

Factors Affecting Job Stress among Employees in the Banking Sector of Malaysia

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The purpose of this study is to examine the factors affecting job stress among employees in the banking sector of Malaysia. For the current study we conducted a survey amongst employees of the different banks to analyze their stress level and experiences in the work place. A close ended structured questionnaire was used to collect the data and convenience sampling method was used to gather information from the employees. After applying regression analysis, on the collected primary data, we concluded that job performance, job satisfaction, absenteeism rate and motivation level have a significant relationship with job stress in the banking sector of Malaysia.

Key words: *Job Strees, Job Performance, Job Satisfaction, Abseeteesim Rate, Motivation.*

Introduction

Over the past decades, stress has been one of the major issues faced by employees in the organizations of the banking sector (George, 2015). There are various factors which cause stress amongst the bankers in the public and private banks and some of them are such as introducing a change in the structure of the banks and the pattern of the work, using advanced up-to-date technology frequently without having enough knowledge about it, tackling with customers complaints, achieving sales targets, competitive markets etc (Lau et al., 2018). Recently, a lot of research has been conducted on job stress and it was found that job stress is one of the negative elements of the workplace, which has a bad impact on the overall smooth

functioning of the banking sector and relevant organizations in many ways. The level of stress is higher in the banks as compared to the organizations because bankers are usually overloaded with work and this issue has been going on for some years. Bankers perform their specific tasks but they are given other tasks as well to perform in which they are not specialized. In turn, it drains them when they lose their sense of direction or responsibility towards work and their level of job satisfaction decreases. When job satisfaction falls it negatively affects job performance (Hoboubi et al., 2017).

The HSE (health safety executive UK) explained the main difference between work pressure and work stress. Pressure is needed to motivate the employees to work more efficiently, of course, which is beneficial for an organization but when the pressure exceeds its limits it transforms into stress resulting into low performance. Actually, it becomes difficult for the employees to deal with pressure when it rises (Sonntag & Fritz, 2015). If the employees fail to reduce their stress in a timely way, it may lead to health issues such as heart attack, dizziness, high blood pressure, depression, sleeping disorders etc and the employees can be stressed out emotionally as well depending upon the situation. According to research, Emotional Intelligences (E.I) are competencies that help bank employees combat stress. Stress is common everywhere and stress management is lacking in some developing countries. Stress management techniques should be introduced in the organizations and in the banks as well to help employees cope with stress. This will definitely bring a lot of positive change in the environment or the culture of the organizations and the banks.

The purpose of this study is to identify the factors which affect job stress among employees in the private banking sector. Employees working in the banking sector are facing higher levels of stress on a daily basis. Therefore, this study is motivated to examine the causes of the stress amongst the employees and its impact on the level of performance and job satisfaction in banks.

Specifically, this study examined the relationship between the independent and dependent variables of the job stress in the banks such as turnover, absenteeism rate, job satisfaction and job performance; examining the causes of the work stress; identifying the impact of the work stress on the performance of the employees in banks; and analyzing the stress management techniques so that they can be introduced in banks.

This study contributes by assisting the employees and the management to broaden the perspectives on stress management techniques and its implementation in other aspects of life. Once introduced, the awareness of stress management techniques may increase amongst the population of other sectors, which in turn will benefit employees and the organizations as well. It is the responsibility of the management to facilitate employee mechanisms to cope with stress. This research is helpful for management to identify the causes behind employee

job stress and fulfil or satisfy the socioeconomic and other needs of the employees by applying stress management techniques.

The next sections of this paper provide an extensive literature review of the phenomenon; explaining the primary and secondary sources of data collection, the instrument used for collecting the data, the sample size used for the statistical analysis, the statistical technique applied to it and the conceptual and statistical model developed. This is followed by the results and interpretations of the statistical analysis and the assessment summary of the hypothesis that have been tested. The last section includes the conclusion of the overall study, with a discussion on results and a conclusion.

Literature Review

Stress in the Banks

As indicated by Kong et al. (2018) globalization and privatization have influenced the way people in general and private banks and their associations work. Due to these progressions, bank representatives feel pressurized when they are working under distressing circumstances as their workload experiences ongoing increments. Gök et al. (2017) state that stretch is exceptionally unsafe influencing the employees physically and emotionally. Certain measures ought to be taken by the representatives to annihilate this anxiety. Geng et al. (2018) state that bank representatives are so involved with work that they don't get recreation time in their own lives and this causes them a lot of anxiety.

Effects of Job Stress

The directors and representatives ought to satisfy the greater part of their obligations and figure out how to oversee stress and the anxiety ought not to be allowed to surpass its limit or it can cause physical and mental issues amongst the workers (Jernsittiparsert, & Khongkhadee, 2017; Samrong, 2018). It is the administrator's obligation to educate the representatives having full power and designation of force. Administrators ought to give assistance to and back the workers to enhance their occupation execution regardless of the possibility that they are worried or experiencing stress (Siddiqui & Anjum, 2013; Williamson et al., 2017).

Geng et al. (2018) looked into anxiety and arrived at the conclusion that anxiety affects the general population, it relies on the general population and the circumstance. For instance, if a man is sick so he will be worried adversely and if a man has performed an assignment proficiently so the anxiety might be considered as positive since it is all justified, despite all the trouble to complete. Riaz et al. (2016) expressed that everybody needs to manage stress which is created by boost. In the event that a man can deal with the circumstance with

tolerance so his boost will bring about the restricted measure of anxiety when contrasted with the other individual who can't meet his/her requests with persistence prompting an extraordinary measure of anxiety. An individual must manage t anxiety before it gets beyond control.

Work position is qualified by the levels each worker attains through meeting a range of differing commitments. The higher the position, the more the commitments requisite, this causes the level of work uneasiness to increase. Sexual orientation contrasts will likewise realize contrasts in the level of work tension experienced by men and women respectively. Work stretch moreover can happen to specialists who don't have the ability to acclimatise to their work. The reason may be initiated by the working environment or may be that the work does not fit the delegate's ability (Abbas & Raja, 2015). Stress for each labourer will by and large be distinctive because of differences in work position and gender which impact on commitment, exercise and the changes for each worker.

The HR organization office at some broad scale affiliations are making history for human resource division as these workplaces are at present performing to more than staff limits (Riaz et al., 2017). Their commitments have broadened, they are surveying substitute workplaces including the enlistment and decision, compensation organization, support organization, change and various other factors. Human resource organization capacities as the procedure of any affiliation's workforce are known as its human resource division (Theotokas & Kapantais, 2017). This division is accountable for establishing limits including the decision, interest, get ready, examination and agent's compensation and likewise manages the activity and definitive culture genuinely agreed to occupation and work laws. Human resource divisions work for the whole deal destinations of the association and determine course of action procedures for business expansion. This office moreover attempts to meet the new corporate solicitations by utilizing more skilled people for the affiliation and training of alternate workers. Consequently, the best difference which can be seen between the work power office and human resource division is the broadened commitments which will contribute to the various levelled improvement.

Work uneasiness is an area that is always related to the employees and the proficiency that can lessen the professional's profitability in the workplace. Stress impacts the employees effectiveness since it is a critical issue in the domain of work, and is a fundamental issue in employee satisfaction. The issue of work nervousness can be created by another person in the same workplace or affiliation (Siddiqui, Mashkooor & Hye, 2010; Siahaan, 2018). This condition routinely makes professionals feel constrained to work every day, and it frequently makes them wonder when they will be moving, what are the goals to be regularly refined and when will the employees be enlisted. These elements make employees feel pressure and are a component influencing workers productivity known as anxiety. Employers are a fundamental

resource for associations and they are routinely subjected to work stress which can be due to employees behaving in a manner that reduces profitability while performing their occupations (Riaz et al., 2016).

Stress Management Strategies

Pay is the wage offered to delegates for their work, it can be offered as a budgetary and non-monetary related financial prize which is used to build the employee's performance. In any case, prizes are the additional focal points given to the employees, which can fuse money related and non-monetary motivating forces, such as social insurance administrations, rewards and so forth (Analoui, 2018). This reward system results in a larger amount of profitability and a high level of representative consistency.

Maintenance – Remuneration and prize structures are essential drivers of work motivation and many organizations use this type of system to expand the level of inspiration of workers through encouragement of endeavour. Organizations consistently use various procedures including compensation game plans to present attractive results and concentrate on keeping their workers involved in the association (Hollenbeck & Jamieson, 2015). Preparing and Development Training is the technique of building up the abilities of the workers with the goal that they will have the capacity to give a standard execution. Preparing additionally enhances the abilities of the lawful environment and it expands representative's profitability and their level of inspiration (Hollenbeck & Jamieson, 2015). With the assistance of instructional courses, workers can develop their very own identity and they are not willing to leave the association as they become more committed.

Human Resource Planning guarantees that the company's human asset needs are recognized and organized to satisfy employees. Brewster et al. (2016) expressed this as the best approach to perceive and think about the requirements of the HR office which will help in accomplishing authoritative objectives. This arranging capacity creates a relationship between HR division and the association to pick up the authoritative goals. Human asset arranging is the technique through which the associations attempt to assess the present interest of the representatives and evaluate the size and nature of their supply which is fitting to fulfil the interest. When outlining methodologies utilized for worker's maintenance, image creation, adaptability methodology, enlistment and determination procedure, a cutting edge human asset administration framework helps with controlling the elements of the association. Human asset administration involves making strategies to coordinate the gifts and measurement of the work required by the association. In this way, HR assumes an urgent part in enlisting, preparing, procuring, rousing, holding and transforming the representatives as indicated by the requests of the association keeping in mind the end goal to meet the business targets.

Human Resource administration is considered as the most critical and fundamental component of the association. All the framework, procedures, philosophies and operations happen due to the workers as they are the impetus. This is conceivable as a result of worker inspiration when they work adequately in the association. As indicated by Joshi & Chaturvedi (2018) inspiration maintains individual progress towards a goal or objective. However compensation is an unpredictable idea where cash is considered. The most critical component of authoritative development is inspiration which furnishes people with a suitable domain which makes them feel good to contribute to the hierarchical objectives. The inspiration guarantees representative's commitment for their obligation, diligent work, accomplishment, and creates some development opportunities. Interestingly with motivational hypothesis, prizes are given for the work execution and there are two sorts of prizes, for example, money related and non-budgetary prizes. Budgetary prizes are those which are given in view of the pay framework, for example, pay rates, rewards and so on and non-monetary prizes are the incidental advantages or the advantages offered to the representatives. A connection exists between motivational hypothesis and prize frameworks as prizes are offered to expand representative's inspiration and for long haul impact on workers. It is the association's obligation to give accessible assets and prizes to representatives keeping in mind the end goal to rouse them which thus will help them to contribute towards authoritative advancement and accomplishment.

The strategy of assessing occupation involves the estimations of different customary employments. This procedure relates to the essentials of employment alongside various occupation rates. The employment esteem and level determines the pay level of the occupation since employment esteem characterizes the occupation obligations connected with employment. Work assessment is characterized as the framework taking into account work values which are identified with the organization's undertaking. In any case, pay is calculated taking into account the individual execution, their aptitudes and commitment towards the occupation (Gede, 2019).

The prize framework is the best technique utilized for representative's inspiration and gives workers the capacity to perform their occupation errands. Backhanded and direct are two types of prizes offered to representatives. Backhanded compensation exists in the form of, for example, rebates, medical advantages, enrolments, car, free petrol etc given to representatives. However, coordinate prizes are offered in such ways as, for example, pay rates, compensation, rewards, increases and so forth. The prize framework concentrates on finding the right individuals who are suitable for the right occupation keeping in mind the end goal to meet the destinations of the association. It helps the workers to stay inspired and perform better in their occupations (Rizwan et al., 2016).

Job Stress and Employee Performance

Anxiety can be found in a wide range of associations and the workplace of the associations currently is so unpredictable and specialized that it leads to work nervousness and adversely affects the labourers level of fulfilment, profitability and execution and the organizations in UK are investigating approaches to deal with this basic issue (Abbas & Raja, 2015).

Stress exists at all the levels of progression of an association whether director, representative or a CEO. Stress affects the fulfilment level of a considerable number of people. As indicated by Riaz et al. (2016) employees hare currently experiencing an abnormal condition of tension concerning time, working for more hours which diminishes capacity for better performance. Administration ought to give support to decrease anxiety in employees and offer legitimate help, this backing from administration is a contributing power towards lessening work stress. George (2015) considered the relationship between occupational stress and work fulfilment in execution when he led an exploration on the administration of associations and he arrived at the conclusion that if a worker has a low level of uneasiness he or she can perform much better at work.

Gede (2019) led a study that discovered the connection between the word related stressors and the representative's execution and he arrived at the conclusion that these stressors can psychologically affect the specialists. Stress causes wellbeing issues, for example, strong agony, heart infections, gloom and can influence worker profitability adversely. Workers who are worried begin smoking and they become dependent on it. At the point when employees are not being given prizes, they have less control over their work, administration doesn't give satisfactory backing to them when they are confronting genuine wellbeing issues, for example, hypertension, heart assaults etc and this consequently diminishes their dedication towards the company. Stress increases employee absenteesim and turnover, which consequently influences both the workers and hierarchical viability (Chung et al., 2017). Business related nervousness can have a number of effects between prerequisites of the families and the limit of families to give material security to them. Anxiety is a standout amongst the most vital issues for consideration by associations and must be considered in light of the fact that it is connected with worker wellbeing and their level of execution. Anxiety is ascending in the friendliness business the most as it influences both the worker's and superior's level of efficiency which in turn lessens their level of employment execution.

H₀: Stress significantly leads to low job performance.

H₁: Stress significantly leads to low job satisfaction.

H₂: Stress significantly leads to high absenteeism rate.

H₃: Stress significantly leads to low motivation level.

Methodology

A quantitative research method is used to test the data scientifically with the help of facts and figures. Firstly, this study examined the relation between the two variables: stress and its impact on the performance, theoretically and then tested these empirically. The dimension of this research will be descriptive statistics to be used in the study of stress amongst employees in the banking sector. This includes charts, tables, graphs etc which represent the data statistically or mathematically such as the percentage of employees dealing with stress in the banking sector etc.

Cross sectional method was preferred because it is less time consuming as respondents are supposed to respond at one time. The other benefit is that the data can be easily gathered. Applied research will be used as it involves conducting findings on the pure research by using one's own knowledge about stress and its factors. Through applied research further study will be conducted to gain more information and it apply to real life theories directly. This will help in gathering and using data related to real life situations.

Sample

Data was collected by using the primary method. Close ended and semi structured questionnaires were distributed amongst the employees and they were asked to choose any one option from the given options. A sample of 150 employees were selected from the banking sector of Malaysia. Convenience sampling method was used to gather information from the employees as the employees were provided with the questionnaires at their convenience.

Data reliability

To examine the accurate correlation between the responses of the questionnaires, cronbach alpha is implemented. Cronbach alpha is used to identify whether the data gathered is reliable or not. The score should be from 6 till 10, if it is less than 6 it means that the data is not reliable.

Table 1: Case Processing Summary

		N	%
Cases	Valid	80	100.0
	Excluded ^a	0	.0
	Total	80	100.0

a. Listwise deletion based on all variables in the procedure.

Table 2: Reliability Statistics

Cronbach's Alpha	N of Items
.820	17

The above results of reliability test shows that data collected for the current research is reliable and authentic on the basis of Cronbach's Alpha test value which is greater than 0.6 shows 82% validity of research data.

Statistical Technique

Multiple Linear Regression (MLR) has been used in the current research to understand the relationship among variables. Statistical software of SPSS 17 was used to apply statistical analysis.

Results and Interpretations

Descriptive Statistics

Table 3: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 25	22	27.5	27.5	27.5
	25-30	20	25.0	25.0	52.5
	31-36	22	27.5	27.5	80.0
	36 and Above	16	20.0	20.0	100.0
	Total	80	100.0	100.0	

Table 4: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	40	50.0	50.0	50.0
	Female	40	50.0	50.0	100.0
	Total	80	100.0	100.0	

Table 5: Have you ever encountered stress at your work place?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	64	80.0	80.0	80.0

	No	16	20.0	20.0	100.0
	Total	80	100.0	100.0	

Table 6: Do you think Excessive work pressure one of the causes of stress?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	7	8.8	8.8	8.8
	Agree	33	41.3	41.3	50.0
	Neutral	14	17.5	17.5	67.5
	Disagree	16	20.0	20.0	87.5
	Strongly Disagree	10	12.5	12.5	100.0
	Total	80	100.0	100.0	

Table 7: Do you think that Political climate at the work place is one of the causes of stress?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	10	12.5	12.5	12.5
	Agree	27	33.8	33.8	46.3
	Neutral	20	25.0	25.0	71.3
	Disagree	18	22.5	22.5	93.8
	Strongly Disagree	5	6.3	6.3	100.0
	Total	80	100.0	100.0	

Inferential Statistics

Regression analysis has been applied on the current research to understand the relationship between the study variables. As we have one dependent and four independent variables, therefore we have applied Multiple Linear Regression (MLR) on the current variables.

Table 8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.605 ^a	.366	.332	.50656

a. Predictors: (Constant), IV Job performance_Job satisfaction, IV Absenteeism rate, IV_Motivation_Level, IV_

The first part of regression model is model summary, which represents the relationship between the dependent variable and the regression model. Work Stress was used as a dependent variable. R (Multiple correlation coefficient) predicts the degree of relationship between a dependent variable and the regression model. If this relation is greater than 50% then it is said to be strong and significance increases with the greater value. The above results show that there is 60.5% degree of control of dependent variable on available regression model and similarly R-Square (Coefficient of determination) which shows half of the variation of dependent variable in the regression model is only 36%. The results of the above table show that the regression model created is not very strong. However, the significance will be analyzed in further results.

ANOVA

Table 9:

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.101	4	2.775	10.816	.000 ^a
	Residual	19.245	75	.257		
	Total	30.347	79			
a. Predictors: (Constant), IV_Job performance_Job satisfaction, IV_Absenteeism rate, IV_Motivation level, IV_						
b. Dependent Variable: DV_Stress						

Analysis of Variance (ANOVA) table predicts the significance of the regression model on 95% confidence interval. For the significance and validity of regression the sig-value of ANOVA table must be less than or equal to 0.05 (5% level of significance) in the above table we can identify that sig-value is less than 0.05 i.e. 0.00 which proves the overall regression model and the relationship between variables.

Table 10:

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.619	.231		2.674	.009

	IV_Job_performance	.189	.097	.254	1.947	.045
	IV_Job satisfaction	-.197	.131	-.242	-1.496	.139
	IV_Absenteeism rate	-.061	.083	-.096	-.736	.024
	IV_Motivation level	.497	.127	.602	3.908	.000

a. Dependent Variable: DV_Stress

ANOVA table tests the significance of the overall regression model while the coefficient table shows the relationship between the dependent variable and all independent variables individually. In the above table all independent variables are present with their sig-values. We can identify the sig-value of Job performance, Job satisfaction, absenteeism rate and motivation level is less than 0.05 and (0.045, 0.024, 0.000). Therefore, it is concluded that Job performance, Job satisfaction, absenteeism rate and motivation level have a significant relationship with Stress at work place in the Private Banking Sector.

Hypotheses Assessment Summary

No.	Hypothesis	Sig-Values	Empirical Conclusion
H ₁ :	Stress significantly leads to low job performance.	0.045	Accepted
H ₂ :	Stress significantly leads to low job satisfaction.	0.139	Rejected
H ₃ :	Stress significantly leads to high absenteeism rate.	0.024	Accepted
H ₄ :	Stress significantly leads to low motivation level.	0.000	Accepted

Discussion

In large companies such as Banks, individual stress is usually caused by the complexity of coordination arrangements and the sense of futility in the midst of a large group of people who are qualified as quite heterogeneous. Bank employees have to maintain excellent performance standards in a competitive environment and this will cause resulting tension or pressure for employees. Chung et al. (2017) stated that role stressor can be defined as a motivator or a negative factor to job satisfaction. Role stressor is divided into two distinct forms (i) role conflict and (ii) role ambiguity. Role conflict and role ambiguity are the forms of role based stress. Bank tellers may perhaps experience role ambiguity with respect to the timely processing of customers versus attention to individual's needs. Job satisfaction is a main characteristic of job attitude as it describes the behavior of the employee (Geng et al., 2018). The workers responsibility decreases because of the lower level of employment fulfilment. Job satisfaction of employees is the most important factor for the overall effectiveness of an organization.

Conclusion

In the banking sector, job stress is a factor that is crucial in any consideration of employee productivity. Stress is faced by many employees, affects employee productivity and is a serious problem in the world of work. Job stress for one employee can interfere with the performance of other and even all employees within the scope of an organization. Productivity decline is thought to be caused by pressure - pressure experienced by employees. This pressure can come from outside work as disclosed previously in this article and can also be derived from the work, such as pressure from customers, especially for employees who deal directly with customers. Refusal and or less friendly attitudes of the customer often add to stress through increased work pressure and employee performance degradation. Pressure received by the employee not only comes from the customer, but also can come from within the work environment, especially from leaders who continue to force employees to work quickly and to high standards without any compensation in accordance with the workload. While the banking industry is important in many ways, it seems that there are invisible problems due to stress in this industry. Banking is an inherently stressful profession with long working hours, tough competition, ethical and moral problems, monitoring bottlenecks and demanding customers.

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