



GLOBAL JOURNAL OF MANAGEMENT AND BUSINESS RESEARCH  
ECONOMICS AND COMMERCE  
Volume 13 Issue 4 Version 1.0 Year 2013  
Type: Double Blind Peer Reviewed International Research Journal  
Publisher: Global Journals Inc. (USA)  
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

# Job Stress- Employees Performance and Health: A Study on Commercial Bank in Bangladesh

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**Abstract** - Stress is an inevitable feature of work and personal life. Some organizations are low stress, healthy environment, whereas others are high-stress environments that may place their employees' health at risk. The experience of organizational justice and fairness is emerging as one contextual factor at work that leads to a positive low-stress work environment. This study is an initiative to explore how does job stress influences on work performance and health of employees in contemporary commercial banks in Bangladesh. It is statistically significant that stress has a positive relationship with employee's performance. Study also reveals that there is an adverse relationship with stress and health of employee's wellbeing in commercial banks in Bangladesh. Long working hour and workload have perceived as top most stressors of both public and private commercial banks in Bangladesh.

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**GJMBR-B Classification** : *JEL Code: J28, J64*



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## I. INTRODUCTION

Job stress becomes an important agenda for managers and management scholars now a days and it will remain in future. There is considerable evidence that most managers and employees report feeling work related stress (Cavanaugh, Wendy, Boswell, Mark, Roehling, Boudreau, 2000) and resent environment is making things worse. Stress is still one of the most important and serious problems facing the field of organizational behavior.

Banking job is now one of the challenging and dynamic professions in Bangladesh. Large number employees serve banking customer at competitive pressure. Due to increasing workload, job insecurity, and pressure to perform, employees of commercial bank in Bangladesh working long hours. As a result, there is much concern that stress level are on the rise, which leads to negative organizational outcomes such as absenteeism, decreased performance, and escalating medical expenses. Employees who become distress mentally and physically due to working long hours experience work overload.

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## II. LITERATURE REVIEW

### a) Concept Job Stress

Stress is still one of the most important and serious problems facing the field of organizational behavior. Stress is usually thought of in negative term applied to the pressures people feel in life. The presence of stress at work is almost inevitable in many jobs. Although there are numerous definitions and much debate about the meaning of job stress, Ivancevich and Matteson (1993) defines stress simply as "the interaction of the individual with the environment". Beehr and Newman (1978) define job stress as "a condition arising from the interaction of people and their jobs and characterized by changes with in people that force them to deviate their normal functioning." Stress can be comprehensively defined as an adaptive response to an external situation that results in physical, psychological, and/ or behavioral deviations for organizational participants (Luthans, 2011).

### b) Job Stress and Employees Performance

Applied to the work place, a large study by researchers at Cornell University of 1800 managers identified examples of "bad" stress as office politics, red tape, and a stalled career and "good" stress as challenges that come with increased job responsibility, time pressure, and high quality assignments. A recent Meta- analysis found that hindrance stressors (organizational politics, red tape, role ambiguity, and in general those demands unnecessarily thwarting personal growth and goal attainment) had a negative effect on organizational performance. On the other hand, so called challenge stressors (high workload, time pressure, high responsibility and in general those demands that viewed as obstacles to be overcome in order to learn and achieve) were found to have effect on motivation and performance. The Yerkes-Dodson law (1908) indicates that stress leads to improved performance up to an optimum point. Beyond the optimum point, further stress and arousal have detrimental effect on performance. Therefore, healthy amounts of eustress are desirable to improve performance by arousing a person to action. It is in the midrange of the curve that the greatest performance benefits from stress are achieved.

### c) Job Stress and Employees Health

#### i. Physical Health

Stress also leads to physical disorder, because the internal body system changes to try to cope with stress (Newstrom 2010). "Some physical disorders are short-range, such as an upset stomach. Others are longer-range, such as a stomach ulcer. Stress over a prolonged time also leads to degenerative diseases of the heart, kidneys, blood vessels, and other parts of the body. It can result in angina (severe chest pain) and tension headaches." When stress becomes excessive, employees develop various symptoms of stress that can harm their job performance and health, and even threaten their ability to cope with the environment.

#### ii Mental Health

Work related psychological disorders are among ten leading health disorders and diseases in United States, according to the National Institute for Occupational Safety and Health. The most common types of psychological distress are depression, burnout and psychosomatic disorders. Behavior-related symptoms include changes in productivity, absence, and turnover, as well as changes in eating habits, increasing smoking or consumption of alcohol, rapid speech, fidgeting, and sleep disorders (Croon, Sluiter, Blonk, Broersen, and Frings-Dresen 2004). Individual and organization can buffer the ill effects of stress by enhancing coping strategies. Exercise regularly, eating a healthy diet, and taking time to relax are some ways individual can reduce stress. Organizations, too, can help by establishing a supportive climate, having well-designed jobs, and reducing role conflict and role ambiguity.

### III. RESEARCH HYPOTHESES

From the literature review it is seen that, there has been a significant amount of research investigating the stress-performance relationship. Most widely studied pattern in the stress performance literature is the inverted-U relationship. The logic underlying the inverted U is that low moderate levels of stress stimulates the body and increase its ability to react. Individuals than often perform their task better, more intensely, or more rapidly. But too much stress places unattainable demand on a person, which result in lower performance. Therefore, first hypothesis of the study is:

*H<sub>1</sub> : Higher job stress result in lower employee performance in commercial bank in Bangladesh.*

Previously discussed literature also shows that high level of job stress wear down the individual and saps energy resources (physical, psychological and behavioral damage). Even though moderate levels of stress can have a negative influence on performance over the long term period of time. From these evidences

found in the literature, researcher developed the following hypothesis:

*H<sub>2</sub> : Higher job stress has negative impact on employee health.*

According to the theory developed by Hans Selye (1976) the human body cannot instantly rebuilt its ability to cope with stress once it is depleted. Most the early concern with stress was directed at physiological symptoms lead to the conclusion that stress increase heart and breathing rates, increase blood pressure, bring on headaches, and induce heart attacks. Stress shows itself psychological states- for instance, tension, anxiety, irritability, boredom and procrastination (Robbins 2009).

Job stress, employee performance and employee health in commercial bank in Bangladesh were studied with respect to these constructs. In order to measure the constructs, ten questions are presented.

### IV. METHODOLOGY

#### a) Instrument for Data Collection

This study mainly based on primary data originating from a survey. For this purpose a constructed questionnaire was developed. Excepting the questions regarding demographic characteristics of the respondents the issues relating to job stress, employee performance and employee health were investigated through 5 point Brayfield-Rothe Scale (1951) based questions.

A pilot study on 10 respondents was conducted using the draft questionnaire. As the outcome of this phase few initially selected variables were dropped to avoid multicollinearity problem. As well some rephrasing was done to arrive at final version of questionnaire for this study. Final questionnaire was put into operation by the way of mail and personal survey.

#### b) Sample

Because of the lack of sampling frame, convenient method of sampling was used. There was no source available for the address of the employees of commercial bank. Therefore, friends, relatives, and other informal reference group were used to locate the potential respondents from commercial bank in Bangladesh. Questionnaires were sent by email and postage mail to 120 employees working in commercial bank in sample organization. Number of initial replies received was 65. After a screening first round replies a second round personal contract conducted by researcher and finally 80 respondents were taken for this study.

#### c) Analysis of Data

A sample consists of 80 employees working at the executive positions in the sample organization. The data for the present study are obtained by the administration of a questionnaire comprising two parts.

The first part contains columns for personal information and the second one includes 'job stress, employees performance and employees health' scale as constructed and standardized by Brayfield-Rothe Scale (1951). The scale consists of 10 statements concerning Job stress-employee performance and job stress-employee health. For each statement has five options/ points such as strongly agree/ 5, agree/ 4, undecided/ 3, disagree/ 2, and strongly disagree/ 1. Descriptive-statistical technique such as mean and standard

deviation were used to measure the mean scores and their variability. One sample t test was used to scores of each statement.

## V. RESULTS AND DISCUSSION

### a) The Relative Intensity of Stressors Perceived by Employees

Table 1 represents the relative intensity of stressors perceived by employees.

Table 1 : The Relative intensity of stressors perceived by employees at work

Stress Stressors	Public Commercial Bank			Private Commercial Bank		
	Ranking	$\bar{X}$	$\sigma$	Ranking	$\bar{X}$	$\sigma$
Long working hour	1	4.42	1.010	1	4.50	.751
Workload	2	4.23	.862	2	4.15	.802
Family Sympathy	3	4.03	.862	5	3.52	1.132
Management Pressure	4	3.65	1.099	4	3.63	1.005
Mental Depression	5	3.55	1.218	7	3.00	1.062
Deadline	6	3.48	1.132	3	3.65	.893
Poor Working Conditions	7	3.23	1.310	10	2.08	1.248
Physiological sickness	8	2.78	1.387	9	2.15	1.122
Role Ambiguity	9	2.50	1.155	8	2.30	1.137
Job Insecurity	10	2.38	1.234	6	3.20	1.305

Source : Field Survey, 2013.

It is found from the table1 that as a whole, the long working hour and workload remain top most stressors of both public and private commercial banks. Family sympathy holds 3<sup>rd</sup> perceived stressor for public commercial bank and 4<sup>th</sup> for private commercial bank. Pressure from management remain modest perceived rank both types of commercial banks. Employees of public commercial bank perceive relatively slightly high mental depression than private commercial bank, ranking 5<sup>th</sup> and 7<sup>th</sup> respectively. There is relatively low deadline perceived by public commercial banks than private commercial bank, ranking 6<sup>th</sup> and 3<sup>rd</sup> respectively. Relatively high poor working condition for public and low perceived stress for private, ranking 7<sup>th</sup> and 10<sup>th</sup>

issues respectively. Physiological sickness is slightly high for public than private ranking stress 8<sup>th</sup> and 9<sup>th</sup> respectively. There slightly high role ambiguity for public than private ranking 8<sup>th</sup> and 9<sup>th</sup> relative perceived stressor respectively. However job insecurity remains last stressor for public and 6<sup>th</sup> issue for private commercial bank.

### b) Perception about Job Stress and Employees Performance

This section represents and discusses the result of test of hypothesis ( $H_1$ ). Table 2 shows the perception scores of the respondents on job stress and job performance.

Table 2 : The perceptions scores of the respondents on job stress and job performance

One-Sample Statistics						
Statements	N	$\bar{X}$	$\sigma$	t	df	Sig. (2-tailed)
Competitiveness at work	80	4.31	.704	54.766	79	.000
Fast working speed at work	80	4.09	.697	52.447	79	.000
Pressing deadline at work	80	3.58	1.065	30.033	79	.000
Doing Multiple tasks	80	3.76	1.022	32.934	79	.000
Perform better for promotion	80	4.29	.766	50.045	79	.000
Average:	80	4.00	.850	44.047	79	.000

Table 2 summarizes the findings of the statements related to the employee's perception of

public and private commercial about relationship on job stress and work performance. From the table, it can be

observed that there is positive relation between job stress and performance of employees of commercial bank in Bangladesh. Above the table summarized five stressful statements, scoring mean is above the middle value (2.5) and there for average value of competitiveness at work, fast working speed at work, pressing deadline at work, doing multiple tasks and perform better for promotion are statistically significant to work performance ( $p > .05$ ). Therefor  $H_1$  hypothesis "Higher

job stress result in lower employee performance in commercial bank in Bangladesh" is statistically rejected at 5% level of significance.

c) Perception about Job Stress and Employees Health

This section represents and discusses the result of test of hypothesis ( $H_2$ ) Table 3 shows the perception scores of the respondents on job stress and employees health.

Table 3 : The perceptions scores of the respondents on job stress and employees health

One-Sample Statistics						
Statements	N	$\bar{X}$	$\sigma$	t	df	Sig. (2-tailed)
Boringness at work	80	2.90	1.420	18.272	79	.000
Family sickness at work	80	3.34	1.312	22.761	79	.000
Medical expenditure for stress at work	80	2.34	1.201	17.413	79	.000
Feeling tension at work place	80	3.23	1.273	22.666	79	.000
Behavior modification by jobs	80	3.81	1.159	29.412	79	.000
Average:	80	3.124	1.273	22.105	79	.000

Table 3 summarizes the findings of the statements related to the employee's perception of public and private commercial about relationship on job stress and employees health. From the table it can be observed that there is positive relation between job stress and employees health of commercial bank in Bangladesh. Above the table summarized five stressful statements relate to mental and physical health of employees scoring mean is above the middle value (2.5) and there for average value of, boringness at work, family sickness at work, medical expenditure for stress at work, feeling tension at work place and behavior modification by jobs are statistically significant to employees health ( $p > .05$ ). Therefor  $H_2$  hypothesis "Higher job stress has negative impact on employee health" is hold good and statistically accepted at 5% level of significance.

VI. CONCLUSION

The study reveals that employees of commercial banks do stressful jobs due to stressors like long working hour, workload, deadline, management pressure etc. there has been positive relationship observed between stress and employees performance in Bangladesh. It also statistically proved that employees wellbeing psychologically and physically depress if stress prolong over the period of time. Effective job design, healthy working environment, justifiable remuneration should be offered to employees being motivated in competitive jobs like employees of commercial bank in Bangladesh.

This research also open the avenue for further research on various issues relating to job stress, employees performance and physical & mental health of organizational participants. Further research can be carried out to find out what are the factors responsible for positive relationship observe on stress-performance relationship in commercial bank in Bangladesh.

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