Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

Job Stress and Work Performance: Evidence of Female Employees of Banks in Rupandehi District

Rayamajhi Sushma*

**Program, MBA BF Lumbini Banijya campus, Butwal Tribhuvan University, Nepal.*

*Corresponding Email: *sushmarayemajhi@gmail.com*

Received: 04 February 2024 **Accepted:** 21 April 2024 **Published:** 04 June 2024

Abstract: ***The study's goal is to discover the factors that contribute to stress and the impact of stress on work performance in the banking industry. This study also gives data on the employees' degree of stress and level of performance. For the research project, 16 banks from the Rupendehi district were taken as sample employed and non-probability sampling was used to generate a representative sample. The sample size was 386 respondents. Respondents' main data were collected via a questionnaire. Regression analysis, correlation, and oneway ANOVA. The study's findings show that job-related stress, peer support, and work-life balance have a substantial influence on employee performance in the banking industry. The study also concludes that Organizational Stress Factors have no substantial influence on employee performance.***

Keywords: ***Job Related Stress, Organizational Stress, Work Life Balance and Peers Supports.***

1. INTRODUCTION

1.1 General Background

The banking sector in Nepal plays an important role in the economic development of the country. However, it is important to recognize that female workers in this field often face unique challenges and pressures that can impacts their job satisfaction and overall welfare. Tight deadlines, performance pressure, and a demanding and high-pressure work environment are all well-known characteristics of banking sectors. According to the NRB, 21,353 women work in financial institutions. Women decided to work in banking sectors to progress their careers, earn a competitive salary, and gain new skills that will make positive impact on communities.

Over the last three decades, the impact of dramatic change in the social, political, and economic environment has resulted in a rapid increase in the number of women entering the paid labor force, while their identity and workload remain defined by caring work, particularly for their

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

younger children. As a result, job and family life become important aspects of their lives. When a mother invests more time and energy to work, it is considered that the family suffers, and vice versa Kodagoda,(2010).Some even believe that such disagreement has broader and negative social consequences. Stress is about as those who are under pressure in their personal lives. Workload stress were defined as a dislike of going to work and a feeling of constant pressure, which is accompanied by a wide range of physiological, psychological, and behavioral stress symptoms.

1.2 Statement of the Problem

The banking sector is well known as for its hard and stressful work environment, stringent deadlines, and performance expectations. Although concerns about job stress are common in many industries, there is an increasing need to comprehend how it specifically affects female employees. There is little research on the stress that women face at work in Nepal banking industry, despite the country's female participation rate rising. Enhancing female employees' working conditions and promoting gender equality in the workplace require a knowledge of the unique challenges that they encounter**.** Singaravelloo, (2020). Research on the impact of work-related stress on job performance is scarce. Stress has a major negative influence on employee and organizational health and performance. Workplace issues like absenteeism, attrition, subpar performance, mistakes and accidents, and drug and alcohol misuse are all closely linked to job stress Manshor et al.,(2003).Stress at work is a serious occupational risk. The greatest way to protect workers' health against industrial hazards is to eliminate or control the threat.

1.3 Research Question

With the discussion of major issues and problems in above section, the following research questions are develop for research project:

- Is there any relationship between job stress, Organizational factors, working life balance and Peers supports on job performance of female bankers?

1.4 Objectives of the Study

To accomplish the main objectives, specific objectives of this study are;

- To analyze the impact of job related stress, organizational factors, work life balance and peers supports of female employee on job performance of working on banking sectors.

1.5 Hypothesis

H1**:** There is a significant relationship between work related stress and job performance among female bankers.
H2: There is a significant relationship between Organizational factor and job performance among female.
H3: There is a significant relationship between work life balance and job performance.
H4: There is a significant relationship between Peers support and job performance working in banking sectors.

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

1.6 Significance of the study

Banking sectors is a growing sector as people from all walk of life purchase different products which increase the business of banking sectors all over the world. In spite of multiple challenge faced by the organization, it is showing tremendous growth and also supporting the economy of the country. This research work propose a conceptual model to explore the nature of the relationship between job performance and occupational stress in the banks. At the same time the research study want to grow an occupational stress model opted to the employee in the banking sectors.

2. RELATED LITERATURE AND THEORICAL FRAMEWORK

The purpose of the literature review is to present the most reliable data measuring stress on job performance of female bank employees. It summarize the evidence relevant to the assessment of the global and Nepal.

2.1 Empirical Review

In Context of Nepal

Tulaadhar, (2012) took a sample size of 165 female employees of 17 different financial institutions of Kailali district. This study determines the nature of work, wages and facilities available to women employees of banks in Kailali district and the working conditions of women in the banking sector in Nepal. data were collected using a questionnaire. Questionnaires were distributed to them. The main findings of this study are that there is a lot of discrimination between male and female employees. Most of female workers hold low positions and have not been consulted in the decision-making process. Female employees are entitled to the same salary and leave as male employees of the bank. There are no specific rules or regulations regarding female workers.

Basnet ,(2022) to investigate how job-related stress impacts workers' performance. The questionnaire is issued to various types and levels of bankers working in Kathmandu valley banks. The acquired data was examined using statistical methods such as descriptive statistics, correlation, and regression. The study found a slight negative relationship between role ambiguity and job performance but no relationship between workload and role conflict and job performance. This suggests that job stress is not necessarily harmful but can improve performance. The study's findings and recommendations may assist commercial banks in reducing staff stress.

In Global Context

Bhakar, (2018) examined the effects of role overload on married working women's job performance, job stress, and job satisfaction. Regression analysis was used to gather data from 150 married female in the Raipur, Chhattisgarh region. The results showed that role overload had a positive effect on job performance and stress at work, but a negative influence on job satisfaction. Although the results showed that the person's performance improves to a lesser amount with more role overload—a certain level of stress is beneficial for performance, but it also raises dissatisfaction—overburdened employees demonstrate low efficiency and performance.

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

Raman, (2019). The purpose of this study is to look into the significance of work-life balance and the elements that influence their level of job satisfaction.Data Alarape(2023) Workplace support, work-life balance programs, healthy and stress-free mind, salary, other monetary benefits, and job satisfaction are extracted from the data collected from 128 respondents. Factor analysis were conducted using SPSS. The results showed that the dependent variable is significantly influence by predictor factors, including the type of job, workplace support, work-life balance initiatives, a healthy and stress-free mindset, pay, and other financial benefits. It was found that there is no significant relationship between the covariate, available personal time, and the dependent variable.

Ponnampalam,(2013) attempted to determine how stress connected to one's job, stress related to the organization, and stress related to oneself affected one's performance. The degree of stress is determined using descriptive analysis, and the correlation coefficient is helpful in determining how the variables are relates to one another. Regression analysis is use to evaluate how stress affects performance. Regression analysis is used to evaluate how stress affects performance. The findings showed that the organizational stress mean value was greater than the other two when mean values were compare.

Work-life balance refers to altering work practices to enable employees to balance employment and other obligations, including taking care of aged parents or children. Equal balance is not what WLB means. WLB is the culmination of an individual's interactions in several spheres of life; the benefits and drawbacks arising from this equilibrium or disequilibrium can impact multiple societal levels (Roopavathi, 2021)

Rizqa ,(2020) Examine the impact of emotional commitment and work-life balance on Indonesian married female employees' job performance .206 married female workers of Indonesian banks are used by the researchers to collect data. The data was analyzed using partial least squares and structural equation modeling. This study found that emotional commitment, a byproduct of work-life balance, has an indirect impact on job performance in addition to direct effects.

2.2 Research Framework

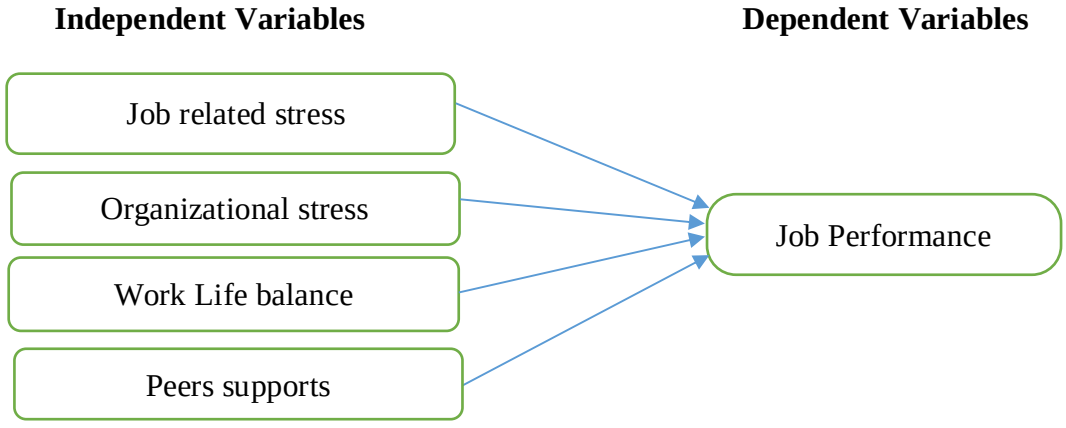


Figure 1 : Theoretical Framework
Note: Kamalakamati and Ponnampalam (2013), Uddin (2021)

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

3. RESEARCH METHODOLOGY

3.1 Research Design

A research design serves as the plan for a scientific investigation. It contains research methodologies, tools, and procedures for carrying out research. This aids in the identification and resolution of problems that may develop during the research and analysis process. This study will use a conventional and descriptive comparative research approach, with the goal of explaining the factors that affects workplace stress among female employees. Because this study relied on primary data, a survey-based research technique was adopted .Descriptive research methodologies, on the other hand, employ descriptive statistics to give basic data analysis.

3.2 Population and Sample

3.2.1 Population

A research team is often a big group of people that are the driving force behind scientific study. This study's subjects comprise all employees in the city's banking industry. As a result, the population number is unclear. The target population is defined as a collection of individuals or things capable of gathering data or making observations in order to construct the required data and information structure. The population assigned to the research area. It is frequently abbreviated N. This study's population comprised of female bank employees from the Rupandehi District. Data were gathered from 15 commercial and development banks.

3.2.2 Sample

A research population is a big group of people who are the focus of a scientific investigation because the population is specified for this investigation, the Yamane formula is used to determine the ideal sample size at the 95% confidence level.
With a 95% level of confidence, the appropriate sample size for this study is
Formula developed by (Cochran, Sampling Technique (3rd ed., 1997)

$=PQ\frac{Z_{\alpha}{}^{2}}{e^{2}}$ (Cochran's formula)

Where,
S = Sample size Z = Z-Score (1.96 determined on Confidence level of 95 %.)
P = Population proportion (assumed to be 50%= 0.5), e = Margin of Error 0.05

Sample size = $(0.5\times 0.5)\frac{1.96^{2}}{0.05^{2}}$= 384

3.2.3 Sampling Technique

Purposive sampling was used to recruit participants for this investigation. Purposive sampling is a non-probability sampling strategy in which participants are chosen based on the researcher's judgment and the recommendations of informed individuals (Hari et al.,2010). Researchers might use deliberate sampling while employing the grounded theory technique. Purposive sampling has been proposed by researchers as a feasible way for acquiring primary data using survey techniques while keeping study design and objectives in mind. Purposive sampling might be used to target a certain cohort in order to obtain robust and reliable data.(Sunders et al.2012)

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

3.3 Nature and Source of Data

The survey was conducted among the female workers in the banking sector of Rupandehi area. A systematic questionnaire used to examine the qualitative data that has been collected. Among the respondents are female bank employees. A questionnaire was created to gather primary data, while other pertinent sources such as journals and other articles were used to gather secondary data.The questionnaire uses a five-point Likert scale, where 5 represents strongly disagree, 4 Disagree, 3 neutral, 2 agree, and 1strongly agree.

3.4 Methods for Data Analysis

In order to determine if the connection between the dependent and independent variables can be explained by the suggested model. Descriptive statistics, such as Mean, Standard Deviation, Maximum, and Minimum Values are used in this study to quantify central tendency and variability. Correlation and Anova results are displayed using inferential statistics. Additionally, a diagnostic test for data normalcy and dependability will be conducted.

3.4.1 Reliability Test

Cronbach's alpha, a reliability statistic that shows how effectively the items in a collection are positively linked with one another, it is used to analyze dependability Bougie, (2010). Each measure's reliability was evaluated using coefficient alpha.

3.4.2 Pilot Study

50 questionnaires were distributed to respondents as part of a pilot research. Among the respondents were female workers in the Rupandehi district's banking industry. The results of this study showed that the respondents had no trouble understanding the questionnaire's item sets. Thus, it was determined that coefficient alpha was used to evaluate the questionnaire.

3.5 Method of Data Collection Procedure

In order to assess the proposed model and assumptions, a purposive sample of 385 female bank workers from development and commercial banks was employed in the study. Keep in mind that purposeful sampling might result in low reliability, considerable bias, and the inability to generalize study findings. (Saunders et al.,2012).

3.6 Model of the Study

According to the Bougie, (2010) a single interval-scaled dependent variable is the subject of a multiple linear regression study, which looks at the impact of two or more. Multiple regression models are used to examine whether there exist a statistically significant relationship between dependent and independent variables. Mathematically
It can be written as

$$\mathbf{Y} = = \beta_0 + \beta_1 X_1 + \beta 2 X_2 + \beta_1 X_3 + U_i \ \ldots\ldots..$$

Where
Y= Performance
X1=Job related factors
X2= organizational related factors
X3=work life balance

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

U_i = Error term

4. ANALYSIS AND RESULTS

This chapter's primary goal is to assess the data that was gathered for the study. Further discussion of the conclusions that emerged after the data was gathered is given in this chapter. There are additional six subsections in this chapter. These seven subsections provide the respondent profile, descriptive statistics, variables assessed using the one-way ANOVA estimated technique and the independent t test, an explanation of the hypothesis, and the main conclusion.

4.1 Respondent's Profile

The respondent's profile shows their integrated personal traits based on personal criteria such as age, gender, income, ethnicity, level, division, and stream. In addition to the demographic details (age, gender, parents' income, qualification, number of children, marital status, types of families, and ethnicity), this part delineates the educational aspects and experience.

Table 1: Distribution of Respondents by Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 20	15	3.9	3.9	3.9
20-29	211	54.7	54.8	58.7
30-39	154	39.9	40	98.7
40 & above	5	1.3	1.3	100
Total	385		100	

Source: Author's calculation from SPSS

Table 1 demonstrate the information about age group of Respondent. Overall 54.7% of respondent lies in 20-29. Similarly 39.9% of respondent lies in age group of 30-39.More Interestingly, only 3.9% and 1.3% age of respondents lies in age group in Less than 20 and 40 & above respectively.

Table 2 : Distribution of Respondents by Marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Married	307	79.5	79.5	79.5
Unmarried	79	20.5	20.5	100.0
Total	386	100.0	100.0	

Source: Author's calculation from SPSS

Table 2 illustrate the information about marital status of respondent. It shows that 79.5 percentages of employees are married and 20.5 percentage of female bankers are unmarried.

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

Table 3 : Distribution of Respondents by Family types

	Frequency	Percent	Valid Percent	Cumulative Percent
1	229	59.3	59.3	59.6
2	156	40.4	40.4	100.0
Total	386	100.0	100.0	

Source: Author's calculation from SPSS

Table 3 shows the types of family of respondent. Where,1 indicate the Nuclear family Types and 2 indicate joint family Types 59.9% of respondents has nuclear family and 40.4% of respondents has joint family types.

Table 4: Distribution of Respondents by Number of children

	Frequency	Percent	Valid Percent	Cumulative Percent
1	162	42.0	57.7	57.7
2	118	30.6	42.0	99.6
3	1	0.3	0.4	100.0
Total	281	72.8	100.0	

Source: Author's calculation from SPSS

Table 4 illustrate the number of children of respondent. Overall 42% of female employee has one child where 30.6% of respondent has 2 children. Similarly only 0.3% employee has only 3 number of children.

Table 5: Distribution of Respondents by Qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
Intermediate level	10	2.6	2.6	2.8
Bachelor Level	165	42.7	42.7	45.6
Master Level	202	52.3	52.3	97.9
Above Master	8	2.1	2.1	100.0
Total	386	100.0	100.0	

Source: Author's calculation from SPSS

Table 5 shows the information level of qualification of respondents 52.3% of employee are master pass 42.7% of respondents are bachelor pass. 2.6 % of respondents have intermediate level qualification. Similarly, 2.1% of respondents has above master level qualification.

Table 6: Distribution of Respondents by Banking Experience

	Frequency	Percent	Valid Percent	Cumulative Percent
1	53	13.7	13.7	13.7
2	73	18.9	18.9	32.6
3	67	17.4	17.4	50.0
4	61	15.8	15.8	65.8
5	53	13.7	13.7	79.5

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

6	53	13.7	13.7	93.3
7	13	3.4	3.4	96.6
8	13	3.4	3.4	100.0
Total	386	100.0	100.0	

Source: Author's calculation from SPSS

Table 6 shows the information of respondent working experience in banking sectors. It shows that 18.9 % of respondent has 2 years of working experience where 17.4 % of respondent has 3 years of working experience. More interestingly 13.7% of employee has 1,5 and 6 years of working experience respectively.

Table 7: Distribution of Respondents by Head of family

	Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Nepal	366	94.6	94.8	94.8
Abroad	20	5.2	5.2	100.0
Total	386	99.7	100.0	

Source: Author's calculation from SPSS

Table 7 shows the distribution of head of family working in Nepal or foreign countries. It shows that 94.8 percentage respondents family head works in Nepal and 5.2 Percentage of respondent's family head works in Abroad.

4.2 Reliability Test

Reliability test is used to determine the internal consistency of the scale for the practice of entrepreneurial intention, using Cronbach 's Alpha

Table 8: Reliability statistics

Reliability Statistics	
Cronbach's Alpha	N of Items
0.763	5

Source: Author's calculation from SPSS 26

Cronbach's Alpha was used to evaluate the study's reliability; Nunnally (1978) states that a score of more than 0.7 is deemed adequate. A dependability coefficient of 0.70 to 0.80 indicates good dependability; a value between 0.80 and 0.90 indicates poor dependability. Table 4.2.1 shows that the five variables in this case have a Cronbach's Alpha score of 0.763.

4.3 Normality Test

Dependent Variable: Job Performance

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

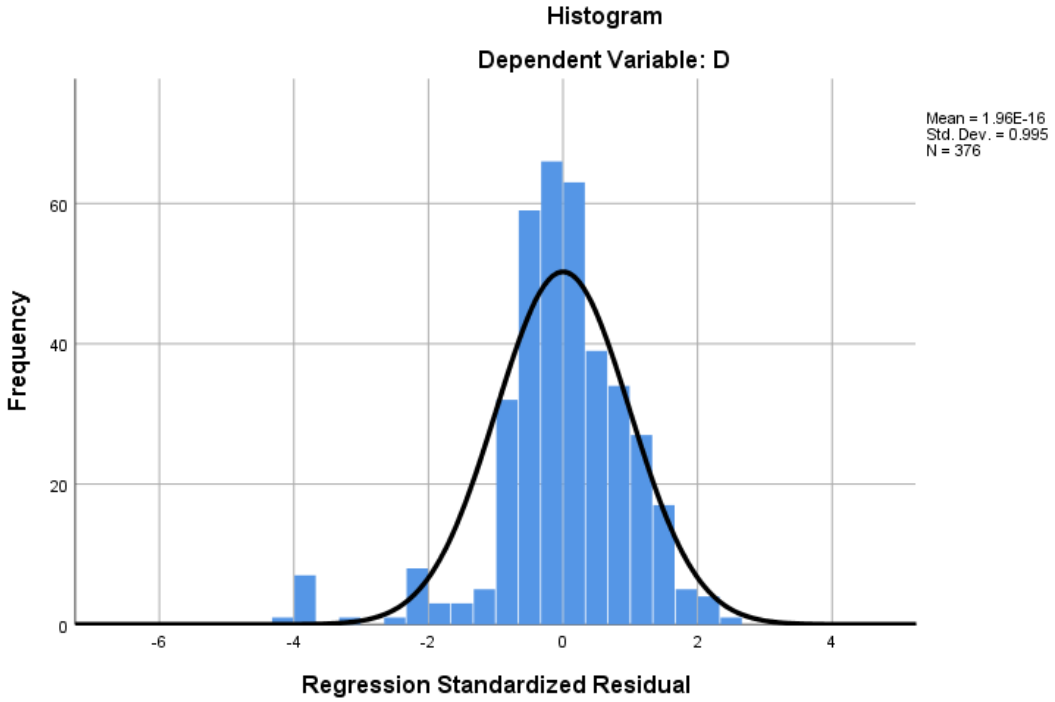


Figure 2: Normality test from the Histogram

The accompanying graphic displays the regression residual's bell-shaped histogram. As a result, it is feasible to conclude that the analysis's data are regularly distributed.

4.4 Correlation analysis

The Pearson's correlation analysis is perform to measure the direction and strength between different variables. The result are shown in table 4.3.3

Table 9: Correlation Matrix

	JS	OS	WLB	PS	P
Job related stress	1	.458**	506**	.272**	.374**
Organizational stress		1	.394**	.162**	.240**
Working life balance			1	.299**	.299**
Peers supports				1	.515**
Job Performance					1

4.5 Multi Collinearity

Tolerance and the variance inflation factor (VIF) is use to quantify the multi-collinearity among the independent variables. The following table showed that VIF values are less than 10 and tolerance values are more than 0.1 for all independent variables. Thus, there was no multi collinearity in the regression model, according to Burns and Bush (2007). The following table shows the VIF and tolerance values for the independent and dependent variables.

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

Table 10: Results of Test of Multi-collinearity

Variables	Collinearity Statistics	
	Tolerance	VIF
Job relates stress	0.651	1.535
Organizational stress	0.754	1.326
Work life balance	0.681	1.467
Peers supports	0.890	1.124

Source: Author's calculation from SPSS 26

Above the table indicates that the VIF for all variables are less than 10 and the tolerance factor is more than 0.1. Thus, it can conclude that the variables are free of the problem of multi collinearity. Hence, run the regression analysis for these variables

Table 11: Result of Regression Analysis

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1227.904	4	306.976	49.347	0
Residual	2307.923	371	6.221		
Total	3535.827	375			

Source: Author's calculation from SPSS 26

The ANOVA test results are shows in the table. One statistical test for comparing the means of two or more groups is the ANOVA. In this instance, the regression model's mean and the residual mean were compared using the ANOVA test. With a p-value of 0.000, the significance criterion of 0.05 is not met. As a result, we may rule out the null hypothesis and cometo the conclusion that the regression model's mean and the residual mean differ. Stated differently, there is statistical significance in the regression model. The model is fit overall, with an F-statistic of 49.347. The regression model's mean square (306.976) is much higher than the residual mean square (6.221

4.6 Result of Regression analysis

Table 12: Result of Regression Analysis

Variable	Beta coefficient	Std .error	t-statistics	p-value
(Constant)	4.963	0.042	4.216	0.000
JS	0.129	0.129	3.197	0.002
OS	0.026	0.026	0.614	0.539
WLB	0.108	0.108	3.247	0.001
PS	0.349	0.349	9.335	0.000

Source: Author's calculation from SPSS 26

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

Model summary

Model summary			
R	**0.589**	**R^2**	**0.347**
Adjusted R^2	0.34	Std. The error of the estimate	2.494
F- statistic	49.34	P-value of F- statistic	0.00

Source: Author's calculation from SPSS 26

The dependent variable was projected to be rise by 0.129 units for every unit increase in job-related stress, assuming all other independent variables remain constant, according to the beta coefficient of 0.129 for job-related stress. With a p-value of 0.000, the F-statistic of 49.34 indicates statistical significance. This indicates that the data and the model suit each other well. With an R-squared of 0.347, the model accounts for 34.7% of the variation in the dependent variable. The model's explanatory power estimated to be somewhat more conservatively by the modified R-squared value of 0.340. The dependent variable projected to rise by 0.129 units for every unit increase in job-related stress, assuming all other independent variables remain constant, according to the beta coefficient of 0.129 for job-related stress. With a p-value of 0.000, the F-statistic of 49.34 indicates statistical significance. This indicates that the data and the model suit each other well. With an R-squared of 0.347, the model accounts for 34.7% of the variation in the dependent variable. The model's explanatory power estimated to be somewhat more conservatively by the modified R-squared value of 0.340.

5. DISCUSSION & CONCLUSION

In this study, 386 female employees in the banking industry in the Rupendehi district were taken regarding their views on peer support, work-life balance, job-related stress, and organizational stress. The study's goal is to examine how peer support, work-life balance, organizational stress, and job-related stress affect female bankers' performance on the job while they work in the banking industry. This section provides a summary of the researcher's findings, conclusions, implications, and recommendations.

5.1 Discussion

The model's R2 is 0.347, meaning that 34.7% of the variance in job performance can be attributed to independent variables and the remaining portion to extraneous factors. With a coefficient value of 0.415, peer support is the most significant predictor of employee performance, followed by stress connected to the job (0.166), work-life balance (0.165), and organizations (0.030).The findings of Park, (2007), Manikar, (2014), and Mendis (2017) are consistent with this outcome. Peer support, work-life balance, and job-related characteristics were all statistically significant at the 5% level. Stress at work is significant, with a P value of less than 0.05. P is less than 0.05.According to the hypothesis; organizational stress has a p-value of greater than 5%.It implies that organizational stress is negligible. I.e0.539>0.05, P> 0.05.At 5%, work-life balance is important. P-value is <0.05 i.e., <0.001<0.05.Peer support is important, accounting about 5%.P-value is under 5%.0.00<0.05.Regarding the respondents' experience, every group was statistically insignificant at the P<0.05 level. According to the hypothesis, all dependent and independent variables have P-values for F-statistics greater than

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

the fifth level of significance. It indicates that job performance is not significantly different. P-value exceeds 0.05. It suggests that the impact of organizational stress on workers' productivity is negligible. This result is in line with research by Mendis (2017) and Ponnampalam (2013). In a similar vein, the results contradict Manikar (2014). Since over all model is fit, the F-statistic is 49.347. The regression model's mean square (306.976) is much higher than the residual mean square (6.221).

5.2 Conclusion

The results of this study offer enough information to comprehend how work stress affects job performance. Job stress and performance have a positive and significant association; the p-value is less than 0.05.An employee's mental and emotional health is impacted by increased work-related stress, which has an impact on their performance. Organizational stress and work performance do not significantly correlate; the p-value is greater than 0.05. The study findings provide enough details to understand how job performance is impact by work stress. Performance and job stress are positively and significantly correlated the p-value is less than 0.05. Increased stress at work affects an employee's mental and emotional well-being, which affects their productivity. The p-value is more than 0.05, indicating that there is no significant correlation between organizational related factors and work performance.

6. REFERENCES

1. M. M. &. S.S.Bhakar, "Examining the Impact of Role Overload on Job Stress,Job Satisfaction and Job Performance A study among," International Journal of Management Studies, vol. 2, no. 7, pp. 1-11, 4 2018.
2. M. F. Rahman, "Work- Life Balance as an Indicator of Job Satisfaction Among the Female Bankers in Bangladesh," European Journal of Business and Management, vol. 11, no. 6, pp. 15-25, 2019.
3. M. R. A. W. W. F. S. a. R. N. S. Rizqa Anita, "Married Female Employees' Work-Life Balance and Job Performance: The Role of Affective Commitment," Journal of social science & Humanities, vol. 28, no. 3, pp. 1788-1806, 2020.
4. A. &. D. M. Ramzan, "Effects of Job Stress on Employees Job Performance A Study on Banking Sector of Pakistan," Journal of Business and Management, vol. 11, no. 6, July 2013.
5. J. K. Tulaadhar, "STATUS OF FEMALE EMPLOYEES IN BANKING SECTOR OF NEPAL," Department of Applied Economics, pp. 1-273, 2012.
6. D. S.Roopavathi, "The Impact Of Work Life Balance On Employee Performance," Journal of Interdisciplinary Cycle Research, vol. 5, no. 2, pp. 31-37, 2021.
7. S. I. &. S. K. Rosalie, "occupational stress and employee performance in a malaysian local goverment authority," Journal af economic policy, vol. 3, no. 1, pp. 1-29, 2020.
8. Taap Manshor, "Occupational stress among managers: a Malaysian survey," Journal of managerial psychology, vol. 18, no. 6, pp. 622-628, 2003.
9. Dinesh Basnet, "Effects of Job stress on Job Performance in Nepali Commercial Banks," Journal of management and economics, pp. 10-16, 2022.

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)

Journal of Corporate Finance Management and Banking System
ISSN: 2799-1059
Vol: 04, No. 04, June-July 2024
http://journal.hmjournals.com/index.php/JCFMBS
DOI: https://doi.org/10.55529/jcfmbs.44.15.28

10. J. C. Nunnally, "An Overview of Psychological Measurement. Clinical Diagnosis of Mental Disorders," Clinical Diagnosis of Mental Disorders, pp. 97-146, 1978.
11. Alarape, A. & Afolabi, K. A., "The impact of multiple role strain, self efficiency and locus of control on the psychological health of working mothers," Nigeria Journal of Clinical and Counselling Psychology, pp. 1-16, 2001.
12. Tulaadhar, Janaki Kumari, "Status of female employee in banking sectors of Nepal," Department of Applied Economics university of Lucknow, pp. 1-273, 2012.
13. Mahi Uddin, Kalsom Binti Ali, Mohammad Aktaruzzaman Khan & Afzal, "Supervisory and co-worker support on the worklife balance of working women in the bankingsector: a developing country perspective," Journal of Family Studies, May 2021.
14. Sekaran, U., & Bougie, R, "Research Methods for Business: A Skill Building Approach, Wiley.," Great Britain, 2010.
15. Kodagoda, Thilakshi, "Work–family stress of women managers: experience from banking sector in Sri Lanka," International journal Management and Enterprise Development, vol. 9, no. 2, pp. 201-211, 2010.

Copyright The Author(s) 2024.This is an Open Access Article distributed under the CC BY license. (http://creativecommons.org/licenses/by/4.0/)