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Impact of Job Stress on Employee Health and Performance: Evidence from Private Banks in Hailakandi District of Assam

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Abstract: Job stress is a critical factor that impacts employee performance across all professional domains, including both paid and unpaid roles. In today's competitive environment, organizations, whether public or private, rely on their human capital to achieve efficiency, effectiveness, and sustained profitability. This study explores the connection between job stress and employee health and how these elements collectively impact job performance, with a specific focus on private sector banks in the Hailakandi district of Barak Valley, Assam. The study was conducted across four major private banks: Housing HDFC Bank, ICICI Bank, Axis Bank (Axis), and Bandhan Bank. Data were collected through structured questionnaires administered via personal interviews with 86 randomly selected employees. Descriptive statistics and regression analysis were used to examine the extent and nature of stress-related effects on health and work performance. Data were analyzed using Statistical Package for the Social Sciences (SPSS), enabling detailed insight into the correlations between job stress, employee well-being, and productivity. The study's findings revealed that job stress has a significant impact on employee health and a moderate impact on employee performance.

Keywords: job stress, employee health, employee performance, private banking sector, workplace well-being

1. Introduction

The workplace is a significant part of every individual, so all organizations are required to maintain a supportive and peaceful work environment to increase their profitability. Every organization wants to have the optimal utilization of its resources. One major term that can influence employee performance and job satisfaction is job stress, as every role, regardless of whether it is compensated, arises with its own set of challenges. Over the years, due to innovation and new technologies, employees have had to face many obstacles in navigating.

Organizational success depends on the performance of the employees, and to improve the performance in the organization, employees need to focus and give their best to achieve profitability. For that, the organization needs to create an effective culture in the workplace. Stress may arise from a variety of factors, which may lead to emotional responses like irritation or frustration. These experiences can affect and expand beyond the workplace into their personal lives and may even manifest in physical ailments. Stress typically arises when an individual feels overworked, especially when this pressure persists over time without any break.

Occupational stress can reduce an employee's overall job satisfaction. Therefore, both employers and employees need to address the causes of stress to promote a more relaxed and productive working environment. Organizational success is highly dependent on employee engagement in their work. Nevertheless, maintaining a good profitability level is a complex challenge. Managers need to understand how they engage in their duties, as limited commitment can negatively affect employee performance. The work environment encompasses all factors surrounding employees, and it plays a vital role in enabling effective job execution. The management team within an organization has a direct influence on shaping this environment.

In today's rapidly evolving work environments, job stress has emerged as a significant factor influencing employee well-being, job satisfaction, and overall organizational performance. As organizations strive for greater efficiency and competitiveness, employees are often expected to meet increasing demands, adapt to technological advancements, and maintain high levels of productivity. These challenges, when persistent and unmanaged, contribute to elevated stress levels that can severely impact both physical and psychological health.

Occupational stress refers to the harmful physical and emotional responses that occur when job requirements do not align with the employee's capabilities, resources, or needs. It can manifest in various ways, from reduced concentration and fatigue to serious health problems such as anxiety, migraines, and cardiovascular conditions. In addition to its impact on health, job stress can undermine performance by reducing motivation, increasing absenteeism, and weakening workplace engagement.

Although job stress has been studied extensively in sectors like healthcare, information, technology, and urban banking environments, there exists a notable research gap in rural or semi-urban regions where infrastructure and customer readiness are still evolving. One such region is the Hailakandi district of Barak Valley,

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Assam. Employees in this area face additional challenges such as low digital literacy among customers, frequent employee transfers, and inadequate technological and physical infrastructure, all of which can aggravate occupational stress.

Despite these realities, few empirical studies have examined how such stressors affect both employee health and job performance in this specific context. Therefore, this study aims to fill that gap by investigating the influence of job stress on employees of private sector banks operating in Hailakandi. By doing so, it not only contributes to the growing body of literature on occupational stress in India but also offers context-sensitive insights that can inform managerial practices and policymaking in similar under-resourced banking environments.

2. Review of Literature

The theoretical framework is designed to shed light on the fundamental concepts that form the historical background of the topic while building a solid academic foundation. This is accomplished through a thorough review of existing literature, which acts as the basis for interpreting prior scholarly contributions. The main goal is to critically analyze and synthesize key theoretical perspectives, highlighting connections across earlier studies. By examining and contrasting the most pertinent research, this section aims to enhance and support the ongoing study, providing it with a comprehensive understanding of the established body of knowledge.

2.1. Related works

Work-life balance and job stress significantly affect employee performance both directly and indirectly through job satisfaction, based on a study of millennials in Indonesia's financial sector [1]. Emotional intelligence enhances job satisfaction, with work environment and pressure acting as mediators in reducing the effects of stress [2]. Persistent occupational stress and burnout lead to emotional fatigue and reduced work efficiency; leadership support and stress programs are essential for mitigation. Job stress negatively impacts motivation, performance, and satisfaction in Indian banks; managerial and peer support help lessen the burden [3]. High job stress reduces job satisfaction and commitment among teachers; role clarity and institutional support can improve outcomes [4]. Job stress reduces satisfaction and increases turnover intentions in hospitality; organizational support moderates this effect [5]. In Palestine's tech sector, job stress negatively affects performance; emotional intelligence acts as a protective mediator [6]. Stress affects job satisfaction and productivity in Saudi private firms; effective stress management is key to morale and performance. Job stress significantly reduces performance, accounting for 78.3% of performance variability in the study sample [7]. Among Taiwanese bankers during COVID-19, job stress increased turnover intent and lowered satisfaction, especially when linked to interpersonal issues and autonomy [8]. Workplace stress decreases productivity and satisfaction; it recommends supportive environments, employee assistance programs, and stress reduction training [9]. Stress strongly reduces performance and increases turnover intentions; a study confirms a strong negative correlation using regression analysis [10]. Stress impacts performance among Sri Lankan executives; role ambiguity and personality traits are key predictors [11]. Job stress and burnout significantly reduce employee satisfaction in Surabaya-based firms [12]. At E & E Manufacturing, work stress increases turnover and reduces performance, underscoring the need for intervention [13]. In palm oil plantations, moderate stress boosts productivity, while excessive stress and pay disparity lower morale [14]. Emotional intelligence reduces work-related stress; therefore, its development is recommended to enhance stress management [15]. Among remote workers, high job stress is linked to low job satisfaction; organizational support helps improve satisfaction [16]. Stress and workload significantly impact job satisfaction; together, they explain 39.9% of its variance among support staff [17]. Job stress causes a 20.6% decrease in worker performance, indicating a need for active stress management [18]. Job stress doesn't significantly affect commitment, but job satisfaction does; stress still matters indirectly [19]. Reference [20] emphasizes that service professions are uniquely vulnerable to psychosocial stressors due to their high interpersonal demands and emotional labor. The chapter underscores the importance of context-specific interventions to manage occupational stress in these environments.

2.2. Significance of the study

With technological advancements and economic growth, individuals are leading hectic lives, often becoming prone to stressful conditions. The banking sector, being one of the largest financial service providers, presents numerous challenges to its employees while delivering services. The efficiency and effectiveness of a bank employee are closely tied to their mental well-being and job satisfaction. An employee can perform optimally only when they are mentally healthy and content with their role. Conversely, job dissatisfaction may lead to reduced productivity and negatively affect the quality of services offered by the organization. A stressed employee may struggle to deliver quality service, eventually lose interest in their role, and develop a desire to resign.

This study seeks to explore the effects of job stress on employee performance within the banking sector, particularly due to the sector's core involvement in financial transactions. Therefore, the research focuses on analyzing how stress influences employee health and job performance. Understanding the connection between stress factors, employee health, and performance is essential for enhancing performance. Based on this understanding, specific recommendations can be made for banking professionals.

2.3. Statement of problem

A review of existing literature reveals that the relationship between job stress, employee performance, and health outcomes has been extensively studied across various sectors such as healthcare, education, and banking. Furthermore, many prior investigations lack empirical depth in capturing the statistical and practical interactions between these two variables within a banking context. In the evolving landscape of work following the COVID-19 pandemic and amid rapidly advancing technology, the nature and intensity of job stressors have undergone significant shifts. Employees are now expected to adapt swiftly to changing workflows, digital tools, and heightened expectations for performance and resilience. However, scholarly inquiry into how these evolving stressors affect both health and productivity, especially in high-pressure sectors like private banking, remains limited.

However, a conspicuous gap persists in research targeting rural and semi-urban regions, particularly in the Hailakandi district of Barak Valley, Assam. Most studies are concentrated in urban or economically developed areas, where organizations typically benefit from stronger infrastructure, stable administrative structures, and digitally literate clientele.

Moreover, few studies in the Indian context have examined how job stress affects both employee health and job performance simultaneously, especially in smaller districts or semi-urban banking

environments. This lack of focus creates a clear gap in understanding the full impact of stress in regions like Hailakandi.

This study aims to address that gap by focusing specifically on private bank employees in Hailakandi. It offers new insights into how regional challenges like customer support demands and resource limitations shape employee well-being and productivity. In doing so, the study adds valuable evidence to the broader field of occupational stress, particularly within underrepresented and developing regions.

2.4. Objective of the study

1) To examine the influence of job stress on the health of employees of selected banks in the private sector.
2) To look into the effect of job stress on employee performance.

2.5. Hypotheses for the study

Hypothesis 1:

1) Null Hypothesis (H_0): Job stress does not have a significant influence on employee health.
2) Alternative Hypothesis (H_1): Job stress has a significant influence on employee health.

Hypothesis 2:

1) Null Hypothesis (H_0): There is no significant influence of job stress on employee performance.
2) Alternative Hypothesis (H_1): Job stress has a significant influence on employee performance.

3. Methodology

3.1. Study design

This study adopts a descriptive and exploratory research design to assess the impact of job stress on both employee health and performance. The goal is to understand how specific occupational stressors influence individual well-being and workplace output in a developing, under-researched region. The design allows for both quantitative measurement and contextual interpretation of the relationships between variables.

3.2. Study area justification

The research was conducted in the Hailakandi district of Barak Valley, Assam, which was purposefully selected due to its unique characteristics. Unlike larger urban banking centers, Hailakandi represents a semi-urban, digitally transitioning region where private bank employees regularly face infrastructural constraints, high customer footfall, and frequent interactions with customers who lack digital banking literacy. These factors compound work-related stress and make the region an ideal setting to study occupational stress in a challenging yet understudied environment.

3.3. Sampling technique and sample size

A simple random sampling method was applied to select participants from four major private sector banks operating in the region: HDFC, ICICI, Axis, and Bandhan Bank. A total of 86 respondents were selected, comprising both male and female employees across different age groups and job roles. While the sample size is modest, it was considered appropriate for this exploratory study and was influenced by the limited availability of staff and the logistical constraints within the district.

3.4. Data sources

The study uses both primary and secondary data sources:

1) Primary data: Collected through a structured field survey using a well-designed questionnaire.
2) Secondary data: Sourced from academic journals, bank reports, government publications, and relevant literature to support the research framework and contextual background.

3.5. Data collection procedure

Data were gathered through face-to-face, structured interviews using a closed-ended questionnaire based on a 5-point Likert scale (ranging from 1 – strongly agree to 5 – strongly disagree). The questionnaire was divided into sections focusing on demographic data, stress indicators, physical and mental health symptoms, and perceived performance outcomes. The data were collected from bank employees working in the banks selected for the study.

3.6. Data analysis techniques

Data analysis was conducted using SPSS. The following methods were applied:

1) Descriptive statistics to analyze demographic characteristics and frequency distributions.
2) Simple linear regression to assess the predictive relationship between job stress and both employee health and performance.
3) Pearson correlation coefficient to measure the strength and direction of associations between variables.

3.7. Reliability of the instrument

To evaluate the internal consistency of the questionnaire, Cronbach's alpha was computed using SPSS. The overall coefficient for the 15 items was found to be 0.511. This reflects a moderate level of reliability, implying that although the tool generally measures the intended constructs, certain items might benefit from revision to enhance consistency. However, considering this is an exploratory study with a limited sample size, the obtained reliability is considered adequate and offers a suitable starting point for further analysis.

3.8. Measuring tools

In this research, a structured questionnaire served as the primary tool for gathering data related to job stress, its effects on employee health, and overall work performance. The questionnaire was divided into four main sections. The first section collected demographic details of the participants. The second section addressed various aspects of job stress, including workload, extended working hours, job insecurity, general stress levels, and deadline-related pressure. The third section explored the health impacts associated with job stress, such as headaches, sleep issues, muscle stiffness, elevated blood pressure, and frequent tiredness or exhaustion. The final section evaluated how stress influences job performance, focusing on challenges in maintaining concentration, a decline in work quality, reduced productivity, poor time management, and diminished motivation to complete work tasks.

4. Results and Interpretation

This section offers a statistical analysis of the data obtained from questionnaires circulated to the sample respondents. The respondents included both male and female participants. To verify the suitability of the data for parametric tests, normality was assessed using the Kolmogorov–Smirnov and Shapiro–Wilk tests. The results are presented in Figure 1, which shows that stress, performance, and health variables are approximately normally distributed. Table 1 highlights the demographic profile of the respondents.

Figure 1
Tests of normality for stress, performance, and health

Variable	Kolmogorov-Smirnov Statistic	degrees-of-freedom	Significance	Shapiro-Wilk Statistic	degrees-of-freedom	Significance
Stress	0.091	86	0.073	0.987	86	0.523
Performance	0.097	86	0.045	0.973	86	0.066
Health	0.107	86	0.017	0.975	86	0.098

Interpretation: The findings of Table 2 revealed that the relationship between job stress and employee health was analyzed using a simple linear regression model. The model demonstrated the strong relationship between stress and health with a Pearson coefficient of 0.835. The significance of the job stress and employee health of 0.000, which is quite below 0.05, confirms that the relationship between the variables is statistically significant. A Pearson correlation of 0.835 reflects a strong and positive correlation between the predicted variable. Furthermore, the R^2 value of 0.698 reveals that 69.8% of the variation in employee health is explained by job stress, indicating a high level of predictive strength in the model. Adjusted R^2 of 0.694 indicates that the model maintains its robustness. The standard error of estimate of 0.41967 represents the average deviation of health. The F-statistic demonstrated 193.850 with a P-value of 0.000, assessing the overall significance level of the regression model, and the P-value is below 0.05, reflecting that the model is statistically significant.Additionally, the t-statistic for the stress variable is 13.923. In summary, the regression model demonstrated 70% of the variation in health outcomes. Figure 2 shows the level of employee health.

Interpretation: The findings in Table 3 revealed that the impact of job stress on employee performance was examined using a simple linear regression model. The model indicates a moderately strong positive relationship between the two variables, with a Pearson correlation of 0.727 and a statistically significant P-value of 0.000. The R^2 value of 0.529 indicates 52.9% of variability in performance. The adjusted R^2 value of 0.523 aligns with the R^2 supporting the relationship between the variables. F-statistic of 94.340 by a P-value of 0.000 confirms the overall statistical significance of the model. The t-statistic for stress of 9.713, accompanied by a P-value of 0.000, confirms that stress is a highly significant predictor of performance. Figure 3 shows the level of employee performance.

Table 1
Demographic insights analysis

Variable	Categories	Frequency (n)	Percentage (%)
Gender	Male	50	58.1%
	Female	36	41.9%
Age group	18–35	48	55.8%
	36–45	38	44.2%
Employment type	Full-time	47	54.7%
	Part-time	39	45.3%
Education	High school	26	30.2%
	Graduate	60	69.8%

Table 2
Factor analysis of the influence of job stress on the health of the employee

Statistic	Value
Pearson correlation (r)	0.835
R^2	0.698
Adjusted R^2	0.694
Standard error of estimate	0.41967
F-statistic	193.850
P-value	< 0.001
Regression coefficient (B)	0.901
t-statistic	13.923

Figure 2
Histogram of employee health

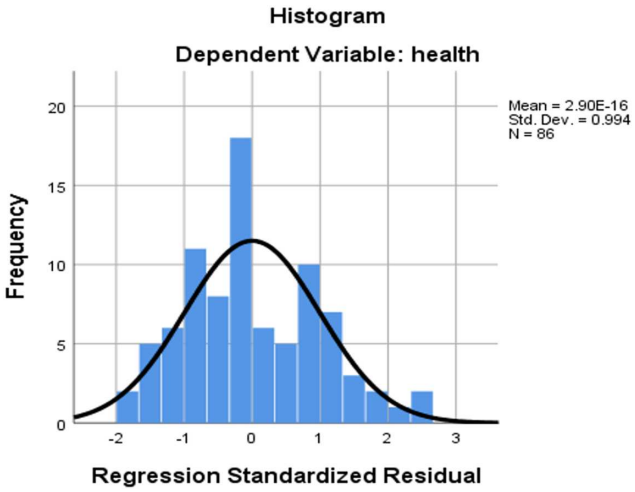
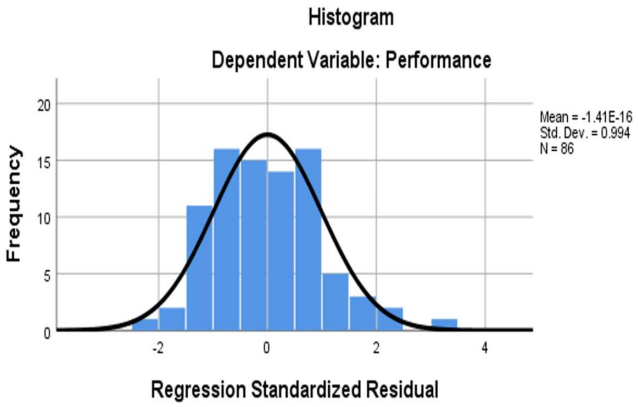


Table 3
Factor analysis of the effect of job stress on employee performance

Statistic	Value
Pearson correlation (r)	0.727
R^2	0.529
Adjusted R^2	0.523
Standard error of estimate	0.51794
F-statistic	94.340
P-value	< 0.001
Regression coefficient (B)	0.776
t-statistic	9.713

Figure 3
Histogram of employee performance



5. Results and Discussion

The findings indicate that 58.1% of the respondents are male, while 41.9% of the respondents are female employees. In terms of age distribution, 55.8% fall within the 18–35 age group, and 44.2% are aged between 36 and 45. Concerning employment type, 54.7% of the participants hold full-time positions, while 45.3% are employed part-time. From an educational perspective, 30.2% have completed education up to the high school level, whereas 69.8% possess a graduate-level qualification.

The study explores the relationship between job stress and employee health using a simple linear regression model, and it was found that the Pearson correlation between the variables is positive and significant. The model implies that the higher levels of job stress are associated with an increase in stress-related health problems among the employees. Furthermore, the relationship between the variable with a *P*-value of 0.000 demonstrates a strong and proportional relationship, which is statistically significant, and the model summary further explains that R^2 value of 0.698 indicates that approximately 69.8% of the variation in employee health is explained by job stress. In contrast, the Adjusted R^2 value of 0.694 indicates that the model remains stable after adjustment. Additionally, the standard error of estimate calculated at 0.41967 points, which is a fairly precise prediction of the variable.

The *F*-statistic of 193.850 with a *P*-value of 0.000 demonstrates that the regression model is statistically significant. In numerical terms, the regression coefficient (B = 0.901) indicates that for every one-unit increase in job stress, the employee health problem score increases by 0.901 units. Since the health variable represents stress-related health problems, this indicates that higher job stress is associated with poorer employee health.

The study also examined the influence of job stress on employee performance, with a Pearson correlation of 0.727 being identified. The model also demonstrated that 52.9% of the variation in employee performance is explained by job stress. The findings indicate that job stress is a statistically significant predictor of employee performance.

To summarize, both the regression model and job stress play a major role in both the performance and health of the employees working in selected private-sector banks private banks of Barak Valley.

6. Conclusion

The main aim of this research was to examine the influence of stress on the health of employees in selected private-sector banks and to understand the job stress effects on employee performance. The study demonstrates that factors such as heavy workloads, long working hours, and job insecurity significantly contribute to job-related stress. The study reveals that job stress has a high impact on physical health issues, including headaches, migraines, insomnia, and neck and back pain, all of which impair concentration, diminish work quality, and ultimately hinder overall productivity. By managing these core stressors and implementing effective stress management strategies, the level of work-related stress can be reduced. Additionally, the working environment within the selected private-sector banks private banks emerged as a crucial factor in contributing to occupational stress among employees.

7. Limitations of the Study

The study was conducted among both male and female employees of private sector banks in Hailakandi District, Barak Valley, Assam. Due to the limited sample size and time duration of the investigation, the study focused on capturing diverse expertise across various fields. The selection of the area was based on purposive judgment. Given the respondents' busy schedules and limited availability, simple random sampling techniques were employed. It is important to note that the research is confined to four private sector banks within the Hailakandi District.

8. Recommendations for Future Research

Future research can benefit from several directions to build upon the current findings. Expanding the sample size would significantly enhance the reliability and generalizability of the results. Understanding employee stress levels is crucial for addressing the overall well-being of the workforce, which remains a critical concern in today's demanding work environments. Conducting a comparative study between private and public-sector banks could yield meaningful insights, offering a deeper understanding of the variations in stress levels across different sectors. Additionally, exploring the determinants of occupational stress and examining their effects based on demographic factors such as the organization's location and the age of employees can provide valuable and nuanced perspectives. Moreover, there is a notable gap in the existing literature on the influence of education level on the strategies employed for stress management in the banking sector. This area offers rich potential for future exploration and could contribute significantly to the development of targeted interventions.

Ethical Statement

This study did not require formal ethical approval as, in India, ethics committee or IRB approval is not mandatory for non-medical social science research involving questionnaire-based surveys without clinical intervention, in accordance with the ethical guidelines of the Indian Council of Social Science Research (ICSSR), Government of India. Participation was voluntary, informed consent was obtained from all respondents, and no personally identifiable information was collected or disclosed.

Conflicts of Interest

The authors declare that they have no conflicts of interest to this work.

Data Availability Statement

The data that support this work are available upon reasonable request to the corresponding author.

Author Contribution Statement

Panchali Dey: Conceptualization, Methodology, Software, Formal analysis, Investigation, Writing – original draft, Writing – review & editing. **Soumendra Bhattacharjee:** Conceptualization, Methodology, Validation, Resources, Data curation, Visualization, Supervision, Project administration.

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