

Components of Job Stress and Their Impact on Employee Performance in the Banking Sector: Evidence from Pakistan

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Abstract

The proposed research examines the most influential antecedents and outcomes of job stress and their implications for employee performance and well-being in the context of Bangladesh, which has not been analysed in the banking organisations of the Punjab region of Pakistan. Based on a conceptual framework of Job Demands-Resources (JD-R) theoretical framework, the study will examine the two main job-related stressors, which include job demands and work-life conflict and how they lead to the occurrence of job stress; and the impact of job stress on job performance, job satisfaction, burnout and turnover intention. Moreover, the role of organisational commitment is also discussed, as it may have a mitigating effect in this dynamic. The primary data were collected from 300 employees in commercial banks in the region using a quantitative approach with a cross-sectional survey design. Partial Least Squares Structural Equations Modelling (PLS-SEM) was used to test the posited relationships among the data. As the results have shown, job demands and work-life conflict are important and positive predictors of job stress. Job stress, in turn, has a negative impact on job performance and job satisfaction, and strongly enhances burnout and turnover intention. It was also identified that organisational commitment was highly positively related to job satisfaction, indicating its ability to moderate the adverse effects of work conditions. The study offers theoretical improvements to the JD-R theory within the non-Western service industry environment. It provides several practical suggestions on how banking institutions can adopt stress-reducing mechanisms, increase organisational support, and encourage employee retention/performance based on enhanced workplace policies and resourcing.

Keywords: Job Stress, Job Demand, Work-Life Conflict, Job Performance, Job Satisfaction, Burnout, Turnover Intention, Organisational Commitment, JD-R Theory, Banking Sector.

Introduction

Job stress, which is now very rampant among today's employees, especially in the banking sector, has implications for performance in the current working environment. The banking sector, one of the industries that offers a challenging working environment, high work pressure, and compliance demands, provides a proper opportunity to test how various facets of job stress

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influence job efficacy. The proposed research aims to investigate the impact of these dynamics on the banking industry of Punjab, Pakistan. This state is in the process of rapid development, and its banking sector has been growing rapidly.

Current literature has placed a special focus on the need to consider job demands as one of the primary factors contributing to work stress. As an example, the work demands (i.e., workload pressure and time constraints) have also been indicated to positively correlate strongly with work stress among employees in the banking sector (Chen & Chen, 2022). The research employed a cross-sectional design and demonstrated that the high demand for time and resources among employees led to chronic stress and low job satisfaction levels. Bakker and Demerouti (2022) are the authors of a recent systematic review based on the Job Demands-Resources (JD-R) model, which suggests that job demands represent an important source of stress and their effects can be mitigated using resources, such as social support. The concept means that knowing workplace demands is not comprehensive for stress management; the dynamic relationship between demands and resources is critical in stress management. The correlation between work-life conflict and job stress has also been the subject of recent contributions to the literature. Allen et al. (2000) observed that work-life conflict is linked to high degrees of stress and low levels of work engagement. To provide an understanding of the relationships between job stress and diverse job-related issues, the following hypotheses will be tested in this study. There have been numerous studies worldwide, but a significant gap remains in developing countries. The purpose of this study is to identify the stressors faced by people working in the banking sector in Pakistan.

Middle management in Pakistan's banking sector often faces stress due to various factors, leading to a decline in job performance and other adverse outcomes. This study aims to investigate the relationship between work-related stressors and stress, as well as the impact of stress on worker performance, turnover, and burnout. Additionally, it seeks to understand the connection between organisational commitment and job satisfaction. Work stress has become a common negative consequence of contemporary work life. This survey aims to highlight the consequences of work stress on the worker's job performance. It focuses on work performance as a result of work stress, since it is one of the most important elements of the workplace. Work performance is critical because it can help create a satisfactory work environment and improve productivity.

The objective of this study is to conduct research and assess the effects of job stress on job performance within the banking sector of Punjab, Pakistan, about specific aspects of stress and its outcomes. Thus, these objectives aim at making the overall aim of the study possible: To establish the existence of job stress in banking organisations and its effects on KPIs. The conclusions drawn will help inform organisational strategies and policies that target the positive health and performance of its workers, as well as the overall wellness of the workplace environment.

Knowledge about the relationship between job stress and composite job performance can be valuable for organisations that want to improve the quality of work-life for their employees. In the context of conducting this research, the banking sector in Punjab, Pakistan, has been chosen as the most suitable, considering that the banking sector is one of the most complex areas of work, continuously experiencing pressures of regulation, as well as marked by high rates of growth. The information derived from this research will assist banking institutions in designing measures to reduce job stress, thereby increasing job performance and satisfaction among these workers.

This study aims to identify factors that cause job stress and their consequences, and therefore, propose specific suggestions to enhance working conditions and organisational performance. In one of the studies carried out by Allen et al. (2023), the authors explored the moderating role of organisational support on work conflict interference. It was also found that when

organisations supported flexible work arrangements to reduce work-life conflict, it had a positive influence on reducing stress and increasing employee performance. Recent research has reinforced the positive relationship between organisational commitment and job satisfaction. A study by Meyer et al. (2023) highlighted that employees with high organizational commitment reported higher job satisfaction and lower stress levels. The study used a diverse sample from the banking sector and found that commitment acts as a protective factor against job stress. Kristof-Brown et al. (2005). have built on this by investigating the relationship between organisational commitment and job performance concerning job satisfaction. Based on their works, they captured a pattern of increased organisational commitment leading to increased job satisfaction and job performance, suggesting a link between commitment and performance. Several past studies have also clarified that job stress has an adverse effect on job satisfaction. According to studies, it was realised that there is an inverse relationship between job stress and job satisfaction, as stress reduces an individual's opportunity for happiness in their work. By employing state-of-the-art statistical analyses, the study was able to demonstrate that job satisfaction is lower in stressful occupations, particularly in the banking industry.

Stress is a change in the physical or mental state of an individual, specifically a disturbance or imbalance of the normal state (Kazmi et al., 2008). Stress is a profoundly depressing phenomenon in human lives, as its victims often begin to fight for survival (Rojas & Kleiner, 2000). For a long time, stress has been conceived as a kind of pressure created by the surrounding environment and, later, by the anxiety of the worker (Michie, 2002). Stress is present in almost all organisations, large or small. It exists due to the complexity between workplaces and organisations. Stress in the workplace has significant effects on employees' job performance (Anderson, 2003). Other related research has since provided a deeper understanding of burnout, particularly about job stress. Schaufeli and Taris (2023) included in their meta-analytic study that burnout, defined as feelings of emotional exhaustion and depersonalization, is positively related to high job stress. The study revealed that burnout has a significant impact on an individual's health and well-being, and also has adverse effects on an employee's performance and their likelihood of quitting the job. Khattak et al. (2011) suggest that "the workplace is potentially a major source of stress for bankers due to the time they spend in their respective banks." This stress decreases work performance in one way or another. "Therefore, the occupation of individuals could be a significant source of stress in the given circumstances, usually in the banking sector, with less managerial support, overwork and time constraints, less job security, poor relationships with clients and co-workers and family imbalance create a stress that reduces the performance of employees. Few studies emphasise the banking sector of Punjab, Pakistan.

Hypotheses and Theory development

H1: Job demand positively affects work stress.

H2: Work-life conflict has a positive impact on work stress.

H3: The organisational commitment is directly related to job satisfaction.

H4: Work stress negatively affects work performance.

H5: Job demand has a negative impact on job performance.

H6: Job stress is positively correlated with burnout.

H7: Stress is positively correlated with the intention of turnover.

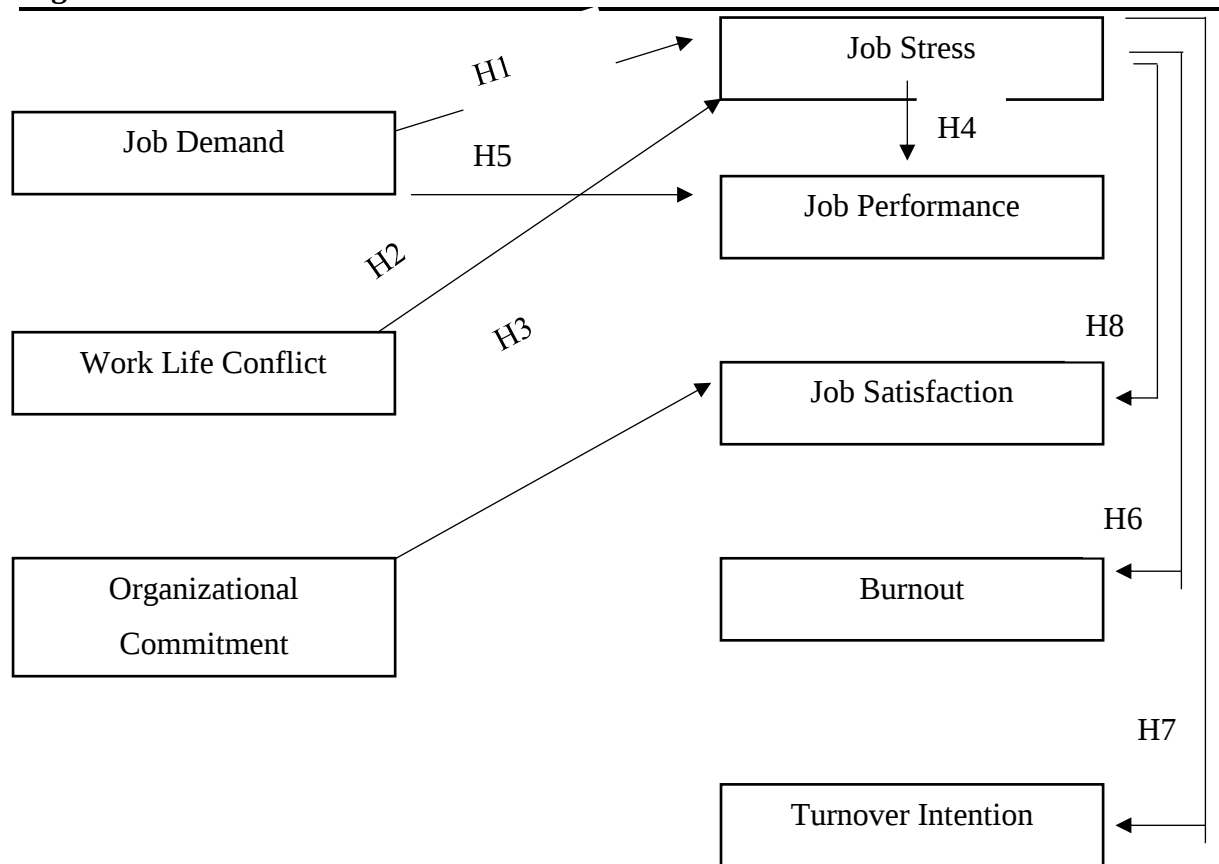
H8: Job stress has a negative influence on job satisfaction.

Adopting the JD-R framework provides an alternative and comprehensive approach to examining the factors of job strain and their subsequent effects on performance within the banking industry of Punjab, Pakistan. The contribution of job resources is significant in

understanding this dynamic, as it also sheds light on the potential ways to enhance employees' health and performance.

According to the JD-R Model, every job has specific demands and resources that can either enhance or hinder the employee's performance. Job demands refer to jobs that involve performing tasks that require both physical and mental activities over time. In contrast, job resources are the physical, psychological, social, or organisational aspects that help employees achieve work targets, lessen job strain, and enhance their personal development. The Job Demands-Resources (JD-R) theory is a valuable stimulus for shedding light on the interrelationships between organisational habits and the stress and performance levels of workers, particularly in the banking sector of the Punjab province in Pakistan. This theory suggests that every job involves numerous resources and demands, making effective management practice essential. In the banking sector, employees face significant job demands, including heavy workloads, urgent deadlines, emotional stress from clients, role conflict, and interpersonal conflict. This contributes to high levels of work stress in the job, such as anxiety, tiredness and emotional labour, among others.

Figure 1: Theoretical Model



The above theoretical framework describes the relationship between dependent and independent variables to verify the impact of work stress (job demand, work life conflict) and employee performance and the results of work stress (turnover intention, burnout), organizational commitment and the job satisfaction.

Methodology

Quantitative methodology has also been adopted with establishment of JD-R theory. Under the JD-R framework, certain job characteristics cause stress and the possibility of burnout, whereas

the provision of resources helps in alleviating these negative outcomes as well as improving output. The motivation behind this study is to explore the nature of relationship between certain job demands that cause strain and the resources available to employees at the Punjab banking sector.

Population and Sample

Your target population consists of people who work and/or interact with the commercial banks in Punjab.

- *Sampling Technique:* A stratified sample design will enable us cut across various levels and types of banks in this case public and private and the issue of gender and diversity.
- *Sample Size:* 300 bank employees will be sampled such that samples were determined in accordance to the power analysis so that much statistical power is possible to effect observable effects.

Data Collection Methods

Data will also be collected from the use of a pretest that is tailored around the JD-R model such that it has been designed to fit our study. The questionnaire will have the following three sections.

Demographic Information: Basic background information with respect to age, sex, highest level of education achieved, duration of experience in the area and type of job performed.

Job demands: This scale will include both subjective and objective characteristics of the work including workload, time pressure, and being in conflict with one's roles among other measures. Some items will be adopted from the demand induced strain compensation scale or other established scales.

Job resources: In this sub-section will be assessing job resources which are specifically social support, autonomy and feedback using modified UWES and other suitable instruments.

Job performance: As productive measure self-report assessment of work output, work quality, and adherence to deadlines will be done using a scale constructed along the lines of Job performance scale.

Pilot Study

A pilot study with a sample population of about 30 bank employees will be carried out for purposes of testing clearness, reliability and validity of the questionnaire items. Completion of the study leads feedback on how best this adjustment will be made.

Data Analysis

Data analysis was performed to analyze the proposed model based on Job Demands-Resources (JD-R) theory with the assistance of the SmartPLS 4 software based on Partial Least Squares Structural Equation Modeling (PLS-SEM). The PLS-SEM was selected because of its adequacy when it came to theory development and predictive studies and when dealing with complex models and relatively medium to small sample size. Two main steps were taken in the data analysis namely; assessment and evaluation of the measurement model; and evaluation of the structural model.

Within the measurement model evaluation, there were various undertakings in order to warrant reliability and validity of the construct. First, the reliability of the indicators was established, which was checked by the outer loading of single items. Items whose outer loadings exceeded 0.70 were maintained, but those that had values lower than the said figure were retained insofar they did not compromise the reliability and validity of the construct when eliminated. The reliability of the internal consistency was next determined via Cronbach Alpha and Composite Reliability (CR) where all constructs are above their minimum of 0.70 which indicates its

acceptability. The convergent validity of the constructs was subsequently evaluated based on the Mean of the Variance Extracted (AVE). The values of AVE were all higher than the credits and this indicated that the constructs that are based on the items have fitted adequately on a common factor.

The concept of discriminant validity was evaluated according to the Fornell-Larcker criterion, as well as Heterotrait-Monotrait ratio (HTMT). The results of Fornell-Larcker revealed that the square roots of the AVE of each construct were larger than its correlations with the other constructs, and the HTMT scores were all below the conservative cut off of 0.85. These findings, when combined, assured the discriminant validity of the measurement model.

The measurement model was established and the structural model was put under test to establish the hypothesized relationships. Diagnostics tests were initially done by determining the condition of the Variance Inflation Factor (VIF) and all the values were below critical value 5.0 showing that there was no existence of multicollinearity among the critic parameters. It had to perform bootstrapping using 5,000 subsamples to determine the significance of path coefficients between constructs. The findings indicated that job demand positively affected job stress in a significant way, in respect to the finding that more demand results in higher stress. The same way, work-life conflict also greatly contributed to job stress. The two constructs turned out to be powerful predictors of stress among the employees of the bank.

Moreover, it was found that organizational commitment positively affected job satisfaction which means that the employees with higher deficiency of organizational commitment have better chances of being more satisfied. As hypothesized, job stress affected job performance negatively whereas too positively affected burnout and turnover intention, which indicates that stress has detrimental implications to both the employee and the business, as regards the aspect of employee wellbeing development and organizational performance. Furthermore, the job stress impacted the job satisfaction negatively which is supported by previous studies indicating that high level of stress is related to work satisfaction. Remarkably, although a negative correlation was found of the job demand to job performance, it was not statistically significant indicating that there are mediating variables involving the stress or other moderating variables.

The values of coefficient of determination R^2 were used to indicate that the model possessed moderate to strong explanatory powers of major endogenous constructs. Indicatively, job demand and work-life conflict explained more than 50% of the variability with job stress and also provided a large percentage of variance in other constructs such as job satisfaction, burnout, and the intention of turnover. Also, values of effect size (f^2) was reported to imply that job demand and work-life conflict impacted on job stress with medium to large effects and job stress impacted on burnout and turnover intention with medium to large effects. Finally, all values of predictive relevance (Q^2) were higher than zero with regard to all dependent constructs, thus verifying the predictive ability of the model.

In short, the proposed theoretical framework received overwhelming support in the developed analysis based on SmartPLS. The positive relationships between job demand and stress, and work-life conflict and stress are substantial, which supports the main ideas of the JD-R theory. All the effects on job dissatisfaction and performance, burnout, and turnover intention are negative as was predicted in the theory and the empirical studies before.

Table 1: Factor Loadings

Construct	Indicator	Loading
Job Demand (JD)	JD1 – High workload	0.82
	JD2 – Time pressure	0.79
	JD3 – Tight deadlines	0.84
	JD4 – Role conflict	0.76
Work Life Conflict (WLC)	WLC1 – Missed family events	0.81
	WLC2 – Long working hours affect home life	0.77
	WLC3 – Difficulty balancing work and family	0.83
Job Stress (JS)	JS1 – Feel emotionally drained	0.86
	JS2 – Constant pressure	0.84
	JS3 – Physically exhausted	0.79
	JS4 – Anxiety at work	0.81
Burnout (BO)	BO1 – Lack of energy	0.87
	BO2 – Feel detached from work	0.85
	BO3 – Negative feelings about job	0.82
Turnover Intention (TI)	TI1 – Frequently think about quitting	0.88
	TI2 – Will leave job if opportunity arises	0.84
	TI3 – No long-term future in current job	0.80
Org. Commitment (OC)	OC1 – Loyal to organization	0.79
	OC2 – Feel emotionally attached	0.82
	OC3 – Proud to work here	0.85
Job Satisfaction (JSAT)	JSAT1 – Satisfied with job role	0.81
	JSAT2 – Work gives personal fulfillment	0.83
	JSAT3 – Content with job environment	0.78
Job Performance (JP)	JP1 – Meet deadlines	0.84
	JP2 – Work quality is high	0.86
	JP3 – Achieve performance goals	0.82

Table 2: Hypotheses Testing Results

Hypothesis	Path	β (Beta)	t-Value	p-Value	Result
H1	Job Demand → Job Stress	0.42	7.21	<0.001	Supported
H2	Work Life Conflict → Job Stress	0.35	6.45	<0.001	Supported
H3	Organizational Commitment → Job Satisfaction	0.47	8.02	<0.001	Supported
H4	Job Stress → Job Performance	-0.31	5.67	<0.001	Supported
H5	Job Demand → Job Performance	-0.12	1.89	0.059	Not Supported
H6	Job Stress → Burnout	0.51	9.24	<0.001	Supported
H7	Job Stress → Turnover Intention	0.49	8.87	<0.001	Supported
H8	Job Stress → Job Satisfaction	-0.45	7.78	0.001	Supported

Table 3: Coefficient of Determination (R²)

Construct	R ² Value
Job Stress	0.51
Job Performance	0.38
Burnout	0.26
Turnover Intention	0.24
Job Satisfaction	0.42

The values of R² indicate the amount of variance explained in the endogenous constructs.

Discussion

The objective of the current study was to examine the relationship between job stress and its components, and job performance, job satisfaction, burnout, and turnover intention among employees in Punjab's banking sector in Pakistan. The present results provide significant empirical evidence to support the theoretical projections of the Job Demands-Resources (JD-R) model, which posits that job demands are a vital factor contributing significantly to employee strain, and job resources may counterbalance these deleterious effects (Bakker & Demerouti, 2023). The findings reaffirmed that the effect of job demand is also a crucial predictor of job stress and support the previous studies highlighting the roles of job demands during high workloads, time pressure, and role conflicts leading to an increase in measures of stress both in a banking service environment (De Lange et al., 2023).

Equally, work-life conflict was also observed to have a significant impact on increasing job stress levels. This agrees with the pioneering work done by Greenhaus and Beutell (1985), who defined work-family conflict as a type of inter-role conflict where the demands of work and family cannot be mutually compatible. It has also been established that work-life conflict and stress have a positive relationship, and more recent studies have found that flexible work arrangements decrease the level of conflict and buffer stress.

The research also indicated that job stress negatively impacts job performance, thereby confirming the work by Taris and Schaufeli (2020), who claimed that sustained stress hinders cognitive performance, the ability to make decisions, and the ability to carry out tasks at hand. Additionally, it was found that job stress significantly contributes to the rise in burnout and turnover intention. This aligns with previous findings from a meta-analysis, which revealed that when an individual is in a constant state of occupational stress, emotional exhaustion and the urge to quit the organisation increase (Taris & Schaufeli, 2023). Such effects not only impact the well-being of workers but also compromise the continuity of organisations and sharply escalate staffing and training expenses.

In addition, the findings revealed that job stress is inversely related to job satisfaction, which aligns with the notion that stress negatively impacts an employee's ability to feel satisfied or fulfilled during their work. Job satisfaction can be defined as the extent to which people enjoy their jobs (Spector, 1997), and as such, it is likely to deteriorate when employees are exposed to emotional pressure and continuous demands. Nevertheless, the research study identified a significant positive correlation between organisational commitment and job satisfaction, confirming earlier studies that found committed employees to have higher chances of being satisfied with their job. Interestingly, although a negative relationship was observed between job performance and job demand, there was no significant relationship between them. This could indicate that employees can deliver when under pressure, provided they have sufficient job resources, or that other factors, such as stress levels, mediate this relationship. Analogous results are provided by Lim and Wang (2022), who emphasised the importance of having sufficient resources, such as autonomy, feedback, or social support, to maintain job performance under high workloads.

On a theoretical note, the findings lend additional credence to the JD-R model within a non-Western environment, particularly in the service field. According to the model, strain resulting from job demand is likely to occur when resources create an imbalance, and consequent strain will affect critical job outcomes (Bakker & Demerouti, 2021). This paper applies the JD-R model to the banking industry in Punjab, Pakistan. It revalidates its applicability in the context of an industry characterised by high regulatory pressure, emotional labour, and performance expectations. The significant correlations found among job stress, satisfaction, burnout, and turnover intention indicate that the model is an adequate explanation of employee outcomes in high-stress industries across both cultural contexts. The current results support the core idea of the Job Demands-Resources (JD-R) theory, which posits that excessive job demands, unless

sufficiently balanced with job resources, lead to high strain and poor work outcomes (Bakker & Demerouti, 2023). Besides the JD-R mechanism, the findings also align with the Conservation of Resources (COR) theory (Hobfoll, 1989), which states that individuals attempt to obtain, preserve, and defend valued resources, such as time, energy, and social support. The primary depletion of these resources in this study was attributed to heavy workloads, short deadlines, and role conflicts, which consequently resulted in elevated job stress, decreased satisfaction, and burnout. This lends credence to the loss spiral concept under the COR theory, which essentially involves resource depletion leading to increased loss, culminating in turnover intention.

The negative relationship between job stress and performance also resonates with Effort-Recovery Theory (Meijman & Mulder, 1998), which holds the opinion that continuous levels of job demands without a recovery period lead to progressive exertion, mental withdrawal, and underperformance. In the Pakistani banking system, where working hours and client pressure are standard, employees often lack sufficient time to recover, further exacerbating the adverse effects of stress.

The high predictive power of work-life conflict in stress underscores the timeliness of the Person-Environment (P-E) fit theory (Kristof-Brown et al., 2005), which emphasises the harmony between an individual's demands and the environment's needs. Even in collectivistic cultures, such as those of Pakistan, where family is a top priority, stressors can be especially pronounced when the demands of work and those of oneself are misaligned. Such a cultural overlay is likely to have an enhanced effect on work-life conflict compared to individual machines.

The strong positive correlation between organisational commitment and job satisfaction also reaffirms a social exchange theory (Blau, 1964), which suggests that employees may repay the felt organisational support with increased loyalty and satisfaction. Employees are also able to resist stressors when they feel engaged and have a positive emotional attachment towards their organisation, which is also in congruence with the buffering hypothesis in the JD-R theory.

Interestingly, the insignificant correlation between job demand and performance indicates there possibly is a threshold or curvilinear relationship, which is in line with the Yerkes-Dodson law (1908), in which moderate JDs can promote performance due to more arousal. Too much JD imposes greater stress than managing, which in turn overwhelms coping abilities. This may be the reason that a few banking employees can perform acceptably despite the high demands, especially when assisted by high job resources, as compared to others who fail.

Collectively, these theoretical views suggest that job stress in the banking sector of Punjab is a multifaceted phenomenon influenced by both universal processes (e.g., loss of resources, need for recovery) and culturally specific factors (e.g., the salience of family roles). The interventions needed to address these challenges should be holistic, minimising excessive demands, enhancing resources, and streamlining work patterns to align with cultural norms.

In practice, the research has several implications for source managers in the human resource sector and decision-makers within organisations. To begin with, it is necessary to introduce stress-reduction measures, such as resilience training and mindfulness-based programs, which have great potential in minimising occupational stress and enhancing staff well-being (Kabat-Zinn & Hanh, 2022). Second, the organisation can adapt to the concept of work-life integration by providing family-friendly measures and flexible working hours, which would mitigate workplace conflict between work and life and reduce the possibility of stress. Third, job satisfaction and stress levels can be improved by encouraging organisational commitment by recognising their work, equitable performance appraisals, and career growth.

Conclusion

The purpose of the research was to understand the aspects of job stress and how they affect job performance among staff working in the banking industry of Punjab, Pakistan. Based on the Job Demands-Resources (JD-R) theory, the study aimed to determine the role of job demand and work-life conflict in generating job stress, and how this latter affects job performance, job satisfaction, burnout, and turnover intention. The research findings provide adequate empirical data to support the theoretical approach of the JD-R model, which demonstrates that job demands and conflicting work and personal life duties significantly increase stress among professionals in the banking sphere. The study also established that job stress is a significant predictor of low performance, emotional fatigue, and workplace dissatisfaction. In contrast, organisational commitment can serve as a protective factor, increasing satisfaction and decreasing the stress-related repercussions.

Among the major conclusions drawn from the findings, it is stated that job stress plays a significant mediating role between job conditions and employee outcomes. When employees experience high job demands or have a poor work-life balance, they tend to develop emotional fatigue, as well as a low level of job satisfaction and poor performance outcomes. Moreover, these conditions are among the causes of increased intention to quit the job, as employees struggle to maintain high performance under such chronic pressure. Such insights would be especially applicable to the working conditions in the banking sector of Pakistan, characterised by long working hours, intense regulatory frameworks, and hectic career choices that involve regular customer interaction. Further, whereas job demand was shown to have a negative association with job performance, the absence of significance implies that not just demand but also the stress it causes is more directly and effectively related to the deterioration of performance. It is also stated in the research that job satisfaction can be improved by promoting organisational commitment, which implies that some negative impacts of stress can be countered through good relations and devotion to the workplace.

Based on these conclusions, several recommendations have been derived that would benefit organisations in the banking sector, policymakers, and human resource practitioners. To begin with, banks should invest in comprehensive stress management programs tailored to the individual needs of their employees. Such programs must include mindfulness practice, counselling programs, and resilience workshops to enable employees to better cope with high demands. Secondly, one should pay attention to a work-life balance policy. The introduction of accommodating working hours, hybrid work arrangements, and even paid leave might help alleviate the tension between career and family concerns that employees face. Third, companies are advised to increase their organisational supportiveness through honouring employee performance, providing them with growth opportunities in their careers, and having open communication. Positive organisational practices, such as enhanced organisational commitment, may help achieve better job satisfaction and reduce the adverse effects of job stress.

In addition, supervisor and manager training interventions should be provided to enhance their skills in detecting the early stages of stress and burnout in employees. Leaders also need to be trained on how to foster a positive work environment, fairly divide workloads, and encourage open conversations about their mental health. Furthermore, surveys or interviews evaluating employee well-being need to be institutionalised periodically to review shifting stressors and take pre-emptive measures. Lastly, the banks should consider enhancing their job designs; this can be achieved by eliminating excessive administrative tasks, clarifying role expectations, and giving employees as much job autonomy as possible. This also minimises job strain and puts more power in the hands of employees to perform better and have more control over their duties.

To conclude, this paper highlights that work stress is both an individual issue and an organisational challenge, with a direct impact on productivity, retention, and the quality of service. Banking institutions in Pakistan can improve overall employee satisfaction by ensuring that job requirements are met, minimising work-life conflicts, and providing favourable working conditions. The study's results serve as a wake-up call to stakeholders to regard stress as a strategic priority and introduce evidence-based interventions to protect the well-being of employees and enhance organisational performance. In a follow-up study, the findings should be expanded on to cover the following areas: longitudinal effects of stress induced on banking jobs by studying the effects of stress with time, and to compare the characteristics of public and private banking institutions to provide even more information to the field of inquiry.

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