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# Work Stress and Job Satisfaction Among Female Bankers in Nepal

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*Abstract: The purpose of the study is to identify the causes of stress and how stress affects job satisfaction in the banking sector. Data on the employees' Satisfaction and stress levels are also provided by this study. Non-probability sampling was utilized to create a representative sample for the study, which included 16 different banks. There were 386 responders in the sample. A questionnaire was used to get the primary data from the respondents. One-way ANOVA, correlation, and regression analysis. The results of the study demonstrate that work-life balance, peer support, and stress connected to the job all significantly affect how well employees perform in the banking sector. The study also comes to the conclusion that employee happiness is not significantly impacted by organizational stress factors.*

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

## 1. INTRODUCTION

### 1.1 General Background

Nepal's banking industry contributes significantly to the nation's economic growth. It is vital to acknowledge that female employees in this domain frequently encounter distinct obstacles and demands that may affect their job contentment and general well-being. Well-known traits of the banking industry include strict deadlines, performance pressure, and a rigorous and high-pressure work atmosphere. The NRB reports that 21,353 women are employed by financial institutions. In order to further their careers, receive competitive pay, and acquire new skills that will benefit communities, women have chosen to work in the banking industries. Muhammad (2019) Workplace stress is on the rise because of today's fast-paced, dynamic, and highly stimulating work environment. Work stress is defined as the pressure or tension that people feel because of job demands. When people perform extraordinarily effectively against



the clock, under the confines of different laws and regulations, and under high work expectations that do not match to their knowledge, skills, and abilities, stress occurs.

Basnet (2022) each organization is searching for multitasking representatives and this make a situation within the intellect of individuals that which errand needs to be given needs and which assignment can be performed afterward. Organizations are sound and result situated and the result of the individuals is affected by different physical, financial, social, otherworldly and mental components. Indian Society being a man arranged society ladies commitment in GDP is quite negligible and it`s a challenge for working women's to preserve their work life adjust which may be a major concern for today's HR Hitched working. Women's must be similarly exceeded expectations at both the fronts i.e. family and organization which increments their part and each part must be performed in time and with exceed expectations. Many a time they got to work for longer hours and the circumstance of role overload bring them push taken after by give up at one portion or the other which may leads to disappointment and may influence the execution.

### **1.2 Statement of the Problem**

The banking sector is well known for its hard and stressful work environment, stringent deadlines, and performance expectations. Only limited research on the stress that women face at work in Nepal's banking industry are conducted, 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 should encounter. This is a process that involves every employee. Reduced employee stress, higher organizational productivity, and a decline in illness, absenteeism, and staff turnover are all positive outcomes of a comprehensive stress prevention and management program that will help employees' physical, mental, and financial well-being. In order to effectively manage and reduce stress, any management should take note of these two important elements (Adevemo 2002).

The international labor organization (ILO) reported a number of worrying issues for workers in financial service; these included greater pressure on time, the problems with ergonomics Conflicting roles, works demands that were considered excessive, difficult relationship with customers and the rising number of cases of stress and violence (Hoel 2003).

### **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 and job performance of female bankers?
- Does organizational factors affect the job performance of female employee working in banking sectors ?
- Do work life balance has significant effect on the job performance female employee working in banking sectors?
- To what extent, does Peers support affect the job performance of female bankers?



### **1.4 Objectives of the Study**

The main objective of the thesis research is to identify by the effects of job stress on job performance are as follows:

- To measure the relationship between job related stress, organizational factor, work life balance, peer support and job performance.
- To examine the effect of job related stress, organizational factor, work life balance, peer support on job performance.

### **1.5 Hypothesis**

H<sub>1</sub>: There is a significant effect of job related stress on job performance among female bankers.

H<sub>2</sub>: There is a significant effect of organizational factors on job performance among female bankers.

H<sub>3</sub>: There is a significant effect of work life balance on job performance among female bankers.

H<sub>4</sub>: There is a significant effect of peers support on job performance working in banking sectors among female bankers.

### **1.6 Significance of the study**

To develop to achieve the objectives and goals of the organization. The model is tested in the right way with adequate statistical supports. The result of this research work would be extremely helpful for the manager, executives and other leaders in making tactical, strategic and operational decision regarding their organizations for higher performance and achievement. This research work would be very useful not only for the banking organizations, but also for the others businesses, policy maker practitioners and academicians by highlighting the job performance and occupational stress in the business organizational.

## **2. RELATED WORKS**

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

### **Empirical Review in Context of Nepal**

Gurung (2020) The purpose of this study was to evaluate the stress that comes with one's employment, as well as to identify and compare the elements that contribute to stress at work among nurses employed at a few Pokhara, Nepali hospitals. This study employed a basic random sample technique and a descriptive research methodology. 238 people made up the sample. An Expanded Nursing Stress Scale and a self-administered questionnaire with sociodemographic data were used to gather the data. For data analysis, both inferential and descriptive statistics were applied. According to the study's findings, the majority of nurses had moderate levels of stress, with "patients and their families" being cited by both government and private hospital nurses as the most stressful elements. The least stressful element that both the group of nurses and the individual experiencing.



### **In Global Context**

Nilufar Ahsan (2009) aims of this study is investigates the relationship between job stress and job satisfaction. Management role, relationship with others, workload pressure, homework interface, role ambiguity, and performance pressure are Independent variables. The study was conducted in a public university in Klang Valley, non-probability sampling technique, Total 300 respondents were selected as a sample of the study from that university. The finding results show there is a significant relationship between four of the constructs tested. The results also show that there is significant negative relationship between job stress and job satisfaction.

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 related to one another. Regression analysis is used 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 compared. Additionally, a negative correlation is shown between performance and stress. It is determined that stress is affecting the performance of Commercial Bank PLC personnel concurrently.

Rizqa (2020) examine the impact of emotional commitment and work-life balance on Indonesian married female employees' job performance. A questionnaire survey of 206 married female workers of Indonesian banks was utilized 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.

Mohammed, (2018) Analyze the sources of stress in the personal and professional lives of married South Goa banking industry women. Convenient sampling is used to select the sample. Of the 65 married female bank employees who received surveys, 44 were returned. Forty surveys were found to be comprehensive and are thus taken into account for the current study. The SPSS software and Microsoft Excel are used to analyze the data. The results show that most married working women in public sector banks in Goa are able to maintain a healthy balance between their personal and professional lives.

It's also evident that most respondents are content with their current positions.

Ramzan (2013) took 144 employee to look into the purpose model of job stress and how it affects job performance. Data was collected through a closed-ended questionnaire, and statistical tests for reliability, correlation, and regression were also conducted. The findings show a significant negative relationship between job stress and performance, meaning that job stress has a significant impact on an individual's performance. They also show that the organization has maintained a very positive, supportive, and cooperative environment within the team for better performance.

Using a qualitative approach, Kodagoda (2010) provides a detailed discussion of the impact of child age, availability of child care, long working hours, and maternity leave. property and



personal leave, state transfer policies as well as having a family-friendly environment. family and work environment to experience stress in the lives of female bank managers in Sri Lanka .Research data shows that female bank managers have difficulty combining motherhood with work have high responsibility. Research also reveals that job expectations have more detrimental influence on home life than on family life.

Uddin (2021) investigates the influence of emotional and instrumental support from coworkers and superiors on the work-life balance of female bank employees. 558 Bangladeshi female bank employees made up the respondents. The results also revealed that emotional and helpful support from supervisors had a stronger influence on Working life balance than emotional support from coworkers. The results, on the other hand, emphasized the minor influence of instrumental support from coworkers.

Uzochukwu (2023)conducted research work-life balance on organizational performance in Nigeria's banking industry was explored. The Taro Yamane sampling technique was used to reduce the population of the study to a researchable size of 354. The study's findings demonstrated that organizational leave policy has a positive and significant effect on branch expansion in Nigeria's banking industry. According to the study, management in the Nigeria Banking Industry should control overburdening and extended working hours, which cause an imbalance between work and life, by dividing work activities, providing freelancing, compressed workweeks, and bendy work time beneficial for employees to adjust their working time to manage more time for demanding situations of different life roles.

Okeya (2020) conducted a study to examine effects of work-life balance on health and wellbeing of employees in the Nigeria banking industry. Objective of the study is to determine the relationship between work-life balance and employee health and wellbeing in the Nigerian banking industry. Method the study was based exclusively on primary data obtained by administering a well-structured questionnaire and conducted at the headquarters of the banks located in the state of Lagos. Yamane's formula was used to determine the sample size of 50 employees. The data analytical technique was multiple regression method. Findings there are a significant relationship between work-life balance and employee health and wellbeing in the Nigerian banking industry. Recommendation shows that there is a need for the banking sector and corporate bodies in Nigeria to improve the working conditions of employees. Also, the negative relationship from welfare facilities suggests a state of neglect on the part of management.

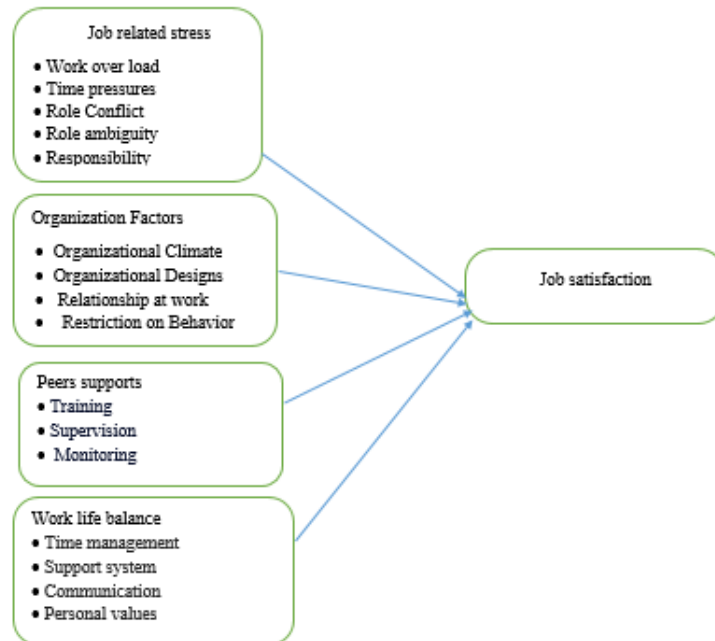
Jamshed et al. (2011) suggested an individual in his or her job in bank face stress "The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks." Moreover, stress often decreases their performance. "Therefore, occupation of individuals could be a major source of stress in the given circumstances. When individuals face stress due to various conditions of their occupation and fail to cope with stress, it results in burnout," (IBDM). Basically, in banking sector lack of administrative support from a boss (manager), work overload & time pressure, riskiness of a



job, poor relationship with customers & coworkers, and work-family balance cause stress which in turns decrease employee performance.

### Research Framework

Figure 1: Conceptual Framework Independent Variables Dependent Variables



**Note:** Adapted from Kamalakamati and Ponnampalam (2013) and Uddin (2021)

## 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)

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

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

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

### **3.2.3 Sampling Technique**

Purposive sampling was employed to recruit participants for this study. Purposive sampling is a non-probability sampling approach in which participants are chosen depending on the researcher's discretion and the suggestions of knowledgeable persons (Hari et al., 2010). Researchers may utilize purposeful sampling while applying the grounded theory approach. Researchers have recommended purposeful sampling as a viable method for collecting primary data using survey methodologies while keeping study design and aims in mind. Purposive sampling may be used to target a certain cohort in order to collect robust and accurate data (Sunders et al, 2012).

### **3.3 Nature and Source of Data**

The poll was done among female bank employees in the Rupandehi region. A structured questionnaire used to assess qualitative material that has been gathered. Female bank employees were among those who responded. To collect primary data, a questionnaire was constructed, and secondary data was gathered from other relevant sources such as journals and publications. The questionnaire employs a five-point Likert scale, with 5 representing strongly disagree, 4 disagree, 3 neutral, 2 agree, and 1 highly 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

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + U_i \dots\dots$$

Where

Y= Performance

X1=Job related factors

X2= organizational related factors

X3=work life balance

$U_i$ = Error term

## **4. RESULTS AND DISCUSSION**

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**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
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**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
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 presents the respondent's marital status information. It demonstrates that 20.5 percent of female bankers are single while 79.5 percent of workers are married.

**Table 3 : Distribution of Respondents by Family types**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
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

The respondent's family types are displayed in Table 3. where the nuclear family types are indicated by 1 and the joint family types by 2. 40.4% of respondents had a combined family, compared to 59.9% who had a nuclear family.

**Table 4: Distribution of Respondents by Number of children**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
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

The number of children of the responder is displayed in Table 4. 30.6% of respondents had two children, compared to 42% of female employees who have one kid overall. Comparably, only 0.3% of employees have less than three children.

**Table 5 : Distribution of Respondents by Qualification**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
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 displays the respondents' informational qualification level. 52.3% of workers possess a master pass. Of the respondents, 42.7% had a bachelor's degree. 2.6% of those surveyed are qualified at the intermediate level. In a similar vein, 2.1% of respondents had a degree higher than the master's.

**Table 6: Distribution of Respondents by Banking Experience**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
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
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

The information on respondents' job experience in the banking industry is displayed in Table 6. The data indicates that 18.9% of respondents have two years of work experience, while 17.4% of respondents have three years. Interestingly, 13.7% of employees had worked for 1,5 or 6 years, respectively.

**Table 7: Distribution of Respondents by Head of family**

	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
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

The distribution of head of family employees in Nepal and overseas is displayed in Table 7. The data indicates that 94.8 percent of respondents' family heads are employed in Nepal, whereas 5.2 percent are employed 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

<b>Reliability Statistics</b>	
Cronbach's Alpha	N of Items
0.722	5

Source: Author’s calculation from SPSS 26

The study's reliability was assessed using Cronbach's Alpha, and according to Nunnally (1978), a score of greater than 0.7 is considered sufficient. Good dependability is indicated by a dependability coefficient of 0.70 to 0.80; poor dependability is indicated by a value between 0.80 and 0.90. The five variables in this instance have a Cronbach's Alpha score of 0.722, as Table 4.2.1 demonstrates.

**4.3 Normality Test**

Dependent Variable: Job satisfaction

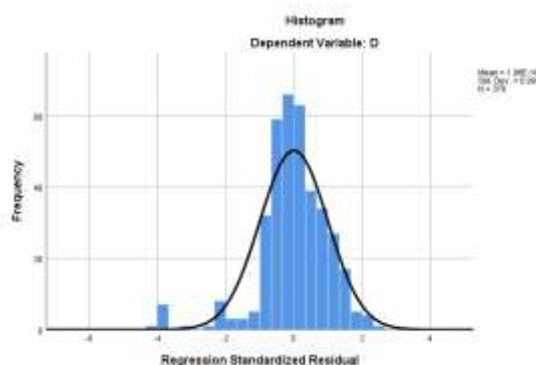


Figure 1 : Normality Test from the Histogram

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 analysis

	JS	OS	WLB	PS	P	
Job related stress	1	.409**	.378**	.493**	.409**	
Organizational factors		1	.394**	.420**	.225**	
Working life balance			1	.302**	.093**	
Peers supports				1	.311**	
Job satisfaction					1	

\*\*Correlation is significant at the 0.01 confidence level

Table 9 reflects the results of Pearson’s correlation analysis which shows that all variables are significant at 0.001 level. Peers supports and job satisfaction was found low degree positive and statically significant (r = 0.506, p<0.001).This shows increase in Peers supports leads to higher the job satisfaction. All the variables are significant so null hypothesis is rejected. Similarly the Organizational stress and job satisfaction has significant positive relationship ( r = 0.458,p<0.001).Peers supports and job satisfaction has low degree significant relationship ( r = 0.272,p<0.001).

**4.5 Multi Collinearity**

The variance inflation factor (VIF) and tolerance are used to measure the multi-collinearity of the independent variables. For all independent variables, the following table demonstrated that tolerance values are greater than 0.1 and VIF values are fewer than 10. According to Burns and Bush (2007), there was no multicollinearity in the regression model. The VIF and tolerance values for the independent and dependent variables are displayed in the following table.

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	71.440	4	17.860	60.478	0
Residual	112.219	380	.295		
Total	183.658	384			

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 come to 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 is (306.976).

**4.6 Result of Regression Analysis**

**Table 12: Result of Regression Analysis**

Variable	Beta coefficient	Std .error	t-statistics	p-value
(Constant)	.549	.266	2.064	0.040
JS	.207	0.066	3.124	0.002
OS	.328	0.069	4.747	0.000
WLB	.284	0.046	6.159	0.000
PS	0.307	0.049	6.308	0.000

Source: Author’s calculation from SPSS 26

**Model Summary**

Model summary			
R	0.624	R <sup>2</sup>	0.389
Adjusted R <sup>2</sup>	0.383	Std. The error of the estimate	.543
F- statistic	60.478	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 0.207 for job-related stress. With a p-value of 0.000, the F-statistic of 60.478 indicates statistical significance. This indicates that the data and the model suit each other well. With an R-squared of 0.389, the model accounts for 38.9% 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 0.543. 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 60.478 indicates statistical significance. This indicates that the data and the model suit each other well. With an R-squared of 0.389, the model accounts for 38.9% 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. CONCLUSION

The results of this study offer enough information to understand how stress affects work satisfaction. Research has shown that the main components for lowering stress and improving job performance include peer support, work-life balance, organizational characteristics, and stress connected to the job. Therefore, it can be stated that there is a good chance of lowering stress and raising job satisfaction if banking organizations rework and apply their policies on these aspects.

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