

FACTORS AFFECTING WORK STRESS, SELF-EFFICACY, AND JOB PERFORMANCE OF BANKING OFFICERS IN KALMUNAI, AMPARA DISTRICT

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Abstract

Employee performance is significantly impacted by job stress and self-efficacy which has numerous practical and financial consequences. Self-efficacy is related to job performance, burnout, stress, and role adjustment. Self-efficacy may be regarded as a factor favorably influencing staff morale and, consequently productivity. One of the industries with the most stressful workplaces is the banking sector. Hence, this study aims to investigate how work stress and self-efficacy affect bank workers' performance. Data collection was done using thirty four banking employees in *Kalmunai* in the *Ampara* district using a structured questionnaire. Descriptive and non-parametric statistical analysis were used for the data analysis. According to the findings of this research, it can be observed that there is a positive correlation between self-efficacy and job performance and a negative correlation between work stress and job performance of employees. Hence, it can be concluded that self-efficacy has a direct impact on the improvement of job performance in any kind of profession while job stress inhibits job performance. Civil status, work experience, salary level, and number of dependents of bank employees have a high association with work stress and self-efficacy.

Keywords: Banking, Performance, Self-efficacy, Stress

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1. Introduction

Among the several factors, self-efficacy and work stress have significant effects on how much effort people put into a task. Job or occupational Stress results from a mismatch between person's talents and the requirements of the organization (Shukla and Garg, 2013). In general, workplace stress has become a burden for businesses, as it causes lower productivity, higher absenteeism and a range of other issues with the workforce, such as hypertension, drug misuse, alcoholism and several heart issues (Vijayan, 2017). Stress appears in every organization, irrespective of the size and it can be caused by various factors such as an unanticipated work environment, intense competition, the threat of sustainability and the need to meet demands with limited resources (Muda, Rafiki and Harahap, 2014). A person's self-efficacy is the confidence in one's own ability to exhibit a specific activity or set of behaviors (Bandura, 2006).

The banking industry is a significant sector that experiences occupational stress due to the constant stress as a result of the long work hours, overtime to meet requirements, heavy responsibilities, role ambiguity, role conflict, adjusting to rapid technological changes and the physical environment at work, all of which are affecting employees' capacity to adapt and survive in the banking environment (Rizwan, Waseem and Anam Bukhari, 2014). As a result of rising technology and the establishment of new job categories, the banking industry has undergone massive organizational and structural changes, reshaping working conditions and resulting in a constant shift in employment (Elsafty and Shafik, 2022). Furthermore, increased market rivalry between domestic and international banks, as well as the execution of economic programs, have put significant strain and stress on banks, as well as bankers' performance. Furthermore, the financial sector is highly competitive, staff is under pressure to build long-term relationships with consumers and deliver exceptional service, gain a competitive edge and prevent losing their customer base. As a result, as compared to other industries, the banking industry is deemed to have a high-stress workplace across the world (Elsafty and Shafik, 2022).

Job stress has a substantial effect on worker performance and has numerous practical and financial ramifications. Various sociocultural factors, including technological development, competitive lifestyles and others, all have a role in the development of occupational stress. Furthermore, workload, job security, autonomy, role conflict, shift work, low compensation, low morale, changes in technology and lack of acknowledgment are all major occupational stressors that impact job performance. Stress is also produced by some personal circumstances such as family problems, the loss of a close relative and so on. When there is more stress, it can have an impact on employee productivity, turnover and tardiness, as various medical issues such as anxiousness, depression, headaches and backaches.

Workplace performance, burnout, stress and role adjustment are all linked to self-efficacy. Someone who has strong self-efficacy for a task will be able to make progress in the face of difficulties, whereas someone who has low self-efficacy for the work may withdraw or escape the circumstance. As a result, it is essential to consider the role of self-efficacy in the workplace. Furthermore, it is vital to investigate employee perceptions and performance in the face of occupational stress and approach self-efficacy as a valuable resource for employees in the workplace.

The main objective of the study is to identify the impact of work stress and self-efficacy on the job performance of banking employees and other specific objectives are to identify the factors affecting job stress and self-efficacy on the job performance of the banking officers and to determine the best methods for increasing banking professionals' job performance.

2. Literature Review

Job performance

Performance determines an employee's level of success in performing their duties for the organization, as well as their capacity to make progress and meet established goals. Employee performance is measured based on work performance and is determined by internal company standards or criteria (Sari et al., 2016). Regardless of all the circumstances and reasons, an employee's performance at work is a concern for all firms. As a result, employees are seen as a very valuable resource for their companies. Good organizational performance results from good personnel performance, which eventually increases an organization's success and effectiveness (Ahmed, 2013). Job effectiveness, often known as job performance, can be broken down into four categories such as task completion, interpersonal interactions, risky or destructive conduct and downtime behavior.

Task performance is the degree to which a person succeeds in carrying out their duties and responsibilities. If a person completes all of their tasks, this will indicate a high degree of task performance and an improvement in job performance, demonstrating an optimistic relationship between task performance and job performance. Cooperation and communication with coworkers are key components of interpersonal relations (Spaan, 2021).

Self-efficacy and job performance

"A person's judgments of their capacities to plan and carry out actions required to attain specified types of performances" is the definition of self-efficacy (Bandura, 1986). It is described under favorable workplace behavior and psychological capital, Self-efficacy pertains to an individual's level of confidence, especially their confidence in their ability to do a certain activity (Kappagoda, 2018). Self-efficacy affects how individuals feel, think, and react in many situations (Spaan, 2021).

Magnitude, strength, generality, mastery experiences, vicarious experiences, social persuasion and stress are all components of self-efficacy (Spaan, 2021). Task and contextual performance were both significantly and positively linked with self-efficacy. Employee self-belief in their skills to plan and carry out the steps necessary to complete the task is strongly and positively connected with actions that are directly relevant to job completion as well as additional role-supporting actions unrelated to the job (Kappagoda, 2018). Self-efficacy is linked to the belief of that enterprise will result in good productivity, which can improve the person's capacity to continue existing and achieving goals. Self-efficacy accelerates one's perception of control over one's environment, self and use of approaches and experiences to improve performance (Sari et al., 2016). There is ample evidence that links the importance of an employee's self-efficacy to his performance, including the ability to adapt to new workplace technologies such as the internet or new software, to deal with career plan

adjusts, to develop new concepts and advance to a managerial level, to work better in a team and to pick up more skills. Though there have been numerous evaluations that have looked at the effects of self-efficacy in organizational settings, there have been very few that have looked at the total effects on employee performance as well as one that explicitly connects self-efficacy to motivation and performance. According to prior studies, self-efficacy and motivation are crucial elements of performance and both of these elements influence service quality, effectiveness, and efficiency at work (Cherian and Jacob, 2013).

Job stress and job performance

Particular workplace factors cause or contribute to job stress. All person experiences work stress on a daily basis, which affects how well they accomplish their jobs. Mathangi Vijayan found that overwork, workload, low incomes, shortage of incentives, empowerment at work, insufficient recognition and other variables can also contribute to occupational stress. Age, education, position, and monthly pay are very different from factors that contribute to stress, like workload, job security and shift work. Workload, job security and shift work are some of the selected constructs that show a substantial link. The selected constructs are closely related and have a stronger influence on workers' job performance (Vijayan, 2017).

Job stress significantly affects a person's performance (Ahmed, 2013). Role conflict, role ambiguity and work pressure frequently result in job stress. Workplace stress is also a result of work-family conflict. Such variables almost invariably have a detrimental effect on employees, both physically and psychologically. Massive levels of job stress have made managing them a difficult task for the corporations. Consequently, the stress of the job nowadays has a big impact on how employees behave. It is apparent and acknowledged that employees are the most valuable assets for businesses and cannot be treated like robots due to their significant role in the effective and successful operation of the organizations. Employees who work in a stress-free atmosphere are undoubtedly more productive and prove to be valuable assets for a business, but when employers fail to address employee stress, this leads to higher absenteeism, attrition, unproductive work, and typically legal and financial damages (Lopes and Kachalia, 2016).

Job stress and bank employees

Due to the amount of time bankers spend in their individual banks, the workplace has the potential to be a substantial source of stress for bankers. Workload, working hours, technology issues at work, insufficient pay, family time, and job problems at home are all major drivers of stress in the banking industry (Khattak et al., 2011). In Kordee's study, employee performance was discovered to be negatively impacted by workplace stress. It was observed that personal stress could be a factor in bankers' occupational stress, which lowered their ability to function, even though occupational role was favorably associated to employee performance. The coping method acted as a moderator, reducing the impact of workplace stress on bankers' performance (Kordee et al., 2018).

Job stress is a common component that affects everyone, regardless of size, and is experienced by everyone. Employee performance, productivity, quality of

work and high turnover rates could all be negatively impacted by stress, in addition to various health issues like anxiety, sadness and headaches (Elsafty and Shafik, 2022). Based on the empirical findings, Ehsan and Ali (2019) concluded that occupational stress is a significant issue for bank employees. It is critical that stress-related factors are routinely evaluated at work. In addition, it's critical to monitor the relevant factors and create a healthy workplace for workers so they can work efficiently (Ehsan and Ali, 2019).

The effectiveness of the financial industry in general and banks in particular in carrying out the fundamental tasks of the monetary revolution heavily influences the economy or production process. This factor takes on added importance in a nation like Sri Lanka. The financial sector's dominant subsector is the banking industry. It contributes positively and significantly to the overall growth of the nation. The economy's other industrial and service sectors are directly impacted by the banking sector's success (Kappagoda, 2012). According to the conclusions of the study of the Siyambalapitiya and Sachitra (2019), banking personnel should be aware that organizational stress is a typical occurrence in the banking industry and that it has an impact on job satisfaction. As a result, Sri Lankan banks must focus on identifying, preventing, and managing organizational stress. Employees in the banking industry should be taught the value of using culturally appropriate/sensitive metrics in research and practices (Siyambalapitiya and Sachitra, 2019).

Factors affecting to work stress

There are numerous reasons that contribute to work stress among bank personnel. Some of them are introducing changes to the job flow and bank structure, utilizing advanced technology without having sufficient knowledge about it, addressing customer complaints, reaching sales goals and competing in a market (Chienwattanasook and Jermstiparsert, 2019).

Furthermore, Chienwattanasook and Jermstiparsert (2019) concluded that Job stress has a substantial association with Workplace performance, career satisfaction, tardiness and incentives in Malaysian bank personnel. Bankers have a strong level of stress due to a variety of causes such as workload, role uncertainty, role conflict and obligation for other people. Willingness to participate, absence of pay scale, feedback, performance appraisal, management assistance and staying informed about rapid creative change (Lal Pandey, 2020).

When it comes to an organization's performance, employee productivity is the most important component. The emotional health of the workforce, in turn, affects production. In today's intensely competitive and dynamic environment, man is exposed to a wide range of stressors that might affect him in many facets of his life (Kishori and Vinothin, 2016). According to the findings of Kishori and Vinothini, due to lengthy working hours, conflict and political unrest, both private and public sector bank personnel experience considerable levels of occupational work stress. There are 4 types of sources that cause job stress. One of them is organizational factors: pay/salary structure discrimination, strict rules and regulations, ineffective communication, peer influence, conflicting or ambiguous aims, a more formal, centralized organizational structure, fewer opportunities for promotion, absence of employee input into decision-making and excessive management control of the

workforce. Another one is individual factors: Everyone has various expectations from their friends, family, coworkers, bosses, and subordinates. Failure to comprehend or communicate these expectations results in uncertainty or conflict in the role, which puts employees under stress. Other personality traits that cause stress among employees include impatience, aggressiveness, strictness, a constant sense of urgency, etc. Similar to this, stress is brought on by unforeseen work changes, family issues and personal financial hardships. Another one is job-related factors. It includes the monotony of the task, unsafe and hazardous workplace conditions, a lack of privacy and crowding. Others are extra-organizational factors: Stress has increased in the current, technologically advanced society we live in. Inflation, technological innovation, social commitments and rapid social change are other external factors that contribute to stress in organizations (Shukla and Garg, 2013). Manjunatha and Renukamurthy (2017) have classified the sources of stress in to six main categories in their study such as Environmental stress, social stress, organizational stress, Physiological Stress, Psychological Stress and Significant Events Stress. Furthermore, they have mentioned two types of stress in their study. These are Episodic Stress and Chronic Stress (Manjunatha and Renukamurthy, 2017).

Muis (2021) stated that both internal and external factors can be used to identify the causes of work stress. Workplace circumstances, workload, role conflicts, career growth, working relationships and workplace organization requirements from outside the organization are examples of external influences. Internal variables include things like your age, gender, nutritional status, health, personality, talents, values and needs (Muis et al., 2021). According to the findings of the Muis, work stress is significantly correlated with workload and gender. Additionally, the factors of an employee's marital status, number of years of employment and length of work do not put any strain on the working relationship. All the studies agreed that stress in the banking workplace has reached critical levels, that it can negatively impact employees' psychological well-being as well as their physical health and that it also has an impact on organizations (Giorgi et al., 2017).

Factors affecting to self-efficacy

Four main sources of self-efficacy have been determined by Bandura (1997): verbal persuasion, past performance, vicarious experience and emotional signals: Past performance, is the main source of self-efficacy which is getting through cautious recruiting, difficult tasks, professional development and coaching, goal-setting, encouraging leadership and rewards for improvement, managers or supervisors can increase self-efficacy (Lunenburg, 2011). Vicarious experience is a coworker's success in a particular task may increase your confidence in your own abilities. When you visualize yourself as being similar to the person you are imitating, vicarious experience works best (Lunenburg, 2011). Verbal persuasion entails persuading individuals that they possess the aptitude to be successful in a specific endeavor. The Pygmalion effect is a leader's most potent verbal persuasion tool. Another example of a self-fulfilling prophecy is the Pygmalion effect. Whereby holding an idea to be true can actually cause it to be real (Lunenburg, 2011). Emotional cues is someone who expects to fail at a task or find something too tough is likely to suffer some physiological symptoms, such as a racing heart, flushed skin, sweaty palms,

headaches, etc. Despite the fact that each person's symptoms are unique, if they are chronic, they can be caused by subpar performance (Lunenborg, 2011).

According to the findings of Nafari and Vatankhah, Employee self-efficacy is positively and significantly impacted by empowerment in all of its manifestations (meaningfulness, competence, autonomy and influence). Three factors: autonomy, impact and meaningfulness can determine a worker's self-efficacy level in Greater Tehran branches of Mehr Eghtesad Bank. According to the findings of Azka Ghafoor's (2011) study, Performance orientation satisfies the moderating relationship of creative self-efficacy and exhibits a favorable affiliation with creativity and creative self-efficacy. It is unsatisfactory that creative self-efficacy mediates the relationship between transformational leadership and employee creativity. Reason for that is a weak relationship between the two (Azka Ghafoor, 2011).

Anthony Andrew and Mohankumar concluded in their study that Employee readiness for organizational change and self-efficacy were positively correlated and significantly. This suggests that other things being equal, employee self-efficacy levels are correlated with willingness to adapt to organizational change and improve and increase employee performance (Andrew and Mohankumar, 2017). Furthermore, another study shows workplace performance is significantly influenced by intrinsic motivation, which acts as a moderating factor in this relationship between occupational self-efficacy and intrinsic motivation (Çetin and Aşkun, 2018).

Factors affecting to job performance

The three variables of adaptive performance, contextual performance, and task performance were used to quantify the performance of employees in the Triarchy Model of Employee Performance. A person's capacity to adapt to a new work setting is referred to as adaptive performance, which is a component of an employee's performance. Contextual performance was used to describe organizational tasks that were carried out more on an as-needed basis than by pure absolute task or goal specificity. According to Motowildo and Schmit (1999), contextual performance is simply an employee's willingness to cooperate, help others, participate freely and have the ability to improve the performance of the business. Task performance refers to the process by which an employee completes a task; it is often evaluated based on response speed, accuracy and adherence to all requirements.

According to Arifin et al. (2019), who conducted the research, Staff performance is significantly impacted by work satisfaction and work engagement. Employee performance is reflected in the actions and behaviors of employees at work. According to the Mullins (2007) study, for organizations to function better, training is essential. Because it raises both individual and organizational performance levels, Abdullah et al. (2016) assert that praise and acknowledgment are crucial motivators for raising employee productivity. According to this study, acknowledgment is defined as a reward given to employees after they complete specific tasks or achieve a goal. They went on to say that as everyone seeks, needs, and responds to appreciation, it is a basic human need and that the success of an organization depends on appreciation.

According to Silva (2009), employee remuneration encompasses all forms of revenue and benefits that a worker receives as compensation for their work. However,

certain employee benefits are required by every organization's regulation worldwide. This includes elements like the minimum salary, overtime pay, and vacation (Sija, 2021). According to the findings of Iskandar Muda's study, employee performance is influenced by three factors at once: job stress, motivation, and communication. While job stress and empowerment variables have no partial impact on the performance of employees' communication has a partial impact (Muda, Rafiki and Harahap, 2014). Siswanto Siswanto's study results show that Workload significantly improved how well bank staff performed. Additionally, it has a stronger impact on motivational elements, which affect the performance of employees. Workload distribution that is in line with the comfort and competence of the workforce may enhance productivity. Additionally, because they are more motivated to attain higher goals, people with higher education levels are better equipped to adapt to the workload (Siswanto et al., 2019). According to Naseem's (2012) research, an encouraging work environment, a well-designed workspace and enthusiasm all improve employees' effectiveness (Naseem et al., 2012). According to another study, employee performance is influenced by institutional affiliation and motivation more than money, employee relationships, job happiness, promotions, and titles (Kazan and Gumus, 2013).

3. Methodology

The study's primary goal is to examine how self-efficacy and work stress affect bank workers' ability to do their jobs in *Kalmunai* in *Ampara* district. This chapter illustrates the methodology of the study that is developed to achieve the objectives. Workers in the banking industry in Ampara district in Sri Lanka are the population of the study. Three branches of the bank were considered. The whole population of these three branches is 37 and the whole population was considered as the study sample. Initially, 37 questionnaires were distributed and only 34 responses were received.

Primary data was collected by using structured Questionnaires. The survey was based on four sections. It included Personal information, information that is relevant to self -efficacy, information which relevant to Work stress, measures of Job performance and strategy identification. The questionnaire was pretested with 4 employees. Secondary data was collected through reports, web pages, Archives, and articles.

Descriptive and statistical methods (non-parametric measures) were used for the Data Analysis. Excel and SPSS 25.0 version were used to carry out the Analysis. For the Inferential non-parametric analysis, Nonparametric hypothesis test, Chi-square test, Spearman's correlation and Friedman test were taken. Validity test, Reliability test and Factor analysis test were used as data preparation methods.\

3.1. Hypothesis

In relation to Self-efficacy, there is ample evidence that links the importance of an employee's self-efficacy to his performance, including the ability to adapt to new workplace technologies like the internet or new software, to deal with career plan adjusts, to develop new concepts and advance to a managerial level, to work better in a team and to pick up more skills (Cherian and Jacob, 2013).

H0- There is no direct impact of self-efficacy on the job performance of the banking employees.

H1-There is a direct impact of self-efficacy on the job performance of banking employees.

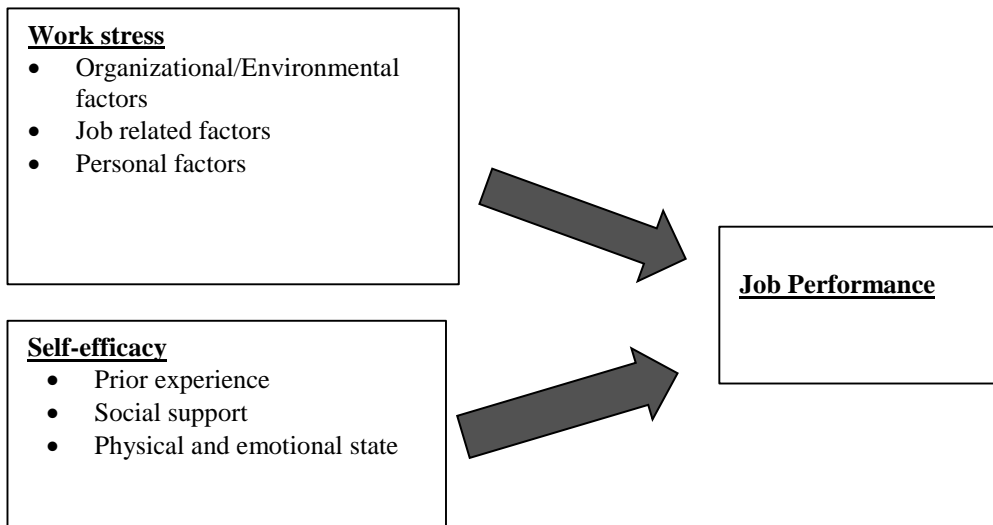
In the context of work stress, Age, education, position, and monthly pay are very different from factors that contribute to stress, like workload, job security, and shift work. Workload, job security, and shift work are some of the selected constructs that show a substantial link. The selected constructs are closely related and have a stronger influence on workers' job performance (Vijayan, 2017).

H0- There is no direct impact of work stress on the job performance of banking employees.

H1-There is a direct impact of work stress on the job performance of banking employees.

3.2. Conceptual framework

This research explores the impact of job stress and self-efficacy of employees on work performance. Also, it identifies the strategies to minimize work stress and to improve job performance. Job stress and self-efficacy are independent variables of this study. Job performance is the dependent element. The relationship between dependent and independent variables is presented below.



Source: Author own framework, 2022

4. Research findings

4.1. Demographic characteristics of the study sample

For each respondent, demographic information was acquired in order to profile and better understand the traits of various responders. Male respondents were slightly higher than female respondents. Among the 34 respondents 59% male and 41% female respondents. 44% were aged 31-40. The majority of survey participants were married. According to the results, out of 34 respondents 70.6% have worked above 10 years. Majority (85.3%) of employees have got more than Rs.75 000 as their salary level.

4.2 Data preparation

Validity and reliability analysis

The data collection tool's suitability for respondents and the items' internal consistency were confirmed using reliability testing. The questionnaire has an acceptable level of consistency with the higher Cronbach's Alpha value. As stated by Streiner, the obtained Alpha was between 0.7 and 0.9, which is within the acceptable range (2003).

Table 01: Reliability test

Factors	Cronbach's Alpha	N of items
Self-efficacy	0.845	15
Work stress	0.781	23
Job performance	0.791	8

Source: Survey data, 2022

4.3 Inferential data analysis

Factors affecting to the work stress and self-efficacy on the job performance of the banking officers

This analysis has been used to identify the factors impacting on the self-efficacy. According to the findings, past experiences and accomplishment of the employees have improved the self-efficacy of the employees.

Table 02: Factors affecting to self-efficacy (SE) of banking employees

Sub variable	Mean	Sig.	Test value	Decision
Prior experience factors				
Past experiences and accomplishments increase SE.	3.91	0.000	18.94	Past experience and accomplishments increase the SE of employees.
Sufficient technical knowledge improves SE.	3.88	0.166	3.58	Technical knowledge not increase the self –efficacy.
Social support factors				
Adequate support and guidance improve SE.	3.74	0.000	34.94	Support and guidance from the management improve SE.
Suggestions and feedback by management improves SE.	3.50	0.000	30.23	Suggestions and feedback improves SE.
Work collaboratively with Coworkers.	3.94	0.000	15.23	SE increases collaborate work with co-workers.
Easy communication system in the organization improves SE.	3.74	0.001	16.11	Proper communication increases the SE of employees.
Physical and emotional state				
Strong self-confidence.	4.32	0.028	7.11	Self-confident improves SE.
Hardly give up anything.	3.65	0.037	6.58	Hard work and commitment improves SE.
Strength of overcome SE.	3.74	0.000	26.94	Overcome job problems increases SE.
Handle unforeseen situation	3.76	0.000	36.35	Handle unforeseen situation ability increases SE.
I set my mind to achieve goals.	3.65	0.000	21.58	Success of task increases job performance
Perform effectively to increase job performance.	3.71	0.000	31.41	Effective performance in multiple tasks increases SE.
Hardly meet the work deadlines.	3.35	0.001	15.41	Meeting deadline improves SE.
Become frustrated when experience physical discomfort.	3.24	0.001	17.29	Employees frustration not decreases the job performance
Endure physical discomfort to complete a task	3.32	0.001	27.882	Endure physical discomfort increases the job performance

Note: Significant at 0.05

Source: Survey data, 2022

Based on the above analysis, past experiences and accomplishment which is under the prior experiences and all other considered factors under the social support and physical and emotional states have significantly impacted on the self-efficacy of the bankers in study area.

Factors affect to work stress of the banking employees

This analysis has been used to identify the factors impacting on work stress under three main categories: organizational or environmental factors, job-related factors and personal factors.

Table 3: Factors affecting to work stress of the bankers

Sub variable	Mean	Sig.	Test value	Decision
<i>Organizational/Environmental Factors</i>				
Enjoy discussing about organization	3.03	0.044	8.11	Employees do not like to discuss about the organization.
Feel like 'part of the family' at organization.	3.47	0.002	14.47	Employees not feel as part of the family at organization.
Organization's rules make it easy to do a good job.	3.44	0.226	4.353	Organizational rules decrease the work stress of employees.
Give opportunities to enhance my professional skills.	3.47	0.000	21.05	Less opportunities to develop professional skills.
Organization provides all resources.	3.53	0.012	12.76	Inadequate resources decrease the job performance.
Able to take sufficient breaks.	3.00	0.000	20.35	Employees don't have sufficient breaks.
Opportunity within my working day for relaxation.	2.76	0.000	22.94	Employees don't have opportunity for relaxation.
Satisfied with the communication methods.	3.06	0.000	36.00	Communication methods are not satisfied.
Freedom from dress code	3.15	0.001	19.52	Less freedom from dress code.
<i>Job related factors</i>				
Feel anxious or fidgety as a result of my work.	2.53	0.008	11.88	Employees feel nervous about the job.
Problems associated with work kept me awake at night.	2.74	0.002	15.17	Problems of works disturbs job performance.
Feel fear of being laid off / fired.	2.53	0.002	14.47	Employees feel fear for fired.
Job has high levels of time pressure.	3.50	0.001	14.52	Employees have high time pressure.
Workload is too much.	3.68	0.000	34.94	Too much work load increases work stress.
Don't have an accurate written job description.	2.56	0.101	6.23	Accurate job description increases job performance.
Not satisfied with the chances for promotion.	3.03	0.044	8.11	Employees not satisfied with the chances of promotion.
There is no fair system in place for evaluating work.	2.88	0.439	1.64	Proper evaluation of work increase job performance.
Deadlines/targets are not reasonable and achievable	2.94	0.044	8.11	Not reasonable targets increase work stress of employees

Personal factors				
No supportive family and friends	2.65	0.032	8.82	Not having supportive family increases, the work stress.
Don't regularly spend time for entertainment	2.82	0.001	16.35	Not having entertainment increases work stress
Frequent headache or any other health issues,	3.00	0.049	9.52	Health issues rise the work stress
The events that occur at work have a negative impact on home or social life.	3.06	0.000	68.64	Social life affected by the events happen at the work
Family issues and lots of household responsibilities are adversely affecting work	3.12	0.000	21.29	Family issues and lots of household responsibilities are adversely affecting work

Note: Significant at 0.05

Source: Survey data, 2022

Job performance of the banking employees

This study has been used to measure the job performances of the bankers using eight Lickert scale statements in context of work errors, work quality, professionalism, accuracy, job related knowledge and efficiency. Wilcoxon sign rank test used to test the hypothesis related to selected variables.

Table 04: Measures of job performance of banking employees

Sub variable	Mean	Sig.	Test value	Decision
Complete work with very few work errors.	3.53	0.226	4.35	Employees have work errors
Standards of work quality are higher than the formal standards for this job.	3.76	0.000	45.52	Standard of work quality of employees are high.
Adhere to the highest levels of professionalism.	3.53	0.002	12.23	Employees willing to go for highest level of professionalism
Judgment/ability when performing core job tasks is the best with requirement.	3.65	0.000	26.94	Judgment when performing core job tasks of employees are best with requirement
The highest professional standards are concerned for job activities.	3.50	0.001	17.52	Employees have accuracy in their works.
Job knowledge standard than average.	3.56	0.000	20.82	Employees have high job knowledge.
Complete duties on time.	4.06	0.000	24.11	Employees complete their duties on time.
Like to maintain the presence and punctuality to the work.	4.26	0.000	23.64	Employees like to maintain the presence and punctuality.

Note: Significant at 0.05

Source: Survey data, 2022

Correlation between work stress and self -efficacy with the job performances of the bank officers

Finally, this study has analyzed the correlations between work stress and self-efficacy with the job performances of banking employees using a non-parametric correlation test.

Table 05: Correlation for work stress, self-efficacy and performance of employees.

			Self-efficacy	Work stress	Job performance
Spearman's rho	Job performance	Correlation coefficient	0.327	-0.391	1.000
		Sig	0.059	0.022	

Note: Significant at 0.05

Source: Survey data, 2022

Accordingly, it is observed the positive correlation between self-efficacy and job performance while negative correlation between work stress and job performance. The positive relationship of self-efficacy has a direct impact on job performance in any kind of profession while job stress inhibits job performance.

Table 6 shows the strategies to minimize job stress and improve the job performance of the banking officers.

This study aims to analyze the strategies proposed by bankers to improve job performance by minimizing job stress and improving self-efficacy. Friedman Test was used to analyze the strategies ranked by respondents to minimize job stress while improving job performance.

Table 06: Strategies to improve the job performances of bankers

Strategies	Mean rank	Decision
Encourage more of organizational communication with the employees	3.00	3 rd
Encourage employees participation in decision making	2.15	Most prioritized strategy
Encourage decentralization	4.82	Least prioritized strategy
Promote job rotation and job enrichment	3.91	4 th
Training and professional development	2.88	2 nd
Acknowledge and reward	4.24	5 th

Source: Survey data, 2022

The most prioritized strategy is to encourage employee participation in decision making. The second prioritized strategy is a training and professional development program. Encouraging decentralization is the least prioritized strategy.

5. Conclusion and recommendation

5.1 Conclusion

According to the sample demographic, the majority (79.4%) of the respondents were married and 70.6% of the respondents had more than 10 years of work experience. The majority of the respondents had more than 75,000 salary levels. This study showed that the civil status, Work experience, salary level and number of dependents of bank employees have a high association with Work stress and self-efficacy. Demographic variables highly affect the work stress and self-efficacy on the job performance of employees of the bank. Anyhow, gender and level of education have insignificant associations with the job performance of the bank employees.

According to the research study, it can be observed that there is a positive correlation between self-efficacy and job performance and a negative correlation between work stress and job performance. Workplace stress has a detrimental and important correlation with job performance. Job-related factors and Personal factors have significant effects on work stress and organizational factors have an insignificant impact on work stress. Hence, it is too minor or inconsequential to warrant attention. Job-related factors and Personal factors must be considered sufficiently to minimize the work stress of the employees. Prior experience, social support, and Physical and emotional states have significant effects on self-efficacy.

About the mean value of the fried man test, encouraging employees' participation in decision-making is the most prioritized strategy to minimize stress and improve job performance. Training and professional development programs can be crucial for employees. It is the second prioritized strategy. Encouraging more organizational communication had the third importance for the employees. Employees had the least prioritization for the encouragement of decentralization.

5.2 Recommendation

According to the results of the Friedman test, the Participation of employees in decision-making should be encouraged in the organization to increase the self-efficacy and performance of workers and to decrease the work stress of employees. Training and professional development programs have to be improved to increase the job performance of the bank employees. Organizational communication has to be encouraged with the employees and has to create a friendly environment in the organization. Furthermore, organizations can organize refreshment activities during working hours to reduce the stress of employees.

Employees can receive psychological assistance, quality consciousness awareness workshops, guidance and counseling. The idea of a five-day workweek can be applied in banks so that the staff has more time for themselves, their families and other social obligations. Internet facilities and IT infrastructure can influence the job performance of employees. In this study, only three branches of a particular bank in *Kalmunai* are considered (Purposive sampling method). Hence, it is difficult to generalize the research findings. Most advanced statistical testing has been limited due to purposive sampling techniques. Hence, it is recommended to increase the sample size focusing a few more organizations on future research studies.

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