

The impact of occupational stress on job satisfaction and job performance of banking credit officers

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ABSTRACT

Employees working in the financial industry, especially banking staff, suffers from strong occupational stress. This study aims to demonstrate the impact of occupational stress on job satisfaction and job performance of banking credit officers. Research data were collected from 290 bank credit officers working in the commercial banking system in Vietnam. Structural Equation Modeling was applied to analyze the data. The study finds that occupational stress negatively affects job satisfaction and job performance. Besides, job satisfaction has a positive impact on employees' performance. The research result is a helpful tool for bank managers and employees to control work pressure as well as improve job satisfaction and work outcomes.

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1. Introduction

Each industry has its own characteristics and potential pressure risks. Occupational stress occurs when workers have to complete assigned tasks that require independence and authority to achieve the best performance, but the organization does not show enough authorization to their employees (Vansell et al., 1981). According to Luthans (1995), work pressure is a chronic disease that negatively affects productivity. Researches by Shahu and Gole (2008), Karunanithy and Ponnampalam (2013) and Ali et al. (2014) showed that stress decreases satisfaction and affects the performance of employees. Several studies have demonstrated that working in the bank is 1 out of the 10 most stressful jobs in the world (Sharma & Devi, 2011; Badar, 2011). In the context of the fierce competition among commercial banks in Vietnam, credit officers are playing an important role in the bank's performance. In addition to this, performance pressure is an issue they have to deal with every day. Together with the pressure from customers, target, and productivity, legal pressure is also a burden to credit staff. This is one of the main causes leading to occupational stress. Therefore, this study was conducted to determine the relationships between occupational stress and job satisfaction as well as job performance of banking credit officers.

2. Theoretical framework and methodology

2.1 Theoretical framework

Occupational stress

Selye (1956) claimed that occupational stress is the pressure that a person has to face and resist to maintain its initial state. Selye (1956) said that work pressure is all the wear caused by life. Stress is a combination of limitations and needs. In a study in 1981, Vansell et al. argued that occupational stress occurs when workers have to complete assigned tasks that require

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independence and authority to achieve the best performance, but the organization does not show enough encouragement to their employees. Luthans (1995) pointed out that work stress easily arises when the job's requirements exceed the workers' adaptability. Bashir and Ramay (2010) determined that occupational stress comes from work overload, pressure from the manager or colleagues, and deadline. Besides, low wages, poor work environment, and bad co-worker relationships easily cause work pressure (French & Caplan, 1972; Bashir & Ramay, 2010; Badar, 2011).

Job satisfaction

Job satisfaction is the workers' level of interest towards their job and also their attitude (positive or negative) based on their perceptions about the job characteristics or work environment (Ellickson & Logsdon, 2002). According to Kusku (2003), workers' satisfaction reflects the level at which their needs and desires are satisfied. It is also the reflection of their level of interest and emotion towards the job (Luddy, 2005). In agreement with Yeoh (2007), job satisfaction is measured by employees' perceptions of job characteristics, working conditions, leaders, colleagues, income, welfare, and promotion.

Job performance

Judge and Bono (2001) declared that work outcome is measured by the evaluation from the manager and colleagues as well as from the objective recognition by the employees themselves. Kuvaas (2006) confirmed that performance appraisal is estimated by the completion of work (achieving sales targets on time, completing hard tasks that exceed the expectation), the relationship with customers (relationship with current customers and the ability to find potential customers), feedback from colleagues and superiors. Karunanithy and Ponnampalam (2013) clarified that work result is evaluated by criteria such as time rule, relationship with customer and co-worker, feedback from the manager, and employees' confidence.

2.2 Research model

Occupational stress factors

Based on the theoretical framework, 6 factors constitute occupational stress including overloading work, pressure from the manager, time pressure, income pressure, workplace relationship, and working condition.

Overloading work: Setting too many goals or beyond the ability makes employees feel depressed and disappointed (French and Caplan, 1972). Overloading work is the leading cause of work pressure in studies of Bashir and Ramay (2010), Badar (2011), Sharma and Devi (2011), Karunanithy and Ponnampalam (2013), Ali et al. (2014). The research by Cooper and Marshall (1976) suggested that work overload is considered a burden and employees who work under pressure usually feel tired of their work.

Pressure from manager: According to Nelson and Burke (2000), supervision, inspection and lack of support from supervisors are main antecedent to work stress for employees in the organization. Dahmodharan and Arumugasamy (2011) demonstrated that workers feel disgusted and stressful at work when their leader does not show fairness and objectivity in evaluating their competence. Besides, that the leader underestimates their talent also leads them to feel bored at the workplace.

Time pressure: Time pressure occurs when workers have to complete hard work assigned in a short time (Bashir, 2010; Karunanithy & Ponnampalam, 2013). The working-time rule for the employee is no more than 8 hours per day while some jobs require employees to work overtime. As a result, employees do not have enough time for themselves, their family, and other relationships. This is also the reason for occupational stress in researches of Bashir and Ramay (2010), Badar (2011), Khattak et al. (2011).

Income pressure: Income includes salary, bonus, and welfare corresponding to the position of the employee. When there is any inequality in wage and welfare policies, workers tend to feel stressful and then later turn into anger (Robbins and Judge, 2010). Some studies have pointed out the cause of stress at work is when the income received is not enough to cover their living standard (Bashir, 2010; Badar, 2011; Khattak et al., 2011; Karunanithy and Ponnampalam, 2013; Ali et al., 2014). Researches by Srivastava and Singh (1981), Dahmodharan and Arumugasamy (2011) showed that low welfare lead to pressure for employees.

Workplace relationship: Workplace relationship includes personal interactions between employees and colleagues or managers. Sauter et al. (1992) confirmed that bad relationships with colleagues and supervisors are said to be essential factors of stress. Workers can be stressful if the workplace relationships are not good. This is the result of studies by Karunanithy and Ponnampalam (2013).

Working condition: The work environment includes working space, facilities, equipment, working regulations, etc. It helps employees perform their jobs well. Several studies have proved that working condition is a crucial element forming job stress of workers (Shahu & Gole, 2008; Bashir & Ramay, 2010; Karunanithy & Ponnampalam, 2013). If the work environment is poor, workers feel uncomfortable. The more mental pressure, the more occupational stress.

Occupational stress affects job satisfaction

Cooper and Marshall (1976) confirmed that work pressure leads to job dissatisfaction and makes employees quit the job. Adams (1980) showed that job stress causes job dissatisfaction, poor motivation, low organizational commitment, and job hopping. Research by Landsbergis (1988) pointed out that high level of occupational stress results in low level of job satisfaction. According to the studies of Cummins (1990), Igharia and Greenhaus (1992), Iqbal and Waseem (2012), Khattak et al. (2011), people who have stressful jobs are dissatisfied with the job and tend to leave the organization. Base on the aforementioned discussion above, the hypothesis H1 is proposed as follows:

H1: Occupational stress negatively affects job satisfaction of credit officers.

Occupational stress affects job performance

In the studies by Shahu and Gole (2008), Badar (2011), Arshadi and Damiri (2013), Aliya et al. (2015), the work pressure has both direct and indirect impact on the productivity through the work satisfaction of workers. Most of the studies claimed that the more work pressure occurs, the more job performance decreases. With the expectation that occupational stress negatively affects the job performance of the credit officers, this study sets the hypothesis H2 as follow:

H2: Occupational stress negatively impacts job performance of credit officers.

Job satisfaction affects job performance

According to Sheridan and Slocum (1975), Brayfield and Crockett (1955), job satisfaction is closely related to job performance. If employees are satisfied with their jobs, they will be more positive at work and the work results will be enhanced. With the expectation that job satisfaction increases the performance of bank credit workers, the study states the following hypothesis:

H3: Job satisfaction positively impacts the performance of credit officers.

Table 1
Interpretation of observed variables in the research model

Factor	Observed variable	Scale	Reference source
Overloading work (OW)	OW1: I feel stressful with assigned targets.	Likert 1-5	French and Caplan (1972), Cooper and Marshall (1976), Bashir and Ramay (2010), Badar (2011)
	OW2: My work is always in stock.		
	OW3: My job has a high level of risk.		
	OW4: I am overloaded with the workload.		
Pressure from manager (PFM)	PFM1: The superior does not understand the staff's workload.	Likert 1-5	Badar (2011), Sharma and Devi (2011), Dahmodharan and Arumugasamy (2011)
	PFM2: The superior always puts pressure on working efficiency.		
	PFM3: The superior does not support when employees have difficulties at work.		
	PFM4: The superior unfairly assess employees' capacity.		
Time pressure (TP)	TP1: The time for finishing the assigned tasks is too short.	Likert 1-5	Bashir (2010), Bashir and Ramay (2010), Badar (2011), Karunanithy and Ponnampalam (2013)
	TP2: I regularly work overtime.		
	TP3: I have no time for family and friends.		
Income pressure (IP)	IP1: The salary is not commensurate with my competence.	Likert 1-5	Bashir (2010), Badar (2011), Dahmodharan and Arumugasamy (2011)
	IP2: The reward policy is unreasonable.		
	IP3: The welfare policy is unreasonable.		
Working condition (WC)	WC1: The workplace is uncomfortable.	Likert 1-5	Shahu and Gole (2008), Bashir and Ramay (2010), Karunanithy and Ponnampalam (2013)
	WC2: The equipment is not good to complete the work.		
	WC3: I feel uncomfortable with working rules (costume, time, ...)		
Workplace relationship (WR)	WR1: Colleagues are not sociable.	Likert 1-5	French and Caplan (1972), Bashir and Ramay (2010), Badar (2011)
	WR2: I often get disagreement with my colleagues.		
	WR3: Colleagues do not support me in performing the job.		
	WR4: It's hard to share with colleagues.		
Job satisfaction (JS)	JS1: The superior always supports me.	Likert 1-5	Ellickson and Logsdon (2002), Kusku (2003), Luddy (2005), Yeoh (2007)
	JS2: Wage and welfare policies are good.		
	JS3: The work environment is active.		
	JS4: I am satisfied with the training and promotion policy.		
	JS5: I am satisfied with the working condition.		
Job performance (JP)	JP1: I finish the assigned tasks.	Likert 1-5	Karunanithy and Ponnampalam (2013), Judge and Bono (2001)
	JP2: The superior is satisfied with the results.		
	JP3: Colleagues evaluate me well.		
	JP4: I am satisfied with my performance.		

Source: Author's proposal, 2018

Based on the theoretical framework and research hypotheses, the research model of “the impacts of occupational stress on the job satisfaction and job performance of credit officers in the commercial banking system in Vietnam” is proposed in Fig. 1.

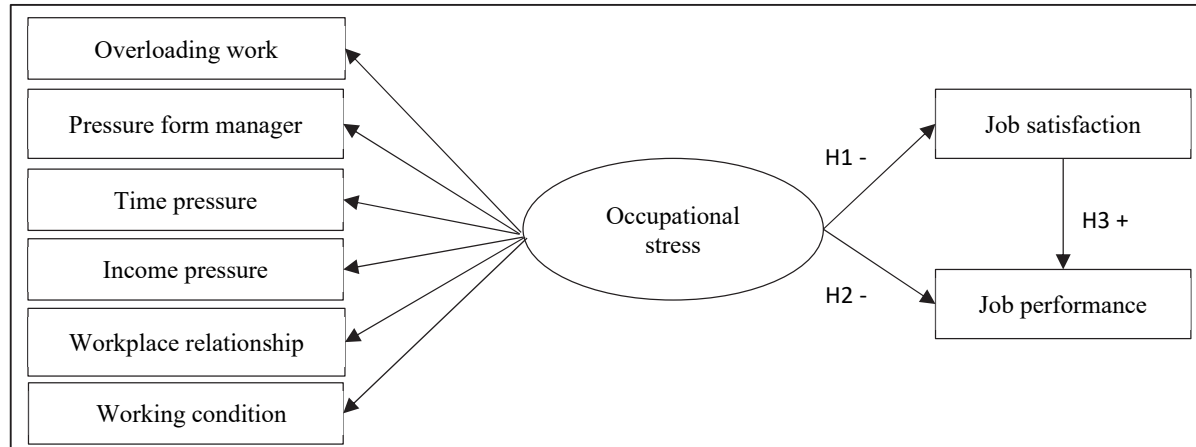


Fig.1. The proposed model
Source: Author's proposal, 2018

2.3 Data collection

The main analytical method in this study is Structural Equation Modeling (SEM). This method requires a large sample size because it relies on the pattern distribution theory (Raykov and Widaman, 1995). To ensure the reliability of the SEM method, the sample size has to be between 100 and 200 (Hoyle, 1995). According to Hoelter (1983), the limited sample size in SEM is 200. In fact, 290 bank credit officers were surveyed by the quota sampling method. The study focuses on these following banks, Bank for Investment and Development of Vietnam, Vietnam Bank for Industry and Trade, Bank for Foreign Trade of Vietnam, Vietnam Export-Import Bank, Asia Bank, and Saigon Thuong Tin Bank. The survey area is in large cities including Ho Chi Minh City, My Tho City, Can Tho City, and Long Xuyen City. Thus, the sample size meets the requirement and ensures the reliability of the model.

3. Results and discussions

3.1 Scale reliability test

To test the research hypotheses, the analysis process has been carried out in the following order: Step 1: Testing reliability of the scales; Step 2: Exploratory Factor Analysis (EFA); Step 3: Confirmation Factor Analysis (CFA); and Step 4: Structural Equation Modeling (SEM).

Step 1: Scale reliability test

In order to assess the relationships among observed variables in the scale, the Cronbach's Alpha coefficient is used to assess the reliability of the scale. The study eliminated 2 variables OW2 and WR4 because of having a “Corrected item-total Correlation” lower than 0.3 (Nunnally, 1978; Peterson, 1994; Slater, 1995). The final test result in Table 2 shows that 8 factors with 28 observed variables have high-reliability coefficients (above 0.7) and all observed variables have corrected item-total correlation greater than 0.3. This proves that all the variables ensure reliability and can be used for the next Exploratory Factor Analysis step.

Table 2
Result of Cronbach's Alpha analysis

No.	Scale	Number of variables	Cronbach's Alpha	Minimum Corrected Item-Total Correlation
1	Overloading work	3	0.800	0.598
2	Pressure form manager	4	0.877	0.674
3	Time pressure	3	0.779	0.552
4	Income pressure	3	0.847	0.666
5	Working condition	3	0.809	0.623
6	Workplace relationship	3	0.701	0.490
7	Job satisfaction	5	0.834	0.593
8	Job performance	4	0.813	0.578

Source: Survey data, 2018

Step 2: Exploratory factor analysis (EFA)

EFA analysis was done twice. The first EFA result for the occupational stress's component scales achieves the following values: (1) Reliability of variables (Factor loading > 0.5); (2) Research model's suitability test ($0.5 < KMO = 0.884 < 1.0$); (3) Bartlett's test for correlation of variables with Sig coefficient. = $0.00 < 0.05$; (4) Cumulative variance test = $72.22\% > 50\%$. Observed variables achieve convergent validity and discriminant validity (Hair et al., 2010). Thereby, 6 factors are formed from 19 observed variables, there is no disturbance among factors, so the factors' names have remained the same. Similarly, the second EFA result for the scale of Job satisfaction and Job performance achieves the following indicators: (1) Reliability the variables (Factor loading > 0.5); (2) Research model's suitability test ($0.5 < KMO = 0.830 < 1.0$); (3) Bartlett's test for correlation of variables with Sig coefficient. = $0.00 < 0.05$; (4) Cumulative variance test = $62.1\% > 50\%$. Observed variables achieve convergent validity and discriminant validity (Hair et al., 2010). Thus, the scales of Job satisfaction and Job performance have no disturbance, so the factors' names have remained the same as in the proposed research model.

Step 3: Confirmation factor analysis (CFA)

After EFA, CFA analysis was used for 8 scales. The analysis result shows that the model is suitable for the market data because the indicators are eligible: Chi-square/df = $1,543 < 2$ with $P = 0.000 \leq 0.05$; Values of TLI and CFI are 0.942 and 0.950, respectively, and both are greater than 0.9; RMSEA = $0.043 < 0.08$. The standardized regression weights of all factors are greater than 0.5 and the regression weights are statistically significant so the model reaches convergent validity. In addition to this, the correlation coefficients are less than 1 with standard deviations < 0.05 . Therefore, research factors achieve discriminant validity. Results of calculation of Composite Reliability (Pc) and Average Variance Extracted (Pvc) values show that Pc reaches the requirement, but Pvc value of the Workplace relationship scale is slightly low (< 0.5); however, Pvc can still be accepted at 0.4 or higher under the condition that Pc is greater than 0,6 (Fornell & Larcker, 1981; Fraering & Minor, 2006). Thus, all scales in the model are suitable for the next SEM analysis step.

Table 3
Results of scales' analysis

No.	Scale	Number of variables	Composite Reliability (Pc)	Variance Extracted (Pvc)	Value
1	Overloading work	3	0.81	0.58	Qualified
2	Pressure from manager	4	0.88	0.65	
3	Time pressure	3	0.78	0.55	
4	Income pressure	3	0.85	0.66	
5	Working condition	3	0.81	0.59	
6	Workplace relationship	3	0.70	0.45	
7	Job satisfaction	5	0.84	0.51	
8	Job performance	4	0.82	0.53	

Source: Survey data, 2018

3.2 Structural equation modeling (SEM)

The Structural Equation Modeling (SEM) was used to test research hypotheses. The analytical result is presented in Table 4 as follows:

Table 4
Testing the relationship among factors

Relationship	Standardized regression weight	P-value
Overloading work ← Occupational stress	0.721	***
Pressure from manager ← Occupational stress	0.696	***
Time pressure ← Occupational stress	0.737	***
Income pressure ← Occupational stress	0.699	***
Workplace relationship ← Occupational stress	0.759	***
Working condition ← Occupational stress	0.705	***
Job satisfaction ← Occupational stress	-0.347	***
Job performance ← Occupational stress	-0.264	***
Job performance ← Job satisfaction	0.220	***

Source: Survey data, 2018

Based on result in Table 4, it proves that Overloading work, Pressure from manager, Time pressure, Income pressure, Working conditions, and Workplace relationship are accepted at a significance level of 1% and have positive standardized regression weight. Thereby these 6 factors contribute to occupational stress of bank credit officers. In particular, the workplace relationship is the most dominant factor that impacts job stress of bank credit officers because of the greatest standardized coefficient.

This study has demonstrated the negative impact of occupational stress on job satisfaction, which is similar to the discovery of Cooper and Marshall (1976), Adams (1980), Shahu and Gole (2008), Ali et al. (2014). Hence, the higher the level of work stress for bank credit workers, the lower the job satisfaction. Moreover, the study has also shown that job stress negatively affects the job performance of banking credit personnel. The higher the occupational stress, the lower the work outcome of banking credit personnel and vice versa. The result of this study is consistent with those of Shahu and Gole (2008), Badar (2011). This evokes the problem, reduce occupational stress is an effective solution to improve satisfaction and job performance of banking credit personnel. Also, the study has demonstrated the job satisfaction is positively correlated with job performance. Thereby, if the job satisfaction raises, the performance of bank credit staff will be improved as well. This is a useful scientific basis for administrators to improve the performance of bank credit employees.

4. Conclusion

This research has proved the factors that constitute the occupational stress of banking credit officers are overloading work, pressure from manager, time pressure, income pressure, working conditions, and workplace relationship. Stressful job negatively affects the job satisfaction and work outcomes of banking credit officers. Therefore, work pressure is an issue that bank managers need to pay attention to improve the satisfaction and work results of their staff.

5. Implications

Some administrative implications for controlling stress, improving satisfaction and performance are suggested as follows:

Firstly, bank managers need to create favorable working conditions, comfortable space, and open working-time rules in order not to show the constraint and rigidity in the job. Moreover, bank managers need to understand the strengths and limitations of each individual to assign appropriate tasks according to their capacity.

Secondly, bank managers need to promote the good working spirit and group activities as well as build a close relationship between credit officers and other departments' members to share difficulties in work and life. Furthermore, bank managers should take care of the staff in order to recognize the work pressure and help them overcome it.

Lastly, bank managers need to appropriately evaluate the capacity of each employee to offer suitable targets and workloads, thereby determining proper salary and welfare level, training policies, and promotion opportunities.

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