



To Study Job-Related Stress On Employee Performance Between Private And Public Sector Banks

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Abstract

This research abstract focuses on investigating the correlation between job-related stress and employee performance within both private and public sector banks. The study aims to discern potential differences in stress levels and performance outcomes between these two sectors. By employing comparative analysis, the research seeks to shed light on how varying organizational structures and work environments influence the relationship between job-related stress and employee performance. Understanding these dynamics can offer valuable insights for policymakers and organizational leaders to develop effective strategies for enhancing employee well-being and productivity in the banking industry. The research included a total 60 participants from both public and private banks located in Thrissur, Kerala. Data collection involved using the Census method to gather responses from individual employees, and statistical analyses such as correlation, and independent t-sample tests were conducted using SPSS version 26.0 to examine the data.

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Introduction

Stress is a ubiquitous aspect of any job, and employees encounter it in nearly every task within a business. Its definition has evolved over the years, as described by Robbins and Sanghi (2006), who characterize it as a dynamic condition arising from opportunities, constraints, or demands that are perceived as uncertain and significant. Stress has become an escalating concern in organizations, often leading to detrimental effects on performance. According to Kahn and Quinn (1970), stress emerges from aspects of the work role that produce harmful effects for individuals, contributing to occupational stress, which is deemed detrimental to the work environment. It also adversely affects individual health, as noted by David (1998), who defines it as harmful physical and emotional responses resulting from job requirements misaligning with workers' capabilities, resources, or needs, potentially leading to poor health and injury. The International Labour Organization (ILO) recognizes stress as a global challenge to both individual and organizational health. Despite stress having both positive and negative aspects, as suggested by Rubina et al. (2008), who argue that it is not always harmful and that its absence equates to death, it still profoundly impacts employee performance in destructive ways.

Review of literature

(Ebhoite et al., 2022) The study investigates workplace stress impact on employee efficiency, particularly among bankers in Nigeria, aiming to gauge job stress levels to aid management in evaluating staff performance. Utilizing a survey design, 400 working staff from selected banks in Benin City, Edo State, were surveyed using purposive sampling. Primary data was collected through a questionnaire, and regression analysis was utilized for data analysis. Results indicated significant correlations ($P > 0.05$) between employee workload, role ambiguity, role conflict, and stress. The Adjusted R² value of 64% suggests the regression model explains a significant portion of observed variability. The study offers recommendations to enhance employee productivity in the Nigerian banking sector.

(Khaild et al., 2022) The study highlights hypertension as a major health concern linked to increased cardiovascular disease risk, particularly prevalent in developing regions. Bank employees, often leading sedentary and stressful lifestyles, face a heightened risk of hypertension. Among the 98 participants, 45 (45.9%) had elevated blood pressure, with 18 (40%) newly diagnosed. Factors associated with high blood pressure included older age (>40 years), BMI over 30 kg/m², WC over 90 cm, diabetes, smoking, family history of hypertension, high salt intake, inadequate exercise (<30 minutes per day), and severe work-related stress, with a significant P-value of <0.005.

Elomaa and colleagues (2020) aimed to investigate the stressors faced by daycare center directors and their coping mechanisms. The study also assessed the prevalence of work-related stress and burnout among directors, along with factors influencing their stress levels, engagement, and recovery. Findings revealed that directors experienced stress primarily related to self-leadership, leading others, managing change, and insufficient social support. Coping strategies predominantly involved self-leadership, seeking social support, and leading others. Additionally, both pre- and in-service leadership training significantly impacted stress experiences. These findings suggest a need for further support in self-management and internal competency development for directors. This study contributes to the limited research on stress among directors in early childhood education settings.

(Worke et al., 2023) This study investigated the effects of sexual harassment on women's well-being in the hospitality industry, covering job satisfaction, mental and physical health, and reproductive health. It involved a cross-sectional survey conducted between October 1 and November 30, 2021, with 689 women who experienced harassment in this sector. Participants were selected using two-stage cluster sampling, and data were collected through two methods. Structural equation modeling in AMOS 23 examined the relationship between harassment and coping strategies. The findings underscored the impact on reproductive health and emphasized the need for awareness, effective coping mechanisms, and preventative measures, especially in hospitality. Implementing safe workplace initiatives and reproductive health services are crucial for addressing psychological and physical health concerns and improving overall well-being for women in this sector.

In their research, **Lagrosen & Lagrosen (2022)** examined the connections among quality management principles, workplace health, and workplace stress. Their findings suggest that quality management practices can enhance employees' sense of control over their work environment, thus reducing the impact of workplace stress. Additionally, the study revealed a correlation between quality management and instances of workplace bullying. Moreover, it was observed that control, rather than demand, was linked to workplace health. The study also identified four distinct groups of employees with varying profiles regarding quality management, stress levels, and health outcomes.

Objectives of the study

- To study the association between job stress among private and public sector bank employees.
- Identifying the factors affecting job stress
- To study the relationship between job stress and job satisfaction among private and public bank employees.

Hypothesis of the study

- H₀: There is no significant difference between behavior factors related to job stress among private and public sector bank employees.

- H0: There is no significant difference between organizational factors related to job stress among private and public sector bank employees.
- H0: There is no significant difference between psychological factors related to job stress among private and public sector bank employees.
- H0: There is no significant difference between task-related factors related to job stress among private and public sector bank employees.
- H0: There is no significant relationship between job stress and job satisfaction among private and public bank employees.

Scope of the study

The primary objective of this study is to investigate the relationship between job stress, coping mechanisms, job satisfaction, and job performance among employees working in both public and private banks in Hyderabad city. Thus, the focus of the study is limited to examining the levels of job stress, coping strategies, job satisfaction, and job performance specifically within the selected employees of public and private banks.

Research Methodology

The research methodology involves a systematic approach, starting from underlying assumptions to research design and data collection, as described by Myers (1999). In this study, the same approach was employed to investigate the relationship between various variables such as job stress, job satisfaction, and job performance among employees in selected public and private banks in Thrissur District, Kerala state. The research utilizes an analytical research design, focusing on Canara Bank from the public sector and South Indian Bank from the private sector in Thrissur.

The study targeted employees from these banks in Hyderabad city using purposive sampling. A total of 60 questionnaires were distributed, with 30 respondents each from the public and private banks, employing the Census method. Each questionnaire measured perceptions regarding different dimensions of job stress using a 5-point scale ranging from Strongly Disagree (1) to Strongly Agree (5). The collected data were analyzed using the Statistical Package for Social Science (SPSS 26.0 version).

Statistical Tools

The hypothesis of the study has been tested using suitable tools like,

Correlation: It is a statistical measure indicating the degree to which two or more variables vary together.

Independent t-Sample: The independent sample t-test evaluates the means of the same continuous, dependent variables between two distinct and unrelated groups.

Analysis and Result

Reliability: Reliability refers to the extent to which measurements are devoid of errors, leading to consistent outcomes (in other words, the reliability of a measurement process). When a measuring instrument consistently attributes identical scores to individuals or objects of equal attributes, it is regarded as reliable. Cronbach's Alpha was designed to gauge the internal consistency of items within the questionnaire and falls within the range of zero to one. The closer the alpha value approaches one, the higher the level of internal consistency exhibited by the items in the questionnaire.

TABLE :1 RELIABILITY COEFFICIENTS OF BANK EMPLOYEES

Kinds of respondent	NO OF ITEMS	Cronbach's Alpha
Public sector banks	72	0.884
Private sector banks	72	0.885

(Source: SPSS26)

The Cronbach's alpha test was conducted to assess the questions' or items' reliability. The results of the Cronbach's alpha test yielded a value of 0.884 for employees in the public sector banks, and 0.885 for employees in private sector banks. Both of these values surpass the threshold of 0.75, which is considered the standard value for statistical significance. This suggests that the overall score indicates a strong internal

consistency among the items in the questionnaire. Consequently, further analysis can be pursued to address the defined research objectives and to test the hypotheses associated with the designed variables.

Major factors affecting job stress

Organizational factors

Organizational factors influencing job stress encompass a variety of elements within a work environment that can contribute to feelings of stress and strain among employees. These factors may include aspects such as workload, job demands, role ambiguity, lack of control or autonomy, inadequate support from supervisors or colleagues, poor communication channels, conflicting roles or responsibilities, job insecurity, unfair treatment, and organizational culture. Additionally, factors like work-life balance, reward systems, career advancement opportunities, and the overall organizational climate can also impact job stress levels. Understanding and addressing these organizational factors are crucial for promoting employee well-being and optimizing performance within the workplace.

Psychological factors

Psychological factors significantly impact job stress in the workplace, encompassing various mental and emotional aspects. Perceived control, reflecting individuals' sense of authority over their work environment and tasks, plays a crucial role. Feeling powerless or lacking control over workload and conditions heightens stress levels. Coping strategies are also vital, with effective methods like problem-solving and seeking social support mitigating stress, while ineffective strategies can worsen it. Personality traits, including perfectionism and neuroticism, contribute to stress levels. Additionally, cognitive appraisal, how individuals interpret stressors, influences stress levels; negative appraisals can heighten stress. Addressing these psychological factors is crucial for managing job stress, enhancing employee well-being, and promoting organizational productivity.

Task-related factors

Task-related factors are significant contributors to job stress within the workplace, impacting individuals' ability to effectively manage their workload and responsibilities. These factors encompass various aspects related to the nature of the tasks assigned to employees. One key factor is workload, referring to the quantity and complexity of tasks assigned to individuals. Excessive workload can lead to feelings of overwhelm and pressure, contributing to heightened levels of stress. Additionally, task ambiguity, where the objectives or expectations surrounding tasks are unclear, can lead to confusion and anxiety among employees. Moreover, time pressure, deadlines, and tight schedules can induce stress as individuals struggle to meet expectations within constrained timeframes. Furthermore, insufficient resources or support to complete tasks, such as inadequate training or access to necessary tools, can further exacerbate stress levels. Overall, addressing task-related factors is essential for mitigating job stress, optimizing productivity, and promoting employee well-being within the workplace.

Behavior factors

Behavioral factors play a significant role in influencing job stress within the workplace, as they encompass various actions and interactions that can impact an individual's stress levels. One crucial behavioral factor is communication, including both verbal and nonverbal interactions among colleagues and supervisors. Poor communication channels, misunderstandings, and conflicts can contribute to increased stress levels among employees. Additionally, interpersonal relationships and workplace dynamics can influence job stress. Negative interactions, such as bullying, harassment, or conflicts with coworkers, can significantly impact an individual's well-being and contribute to heightened stress levels. Moreover, work habits and behaviors, such as procrastination, perfectionism, or difficulty in setting boundaries between work and personal life, can also contribute to job stress. Addressing these behavioral factors through effective communication, conflict resolution strategies, and promoting healthy work habits is crucial for managing job stress and fostering a supportive work environment conducive to employee well-being.

Independent t-test

An independent t-test, also known as a two-sample t-test, is a statistical test used to determine if there is a significant difference between the means of two independent groups. It's commonly used in research to compare the means of two groups to see if there's evidence that they are statistically different from each other.

Factors	t-Value	Sig (Two-tailed)
Behavior factors	.247	.802
Organizational factors	-1.441	.155
Psychological factors	1.887	.064
Task-related factors	-1.292	.202

Interpretations

Behavior factors: The t-value is 0.247, and the significance level (p-value) is 0.802. Since the p-value is greater than the typical significance level of 0.05, we fail to reject the null hypothesis. This suggests that there is no statistically significant difference in the means of the two groups related to behavior factors.

Organizational factors: The t-value is -1.441, and the significance level is 0.155. Again, since the p-value is greater than 0.05, we fail to reject the null hypothesis. There is no statistically significant difference in the means of the two groups related to organizational factors.

Psychological factors: The t-value is 1.887, and the significance level is 0.064. While the p-value is slightly less than 0.05, it's not less enough to reach conventional levels of statistical significance. Therefore, we tentatively fail to reject the null hypothesis, indicating no statistically significant difference in the means of the two groups regarding psychological factors.

Task-related factors: The t-value is -1.292, and the significance level is 0.202. Similar to the previous cases, the p-value is greater than 0.05, leading us to fail to reject the null hypothesis. This indicates no statistically significant difference in the means of the two groups concerning task-related factors.

Correlation

Correlation is a statistical measure used to describe the relationship between two variables. It quantifies the extent to which changes in one variable are associated with changes in another. The correlation coefficient, ranging from -1 to 1, indicates the strength and direction of the relationship: a coefficient of 1 signifies a perfect positive correlation, -1 a perfect negative correlation, and 0 no correlation. Correlation analysis helps identify patterns, assess the predictive power of variables, and guide decision-making. However, it's crucial to remember that correlation does not imply causation, and other factors may influence the observed relationship.

Correlation between job stress and job satisfaction with public sector banks

		Job stress	Job satisfaction
Job stress	Pearson Correlation	1	-.407
	Sig.(2-tailed)		.004
	N	30	30
Job satisfaction	Pearson Correlation	-.507	1
	Sig.(2-tailed)	.004	
	N	30	30

The negative correlation coefficient (-0.407) suggests that as job stress increases, job satisfaction tends to decrease. The statistically significant p-value (0.004) indicates that this relationship is unlikely to have occurred by random chance alone, providing evidence of a genuine association between job stress and job satisfaction in the sample.

Correlation between job stress and job satisfaction with private sector banks

		Job stress	Job satisfaction
Job stress	Pearson Correlation	1	-.253
	Sig.(2-tailed)		.056
	N	30	30
Job satisfaction	Pearson Correlation	-.353	1
	Sig.(2-tailed)	.056	
	N	30	30

The negative correlation coefficient (-0.253) suggests that there is a tendency for job stress to decrease as job satisfaction increases, albeit weakly. However, the lack of statistical significance (p-value = 0.056) indicates

that this observed relationship may have occurred by random chance alone, rather than reflecting a true association between job stress and job satisfaction in the population.

Findings

- Psychological factors such as excessive workload, lack of control over tasks, and interpersonal conflicts contribute significantly to job stress by amplifying feelings of overwhelm, diminishing autonomy, and fostering tension in the workplace. Addressing these factors through effective communication, workload management, and conflict resolution strategies is essential for promoting employee well-being and reducing overall job stress levels.
- Behavioral factors like procrastination, perfectionism, and poor time management can exacerbate job stress by increasing work pressure, reducing efficiency, and leading to feelings of frustration and anxiety in the workplace. Implementing strategies to promote task prioritization, goal-setting, and stress management techniques can help individuals better cope with these behavioral challenges and alleviate job stress.
- Organizational factors such as high job demands, limited decision-making authority, and inadequate recognition can significantly contribute to job stress by creating feelings of overload, disempowerment, and lack of appreciation among employees. Implementing strategies such as workload management, empowering employees with decision-making autonomy, and recognizing and rewarding contributions can help alleviate organizational factors that contribute to job stress and foster a more positive work environment.
- Task-related factors such as tight deadlines, complex assignments, and unclear objectives can intensify job stress by inducing pressure, confusion, and a sense of being overwhelmed among employees. Implementing effective time management techniques, providing clear instructions, and offering support for skill development can help mitigate task-related factors contributing to job stress and enhance employee well-being and productivity in the workplace.
- The t-value of 0.247 indicates a relatively small effect size.
- The high p-value of 0.802 suggests that there is insufficient evidence to conclude that behavior factors have a significant effect on the dependent variable at the conventional significance level of 0.05.
- The negative t-value indicates a negative relationship between organizational factors and the dependent variable, though the absolute value of the t-statistic is relatively low.
- The p-value of 0.155 indicates that while the relationship between organizational factors and the dependent variable is not statistically significant at the 0.05 level, it is approaching significance.
- The positive t-value indicates a positive relationship between psychological factors and the dependent variable.
- The p-value of 0.064 suggests that there is some evidence to suggest that psychological factors may have a significant effect on the dependent variable, though it falls just short of conventional significance.
- The negative t-value suggests a negative relationship between task-related factors and the dependent variable, but again, the absolute value is relatively low.
- The p-value of 0.202 indicates that there is insufficient evidence to conclude that task-related factors have a significant effect on the dependent variable at the 0.05 level.
- The negative correlation coefficients suggest that as job stress increases, job satisfaction tends to decrease, and vice versa.
- This finding aligns with the common understanding that in the public and private banking sector, higher levels of job stress are often associated with lower levels of job satisfaction, and vice versa.

Suggestions

- Implementing comprehensive stress management programs tailored to the specific requirements of employees in both private and public banks is essential.
- These initiatives may encompass training sessions on stress awareness, mindfulness exercises, and coping mechanisms to empower employees in effectively managing and alleviating job-related stress.
- Promoting a healthy work-life balance through flexible work options like telecommuting, adjustable schedules, and adequate paid leave can be encouraged.
- It's crucial to establish clear boundaries between professional responsibilities and personal life to prevent burnout and enhance overall well-being.
- Cultivating open lines of communication between management and staff enables addressing concerns related to job stress effectively.

- Providing access to counseling services, Employee Assistance Programs (EAPs), and support groups facilitates employees in coping with stressors and seeking assistance as needed.
- Identifying and rectifying organizational stressors such as excessive workloads, role ambiguity, and inadequate resources is paramount.
- Simplifying processes, delegating tasks efficiently, and offering sufficient training and resources are vital to supporting employees in their roles.
- Cultivating a positive workplace culture that prioritizes employee well-being, recognition, and engagement fosters a conducive environment.
- Encouraging teamwork, collaboration, and social support networks promotes a sense of belonging and camaraderie among employees.
- Training managers and supervisors in effective leadership practices enables them to provide support, offer constructive feedback, and manage workload distribution adeptly.
- Equipping leaders with the skills to recognize signs of stress and intervene proactively aids in preventing its escalation within the workforce.

Conclusion

In conclusion, studying job-related stress on employees' performance in both private and public sector banks is crucial for understanding the dynamics of workplace stress and its impact on productivity and well-being. Through this exploration, several key findings emerge. Firstly, it's evident that job stress is a prevalent issue affecting employees across both sectors, with various factors contributing to its manifestation. Factors such as workload, organizational dynamics, psychological factors, and task-related challenges play significant roles in shaping the experience of stress among employees. Additionally, the significance of addressing job stress through targeted interventions cannot be overstated. Implementing comprehensive stress management programs tailored to the unique needs of employees, promoting a healthy work-life balance, fostering open communication channels, and addressing organizational stressors are essential steps towards mitigating the adverse effects of job stress on employees' performance and overall well-being. Furthermore, recognizing the differences and similarities in stressors between private and public sector banks can inform tailored approaches to effectively manage stress and enhance employee resilience and engagement across both sectors. Overall, prioritizing the well-being of employees and creating supportive work environments are essential for fostering a culture of productivity, satisfaction, and success in both private and public sector banking institutions.

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