

## WORK RELATED STRESS IN BANKS OPERATING IN LAHORE

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**ABSTRACT:** *The basic purpose of this paper is to identify originators of work related stress among the employees of banking sector of Pakistan. Role ambiguity and role conflict are two originators considered in this study which create work related stress among employees of banking sector Lahore. Lahore is selected to conduct this study. In this study 110 questionnaires were distributed and data was collected through simple random sampling from workers of banking sector of Lahore. The results of this study elaborates that Role ambiguity and role conflict both positively relates to work related stress in banking sector of Lahore. Results elaborate that as employees face more ambiguity or uncertainty about their job the more work related stress they will face. More conflict regarding the job duties and responsibilities positively leads towards work related stress in employees of banking sector of Lahore. This is work related stress which arises due to job related problems e.g. role ambiguity and conflict in employees of banking sector of Lahore.*

**Key words:** Work related stress, Role ambiguity, Role conflict, banking sector of Lahore (Pakistan)

### 1. INTRODUCTION

The purpose of this study is to evaluate some antecedents of work related stress. Stress is a prevalent issue for today's organizations. Work related stress emerge due to various stressors, a stressor may be defined as "demand made by internal or external environment that upsets a person's balance and for which restoration is needed" [1, 2]. Any characteristic of job that poses a threat on individual's well-being is called work related stress [3]. Service organizations like Banks and other's workers paly a very important role towards organization's growth and success. Customer service representatives and other employees from different departments play a vital role towards customer satisfaction and ultimately Bank's success and growth. This study is specifically conducted on banking sector of Pakistan to analyze how work related stress occurs at workplace. Work related stress is dysfunctional and leads to negative consequences e.g. a worker who is facing work related stress would have more intentions to leave the organization, his performance will decline, he will not be able to think creatively means he cannot bring innovativeness in his work and employee faces work life imbalance. Past researches have proved that work related stress in harmful and leads to employee absenteeism, burnout and increased employee turnover [4]. The purpose of this research paper is to explore what type of work related stress employees of banking sector of Pakistan are facing, and also evaluate relationship between role ambivalence, role dissension and work related stress. The study examines that role ambiguity, role conflict leads to work related stress and work related stress has negative consequences. It is important to recognize the work related stress which employees of banking sector are facing because stress and strain in employees directly influence financial sector's productivity. [5] Explored that banking sector or financial sector jobs are the most stressful jobs in USA. Previously a lot of research have been conducted on work related stress its antecedents and outcomes and all the past researches postulates and depicts that work related stress is dysfunctional and effects employee well-being and organization's productivity.

Researchers [6] explains that role ambiguity occurs when individual lacks information about his job e.g. role ambiguity. Work related stress occurs when the employee is unclear about his job and duties & responsibilities and there arises role ambiguity and conflict. Studies have

shown that role ambivalence (ambiguity) and role dissension (conflict) leads to stress, anxiety, lower job satisfaction, depression, unfavorable attitude, less involvement in the work [6]. According to researchers [7] role theory, role ambiguity occurs when employee lacks key information about his job, responsibilities and functions. Employees who participate in seminars and meetings with experienced people for seeking knowledge will have less role ambiguity as compared to those who do not participate [8,9]. Researchers [9] have defined role dissension as the "simultaneous occurrence of two (or more) sets of pressures, such that compliance with one would make the compliance with the other more difficult" [9]. This study elaborates that role ambivalence (ambiguity) and role dissension (conflict) are two situations in which employee gets in work related stress and there occurs negative consequences.

### 2. PURPOSE OF THE STUDY

The ultimate objective of this study is to find out how role ambiguity (ambivalence) and role conflict (dissension) significantly relates to work relates stress and work related stress has negative organizational consequences.

### 3. LITERATURE REVIEW

#### 3.1 Work Related Stress

Work related stress is distinct and different from other type of stress. Work related stress always occurs when an employee is uncertain about the tasks and duties assigned on him [11]. Lack of training can also become a cause of role ambiguity [10]. Technical requirements of the job and a person's ability to fulfil all those requirements lead to work related stress [11]. Lack of interpersonal skills also leads towards the work related stress [10]. Another reason of the occurrence of work related stress at workplace is excess work assigned on a person that exceeds an employee ability and capability [12]. Excess work also lead towards role ambiguity e.g. an employee is specialized in one task and organization has assigned one employee multitask and this will weaken the ability of employee to fulfil all the tasks because the employee will be facing role ambiguity [12]. When organizations assigns too much tasks without proper guidance and training to its employee then employees face ambiguity related to their tasks work related stress among them arises [10,11,12]. Work related stress can also occur when an employee wants to get promotion then he will try wo work hard and to work hard he will be in stress to be ahead of others in

the organization so work related stress does not only occurs due to some uncertain or unacceptable situations in fact it can also occur when an employee wants to improve his performance in the organization to get promotion and monetary and non-monetary rewards [13]. Organizations should also be careful about its employees because employees play an important part in the success of an organization [11]. Organizations should minimize the chances of work related stress occurrence at workplace, because if the employee is facing stress due to some situations which are uncontrollable for employees then it will affect their performance and efficiency and effectiveness will decline and ultimately it will affect organization performance and reputation [14]. It is very important for an organization to reduce the factors and antecedents of work related stress which are causing stress among employees at workplace and is ultimately leading towards negative organizational outcomes [13, 14]. Stress at workplace can arise due to various reasons and factors. Stress can occur due to task related problems or due to environmental problems [4]. Role ambiguity and role conflict are both task related dimensions which create work related stress among employee [14, 4]. It identifies in the previous researches that role ambiguity and role conflict significantly leads towards work related stress and there exists significant positive relationship among role ambiguity and work related stress and between role conflict and work related stress [15].

### 3.2 Role Ambiguity

Role Ambiguity occurs when an employee is uncertain and unclear about the tasks and duties assigned on him/her by organization and employee faces problem regarding how to accomplish the assigned tasks and duties. [16]. Role ambiguity directly leads towards work related stress e.g. an employee is unclear about his duties then he will be stressed out [15], role ambiguity also leads towards lower job performance because it's obvious that when an employee do not know what he has to do and how he has to perform the functions in the organization then it will decline his performance [17] and lowers and employee job satisfaction [18]. Role ambiguity antecedents are lack of training, guidance, supervisor support and organizational support [17]. When organizations do not provide proper training, assistance and support to its employees then they will become face ambiguity in accomplishment of their goals and those goals which are accomplished by the employees who were facing ambiguity will not be affective [17]. Similarly role ambiguity significantly leads towards work related stress and negative outcomes [15]. When an organization's employees are facing role ambiguity it will increase work related stress among them [15] and will decline their performance, increases intentions to leave the organization, lowers organizational commitment and lowers job satisfaction of employees [18].

### 3.3 Role Conflict

Role conflict occurs when there exists incompatible role expectation exists among employees. Role conflict occurs due to mutual disagreement and clashes among employees on the tasks. Role conflict can occur when there is difference of opinion among the supervisor and employee on the contents of the task which need to be performed by the employee [19]. Role conflict can also occur when there

is pressure of supervisor and management and when an employee is facing trouble in two or more sets of goals and demands of those multi tasks and goals declines a person's ability to cope with each of that task this can also be a significant reason of role conflict among employees of an organization [14]. At times organizations assigns multiple tasks to employees and it is important to accomplish both the tasks at one time then the employee get stuck in both the roles because both are important and should be accomplished at time set by management this creates role conflict this type of conflict is occurring due to two mutual different tasks which needs to be accomplished at one time [14, 19]. Previous studies have explored that role conflict occurs due to mutual disagreement of employee and supervisor on a task and also due to conflicting demands of two or more demands tasks assigned on an employee by the organization [20]. Role conflict significantly leads towards work related stress [15], and lower work performance, job satisfaction and increased turnover intentions [21].

## 4. RESEARCH THEORY AND HYPOTHESES

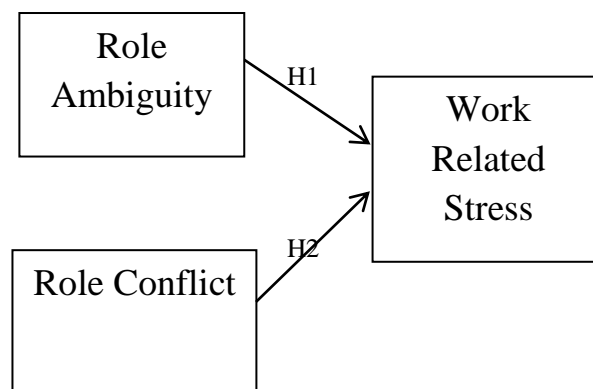
Previous studies and researches have explored that work related stress is harmful for an organization it reduces the work performance, job satisfaction and increase the turnover intentions of employees of an organization [18]. Two stressors are explored in this study which causes work related stress among employees of banking sector of Lahore.

The researchers have explored that role ambiguity and role conflict are prominent stressor which creates work related stress among employees of an organization [15].

**H1:** Role ambiguity significantly relates to work related stress among employees of banks (Lahore).

**H2:** Role Conflict significantly relates to work related stress among employees of banks (Lahore).

## 5. RESEARCH MODEL



## 6. METHODOLOGY

### 6.1 Sampling

Banks operating in Lahore were selected to conduct this research study. Simple random sampling is adopted to gather the data from banks of Lahore. Structures questionnaire is used as research tool and is used to collect data from the banks. The Sample size selected for this study is employees who are working in the banks of Lahore. 110 questionnaires were distributed among employees of banks and the in each branch. 10

questionnaires were fully completed and these were excluded from final analysis.

**6.2 Instrumentation**

Role ambiguity, Role conflict and work related stress instruments are adapted from previous researches of [22, 4, 23, 24, and 25]. The scale and the questions were scored in 5 point Likert scale from strongly disagree (1) to strongly Agree (7).

**6.3 Data collection**

One hundred and ten questionnaires were distributed among the employees of banks. The respondents of this study were managers and non-managers working in branches of banks. Questionnaires were distributed to almost all employees .Hundred questionnaires were complete and used in final analysis.

**6.4 Data Analysis Technique**

SPSS 21 is used to evaluate the variables of the study and to test the hypotheses of this study. To test the hypotheses of this study e.g. role ambiguity significantly relates to work relates stress and role conflict significantly relates to work related stress in banks of Lahore employees. To check either role ambiguity or role conflict positively leads towards work related stress or not, correlation coefficient and simple linear regression test is conducted and analyzed.

**7. RESULTS AND DISCUSSIONS**

**7.1 Respondents Profile**

This study is mainly conducted on Banking Sector of Pakistan and it is of significance importance in Pakistan and is contributing significantly in growth and success of Pakistan. The data is collected from the employees of Banks operating in Lahore city. Hundred questionnaires were distributed and the response rate was 100%.; tables 1-13

**Table No1:Gender**

	Frequency	Percent
Valid Male	61	61.0
Valid Female	39	39.0
Total	100	100.0

In this study out of 100% respondents 61% are male and 39% are female respondents.

**Table No:2 Age Group**

	Frequency	Percent
Valid 21-30	68	68.0
Valid 31-40	24	24.0
Valid 41-50	5	5.0
Valid 51-60	3	3.0
Total	100	100.0

68 % of the respondents belong to the age group (21-30), 24% belongs to age group (31-40), 5% belong to the age group (41-50) and only 3% belongs to the age group (51-60).

**Table No:3 Managerial Level**

	Frequency	Percent
Valid Above OG1	6	6.0
Valid OG1	10	10.0
Valid OG2	31	31.0
Valid OG3	53	53.0
Total	100	100.0

On the basis of Managerial level 53% of the respondents belongs to (OG3), 31% belongs to (OG2), 10% belongs to (OG1) and only 6% respondents belong to (above OG1).

**Table No:4 Qualification**

	Frequency	Percent
Valid Less than 14 years	16	16.0
Valid 14 years	24	24.0
Valid 16 years education	41	41.0
Valid Above 16	19	19.0
Total	100	100.0

Qualification wise 41% of the respondents have (16 years) of education, 24% of the respondents have (14 years) of education, 19% have (above 16 years) education and 16% respondent have (less than 14 years) of education.

**Table No:5 Work Experience**

	Frequency	Percent
Valid Less than 1Year	22	22.0
Valid 1 – 5Years	51	51.0
Valid 6-10Years	19	19.0
Valid Above 10Years	8	8.0
Total	100	100.0

51% of the respondents have (1-5) years of experience, 22% respondents have (less than 1 years of experience), 19% have (6-10 years) of experience and 8% respondent have (above 10 years of experience).

**Table No:6 Type\_of\_Bank**

	Frequency	Percent
Valid Public	39	39.0
Valid Private	53	53.0
Valid International	8	8.0
Total	100	100.0

53% respondents belong to (private banks), 39% belongs to (public banks) and 8% belongs to private banks.

**Table No:7 Working hours**

	Frequency	Percent
Valid 4-8	6	6.0
Valid 9-12	89	89.0
Valid 13-16	3	3.0
Valid 17-20	2	2.0
Total	100	100.0

On the basis of working hours majority of the respondents have (9-12 working hours), 6% belongs to (4-8 working hours), 3% belongs to (13-16 working hour) and 2% belongs to (17-20 working hours).

**Table No:8 Recommended hours**

	Frequency	Percent
Valid 4-8	29	29.0
Valid 9-12	32	32.0
Valid 13-16	19	19.0
Valid 17-20	20	20.0
Total	100	100.0

On the basis of recommended hours 20% belongs to (17-20), 19% belongs to (13-16), 32% belongs to (9-12) and 29% belongs to (4-8).

**Table No:9 Stay\_in\_Organization**

	Frequency	Percent
Valid Less than 1Year	45	45.0
Valid 1-5Years	44	44.0
Valid 6-10Years	11	11.0
Total	100	100.0

Majority of people in banks e.g. 45% of the people have (Less than 1 year) stay in the organization, 44% of the

respondents have (1-5 years) of stay and only 11% have (6-10 years) of stay in the bank.

**7.2 Correlation Analysis**

**Table 10 Correlation**

	R_A	R_C	WRS
R_A		.288**	.329**
R_C			.136*
WRS			

\*\* Correlation is significant at the 0.01 level

\* Correlation is significant at the 0.05 level

Pearson correlation results revealed that role ambiguity have significant positive relationship (r=.33) with work related stress which portrays that as role ambiguity increase within employees of banks then they will face more work related stress.

**H1:** Role ambiguity significantly relates to work related stress among employees of banks Lahore (Accepted).

So Role ambiguity significantly leads to work related stress in employees of banking sector.

Pearson correlation results also reveal that role conflict also have a significant positive relationship (r = .14) with work related stress. Which portrays that as role conflict increases then employees of banking sector will face work related stress.

**H2:** Role Conflict significantly relates to work related stress among employees of banks (Accepted).

**7.3 Regression Analysis**

Table 7.3(a, b &c) portrays the regression analysis of Role Ambiguity, Role conflict and Work Related Stress. The independent and dependent variables relationships and the impact of independent variables (role ambiguity, role conflict) on dependent variable (work related stress) will be explored with the help of regression analysis. P-value demonstrates the significance level between the variables and if the p-value is less than 0.05, 0.01 and 0.10 then the model will be significant. R square value demonstrates the extent to which the independent variable has positive or negative impact on dependent variable. R square value is acceptable if it is greater than 25%. The value of F demonstrates the association between independent and dependent variables, higher the value the higher will be the association between the independent and dependent variables.

Table 11 Simple Linear Regression

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.332 <sup>a</sup>	.110	.092	.66500	1.734

a. Predictors: (Constant), R\_C, R\_A

b. Dependent Variable: WRS

**Table 12 Simple Linear Regression**

**ANOVA<sup>b</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	5.316	2	2.658	6.010	.003 <sup>a</sup>
Residual	42.896	97	.442		
Total	48.212	99			

a. Predictors: (Constant), R\_C, R\_A

b. Dependent Variable: WRS

A positive Beta Coefficient determines  $\beta = 0.269$  and this demonstrates that role ambiguity causes 26.9% variation on work related stress (dependent Variable). The significance value for (role ambiguity, role conflict) and work related stress is significant which means the research model is significant and there exists significant association between the variables used in this study. Results of regression analysis portrays  $\beta = 0.041$  and this demonstrates that a positive Beta Coefficient determines that role conflict (independent variable) causes 4.1% variation in work related stress (dependent Variable).

**Table 13 Simple Linear Regression**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.208	.341		6.467	0.000
R_A	.269	.085	.317	3.165	0.002
R_C	.041	.092	.044	.444	0.658

a. Dependent Variable: WRS

The value of beta for the relationship of role conflict and work related stress is very low and this means that role conflict causes very minor variation in work related stress. The significance value for independent variables (role ambiguity & role conflict) and dependent variable (work related stress) is p=.003 e.g. < 0.10 (Critical Value) this means that research model is significant e.g. role ambiguity and role conflict (independent variable) and work related stress (dependent variable) association is significant. R<sup>2</sup> postulates the proportion of relationship with which Role ambiguity and Role Conflict (independent variable) both will influence work related stress (Dependent Variable). R<sup>2</sup> 33.2% variation in work related stress is being occurred due to the influence of role ambiguity and role conflict. The F value portrays that independent variables role ambiguity and role conflict are significantly correlated with dependent variable (work related stress), greater the value of F, higher the significance will be. Results of Regression shows F=6.01 this reflects that there exists significant association between independent variables (role ambiguity and role conflict) and dependent variable (work related stress).

## 8. CONCLUSION AND RECOMMENDATIONS

It is concluded that role ambiguity and role conflict positively relates to work related stress which means that the presence of role ambiguity and role conflict within employees lead towards the occurrence of work related stress among employees of banking sector of Lahore. Regression analysis results portrays that role ambiguity and role conflict both causes variation in work related stress but the beta values portrays that role ambiguity causes more variation in work related stress as compared to role conflict.  $R^2$  value portrays the proportion of relationship with which role ambiguity and role conflict will influence work related stress and the results revealed that both of independent variables influence the work related stress. The F value portrays that independent variables role ambiguity and role conflict are significantly correlated with dependent variable (Work Related Stress). Results of Regression shows  $F=6.01\%$  this reflects that there exists a very low significance association between (role ambiguity, role conflict) and work related stress. Overall results reveals that role conflict and role ambiguity are significant reasons of the occurrence of work related stress in banking sector's employees so banks must focus on these dimensions. The elimination of these factors will lead towards the elimination of work related stress so the banks should try to focus on employee's problems regarding their job e.g. employee's facing ambiguity and conflict in accomplishment of their job should be recognized and full assistance and training should be provided to employees.

## 9. LIMITATIONS AND FUTURE RESEARCH

The research is limited to one city Lahore due to some constraints in future this research can be explored by taking some contemporary stressors which are very common now a days in employees and some emerging stressors like work life balance, work overload, job security, pay and benefits which are now a days occurring in employees of banks or other organizations may be included in future researches.

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