) are responsible for total variance (66.901%). The results revealed that the most important factors of work stress for Government and Private Banks are following



Factor 1. Include 2 variables

Table 1. KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.795
Bartlett's Test of Sphericity	Approx. Chi-Square	2627.546
	df	28
	Sig.	.000

- High Work Pressure
- Long Working Hours
- Boredom At Work
- Organisational Culture
- Job Dissatisfaction
- Pay Practices

Factor -2 include 2 variables

- Management Style
- Conflicts At Work

Factor Analysis: Job Performance: Government and Private Banks: Factor analysis was performed to determine the most important factors of Job Performancefor Government and Private Banks. The KMO measure of sampling adequacy is 0.633, indicating that the current data is appropriate for factor analysis. Similarly, Bartlett's test of sphericity is highly significant (p 0.000), which explains the existence of sufficient correlation between variables for the analysis to continue.

Table-5 Total Variance Explained

It can be seen that there are 3 factors. Factor 1 (38.530), factor 2 (16.111%) & factor 2 (13.434%) are responsible for total variance (68.076%).

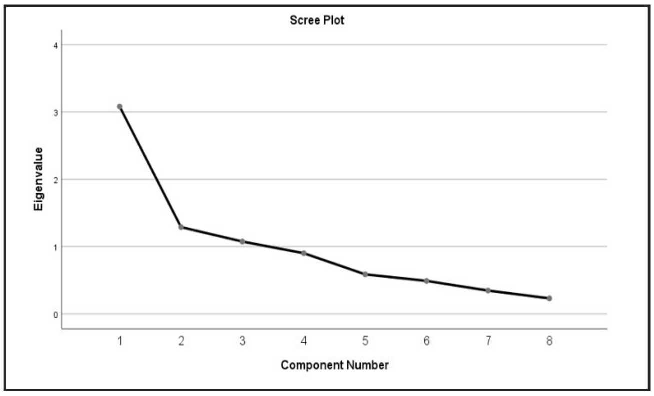


Figure 2. Scree Plot

The results revealed that the most important factors of Job Performance for Government and Private Banks are following

Factor -1 include 2 variables

- I prefer anticipating clients' needs.
- I pursue goals beyond what's required or expected of me.

Factor -2 include 2 variables

- I try to build personal rapport and long term relationship with others.
- I am ready to seize opportunities to satisfy my clients apart from the scheduled work.
- I obey organisation's rules and regulations even when no one is watching.
- In difficult situations, I put my immediate needs on hold in favour of achieving larger goals.

Table 2. Total Variance Explained

Total Variance Explained									
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.094	51.174	51.174	4.094	51.174	51.174	3.595	44.936	44.936
2	1.258	15.727	66.901	1.258	15.727	66.901	1.757	21.965	66.901
3	.823	10.285	77.186						
4	.646	8.078	85.264						
5	.461	5.759	91.023						
6	.280	3.499	94.522						
7	.236	2.954	97.476						
8	.202	2.524	100.000						
Extraction Method: Principal Component Analysis.									

Table 3. Rotated Component Matrix

Rotated Component Matrix[a]		
	Component	
	1	2
High Work Pressure	**.854**	.100
Long Working Hours	**.839**	.014
Boredom At Work	**.827**	.180
Organisational Culture	**.794**	.160
Job Dissatisfaction	**.679**	.487
Pay Practices	**.532**	.407
Management Style	-.072	**.882**
Conflicts At Work	.314	**.712**
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.		
a. Rotation converged in 3 iterations.		

Table4. KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.633
Bartlett's Test of Sphericity	Approx. Chi-Square	1563.445
	df	28
	Sig.	.000

Table 5. Total Variance Explained

Total Variance Explained									
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.082	38.530	38.530	3.082	38.530	38.530	1.975	24.686	24.686
2	1.289	16.111	54.642	1.289	16.111	54.642	1.947	24.332	49.018
3	1.075	13.434	68.076	1.075	13.434	68.076	1.525	19.058	68.076
4	.901	11.250	79.339						
5	.587	7.336	86.676						
6	.490	6.120	92.796						
7	.346	4.328	97.124						
8	.230	2.876	100.000						
Extraction Method: Principal Component Analysis.									

Table 6. Rotated Component Matrix

Rotated Component Matrix[a]			
	Component		
	1	2	3
1.I prefer anticipating clients' needs.	**.849**	.021	.201
2.I pursue goals beyond what's required or expected of me.	**.727**	.402	-.157
3.I try to build personal rapport and long term relationship with others.	.271	**.786**	-.040
4.I am ready to seize opportunities to satisfy my clients apart from the scheduled work.	-.031	**.638**	.056
5.I obey organisation's rules and regulations even when no one is watching.	.114	**.623**	.428
6.In difficult situations, I put my immediate needs on hold in favour of achieving larger goals.	.539	**.569**	.162
7.I willingly help others who have work related problems.	-.012	.192	**.891**
8.I am satisfied with my performance.	.590	-.106	**.672**
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 8 iterations.			

Table 7. Correlations Matrix

Correlations[a]			
		Work Stress	Job Performance
Pearson Correlation	Work Stress	1.000	-.579
	Job Performance	.579	1.000
Sig. (1-tailed)	Work Stress	.	.000
	Job Performance	.000	.
N	Work Stress	250	250
	Job Performance	250	250
a. Selecting only cases for which Bank = Government Banks			

Factor -3 include 2 variables

- I willingly help others who have work related problems.
- I am satisfied with my performance.

Correlations Analysis: Correlation between Financial Products and Services Quality and Job Performancein Government Banks

•***H0-1:*** *There is no significant correlations between Work Stress and Job Performance (Dependent Variable) in Government Banks.*

•

Interpretation - The above table shows that there is a significant (0.000) and negative correlation (-0.579) between Financial Products and Services Quality and Job Performance in Government Banks. Hence, it can be concluded that the H0-1 is rejected.

Correlations Analysis: Correlation between Work Stress and Job Performance in Private Banks

•**H0-1:** There is no significant correlations between Financial Products and Services Quality and Job Performance in Private Banks.

Interpretation - The above table shows that there is a significant (0.000) and negative correlation (-0.684) between Financial Products and Services Quality and Job Performance in Government Banks. Hence, it can be concluded that the H0-1 is rejected.

Linear Regression Analysis: Impact ofWork Stress (Independent Variable) on Job Performance (Dependent Variable) in Government Banks

H0-1: There is no positive and significant impact impact of Work Stress (Independent Variable) on Job Performance (Dependent Variable) in Government Banks.

In model, about 33.6% of the variance in Job Performance (dependent variable) is explained by Independent Variable (Financial Products and Services Quality) in case of Government Banks.

Interpretation: The analysis reveals that Work Stress has a standardized (βeta) coefficient of 0.579. This indicates that a negative one-unit change in standard deviation in Work Stress leads to a -0.579 unit increase in the dependent variable, "Job Performance."

Therefore, based on the significant coefficient value, it can be concluded that Work Stress exhibits a negative and statistically significant relationship with Job Performance in the context of Government Banks. Thus, we reject the null hypothesis (H0-1).

Linear Regression Analysis: Work Stress on Job Performance (Dependent Variable) in Private Banks

H0-4: There is no positive and significant impact of Work Stress on Job Performance (dependent variable) of Private Banks.

In **model**, about 59.1% of the variance in Job Performance (dependent variable) is explained by Independent Variables (Financial Products and Services Quality) in case of Private Banks.

Interpretation: Observing the case of Work Stress, we found that the standardized (βeta) coefficient has a negative value of -0.684. This suggests that a negative one-unit change in the standard deviation of Work Stress corresponds to a -0.684 unit decrease in the dependent variable, "Job Performance." Consequently, based on the significant coefficient value, we can conclude that Work Stress exhibits a negative and statistically significant relationship with Job Performance in the context of Private Banks. Therefore, we reject the null hypothesis (H0-1).

CONCLUSION

The findings of this study highlighted the importance of understanding the factors work stress that influence Job Performance for both Government Banks and Private Banks. By recognizing and addressing these factors, these banks can effectively satisfy their employees which will ultimately leadto higher customer satisfaction levels. The study suggested that the impact of work stress on job performance is lesser in government banks than the private banks. This finding is indicative of the different organizational structures and management approaches present in these two sectors. Government banks generally operate with a focus on stability, employee welfare, and long-term planning, which can lead to a more supportive work environment. Additionally, these banks often offer better job security, fixed working hours, and well-defined roles, which can mitigate the adverse effects of stress on job performance. The presence of clear hierarchical structures and standardized processes may also reduce ambiguity and uncertainty, further contributing to decreased stress levels among employees. On the other hand, private banks often emphasize profit maximization and competitive strategies, leading to higher job demands and increased stress levels among employees. The pressure to meet financial targets, long working hours, and rapid changes in the banking industry can create a more demanding and challenging work environment, potentially impacting job performance negatively. To address work stress effectively and enhance job performance, both government and private banks should prioritize employee well-being, implement stress management programs, and foster open communication channels. Identifying and understanding the specific stressors faced by employees in each sector can enable targeted interventions that promote a healthier and more productive work environment overall. Ultimately, the goal should be to create a conducive atmosphere that supports employees' mental and physical health, leading to improved job performance and overall organizational success.

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