

# Impact of Organizational Factors on Bankers' Health, Turnover Intentions and Performance: An Evidence from The Private Sector Banks of Peshawar (KP)

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## Abstract

*Financial institutes are considered the main key players in the overall economy of the country and in recent years, Pakistan has observed a high growth rate in banking in terms of numbers of banks, products they have offered and quality services because of strict regulations by the controlling authorities e.g. State Bank of Pakistan, Securities & Exchange Commission of Pakistan etc. This study aims to shed light on the impact of organizational factors e.g. Workplace Conflict, Boss Support, Work OverLoad, Work-life Imbalance, and Role Conflict on banker's health issues, Depression, Emotional Exhaustion, Turnover Intentions and Performance. A sample of 100 bankers from two different private sector banks of Peshawar (Pakistan) completed a structured questionnaire. We divided our model in two phases to test it accordingly using SPSS. In phase 1, the results show that work-life imbalance and work overload have a highly significant positive impact on most of the dependent variables. In phase two, Depression and Emotional Exhaustion with a significant impact on Turnover Intentions and Organizational Commitment. Based on the results, some recommendations have been suggested for the bankers to reduce the negative impact of work overload and work-life imbalance on their health, augment the performance and reduce the turnover intentions.*

**Key Words:** Work Overload, Work-life Imbalance, Depression, Emotional Exhaustion, Performance, Turnover Intentions, Banks

## Introduction

Pakistan is one of the emerging economies, and most of the Pakistani firms have greater ownership concentrations (Ul Haq & Nosheen 2021) coupled with tough competition and performance pressures. With particular reference to the banking sector of Pakistan, banks have observed enormous

changes in organization and structure not only in Pakistan but throughout the world. Changes with particular reference to new technology and the new ways of managing operations have a negative impact on the working conditions and the work-life imbalance of bankers (Hussain & Iraqi, 2020).

The research on occupational stress, depression and its impact on turnover intentions and organizational commitment in the banking sector have been mostly conducted in the West. However in this regime of competition, where the Pakistani local banks are working very hard by following the standardized instructions of regulatory bodies (e.g. State Bank of Pakistan, Securities & Exchange Commission of Pakistan), and thus there is a need to study the above mentioned job related issues among the private sector banks of Pakistan. The study at hand was conducted in Khyber Pakhtunkhwa (KP) province Pakistan which involved the private sector banks only. The economic history of Pakistan began with the country's independence on 14th August, 1947 and it started the journey without any meaningful banking structure. Before independence on 14 August 1947, (during British colonial regime), the Reserve Bank of India (RBI) was the central bank for both India and Pakistan. On 1<sup>st</sup> of July, 1948, the State Bank of Pakistan formally commenced operations.

Pakistan's banking sector during the last two decades witnessed mushroom growth however during the last few years; tough regulations from the regulatory agencies have forced the banks to follow the standards which in-turn resulted in mergers & acquisitions of few banks. Now in Pakistan, it's a matter of profound satisfaction that we have a developed system of banking including the Development Financial Institutions (DFIs). Even during the global financial crises, Pakistan's banking industry remained remarkably strong however; the economic collapse coupled with a non-suitable business atmosphere had a negative effect on it particularly after 2007, which was recovered later on. Pakistan's banking industry consists of more than 30 banks however a big part of the banking is concentrated among 6 banks including namely Habib Bank Limited (HBL), Allied Bank Limited (ABL), United Bank Limited (UBL), National Bank Limited (NBL), MCB Bank Limited and Bank Alfalah Limited collectively make up approximately 57% of deposits in the economy. The bankers particularly in the private sector of Pakistan normally exhibit high stress due to the tough competition and the very nature of their job and those who can't cope with it may have a trickle down impact on their

health, coupled with counter work behavior and turnover intention (Ashraf, Ahmed and Mangi, 2019). The research at hand attempts to investigate the job related stressors in private sector banks and explore the relationship between job stress, turnover intentions and organization commitment in the banking sector of Peshawar (Pakistan).

Since the 1950's, a lot has been written on “stress”, however research scholars couldn't come to an agreement with a common meaning of this “simple and controversial” concept (Rees & Redfern, 2000). The term “stress” is derived from the Latin word “stingere” which meant to draw tight (Doyle & Christines, 2003). Conventionally the term stress had only the technical significance/meaning with reference to strain in manmade structures (including buildings and bridges.). These technical terms in basic sciences (e.g. physics) have influenced the 20<sup>th</sup> century models of stress in applied sciences (e.g. Physiology) and social sciences (e.g. Psychology). Claude Bernard (1813-1878), the well-known 19<sup>th</sup> century French physiologist described stress in terms of reaction to stimuli and he also introduced the concept of homeostasis i.e. the process which maintains normal balance of the internal body environment (Kolb & Whishaw, 2001).

Selye (1956) investigated this concept later on, and he studied the strains which ascend when someone struggles to adapt to the changing situations. In other words, traditionally stress has been seen as more scientific and straightforward problem but Lazarus and his colleagues found that it was not as simple and we cannot study stress in absolute terms because stressful conditions may not produce same results for different people e.g. for different groups of people under similar stressful environment, the health outcomes, performance and other consequences are different. In terms of psychology and sociology, stress has been considered as “an external load or demand on a biological, social or psychological system” which results in some outputs in the form of strain or breakdown (Lazarus, 1993, p. 2).

Job stress stands for a feeling of psychological as well as physical tension because of being unable to overcome nervousness and job demands. It may be a response to challenging tasks and stressful encounters over a period of time and if not coped appropriately, it can end up in a chronic phase of exhaustion termed as burnout (Cherniss, 1980;

Kahn et al., 1964; Selye, 1976; So-Kum Tang et al., 2001). Stressors are the reasons which cause stress for example overload, work-life imbalance, role conflict & ambiguity, resource inadequacy, job autonomy and many others which vary from job to job. According to Von Onciul (1996) these factors are termed as “organizational stressors” and these are actually the agents which trigger stress/strain reactions

A closely related term i.e. “Burnout” was introduced by Freudenberger (1974) and has been used as a blanket phrase by researchers to represent a condition of pessimism and mental exhaustion which occurs as a reaction to the job stressors and has been categorized specifically as a job related outcome in response to employees’ prolonged encounter with stressors (Maslach and Jackson, 1981). The studies on burnout showed “stress/stressors” as the main reason to cultivate burnout, psychosomatic illness or even depression which is a real health problem with numerous cognitive, physical, emotional and behavioural indicators including depressive thoughts (e.g. suicidal plans) and loss of pleasure (Beck et al., 1961; Terluin et al., 2004). Interestingly, depression and burnout may share some qualitative features especially at greater levels of burnout, however “depression should follow burnout and not vice versa” (Iacovides et al., 2003, p. 217). Not necessarily all the burnout victims end up in depression and people may suffer from depression without being burned out. Various occupational stressors e.g. limited job autonomy, ambiguity, overload, role conflict and customer demands have been found as predictors of burnout (Devereux et al., 2009; Kowalski et al., 2010).

It is now generally understood that stress is the result of inequality amid appraisal of environment demands and individual resources (Mackay et al, 2004). In the last few decades, high emphasis has been laid by organizations on factors which have a negative impact on the work environment and the performance of people e.g. increased level of work and fatigue (Anwar et al., 2020; Hussain et al., 2015). Moreover, the integration & use of information technology is increasing day by day, which the employees must adapt to as it in turn is leading to a complex environment, resulting into overall increase in competition. Due to the internationalization and use of high technology, there has been a paradigm shift from the traditional corporate environment to the contemporary competitive environment. Excessive competition has increased the working hours and workload and in-turn caused high level stress amongst the

workers which (particularly in the banking sector) is becoming important for the paymasters to control. The work-life imbalance, overload and long working hours directly impact the psychosomatic stress and may also augment the element of emotional exhaustion. Work overload has been considered as one of the most important stressors among the few factors of occupational stress (Razzaq et al., 2020; Al-Aameri, 2003), others including work-life imbalance (Hochschild, 1997), role ambiguity and role conflict (Kahn et al. 1964) and are linked with few behavioral and health implications (Misra, 2012).

### **Occupational Stress in Banking Sector**

Employees are considered as assets of the organizations which are actually the social systems (Sethi, Iqbal & Rauf, 2014). Occupational stress varies from industry to industry, however, there are a number of researches conducted within the context of the financial institutions to investigate the causes of job stress (Bajpai & Srivastava, 2004). Research on occupational stress in banks highlighted many stressors but few of the prominent ones are work family imbalance, role conflict, work overload and role ambiguity (Samuel, Osinowo, & Chipunza, 2009). Occupational stress has been identified as an important issue in the DFIs and many studies have been conducted to address the job stress challenges e.g. Arasli & Tumer, (2008); Bushra, Ahmad, & Naveed (2011); Shahid et al., (2011). Moreover, the perception of organizational justice contributes to the way bankers face work situations and job demands that can lead to stress (Gomes, Estivalet & Ramadam, 2020). The external uncontrollable environment (e.g. technology, competition, regulatory/watchdog agencies, economic fluctuations etc.) has directly impacted the banking industry (Laschinger et al., 2013).

Employees are considered as assets of the organizations and organizations work as social systems, need managers which are efficient to accomplish goals, and cannot survive without the efforts and commitment of employees (Sethi, Iqbal & Rauf, 2014). Internal as well as external environment of an organization has a strong impact upon the performance of workers which in-turn impacts the commitment and it creates an organization's worth not only in the domestic market but also internationally (Schultz & Wesley, 2010). With particular reference to banking, an important factor which contributes toward performance is a

“systematic way” in which obeying the laws, regulations, and policies are of utmost importance. So if the employee is aware of organizational policies, they adhere to it in letter and spirit which in turn helps in augmenting organizational commitment which has been a major focus of research during the last few decades. Committed and skilled employees are the most important source of competitive advantage for any organization (Islam et al., 2013) therefore retention of such employees by the employers is very important for organizational growth (Mayfield and Mayfield, 2007). Effective commitment has been considered as one of the most beneficial in terms of organizational effectiveness because it refers to an individual's level of identification with and emotional involvement in the organizations (Burton, Lee and Holtom, 2000). Such individuals are more likely to adapt to changes in the organization and less likely to engage in withdrawal behaviours and affective commitment also proved to have a strong negative correlation with turnover intentions (Meyer, Allen and Smith, 1993)

Many factors are strongly connected with the organization's culture with particular reference to the banking industry of Pakistan. Let's take an example of integration of technology, which is aggregating daily in our life and, at the same pace, the complex environment has also been created and thus the workloads have increased because of IT, leading to a very competitive, rich and complex business environment (Burke, 2002). In other words, such an environment has given birth to cut-throat competition, coupled with increased demand of workers' performance, which may lead to performance pressures, ending up in job stress and is thus becoming critical for the organizations to control. In the case of the banking sector, the increased workload and long working timings usually end up in higher levels of stress and fatigue among employees (Usmani et al., 2019; De & Einar, 2002). In such an environment, the level of interest and commitment of the workers goes down which can be seen from their job performance indicators as well as turnover intentions.

This research effort is mainly focused on the use of quantitative techniques (statistical applications), coupled with qualitative methodology (interviews), to develop the understanding about our research problem which actually was conducted at the initial stage of research. The main objective of the interviews was to clarify us regarding the bankers' perceptions regarding the different causes and consequences of

occupational stress. Initially informal open ended interviews (n=20) were conducted to get an understanding into this subject in connection to banking. Based on the interview, we came to know about the following important occupational causes & consequences of stress i.e. Work Overload, Work Life Imbalance, Workplace Conflicts, Boss Support, Role Conflict, Role Ambiguity, Headache, Emotional Exhaustion, Physical Stress, Depression, Organizational Commitment and Quit Intentions. The interviews also helped to know the causes & consequences of stress and about some other important issues which were not asked in questionnaires. However, it's worthwhile to mention that primarily this study is quantitative in nature, based on questionnaires adapted to our sample.

In this research endeavor, we aimed to explore the following research questions in order to propose recommendations for the bankers to overcome the negative spillover effect in other walks of life:

- What are the bankers' perceptions regarding causes of occupational stress?
- What is the influence of stressors on the psycho-somatic health and other organizational outcomes for the bankers?
- Which of these stressors significantly impact the somatization & depression of the bankers?

As discussed previously, this research endeavor emphasized on the employees of two private sector banks in the KP province of Pakistan. Banking sector was selected as a population for this study because of the overloaded, versatile and challenging work environment in the private banks of Pakistan, and in parallel the banking sector has also witnessed an appreciable growth during the last two decades. Thus our target populations for this exploratory study were a few branches of two of the largest private sector banks of Pakistan.

For this study, non-probability sampling was used to draw the sample. A convenience based sample of 100 full time employees of two banks was selected for gathering information using questionnaires. Due to limited time and resources, convenience based sampling was used for data collection.

To measure dependent and independent variables of this study, the instruments which we used were already found valid and reliable by past researchers. The survey questionnaire was based on a 5 point Likert scale

which mainly included “Four Dimensional Stress Questionnaire” (4 DSQ) by Terluin et al., 2004 and General Health Questionnaire (Goldberger, 1978). Likert scale (5 point) on the continuum from strongly disagree (1) to strongly agree (5) was used.

This exploratory research intended to browse the sources and consequences of job related stress among bankers and the following Independent & Dependent Variables were studied.

The questionnaires after adaptation to our sample of respondents were distributed among bankers personally through proper channels (their reporting officers), the questionnaires with missing information were removed and the completely filled questionnaires were considered for final analysis.

**Table 1: Variables**

<b>(Independent Variables)</b>		<b>(Dependent Variables)</b>	
Workplace	Conflicts,	Depression,	
Work	Overload,	Emotional	Exhaustion,
Work Life	Imbalance,	Physical	Stress,
Role	Ambiguity,	Organizational	Commitment,
Boss Support,		Turnover Intentions,	

## **Data Analysis and Results**

### **Preliminary Data Analysis**

After the data cleaning phase, the final data was coded into Statistical Package for Social Sciences to conduct the preliminary data analysis during which we analyzed the descriptive statistics and psychometric of the variables mentioned above.

### **Principal Component Analysis**

#### **Principal Component Analysis of Dependent Variables**

The initial factor analysis on the items of our independent variables i.e. Work Load (WL), Workplace Conflict (WC), Work-life Imbalance (WI) and Role Ambiguity (RA) and Boss Support (BS), generated a five factor solution. The items with multiple loadings were



suppressed to the point till the exploratory factor analysis (EFA) showed clear loadings.

### **Principal Component Analysis of Somatic/Physical Stress, Depression and Emotional Exhaustion**

Our construct consisted of 5 items for Somatic Stress, 3 items for Depression and 4 items for Emotional Exhaustion. The exploratory factor analysis generated a 3-factor solution and it showed few abnormalities i.e. the multiple factor loadings. When one item of Somatic/Physical Stress and one item of Emotional Exhaustion were removed, the EFA revealed clear loadings for 3 dependent variables of this study.

### **Principal Component Analysis of Organizational Commitment and Turnover Intentions**

Our questionnaire for the 2<sup>nd</sup> set of dependent variables consisted of 5 items for Organizational Commitment (OC) and 5 items for Turnover Intentions (TI). The initial exploratory factor analysis generated a 2-factor solution and it revealed no abnormalities but clear loadings for Organizational Commitment (OC) and Turnover Intentions (TI).

### **Regression Analysis**

In the 1st phase, regression analysis was conducted between Work Load (WL), Work-life Imbalance (WI), Role Ambiguity (RA), Workplace Conflict (WC) and Boss Support (BS) as the independent variables & Physical Stress, Depression and Emotional Exhaustion as dependent variables.

For Physical Stress as a dependent variable, the results revealed that Work Overload and Work-life Imbalance showed a highly significant positive impact on Physical Stress (Beta= .251\*\* & .365\*\* respectively), while Workplace Conflicts, Boss Support and Role Ambiguity have no significant impact on Physical Stress.

For Depression as a dependent variable, the results revealed that Work-life Imbalance has a highly significant positive impact on Depression (Beta= .358\*\*) while Work Overload, Workplace Conflicts, Boss Support and Role Ambiguity has no significant impact on Depression.

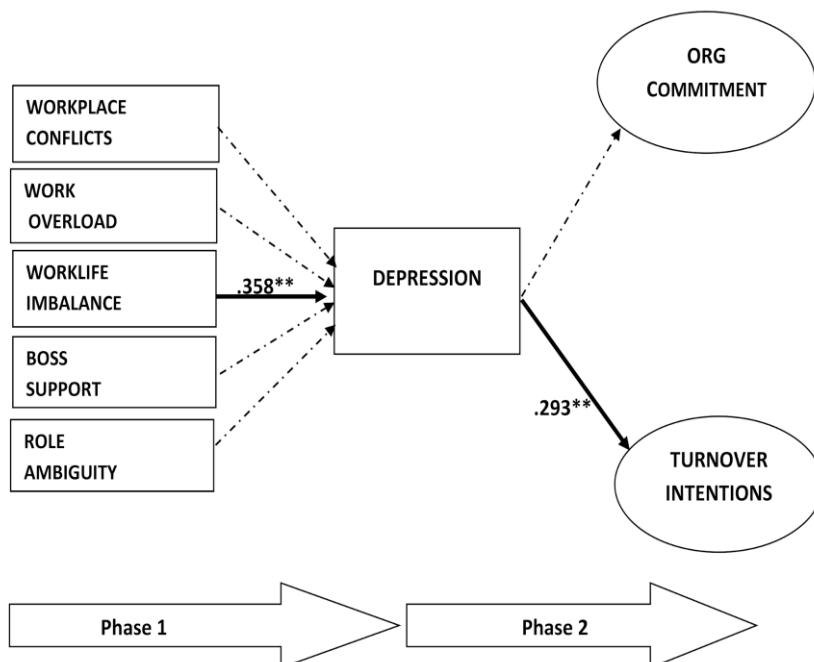
For Emotional Exhaustion as a dependent variable, the results revealed that Work Overload and Work-life Imbalance has a highly significant positive impact on Emotional Exhaustion (Beta= .335\*\* and .400\*\* respectively), while Role Ambiguity, Workplace Conflicts and Boss Support showed no significant impact on Emotional Exhaustion.

In the 2<sup>nd</sup> phase, regression analysis was conducted between Physical Stress, Depression and Emotional Exhaustion (as independent variables) while considering Organizational Commitment & Turnover Intentions (as dependent variables). The results showed that Depression has a significant positive impact on Turnover Intentions (Beta = .293\*\*) whereas Emotional Exhaustion showed a significant negative relationship with Organizational Commitment (Beta - .278\*).

The schematic presentation of regression results (mentioned above) are as under:

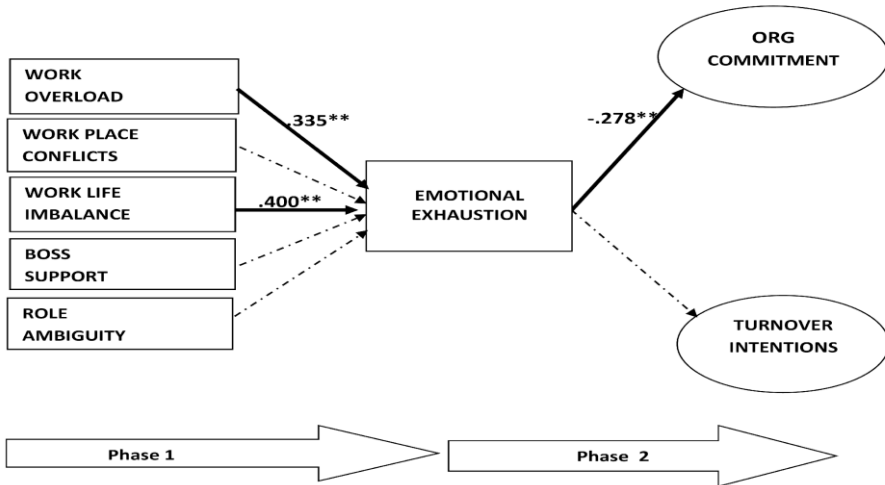
#### Schematic presentation 01:

Results using Depression as Dependent Variable in Phase 1 & Independent Variable in Phase 2



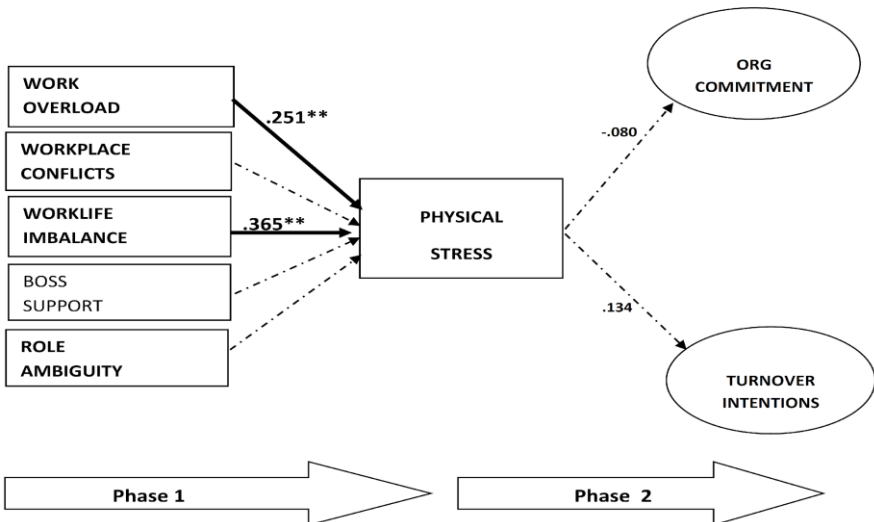
### Schematic presentation 02:

Results using Emotional Exhaustion as Dependent Variable in Phase 1 & Independent Variable in Phase 2



### Schematic presentation 03:

Results using Physical as Dependent Variable in Phase 1 & Independent Variable in Phase 2



## **Conclusion & Discussion**

In this study we aimed to explore the perceptions of bankers regarding causes of their job stressors and their significant impact on psycho-somatic stress & depression. In addition we also intended to explore the impact of those stressors on the other organizational outcomes including organizational commitment and turnover intentions. To answer the research questions, we presented a new global model” i.e. placed the psychosomatic (stress) variables at the central position and considered psychosomatic variables as an outcome as well as a stimuli. We came across interesting results particularly regarding Work Overload and Work-life Imbalance which showed a highly significant positive impact on most of our dependent variables in the first phase. On the contrary, Workplace Conflicts, Boss Support, and Role Ambiguity showed no significant impact on any of the three dependent variables, i.e. Physical Stress, Depression and Emotional Exhaustion. This reveals that either the above mentioned variables as “stressors” do not exist

Interestingly, the interviews we have conducted as a preliminary source to know their perceptions regarding job stressors, most of the respondents showed their great concerns regarding the work overload issue and late hours stay at office. A wide majority during interviews revealed that they don’t have enough time to be with their family and enjoy the social circles, gatherings etc. They can only avail the weekends and prefer to have maximum rest so as to get fresh for the rest of the week for the long-hour jobs and public dealing regarding their financial issues which is quite a challenge to handle. Research on work-life imbalance (in the corporate sector particularly) shows that if there is a perceived imbalance between personal life demands and professional life demands (Edwards & Rothbard, 1999), it can be a significant source of burnout. It mostly happens when work and family obligations are perceived to be out of balance due to lack of time and energy to meet both and both these institutions i.e. work & family are considered as greedy institutions (Glass & Camarigg, 1992; Hochschild, 1997). So an imbalance between work and family ultimately has negative consequences on individuals as well as organizational health.

Research has identified workload as a significant risk factor not only for individuals but also for organizations (Fournier, Montreuil & Villa

2013), particularly in the rapidly changing organizations (in the corporate sector) which are coupled with work intensification and performance pressures. The work overload issues may crop-up because of deficiency of work sharing and/or lack of resources (Ashfaq, Mahmood & Ahmad, 2013) or the new job demands surpass employees current knowledge and abilities (Antoniou & Cooper, 2005). Being considered as one of the key stressors among the few other factors of occupational stress (Al-Aameri, 2003), overload issues must be addressed proactively before it leads to other negative implications.

## **Recommendations**

As described earlier in the conclusion and discussion section of this paper, the two job stressors (i.e. Work Overload, and Work-Life Imbalance) were significantly related to our dependent variables in the first phase. As discussed, the initial interviews also revealed Work-Life Imbalance and Work Overload as the core cause of burnout and psychosomatic stress among bankers and few also complained about lack of support staff. The banks are considered as good paymasters and in parallel they expect high outcomes from the employees. Bankers before joining any bank are ready for the work overload they may come across as well as the long banking hours so work-life imbalance and work overload is not a big issue for bankers but if it is within some limits. It is recommended that the top management of the banks should ensure proper distribution of workload and hire more qualified staff particularly at the operational level. The 80:20 rule seems to prevail in the banking sector as well i.e. 20% of the people are doing 80% of the job. At the operational level, officers seemed to be overloaded with multiple assignments as compared to the top level. It is also recommended that banks must hire business students as internees and should train them to take care of petty tasks in order to help the seniors. Internees must be trained and trusted upon to confidently support the banking staff, rather than assigning them tasks such as photocopying or filling the deposit slips etc. which is a normal practice at banks. Work-life imbalance issues can be reduced once the overload issues are resolved and tasks are completed in time.

The bank's management should make sure that their staff is thoroughly equipped with all the skills and resources required for their job and they can conclude their jobs within the defined timings. Long working

hours of the banks should be reduced keeping in view the customer demands and banker's concerns in parallel. In addition, the bank's management should conduct seminars and workshops for their employees with particular reference to the themes as time management, stress management etc. and may introduce stress management interventions. Banks should conduct the stress and satisfaction survey to seek and identify the sources of stress, its negative impacts and design the interventions accordingly. Facilitation services should also be provided particularly for the bankers (posts) who are more prone to stress and burnout and they should be allowed to talk their heart out at some forum, with an assurance that nothing will go wrong against them if they vent out their emotions.

It's not only the responsibility of the paymaster to take care of employee stress but the bankers themselves should make self-commitments to tackle the stressors and their outcomes. One size does not fit all, so no boss can offer a "stress management package" which is suitable for all. The management can arrange discussion forums, seminars/workshops etc. and the rest lies upon the employees to take care of themselves. Research shows a number of individual level interventions to overcome the negative outcomes of stress and these include yoga, meditation exercises, aromatherapy, sports and stress reducing foods. Bankers on the individual level should also try to spare little time for such activities which divert the mind from everyday (routine) work-life hassles and these activities are also important for physical and mental fitness.

For the researchers in this domain, we have some recommendations to be taken into consideration by them e.g. multiple research methods / triangulation can be used, the demographic variables should be studied in more depth by increasing the number of respondents and including the females in the sample which are usually very few in Pakistani banks (other than First Women Bank), stress coping tools as a moderating or mediating mechanisms should be included in the model and the longitudinal research should be conducted to get the real picture over a period of time. Additionally, a comparative analysis may also be conducted by increasing the sample and exploring the same issues in international banks operating abroad. A cross sectional research design, considering just two private sector banks of Pakistan, with a mere sample of 100 respondents and simple regression analysis questions the external validity

(generalizability) of this study so it is suggested to increase the sample size by including few more banks, data to be collected over a period of time and apply Structure Equation Modeling to conclude the results.

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