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AIUB Journal of Business and Economics

Volume: 16 Issue Number: 1 ISSN (Online): 2706-7076

December 2019

Citation

Nazmul, A.K., Hassan, F., and Hossain, M.M. (2019). Impact of Stress on Employees Performances: A Case Study on Pubali Bank Limited. *AIUB Journal of Business and Economics*, 16 (1), 163-181.



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AIUB Journal of Business and Economics

Volume 16, Issue 1

ISSN (PRINT) 1683-8742

ISSN (ONLINE) 2706-7076

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Impact of Stress on Employees Performances: A Case Study on Pubali Bank Limited

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Impact of Stress on Employees Performances: A Case Study on Pubali Bank Limited

Abstract

This paper explores the factors responsible for stressful work environment in Pubali bank, Bangladesh as a case study and suggests measures to overcome the negative impacts of stress for employees in the organization. This study uses a multilinear regression analysis based on questionnaire surveys among 40 randomly selected employees of Pubali bank. Data was collected from the employees working in the corporate branch and head office located in Motijheel, Dhaka. The findings suggest ineffective management system affects increased absenteeism, increased employee turnover, reduced productivity, and reduction in organizational overall efficiency. Lack of health and safety arrangements elucidate employees to become physically and mentally imbalanced. Lack of health and safety arrangements also elucidates organizational overall efficiency to be reduced. In addition, dissatisfying reward system introduces increased employee complaints and job insecurity, bringing increased organizational conflicts.

Keywords: Stress Management, Human Resource, Bank, Employee Performance, Performance Management.

1. Introduction

1.1. Background

Pubali bank was initially emerged in the banking scenario of the then East Pakistan as Eastern Mercantile Bank Limited at the initiative of some Bengali entrepreneurs in the year 1959 under Bank Companies Act 1913 for providing credit to the Bengali entrepreneurs who had limited access to the credit in those days from other financial institutions (PBL, 2018). After independence of Bangladesh in 1972 this Bank was nationalized as per policy of the Government and renamed as Pubali Bank. Subsequently due to changed circumstances this Bank was denationalized in the year 1983 as a private bank and renamed as Pubali Bank Limited. Since inception this Bank has been playing a vital role in socio-economic, industrial and agricultural development as well as in the overall economic development of the country through savings mobilization and investment of funds. At Present, Pubali Bank is the largest private commercial bank having 455 branches and 7325 employees working right now. It has the largest real time centralized online banking network. Pubali Bank's response to corporate social responsibility is embodied by the concept of responsible banking, which is imbibed in the way they do business and drive the objectives of the Bank to be the best financial institution in Bangladesh (PBL, 2018). They recognize their obligations to the society, so they are committed to always making informed, reasonable and ethical decision in the manner they carry out their business, how they treat their employees, and how they relate to their customers. Their CSR initiatives over the years have focused on health care, sports, education and youth development, the arts, philanthropy and charitable activities.

1.2. Rationale of the Study

Though stress is sometimes used as a positive emotion which can work as a stimulator to make things done more quickly and effectively, most of the times it can cause a negative impact on the human mind and body. Employees work hard in their respective organizations to earn their livelihood and also to progress through their career path (Vijayan, 2017). Employers put stress on the employees so that they complete their respective project on time and the overall organizational productivity increases. Sometimes this stress has some positive outcome. But unfortunately, most of the times employees become so much stressed out that they can't cope

with the organizational rules and regulations (Ajayi, 2018). They find it difficult to ensure their work life balance. Eventually they exhibit some deviant workplace behavior and few employees look for switching their jobs to other organizations. This study tried to figure out the impact of stress on the employees' performance and how the employees react to the stressful situations and eventually what kind of impact stress has on the organization. Students are going to be future leaders and they need to understand this aspect clearly as they are the ones who will undergo stress in their workplace sooner or later. It is very important for all concerned to know the limit of stress which can bring about a positive outcome and also the negativity that spreads through the organization when stress exceeds the limit (Amoako et. al., 2017). This study is expected to be helpful for the business organizations to understand the perception of the employees towards stress and also to find different ways to minimize the stress they put on the employees resulting in better workplace productivity and behavior. It is hoped that this will have a very good effect on the business organizations in the future to reduce their absenteeism rate, employee turnover rate and some other concerning factors.

1.3. Problem Statements

We were looking to meet few queries in terms of employees' stress level, the reasons why employees feel stressed out, the impact of stress on their performance and also some of the initiatives were discovered which can reduce stress and contribute to a better workplace environment and organizational productivity.

- How to figure out whether an employee is stressed out or not?
- What initiatives are taken when an employee is exposed to stress?
- What are the factors which create stressful work environment?
- What are the positive impacts of stress?
- What are the negative impacts of stress?

1.4. Objectives of the Study

The broad objective of the study is to assess the impact of stress on employee performance of Pubali Bank Limited. Specifically, this study aims to:

- To identify the ways to figure out whether an employee is stressed out or not.
- To identify the initiatives taken when an employee is exposed to stress.
- To identify the factors which create stressful work environment.
- To identify the negative impacts of stress.
- To identify the ways to minimize the negative effects of stress.

2. Literature Review

According to Kotteeswari and Sharief (2014), “Job stress is negatively related to performance. In other words, higher the stress, lower the performance. Workplace stress derives from many sources. It can be a demanding boss, annoying co-workers, rebellious students, angry customers, hazardous conditions, long commutes and a never-ending workload.” Job stress leads to poor performance because when the employees are stressed out, it becomes very difficult for them to give their full commitment and effort at work. As a result, their performance declines. There are different sources and reasons behind job stress. People or the surrounding environment of particular employee within the organization can cause stressful work environment (Altangerel et. al., 2015). Besides, some external agents like customers or suppliers can also be the causes of stress for that particular employee.

According to Dar et. al. (2011), association of demographic variables in any stress analysis include multiple factors such as age, gender, qualification, designation and salary. The difference between the stress scores of male and female faculty members it is observed that male possesses more stress bearing capacity than females. The burden of stress is also varied on the nature and position of the job, as the result showed that stress is also increases with the designation.

Stress was found to be a key challenge facing employees in the workplace and was also found to take different forms which negatively affected employees’ productivity and that of the organization as a whole (Awadh et. al., 2015). Stressed employees are less likely to achieve personal and corporate goals. It was revealed that stress led to inefficiency and reduced commitment levels in achieving organizational goals. All employees, whether at higher management levels, middle or lower levels, experience

stress and what varied was what stressed each of the categories of employees. A positive correlation was found to exist between organizational stress and work performance with consequences and causes of leading to organizational stress having the greatest influence on work performance. Sikuku et. al. (2017) showed that the employers use the opportunity to work together with the employees and develop ways of managing stress.

Ehsan and Ali (2019) found that the misfit between the employees and their working environment, and a significant number the employees are not happy with their working environment. Most of the employees do not to participate in decision making and that could be one of the factors leading to stress. Moreover, they have seldom or not control over their job. When employees feel they did not have control over their jobs they may be stressed. As most of the employees have a tertiary qualification and are highly competitive, it can be concluded that their specialized knowledge is stifled by the lack of control over their jobs and the frustration they endure may lead to distress. Employees who were young and highly competitive were in danger of burning out because of the work-related frustrations they experienced.

Goswami (2015) stated that “Workplace stress has been shown to have a detrimental effect on the health and wellbeing of employees, as well as a negative impact on workplace productivity and profits. Some of the reasons of occupational stress could be the inability to meet out the demands of the job, mismatch with job profile, job insecurity, relationship with colleagues and other organizational structural factors.” Job stress doesn’t only affect the employees’ mentality but also it has a very negative impact on the employees’ overall wellbeing. When an organization’s environment becomes stressful, it ultimately affects the productivity and profit of that particular organization. It is very important to identify the diversified reasons of job stress (Hafeez, 2018). Sometimes due to the inability of meeting the demands of the job, sometimes lack of job security and sometimes few other organizational factors can lead to this stress.

According to Dar et. al. (2013), “Currently Bankers are under a great transaction of stress and due to many backgrounds of stress such as role doubt, role conflict, concern for people, contribution, lack of feedback, possession up with rapid technological change.” Bankers have to do various types of jobs including internal and external roles. If they don’t know their roles properly or there is a certain amount of role ambiguity among them, it can lead to stress. They need proper feedback of their activities so that they can fulfil the customers’ demands effectively. Lack of feedback can put

them in confusion about whether their performance level is up to the mark or not. That sometimes results in stress.

Ratnawat and Jha (2014) stated that “Impact of occupational stress on employee performance has been recognized as an important area of concern for organizations. Negative stress affects the physical and mental health of the employees that in turn affects their performance on job.” Occupational stress on employees should be considered as a concerning factor for the organizations because it affects the employees’ both mental and physical health. When an employee isn’t both mentally and physically fit to work, it can’t be expected that his performance on the job will be effective enough to lead towards organizational success. According to Wani (2013), “Work stress has emerged as one of the important and focal areas for research in present day organizations. It is considered as an important phenomenon affecting the organizational health and health of its members. It affects the behavior of employees of employees worship in the organizations. It has far reaching impact on motivation and satisfaction of employees. The productivity of employees and overall productivity of organization is affected by levels of stress and motivation.” Work stress is considered to be as one of the critical factors which impact the overall organizational performance and productivity. When many employees are exposed to stressful work environment, the overall organizational health becomes questionable. The behavior of the employees’ changes and so does their attitude towards the organization which sometimes leads to deviant workplace behavior. When the employees are not motivated at all, it’s quite obvious that their performance and productivity will reduce to a huge extent. This is a clear indication that the employees are stressed out within the organization.

Lopes and Kachalia (2016) stated that “Bankers are under a great deal of stress and due to many antecedents of stress such as Overload, Role ambiguity, Role conflict, Responsibility for people, lack of support from the organization, work overload and time pressures, Lack of motivation and creativity.” Bankers have to deal with both internal and external stakeholders. So, their span of responsibility is quite wide. For that their roles have to be well clarified to avoid any type of role conflict or ambiguity. For that they need proper support from the organization’s structure and regulations. Inefficiently set objectives can lead to excessive workloads and sometimes time constraints. These might lead to stress resulting in a lack of motivation and creativity.

According to Ekienabor (2016), “Stress is a universal element and persons from nearly every occupation have to face stress. Employers today are critically analyzing the stress management issues that contribute to lower job performance of employee originating from dissatisfaction and high turnover ultimately affecting organizational goals and objectives.” No matter how structured an organization’s system is, there will always be stress. It’s inevitable. The main problem is stress can’t be suppressed totally. But stress can be managed using some techniques. These stress management techniques should be used globally to reduce the negative impact of stress. If this happens, employee dissatisfaction resulting from stress that leads to high employee turnover rate can be minimized to a huge extent. That will ultimately be a huge success factor for reaching the organizational goals and objectives. We were looking to meet few queries in terms of employees’ stress level, the reasons why employees feel stressed out, the impact of stress on their performance.

3. Methodology

3.1. Data Collection and Sources of Data

We have conducted the primary observation in the Pubali bank corporate branch and head office situated in Motijheel, Dhaka. From there we got our desired number of respondents and desired cooperation. The information used in this study was based on both the primary data and secondary study of the related literature from different articles and websites. The sample size was 40 and the random sampling method was used for conducting the survey. The target population of this research work was the employees working in Pubali bank and we have also interviewed few of the top managers of the bank.

3.2. Data Analysis

The conceptual framework for the statistical analysis is illustrated in Figure 1 and Table 1.

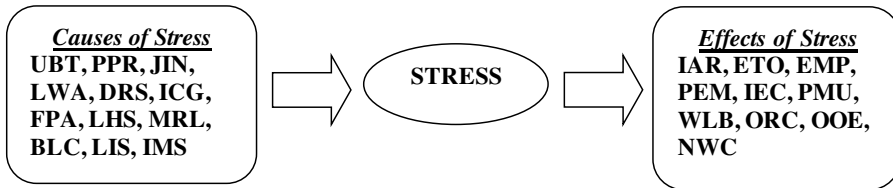


Figure 1: Cases and effects of stress

Table 1: Co-relation of cause and stress

Causes of Stress	Effects of Stress
<ul style="list-style-type: none"> • UBT – Unrealistic business targets • PPR – Personal problems • JIN – Job insecurity • LWA – Lack of workplace adaptability • DRS – Dissatisfying reward system • ICG – Insufficient career growth opportunities • FPA – Faulty performance appraisal • LHS – Lack of health and safety arrangements • MRL – Multiple reporting lines • BLC – Blame culture • LIS – Lack of interpersonal support • IMS – Ineffective management system 	<ul style="list-style-type: none"> • IAR – Increased absenteeism • ETO - Increased employee turnover • EMP – Reduced employee productivity • PEM – Poor employee motivation • IEC – Increased employee complaint • PMU – Employees become physically and mentally unstable • WLB – Work-life balance affected adversely • ORC – Increased organizational conflict • OOE – Organizational overall efficiency reduced • NWC – Negative workplace culture developed

The statistical process involved in the study is multiple regressions using all the twelve causes of stress, as considered in the study, as the predictor variables and each of the ten effects of stress as response variables individually. Thus, ten regression equations have been attempted to be constructed as under:

Individual effect of stress = f(UBT, PPR, JIN, LWA, DRS, ICG, FPA, LHS, MRL, BLC, LIS, IMS)

i.e. Individual effect of stress = $\alpha + \beta_1*UBT + \beta_2*PPR + \beta_3*JIN + \beta_4*LWA + \beta_5*DRS + \beta_6*ICG + \beta_7*FPA + \beta_8*LHS + \beta_9*MRL + \beta_{10}*BLC + \beta_{11}*LIS + \beta_{12}*IMS$

The values of the predictor and respondent variables were on ordinal scale. As such two routes for constructing the regression equation have been used in this study. Firstly, the regressions have been carried out on the ordinal

data only. Secondly, all the data have been standardized by using the formula $x_{\text{standardized}} = (x - \mu) / \sigma$ and regressions have been done using the standardized data.

The efficiency of the regression equations has been tested on the basis of the following parameters:

- a. Adjusted R^2
- b. Statistical significance of the F-statistic of ANOVA tested at 5% Level of Significance
- c. Statistical significance of the t-statistic of the regression coefficients of each of the predictor variables tested at 5% Level of Significance
- d. Durbin-Watson statistic for checking the problem of autocorrelation, if any
- e. Variance Inflation factor (VIF) of each of the predictor variables to test any probable problem of multicollinearity

Each of the ten dependent variables i.e. IAR, ETO, EMP, PEM, IEC, PMU, WLB, ORC, OOE and NWC, has been regressed using all the 12 predictor variables i.e. UBT, PPR, JIN, LWA, DRS, ICG, FPA, LHS, MRL, BLC, LIS and IMS simultaneously.

While constructing the regression equation, the coefficients of the predictor variables have been tested for their statistical significance by framing the following hypotheses:

H0: The coefficient of the predictor variable is not statistically significant

H1: The coefficient of the predictor variable is statistically significant

The predictor variables having statistically insignificant coefficients i.e. the absolute value of t-statistic for which is less than 2 and the p-value is less than or equal to 0.05, have been rejected and the regression equation has again been constructed with the statistically significant predictor variables only.

The robustness of the final regression equation thus formed for all the ten dependent variables, have been tested by framing the following hypotheses:

H0: The regression equation is not statistically robust

H1: The regression equation is statistically robust

The null hypothesis is rejected at all p-values of less than 0.05. The regression equations have been considered to be free from the problem of autocorrelation if the Durbin-Watson statistics have been found to lie between 1.6 to 2.40. The regression equations have been considered to be free from the effects of multicollinearity if the values of the VIF (Variance Inflation Factor) statistic of the predictor variables in the final regression equation have been found to be below 2.50.

Ultimately, the distributions of the residuals of the regression equations have been tested whether they follow a normal distribution. The greater degree of conformity of the distribution of residuals bear to a normal distribution, the more robust the regression equation is deemed to be.

4. Findings and Discussion

Synopsis of the regression equations is provided in Table 2.

Table 2: Results of regression analysis

	Non-Standardized Data					Standardized Data			
Dependent Variable: IAR									
Adj R ²	0.389					0.389			
DW Stat	1.752					1.752			
p-val for F-Test (ANOVA)	0.000					0.000			
Predictors	Coeff	t-stat	p-val	VIF		Coeff	t-stat	p-val	VIF
MRL	0.378	3.018	0.005	1.000		0.341	3.018	0.005	1.000
IMS	0.533	4.254	0.000	1.000		0.514	4.254	0.000	1.000
Dependent Variable: ETO									
Adj R ²	0.136					0.136			
DW Stat	2.444					2.444			
p-val for F-Test (ANOVA)	0.011					0.011			
Predictors	Coeff	t-stat	p-val	VIF		Coeff	t-stat	p-val	VIF
IMS	0.397	2.670	0.011	1.000		0.373	2.670	0.011	1.000
Dependent Variable: EMP									
Adj R ²	0.186					0.186			
DW Stat	0.962					0.962			
p-val for F-Test	0.003					0.003			

(ANOVA)									
Predictors	Coeff	t-stat	p-val	VIF		Coeff	t-stat	p-val	VIF
MRL	0.455	3.148	0.003	1.000		0.359	3.148	0.003	1.000
Dependent Variable: IEC									
Adj R ²	0.371					0.371			
DW Stat	1.618					1.518			
p-val for F-Test (ANOVA)	0.000					0.000			
Predictors	Coeff	t-stat	p-val	VIF		Coeff	t-stat	p-val	VIF
DRS	0.622	4.898	0.000	1.000		0.583	4.898	0.000	1.000
Dependent Variable: PMU									
Adj R ²	0.115					0.115			
DW Stat	1.979					1.979			
p-val for F-Test (ANOVA)	0.018					0.018			
Predictors	Coeff	t-stat	p-val	VIF		Coeff	t-stat	p-val	VIF
LHS	0.371	2.463	0.018	1.000		0.418	2.463	0.018	1.000
Dependent Variable: ORC									
Adj R ²	0.211					0.211			
DW Stat	2.112					2.112			
p-val for F-Test (ANOVA)	0.002					0.002			
Predictors	Coeff	t-stat	p-val	VIF		Coeff	t-stat	p-val	VIF
JIN	0.481	3.385	0.002	1.000		0.534	3.385	0.002	1.000
Dependent Variable: OOE									
Adj R ²	0.284					0.284			
DW Stat	1.783					1.783			
p-val for F-Test (ANOVA)	0.001					0.001			
Predictors	Coeff	t-stat	p-val	VIF		Coeff	t-stat	p-val	VIF
LHS	0.432	3.168	0.003	1.014		0.564	3.168	0.003	1.014
IMS	0.421	3.084	0.004	1.014		0.558	3.084	0.004	1.014

It was found that no regression equation could be formed for regressing PEM, WLB and NWC on the predictor variables. All the regression coefficients were found to be statistically insignificant.

The adjusted R2 values were maximum at 0.389 for IAR and the minimum at 0.115 for PMU. This indicated that 38.90% of the variations in IAR could be explained by the predictor variables of MRL and IMS whereas only 11.50% of the variations in PMU could be explained by the predictor variable of LHS.

All the equations were found to be robust with rejection of the null hypotheses. None of the equations were found to suffer from problems of autocorrelation and multicollinearity as has been evident from the Durbin-Watson statistic lying between 1.60 and 2.40 and the VIF for the predictor variables were around 1.

Synopsis of regression equations shows that the results do not vary much irrespective of whether the data is standardized or non-standardized. A synopsis of the dependent variables and the concerned statistically significant predictor variables is given Table 3.

Table 3: Statistical significance

Dep Var	Predictor Variables											
	UBT	PPR	JIN	LWA	DRS	ICG	FPA	LHS	MRL	BLC	LIS	IMS
IAR									✓			✓
ETO												✓
EMP									✓			
IEC					✓							
PMU								✓				
ORC			✓									
OOE								✓				✓

It has been observed that IMS influences IAR, ETO and OOE. MRL influences IAR and EMP. LHS influences PMU and OOE. DRS influences IEC and JIN influence ORC.

The distributions of the residuals of the regression equations are given below (Figure 2) which represents that though the adjusted R2 are low, still the regression equations are more or less robust.

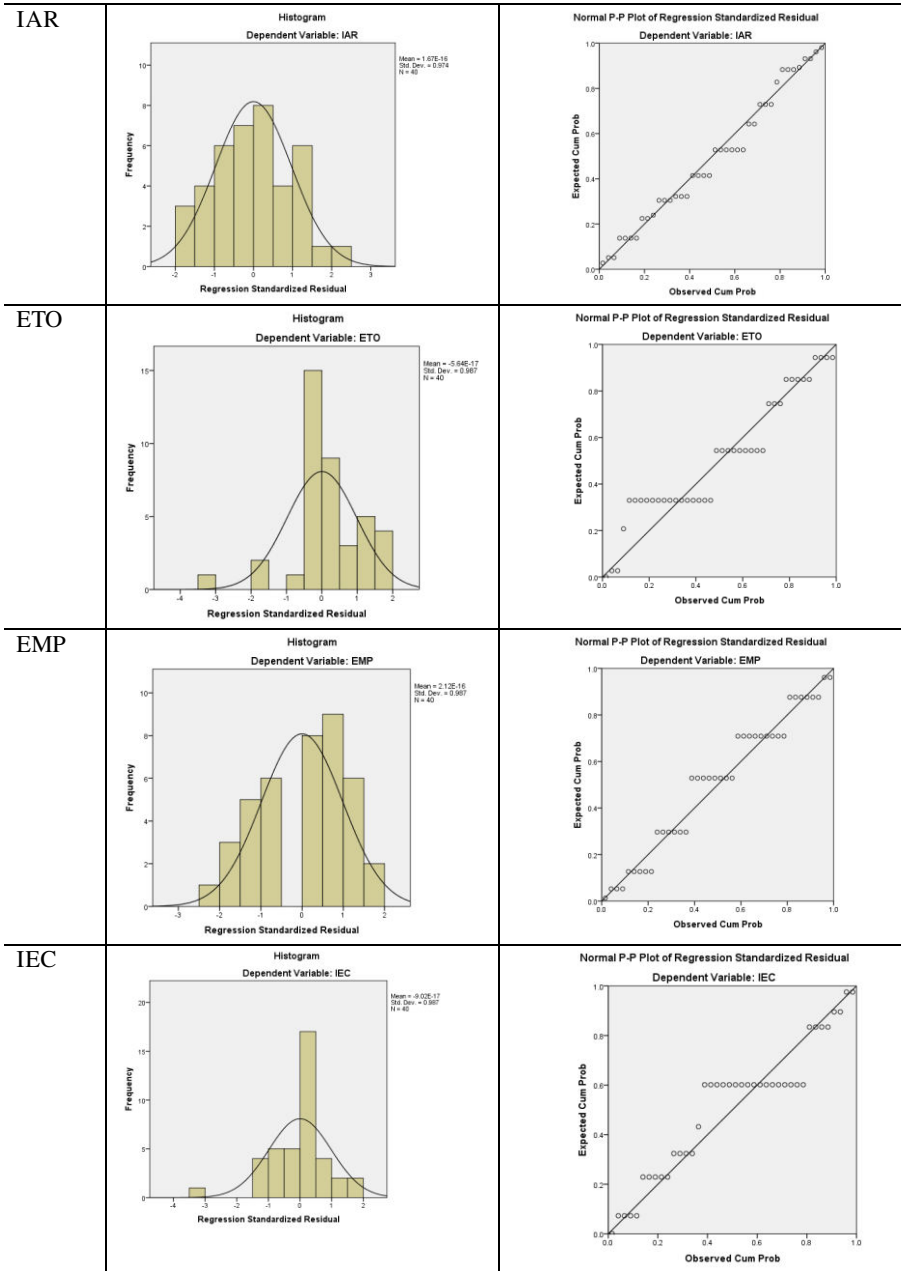


Figure 2: Distributions of the residuals of the regression equations

5. Conclusions

It can be observed from this study that IMS influences IAR, ETO and OOE. MRL influences IAR and EMP. LHS influences PMU and OOE. DRS influences IEC and JIN influence ORC. Hence, we can conclude the ineffective management system affects increased absenteeism, increased employee turnover and organizational overall efficiency is reduced. In addition, multiple reporting lines explain increased absenteeism and reduced employee productivity. However, lack of health and safety arrangements elucidates employees to become physically and mentally unstable. Lack of health and safety arrangements also elucidates organizational overall efficiency to be reduced. Finally, dissatisfying reward system introduces increased employee complaints and job insecurity brings increased organizational conflicts. As the adjusted R² value in this study is too low (38.9%), which indicates that the other factors should not be considered as factors of stress.

5.1. Recommendations

Stress is inevitable for any employee and it can't be eradicated. But stress can be minimized and the negative effects of stress can be controlled. Based on our analysis using different statistical tools and the findings we have come up with some recommendations for managing stress and reducing the negative effects of stress. These are given below:

- Business targets should be 'SMART' which stands for specific, measurable, achievable, realistic and timely. If that happens, employees won't feel any negative stress while performing and the targets will be met on time without any difficulty.
- Employees should be given stress management training so that they can manage stress and balance their professional and personal factors effectively.
- The employers should promote job security through their behavior and attitude towards the employees so that they (the employees) don't have to worry about their career progress and future income source.
- Proper orientation program should be introduced so that the employees don't face any trouble to adapt themselves to the organizational environment.
- The reward and compensation package should be well designed so that the employees feel motivated at work and give their full effort

without any hesitation. There should be ample opportunities for performance-based rewards.

- Performance appraisal system should be well articulated, and the results should be well communicated and utilized.
- Blame culture should be eliminated so that everyone remains responsible for his own action.
- Employee complaints should be carefully taken care of and steps should be taken to discover the underlying causes and keep the situation under control.
- Organizational conflicts should be dealt with efficiency and a peaceful and friendly work environment should be established and maintained.
- Employers should ensure the employees' career development by arranging formal training and development programs, substantial informal learning opportunities and facilitating transfer of training.
- Health and safety arrangements should be available within the working premises so that employees remain stress free in terms of organizational health hazards.
- Organizational reporting lines should be straight forward and simple to understand.
- There should be ample interpersonal support within the organization. Proper counseling from the management and the senior employees help regarding this to a huge extent.
- Total work culture should be stress free so that the employees can perform their activities within a healthy and peaceful work environment.
- The employers should be aware of the employees' and the total organization's stress level. Timely and frequent feedback opportunities can help in this regard. If that happens, they will be able to take necessary steps to control the situation before things get too worse to handle.
- Finally, there should be some amount of positive stress otherwise the employees may show reluctance to meet their targets on time. But the level of that stress has to be well within the control of the authority and they have to make sure that it doesn't lead to the employees' physical and mental instability.

5.2. Scope of Further Studies

We went to two branches of Pubali Bank within Dhaka to collect the required primary data and the respondents were the employees who were able to give a clear indication of the stress related issues within the organization. We also interviewed few top-level managers from that particular branch to justify and enrich the statements of the employees. Our whole research was based on both primary and secondary observation.

5.3. Limitations of the Study

As we had to visit an organization to collect information and the whole study was focused on a big name in the banking sector of Bangladesh, based on both these two aspects few imitations were identified while conducting this study. Such as:

- There was a lack of cooperation among the employees and the management of Pubali Bank that we faced while collecting data. But we tried our best to convince them and fulfill our objectives of collecting sufficient amount of data.
- Sample size: To represent such a huge employee base from around 455 branches, this amount of respondents is not enough.
- Since Pubali Bank is a huge organization, this number of respondents might not be enough to reflect the scenario of the whole industry. So there is still some scope for further research in this regard.

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