

# Occupational Role Stress on Employee Performance and the Resulting Impact: A South African Bank Perspective

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**Abstract**—This paper reports on effects of occupational role stress on bank employees in a research study developing in Johannesburg, South Africa. The banking sector is one of the fastest growing in our era and this in view of technology adoption and diversified and newly developed customer service concepts. The attitude towards factors that promote or prevent stress at workplace is directly associated with employee perception in the description of facts governing business trends in the sector. These facts among others are preparedness, competences, understanding, customer retention, profits maximisation, dynamics in administration, business growth, and whether fit to withstand, accommodate, or lead competition. Clear clouds on employee roles therefore turn to an enabler or inhibitor to unlock potentials to both oneself and organisation that employee attitude should reflect toward surviving or submitting to stress. Factors to stress are elucidated. In addition, identified key strategies already adopted to cope with role stress and adoption reasons by respondents are summarised. A significant feature of the results revealed the extent to which the various respondents react to stress-induced conditions based on personal experiences and issues within organisational environment. Information and insights from the study could well contribute to the understanding of conditions that generate stress in the banking sector in South Africa mainly and the efficient and appropriate strategies required to deal with them.

**Index Terms** —Banking sector, employee performance, occupational role stress, South Africa, organizational environment

## I. INTRODUCTION

TODAY'S business setting is very vibrant and experiences fast changes as an effect of technological innovation, increased cognizance and demands from customers. Especially the banking industry of the 21st century operates in an intricate and modest settings categorized by these changing

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conditions and highly impulsive economic climate. This sector plays a predominant role in the economic development of a country. As financial mediators, it has got positive or negative effects of the operations managements in banking which are likely to have corresponding effects on the country as a whole and on the individuals as well. The key to the long-term success has been and will remain how organizations manage and keep their employees happy because in the long term it will be the main pillar behind organizational success with consistent results on operations management. It is therefore imperative to investigate the extent of the impact of occupational role on the ability of the bank employees to perform their duties effectively or otherwise.

However, "role is the position one occupies in a social system, and is defined by the functions one performs in response to the expectations of the significant members of a social system, and one's own expectation from that position". "Often employees play a multitude of roles as in the case of operations management of a bank". It is obvious that clarity of tasks leads to greater job satisfaction and a lack of clarity also leads to poor performance and job dissatisfaction. Indeed, poor performance and job dissatisfaction in banks are likely to have negative impact on the job performance of the employees with adverse effects on the banks' operations and since much is expected from the performance of the employees, it sometimes leads to stress.

Stress has physical, psychological and emotional effects and can create positive or negative emotions. As a positive influence, stress can drive a person towards action. It can result in a new awareness and an exciting new perspective and such stress is called eustress. As a negative influence, it can result in feelings of distrust, rejection, anger, and depression, which in turn can lead to health problems such as headaches, upset stomach, rashes, insomnia, ulcers, high blood pressure, heart disease, and stroke and such stress is called distress.

## II. RESEARCH PROBLEM

An individual in his or her job in bank faces stress as [1] suggest, "The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks." And that stress often decreases their performance. "Therefore occupation of individuals could be a major source of stress in the given circumstances. When

individuals face stress due to various conditions of their occupation and fail to cope with stress, it results into burnout.” Basically in banking sector a lack of administrative support from the management, work overload and time pressure, risk of job, poor relationship with customers and co-workers, and the balancing work with family issues tend to cause stress which in turn decreases employee performance. The same was contributed by Masterson (1980) [2] “Causes of stress are many like work load, cuts in staff, change at work, long work hours, shift work, lack of supervision, inadequate training, inappropriate working conditions, too heavy responsibilities and poor relations with colleagues.” [3] also identified similar factors. According to them, “huge and multi-fields literature points a lot of key factors such as work environment, management support, workload etc in determining how stressful the work can be and its effect on employee physical and mental health.”

Individuals are well adapted to cope with short-term exposure to pressure - in fact this can often be positive - but there will be greater difficulty in coping with prolonged intensive pressure. A key point to recognize is that individuals will react differently to pressure in different situations and at different stages within their work environments. Based on the foregoing, it is worthwhile to conduct a research of this nature to reveal specific facts about occupational role stress in the banking sector in South Africa in general and specifically in Johannesburg.

In the banking sector particularly the higher management may not realize the impact of stress on employees’ performance which ultimately results in very important managerial issues. Reference [4] argues that “Higher level of stress existed with no managerial concern for solution consequently lowering the employee performance, staking organizational reputation and loss of skilled employees. These situations call for immediate concern from organization management for employing effective stress management practices to increase employee satisfaction and overall employee performance.” Work overload and time pressure to complete too much work in short span of time is big source of stress which decrease the performance of employees. Reference [5] state that “With excessive pressures, the job demands cannot be met, relaxation turns to exhaustion and a sense of satisfaction replaces with the feelings of stress, motivation sheds away and the workers start losing interest in the work and hence performance chart shows a negative trend”. The performance of individuals also decreases when stress is caused by inability of an individual to maintain a reasonable balance between family life and work life as he/she has to spend a lot of time in his/her work.

Considering the above discussion, one may draw the following conclusions: firstly, work in the banking sector, as in the case of any other work, is likely to result in stress. Secondly, employees’ relationships with management, colleagues and customers tend to cause stress. Thirdly, stress is a negative indicator that affects workplace performance. Fourthly, when stress is acknowledged at the workplace and it is identified and well managed, employees can avoid them. A

question therefore arises as to whether managements in the banking sector in South Africa seriously consider the effects of stress on their employees. It is also important to know the reaction of the employees in the banking sector to issues related to stress. The findings of a study would facilitate understanding of the effects of stress on employees’ performance and their operational and financial costs to the banking sector. These four concerns constitute the research problem of this study.

### III. AIM AND OBJECTIVES OF THE RESEARCH

The study intends to explore the impacts of operational activities and job performance demand in relation to stress on employees in the banking sector. The specific objectives of the study were therefore stated as, to survey the operational management activities of two selected banks in Johannesburg; to examine the nature of occupational stress in South African banking sector; to investigate the effects of occupational stress on employees’ performance in banking in South Africa and, to identify the major stressors in the employees in those banks.

### IV. THEORETICAL FRAMEWORK

There are a number of studies relating to occupational role stress. A study by [6] recognized the impact of different bases of occupational stress on job performance in nationalized banks of Haryana. The findings show substantial negative connection between occupational stressors and job performance. [7] studied the role stress experienced by branch managers of a banking organization and found role erosion, inter role distance and role isolation to be the main causes of stress.

In a study of effects of organizational climate on job satisfaction, role stress, sense of participation and isolation in public sector and private sector, reference [8] found substantial differences between two of the prevailing organizational climates. There was also high connection between the climate variable and role stress variables. Reference [9] conducted a study in the electronics industry to identify stressors at work in which poor organizational climate and structure, lack of inter-personal relations, unresponsive supervisor, lack of role clarity and work inhibitors emerged as the main stress factors. Reference [10] studied how organizational climate affects job stress for females working in the Indian information technology sector. High positive correlation was found between organizational climate and job stress in the IT sector.

The differences in the effects of stress on men and women have also been researched on. The IT employees in the study conducted by reference [10] reported that men were more stressed than women. However, reference [11] indicated that women experience more role stress than men on most of the stress parameters in private sector banks as compared to women in public sector banks. Similarly, reference [12] reported that women and men diverged meaningfully on role ambiguity, role conflict and inter-role distance. Reference [13] found substantial differences in the level of stress for gender.

Reference [14] noted that female lawyers experienced meaningfully greater psychosocial stressors and burnout as compared to males. Similarly, from a sample of 134 participants, reference [15] found significant gender effects in the experience of anxiety and stress with female participants who showed higher level of anxiety and work-related stress. Reference [16] also noted that men experience greater role erosion than women and stated further that single career husbands have higher welfare, and working women display higher touchiness, nervousness, and depression. In another study women employees experienced higher stress levels due to the additional responsibility of establishing work life solidity [17].

The difference in the awareness of role stress on account of type of occupation has also been researched on in different settings. Reference [18] recognized higher levels of work stress among a sample of teachers from the United Kingdom and specified that it was regardless of the length of teaching experience. Reference [17] showed that nurses are more likely to experience higher organizational role stress than people working in other professions considered in the study. Moreover in case of academicians, reference [19] pointed out that lecturers have reported higher level of role stress as compared to other two senior counterparts, namely, readers and professors.

The sector to which their organization belongs can also be one of the elements of role stress for employees. Postulating the difference in the organizational role stress across public and private sector bank employees, reference [20] discovered that private bank employees experience higher organizational role stress than their counterparts in the public sector. These findings make studying the impact of occupational role stress in the banking sector in Johannesburg imperative because this research could reveal factors leading to stress in the local South African context and inform current and future policy formulation.

Prominent role stressors and their penalties were identified in a study by reference [21] who measured civil hospital nurses in West Bengal. Role erosion occurred as the most projecting role stressor in a realistic study of public sector [22]. Studies have been undertaken to weigh the influential factors for stress in the banks. Reference [23] conducted a study in the banking industry in Kashmir and found role stagnation, role erosion and inadequacy of role authority to be high role stressors. Social support and its impact on role stress were studied by reference [11] on the private and public sector bank executives in Goa. The study found that role stress is reduced by enhanced social support. A study such as the one being considered is therefore imperative to investigate the measures put in place to assist bank employees in the South African context to manage stressful conditions at the workplace.

Reference [24] studied job satisfaction and organizational role stress in employees in Punjab and found a negative connection between organizational role stress and job satisfaction. Reference [25] recognized the role ambiguity as the main analyst of workers' performance and job satisfaction.

The relationship between role conflict and job-related tension tends to be higher for introverts than extroverts, and also for individuals who are stretchy rather than rigid. Similarly, employees who are high on 'need for cognition' would feel more tension when role ambiguity is high, compared with those who have low scores on the 'need for cognition' measure [26]. Individuals with a self-fulfilling type of sentimental personality (i.e., showing high positive and low negative affect) presented lower levels of unease, depression, and stress and yet the highest levels of energy, optimism and self-image which provide analyst of work-efficacy and health [27]. They also specified that individuals with a high-affective type of personality (i.e., showing high positive and high negative affect) presented high levels of energy, confidence and self-image with high levels of unease, depression and stress. Bank employees are from diverse backgrounds with different personalities. Thus, they would react to situations differently. It is therefore necessary to explore the factors that provoke or mitigate occupational role stress among them.

A study conducted by reference [28] recommended that work situations are experienced as stressful when they are alleged as involving important work demands which are not well matched to the knowledge and skills (competencies) of workers or their needs, especially when those workers have little control over work and receive little support at work. Reference [29] recommended that the panic of feeling that one's services are no longer needed and of failure resulting in demotion is likely to be strongest in those who believe they have reached their career ceiling, and that most will experience some erosion of status before they retire. He believes that these fears may give rise to stress if workers are unable to adapt their expectations to the reality of their situation.

Respondents in this study answered questions relating to factors that promote or prevent stress, issues that specifically trigger occupational role stress and individual and organizational interventions to cope with stress.

## V. FINDINGS

For the purpose of this paper, the results of respondents' perspectives regarding stress management will be discussed. The respondents were asked to choose from 19 possible strategies they have been using or they would recommend to cope with stress at the workplace. The results are presented on the tables below.

Coping strategies used by respondents in Bank A

Coping strategy	Highly and mostly used	Rarely used	Never used	No Response	Total
Manage time	41	3	2	0	46
Set goals daily and prioritize the work	39	6	1	0	46
Prepare an action plan for the work	36	7	1	2	46
Talk with friends/family	32	12	2	0	46

Try to look at things differently	29	13	4	0	46
Use entertainment sources such as TV, music	25	18	3	1	46
Engage in a hobby such as reading, painting, etc.	24	11	11	0	46
Take planned break from work	23	17	5	0	46
Engage in physical exercises	22	20	3	1	46
Delegate responsibility instead of carrying it alone	22	13	10	1	46
Leave the tension at work	21	14	10	1	46
Sleep more	19	14	13	0	46
Drink more coffee/tea/soft drinks	18	19	8	1	46
<b>Seek professional help</b>	<b>13</b>	<b>9</b>	<b>28</b>	<b>1</b>	<b>51</b>
Daydream	9	12	24	1	46
Smoke cigarette/drink alcohol	8	15	22	1	46
Complain	6	21	19	0	46
Write stress diary	6	8	31	1	46
Quit the Job	2	3	39	2	46

The tables demonstrate that the respondents ticked all the variables, which underscores the fact that people adopt different ways of managing stress. The following comments confirm this assertion:

- 1) *Coping mechanisms work differently for different people. I have preferences to healthier and sustainable solutions.*
- 2) *People deal differently with stress or pressure in the workplace; it is not one size fit all (DNA 1)*

The choice of all the variables also suggests their relevance to the respondents' coping strategies as one participant observed: *I have applied them in my life and they do work for me* (FBA 21).

In terms of strategies, both tables indicate that most of the respondents from Bank A and Bank B mainly prepare an action plan for the work, set goals daily and prioritize the work, talk with friends or family, manage time and try to look at things differently. One respondent emphasized the importance of time management in addition to risk taking: *manage time at work and time at home properly. Practise your risks* (FBA 23). The respondents, thus, recognise the effect of stress in the work lives and appear to take personal responsibility in its management. One respondent puts it in this way: *I believe that I am self-driven and for me the way to deal with stress is to break it down into sections and sort it out methodically* (FBA 20). Reference [30] conducted a study involving 45 participants from different occupations regarding workplace stress and concluded, among other things, that

Coping strategy	Highly and mostly used	Rarely used	Never used	No Response	Total
Prepare an action plan for the work	33	9	2	2	46
Set goals daily and prioritize the work	32	11	2	1	46
Talk with friends/family	32	9	4	1	46
Manage time	30	12	2	2	46
Try to look at things differently	28	14	3	1	46
Use entertainment sources such as TV, music	21	17	7	1	46
Leave the tension at work	21	14	10	1	46
Delegate responsibility instead of carrying it alone	20	13	14	1	48
Sleep more	19	14	13	0	46
Drink more coffee/tea/soft drinks	18	19	8	1	46
Take planned break from work	17	20	8	1	46
Engage in physical exercises	15	19	10	2	46
Engage in a hobby such as reading, painting, etc	14	21	10	1	46
Seek professional help	12	12	20	2	46
Daydream	9	12	24	1	46
Smoke cigarette/drink alcohol	8	15	22	1	46
Complain	6	24	14	2	46
Quit the Job	6	8	28	4	46
Write stress diary	1	5	38	2	46

“more statements were made relating to individually focused strategies (76 per cent) than organisational interventions to manage stress”. It can therefore be stated that employee-centred measures are likely to be more effective than interventions from the organisation.

Engaging in physical exercises as a strategy was not among the top five strategies mentioned by respondents. However, it seems to be popular for some bank employees. One respondent commented that, *“The physical activity is mostly used by all as it is easier and requires less to engage in”* (FBA 46). The present excitement regarding the use of gym may account for FBA 46's opinion.

It is equally interesting to note that the respondents from both Bank A and Bank B believed that complaining, quitting the job and writing stress diary are not good measures to deal with occupational role stress as evident in the following two comments: *Instead of quitting I look for another position elsewhere* (DTS 9) and *Seldom complains. I only complain when it's necessary* (BAS 5). On the other hand some respondents thought that there was no need to consider managing stress at their workplace because the work environments do not breed stress as seen in the following

comments:

*At work we strive for positive attitude that creates positive atmosphere (FBA 28)*

*The atmosphere at work is good to enable one to have a positive attitude (DNA 7)*

The use of 'we strive' in FBA 28's comment suggests that stress management is a collective responsibility between the bank management and the bank employees. The management needs to ensure that positive atmosphere is created and the employees must cultivate positive attitudes. This view reflects the position of work stress as "residing neither solely in the individual nor in the environment but in the transaction between the two" [30]. Indeed, DNA 7's comment implies that the management has already built a positive atmosphere and it is now up to all employees to remain positive. One respondent provides one strategy for staying positive: *I always put myself first, don't stress about things I can't change (DTS 4)*.

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