

Stress & Success: A study on Workplace Stressors and Performance among Female Bank Employee in Nepal

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Abstract

Workplace stress is a significant issue, particularly for female employees in high-pressure environments like banking. The background of this research stems from the growing concern over how stressors such as workload, job security, shift scheduling, and role ambiguity affect the performance and well-being of female employees in the banking sector.

The main goal of this study is to find the main sources of stress at work and look at how they affect the work performance of Nepalese female bank workers. A structured questionnaire was used to get information from 250 female employees as part of a quantitative study design. We used both correlation and regression analyses to find the link between stressors and job performance. The findings reveal that all identified stressors—workload, job insecurity, shift scheduling, and role ambiguity—have a significant negative effect on employee performance. Shift scheduling explained 23.5% of the variation in performance, while role ambiguity accounted for 16.7%. The results highlight that higher levels of stress are associated with lower job performance, leading to the rejection of null hypotheses related to the impact of shift scheduling and role ambiguity. The originality of this study lies in its focus on the specific challenges faced by female bank employees in Nepal, providing valuable insights into how workplace stressors impact job performance in this context. The results make it clear that effective stress management methods are needed to boost the health and productivity of workers.

Keywords: workplace stressors, employee performance, stress management, Nepal banking sector, job insecurity

1. Introduction

A lot of Nepal's banking industry counts on women working there, but there are worries about how stress affects their work. It is important to look at this relationship because of the high-pressure environment and cultural factors in the business (Cooke, 2019). The point of this study is to look into how stress affects the work performance, job happiness, and retention of female bank workers in Nepal. By finding these links, the study hopes to help people come up with ways to improve the health and productivity of women working in the field.

1.1 Effects of Job Stress on the Work Performance of Nepalese Bank Employees

When someone is in a situation that they think is hard or dangerous to their health, they may respond by becoming stressed. McGrath, (2003) defined job stress as “a condition within which employees are needed to satisfy the duties that exceed the person’s ability, and also the resources which are required to perform these duties, under true where there's a huge difference between rewards and demand for fulfilling the duties” (Schuler, 1980). Stress is not always a terrible thing, even though it has both positive and negative sides. Stress makes people less productive overall, more likely to make mistakes and do poor work, more likely to quit their jobs, and more likely to miss work because of health problems like anxiety, depression, and an imbalance between work and personal life, as well as other illnesses like migraines, persistent obesity, and heart attacks. People may experience job stress when they are put under pressure and demands at work that don't seem to fit with their abilities or expertise as well as test their ability to deal with things. A changing situation in which a person faces a chance, limitation, or demand related to the things he or she wants, and the outcome seems to be both unclear and important (Ross, 2021). Stress is typically caused by a combination of being overly demanding at work and having little control over problems. These days, stress is a necessary component of work in all industries. There are now a lot of young people in Nepal who want to work in banking, and the business is ready to welcome them. Banks, on the opposite, want big changes in how they are set up, how they use technology, and how they get things done. People who work there will have to deal with these changes in their daily lives and at work. This causes a lot of problems for employees when they are doing their jobs (Milliken, 2003). When banks put too much pressure on workers to finish tasks quickly, it leads to stress, which lowers productivity and may lead people to believe that workers don't have the right skills. This can lead to internal conflict and occupational illnesses (Ajayi, 2018). This is especially true if employees have the qualifications to meet job requirements. Within the financial sector, stress and burnout are well recognised to be detrimental to employees' effectiveness (Giogi, 2017). Studies show that there is a secondary link between stress at work and the quality of services provided to clients. This means that employees who are according to a lot of stress provide services that are less effective than employees who are not under a lot of stress (Varca, 2009). The financial system is also becoming more and more competitive every day. Because banking professionals have to deal with immediate client connections on all levels, their work environment is incredibly boring (Sparrow, 1996). There are a lot of things that make bankers stressed, such as having too much to do, not knowing what their role is, role tension, being responsible for other people, having to participate, and not getting regular reviews and feedback on their work. Insufficient feedback, pay scale, managerial support, and ability to stay abreast of rapid, creative change. The study's goal is to look into the problems Nepali bankers face and the things that make bank workers very stressed, as well as how stress affects their work.

Several things that affect employee performance and cause stress at work have been found in this study. Some of these are having too much work, not having enough freedom, role conflicts, working shifts, low pay, changes in technology, low mood, and not being noticed. These factors contribute to workplace stress, ultimately affecting overall job performance. However, for the purpose of this research, the focus will be on three primary stressors: workload, job security, and shift work, as they are considered the most significant in influencing employees' productivity and well-being.

1.1.1 Workload

Workload is a significant factor influencing employees' productivity and efficiency, often leading to job stress due to time constraints, inadequate resources, role conflicts, and inefficient co-workers. Excessive workload negatively impacts performance, morale, and employee retention. Research by Dar (2011), found that job stress leads to workplace

victimization, economic instability, and impaired decision-making, ultimately reducing job performance. Additionally, gender differences in stress management have been observed, with male employees experiencing higher stress levels than females. Collins (2008), emphasized the role of coping strategies and workplace support in mitigating stress and enhancing resilience.

1.1.2 Job Security

One of the main causes of excessive employee turnover in businesses worldwide these days is job security. The vast potential of trained labour is often overlooked by businesses. On the other hand, companies that see their employees as assets will think about what they might need in the future and give them pensions, encourage them to move up in their jobs, and make sure they have the tools they need to do so (Harrington, 2009). Motivating and retaining staff over the long term is one of a company's top priorities (Dibble, 1999). Viljoen and Rothmann (2009), looked into the connection between organisational commitment, illness, and occupational stress. The results of the study say that major health problems and low organizational commitment are caused by pressures at work. A lot of people got sick and/or injured because they were worried about their jobs (Rueda, 2012).

1.1.3 Shift Work

In the majority of businesses across a wide range of industries, particularly IT, IT-enabled services, manufacturing, etc., shift and night work are the main causes of job stress. In many businesses, employees' working hours have changed due to globalisation, heightened competition, and new technical advancements. The workers find it very difficult to get used to the various shift times on a regular basis. Getting used to shift work can be bad for your health and cause mental and physical pain. Businesses must realize they need to help shift workers by putting in place the right programs. According to Sang (2007), differences between men and women in health and well-being at work were looked at in their paper called "Gender: a risk factor for occupational stress in the architectural profession." The study's results showed that women were much less happy with their jobs than men. This was shown by problems balancing work and life, plans to quit, and health issues. In 2008, Kazmi found that job stress and poor job success were linked. Compared to their female counterparts, men employees were shown to be more affected. Stress at work can sometimes change all things, but it can also be a lethal instrument that leads to more physical and mental health problems, such as heart disease, obesity, headaches, sadness, and death before its time. If companies don't do something about the growing stress at work among their employees, they will lose workers and have less work get done. Because of this, it is best to look into what causes job stress and try to lower it as soon as possible for the good of the company and its workers.

1.2 The Significance of Work-Life Balance for Organizational Success

The importance of attaining work-life balance has been acknowledged by many organisations. According to Rehman and Azam (2012), work-life balance is comprised of three essential elements: having a flexible work schedule, successfully juggling duties to one's family and career, and feeling fairly satisfied. More and more people are trying to balance their personal and working lives, including the lives of their families and spouses. It's high time that we talked about and acted on flexible and easygoing work arrangements. Particularly for female employees, childcare and housework responsibilities can be a hindrance to their ability to advance in their careers. The employees' personal and professional responsibilities must be balanced harmoniously. In order to get job satisfaction, one must successfully balance the demands of work and personal obligations both within and outside of the office (Nasution & Ali, 2020). Work-life balance is an important problem that companies' human resource managers need to deal with (Abdirahman et al., 2020). No matter how big or small the company

is, it needs to make sure that its employees have enough time to do their jobs and take care of their families (Abdirahman et al., 2020). According to Alias et al. (2021), By giving employees a flexible work setting, you can help them balance both their private and professional lives. According to Naithani (2009), employees may perform worse and be less productive if work-life balance is neglected. Researchers have found that employees who have a good work-life mix are more likely to thank their bosses (Roberts, 2008). As a consequence, they are more likely to give the organisation their best effort, which will improve job performance (Ryan and Kossek, 2008). So, people who have a good balance between work and life can be very busy and successful (French et al., 2020).

The aim of this study is to examine the impact of workplace stressors on employee performance, specifically focusing on female bank employees in Nepal. By identifying key stress factors such as workload, job stability, shift scheduling, and role ambiguity, the study seeks to understand how these stressors affect performance outcomes. The research also aims to provide insights into how managing these stressors can enhance job performance and overall well-being among female employees in the banking sector.

1.3 Literature Review

According to the study of the literature, top banking managers don't understand how stress affects staff performance, which causes big problems for managers, as articulated by Imtiaz & Ahmad (2009), "Higher level of stress existed with no managerial concern for solution consequently lowering the worker performance, staking organizational reputation, and loss of skilled employees, these situations necessitate immediate concern from organization management for employing effective stress management practices extending employee satisfaction and overall employee performance." Shuwa (2021) noted that recent changes, such as staff reductions in the banking industry, have had a significant negative influence on employees' personal and professional lives. Reductions strain the remaining employees by increasing their workload or stress levels. According to their research, executives in the Nigerian financial sector experience higher levels of stress than non-executives. The demanding workloads in banks frequently result in long workdays that have a major negative impact on personal health. Additionally, bank management must make changes to improve performance in order to compete with other banks. Re-engineering, streamlining branches and business lines, extending working hours, and educating and retraining employees are some ways that management might make it better. The results showed that bank employees are prone to anxiety when they are the targets of management responses. However, because it ignored additional elements that could influence employee satisfaction, the study had a substantial gap. Furthermore, the study did not employ odd ratio regressions or correlational analysis, which are appropriate techniques for examining data from Likert scales. According to Khattak et al. (2011), a person working at a bank experiences stress, "The workplace is potentially a very important source of stress for bankers. Thanks to the number of the time they spent in their respective banks." Stress often makes people less productive. As things stand, people's jobs may be a major source of stress in certain situations. Occupational stress that individuals cannot manage leads to burnout. Stress in the banking industry comes from things like not getting enough administrative help from administration, having too much work and not sufficient time, job-related risks, trouble with clients and coworkers, and not having enough time for family life (Bamba, 2016).

1.3.1 Workplace stress and how it affects employee performance in the banking sector

Kaur and Gautam (2016) found that Indian banks are one of the ten most stressful places to work. This text looks at why stress management programs are important because stress raises risks that can make it hard for employees to do their jobs well. The organisation should assess

the appropriate investment in stress management programs to optimise profitability, which can also contribute to enhancing employee satisfaction. Similarly, Lerner et al. (1994) found that when there is a lot of demand and little power at work, employees do not do as well. They said that having social support at work makes people less stressed, which improves their performance. Silva et al. (2012) found that financial service workers who were under a lot of stress did not do their best work. A study by Rusli and Edimansyah (2008) used structural equation modeling to look into the link between work stress and effectiveness. Many studies have shown that stress can lower the standard of both job and personal life. On the other hand, living situations that aren't good for employees hurt their performance. Tobiasz – Adamczyk & Brzyski (2005) identified that employees' perceptions of their work conditions significantly influence the stress levels among older employees.

1.3.2 Conceptualization of Work-Related Stress and Its Impact on Employee Productivity

The study says that models of work-related stress have changed from simple stressor-strain models to more complex ones with mediating or moderating factors. According to Greenberg (2002), job stress is a conglomeration of externally harmful elements that can be social, psychological, or physical. It also includes parts of the workplace that are socially, emotionally, or physically risky and are affected by how people act and behave psychologically. Uncertainty, conflict, and overload at work that are caused by a setting that doesn't match up with personal skills can be thought of as work stress. When there is a mismatch between the needs of the job and the skills of the person, they will experience work stress.

Shah et al. (2021) wrote about the link between job uncertainty, workload stress, role conflicts, the work setting, work relationships, and family-work conflicts and poor work performance. According to the researchers, role ambiguity has little bearing on the amount of stress that people experience at work. They have concluded that workers who are overworked and beyond their control will feel stressed. In a similar vein, Ahmed and Ramjan (2013) found a link between stress at work and poor job performance. They discovered that stress in the workplace discourages employees from thinking positively, lowers their desire to do better at work, and also decreases their likelihood of success. According to Saleem, Malik, and Saiqa (2021), employees' professional and personal life are affected by their elevated stress levels, which can result in anxiety, frustration, and burnout. These issues can then cause health issues that affect their ability to perform at work. In his dissertation, Ajayi (2018) found that job performance is negatively correlated with workplace stress because stress has a detrimental impact on employee performance. He also found that the two variables are inversely proportionate to each other.

1.3.3 Workplace Stress and Work-Life Balance in the Nepalese Banking Sector

According to Kayastha, (2012) study on executive officers' occupational stress, senior managers in Nepal experience stress at work. Additionally, they noted that the group under study was under a lot of stress. They found that the occupational stress levels of executive officers employed by banks, financial institutions, industries, information systems, and universities and colleges varied considerably by age. Likewise, Gurung and Bastola (2020) came to the conclusion that stressors at work have an impact on worker performance. Pandey (2020) came to the conclusion that the majority of employees were negatively impacted by job stress, and that work overload was the primary cause of employee stress. According to the aforementioned claims, as workplace circumstances have also evolved in Nepal, stress research is required to address the current working environment. Employee stress is a serious problem, thus it's critical to continuously check the workplace for stress-related elements, particularly in Nepal's banking industry.

According to Carlson, Kacmar, and Williams (2000), striking a balance between work and personal life has several advantages, such as better health, closer family ties, lower absenteeism and turnover rates, and increased job satisfaction. Employee well-being is greatly improved by work-life balance policies, such as job sharing, telecommuting, flexible scheduling, maternity leave, and on-site childcare (Budd & Mumford, 2006). Overall well-being and the likelihood of staying in a job are significantly influenced by job satisfaction, which is a reflection of people's attitudes towards their work. Higher levels of job satisfaction are fostered when workers believe their supervisors are supportive in juggling work and family obligations (Forsyth & Polzer-Debruyne, 2007).

1.3.4 Impact of Non-Work-Related Stressors and Job Pressure on Employee Satisfaction and Retention

A person's well-being and effectiveness at work can be greatly impacted by non-work-related elements like parental stress, social support, role ambiguity in the family, and other family-related stressors. According to Koekemoer and Mostert (2010), on the other hand, one's professional environment has an impact on their workload, hours spent at work, and job stress. Employee retention is greatly impacted by employee satisfaction, especially for knowledge workers and core staff (Martins & Coetzee, 2007). According to Martins and Coetzee (2007), organisations strive to comprehend the factors behind employee turnover and develop retention measures. When workers believe that their abilities, knowledge, and values are appreciated at work and when their positions offer chances and benefits that suit their needs, job satisfaction tends to rise (Rothmann & Coetzer, 2002).

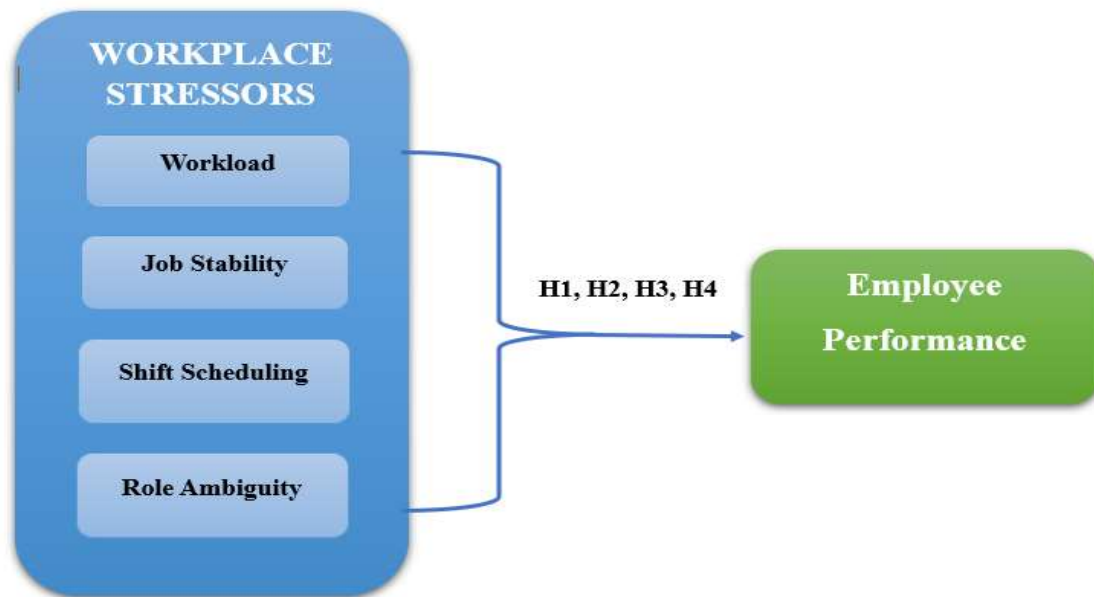
Job unhappiness and a higher chance of quitting are associated with high levels of job pressure (Mudau, 2016). Families may experience disputes as a result of missing opportunities to spend quality time together due to work pressure. Careful task planning and execution can help you better balance your personal and professional lives. Stress at work frequently has detrimental impacts that go beyond the office, affecting one's personal health and, as a result, lowering job satisfaction and performance (Fatima & Sahibzada, 2012). Delineating the limits between work obligations and leisure time guarantees a good equilibrium for both. Stressors at work impair employee performance and job satisfaction, as Gurung and Gharti (2020) showed. According to Pandey (2020), job overload directly lowers employee satisfaction and is a major barrier to preserving work-life balance. In her dissertation, Baidya backed up this claim by highlighting the widespread stress that Nepalese banking industry workers face. It takes constant attention to detail and management to address stress-related issues in the workplace, especially in the banking industry in Nepal.

1.4 Research Gap

The existing literature reveals a significant gap in addressing the specific impact of workplace stressors on female bank employees, particularly in the context of Nepal. While previous studies have highlighted the influence of stress on employee performance in various sectors, there is limited research focusing exclusively on the banking sector, especially on female employees who may face unique stressors such as workload, job stability, and work-life balance. Moreover, many studies fail to incorporate a detailed analysis of how specific stressors affect performance using robust statistical methods like regression or correlational analysis. This study aims to fill these gaps by examining the relationship between workplace stressors and job performance among female bank employees in Nepal, utilizing SPSS software for thorough statistical analysis.

1.5 Conceptual framework

Figure 1: *Research's Conceptual Framework*



1.6 Research Objectives

- To identify the key workplace stressors affecting female bank employees in Nepal.
- To analyze the impact of each identified workplace stressor on the job performance of female bank employees in Nepal.
- To examine the relationship between workplace stressors and employee performance, specifically evaluating whether some stressors lead to higher or lower performance among female bank employees.

1.7 Hypothesis Formulation

There are two hypotheses defined as below:

Null Hypothesis (H1): There is no significant impact of Workload on employee performance among females.

Null hypothesis (H2) : There is no significant impact of Job Stability on employee performance among females.

Null Hypothesis (H3): There is no significant impact of Shift scheduling on employee performance among females.

Null hypothesis (H4) : There is no significant impact of role ambiguity on employee performance among females.

2. Research Strategy and Design

The purpose of this study is to find out how workplace stressors affect the work performance of female bank workers in Nepal using a quantitative research method. A quantitative method lets you gather and analyze numerical data, which gives you objective, measurable information about how different stressors at work affect employee performance.

2.1 Population and Samples

People who work in banks in Nepal who are women are the focus of this study. Random sampling is used in this study to make sure that every participant has an equal chance of being chosen. This reduces bias and makes the sample more like the whole community. The total sample size for this study is 200 female bank employees, selected across different banking institutions in Nepal.

2.2 Study Area

This study is conducted in Nepal, focusing on female employees in the banking sector across urban and semi-urban regions. The banking sector's dynamic work environment, with increasing demands and competition, provides a relevant setting for exploring workplace stressors and their impact on employee performance.

2.3 Measurements and Testing Research Variables

The study focuses on two main variables:

2.3.1 Workplace Stressors

Workplace stressors are operationalized using an adapted stress scale based on the identified key factors that influence job performance. The following four stressors will be measured:

- **Workload Stress:** This dimension assesses the stress experienced due to high work demands, deadlines, and task overload.
- **Job Stability:** This checks how safe workers feel in their jobs and how that feeling of not being safe at work affects their stress levels.
- **Shift Scheduling:** This dimension focuses on stress caused by non-traditional or erratic work shifts, including late-night or irregular working hours.
- **Role Ambiguity:** This evaluates the stress arising from unclear job roles, responsibilities, and expectations.

2.3.2 Employee Performance

Employee performance will be measured using a self-assessment scale that evaluates overall job efficiency, productivity, and satisfaction in the workplace.

2.4 Tools and Techniques

An organized questionnaire is the main way that data for this study is gathered. The questionnaire's goal is to find out how different sources of stress at work affect the work performance of Nepalese female bank workers. The questionnaire is distributed to 200 female bank employees, and their responses are analyzed using appropriate statistical techniques. The questionnaire responses are recorded using a 5-point Likert scale for each item, where 1 represents "Strongly Disagree" and 5 represents "Strongly Agree." Each construct contains four items to comprehensively capture the respective dimensions of work stressors and job performance. The items are based on two established scales which are as follows:

Table 1: *Measurement scale*

Questionnaire	Measurement Scaling
Work Stressors	García-Buades, 2025
Job performance	CARLOS, 2016

2.5 Analysis Technique

SPSS software is used to look at the questionnaire results. A number of statistical methods are used, including:

1. **Descriptive Statistics:** The average, standard deviation, as well as distributions of frequencies of the answers are some of the primary characteristics of the data that are summed up and described.
2. **Correlation Analysis:** Correlation is a way to figure out how the two concepts are related. This helps you figure out how closely the factors connect to each other.
3. **Regression Analysis:** Correlation is a way to figure out how the two concepts are related. This helps you figure out how closely the factors connect to each other. This analysis helps in identifying whether workplace stressor significantly predicts the performance of women employees in bank in Nepal.

By using SPSS software, the quantitative data is efficiently analyzed, providing robust insights into the research hypotheses.

3. Data Analysis and Interpretation

The analysis was conducted using SPSS, with various tests applied to assess the data. Among them, the reliability of the scale was checked, resulting as below:

3.1 Reliability Analysis:

Cronbach's Alpha, a well-known way to check for internal consistency, was used to check how reliable the measurement scale was. We found that the 21 items on the scale had a Cronbach's Alpha value of 0.934 this study. If the number is above 0.7, it means that the scale is reliable. This means that the items on the scale are highly consistent with each other, which means that the scale can be used for more research.

Table 2: *Reliability Statistics*

Cronbach's Alpha	N of Items
.934	21

3.2 Demographic Profile

The demographics of the sample (n=250) show that most of the respondents are men (60%), and the age group with the most people is 26–35 (40%). Fourth-year college graduates make up 48% of the workers, and 36% have worked for one to three years. In terms of job roles, supervisors constitute 40% of the sample, and 40% of the respondents earn between ₹30,000 and ₹50,000 per month. This diverse demographic provides a well-rounded perspective for the study.

Table 3: *Respondents Profile*

Demographic Question	Options	Frequency	Percentage (%)
Gender	Male	150	60%
	Female	100	40%
Age Group	18-25	70	28%
	26-35	100	40%
	36-45	60	24%
	46 and above	20	8%
	High School	50	20%

Educational Qualification	Bachelor's Degree	120	48%
	Master's Degree	60	24%
	Doctorate/PhD	20	8%
Work Experience	Less than 1 year	40	16%
	1-3 years	90	36%
	4-6 years	70	28%
	7+ years	50	20%
Job Role	Manager	80	32%
	Supervisor	100	40%
	Technician	50	20%
	Other	20	8%
Income Level	Less than ₹30,000	60	24%
	₹30,000 - ₹50,000	100	40%
	₹50,000 - ₹70,000	50	20%
	₹70,000 and above	40	16%

3.3 Descriptive Statistics

The descriptive statistics in table 4, indicate that the female bank employees in Nepal generally perceive moderate levels of employee performance (EP), with mean scores ranging from 3.48 to 3.62, and a slight leftward skewness, suggesting higher-than-average ratings in performance. Role ambiguity (RA) has moderate ratings, with means between 3.17 and 3.50, indicating some uncertainty in role clarity. Workload is perceived to be slightly higher, with means between 3.41 and 3.84, reflecting some pressure from job demands. Both shift scheduling (SS) and job stability (JS) are rated moderately, with means ranging from 3.52 to 3.79, suggesting that respondents feel relatively secure in their jobs and somewhat satisfied with their shift schedules.

Table 4: Descriptive Statistics

	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
EP 1	3.53	1.183	-.745	.154	-.413	.307
EP 2	3.62	1.211	-.414	.154	-.975	.307
EP 3	3.62	1.269	-.397	.154	-1.100	.307
EP 4	3.57	1.322	-.509	.154	-1.048	.307
EP 5	3.48	1.296	-.480	.154	-.909	.307
RA 1	3.17	1.164	-.155	.154	-.856	.307
RA 2	3.50	1.109	-.188	.154	-1.074	.307
RA 3	3.46	1.189	-.249	.154	-1.064	.307
RA 4	3.36	1.205	-.334	.154	-.921	.307
Workload 1	3.41	1.183	-.351	.154	-.781	.307
Workload 2	3.77	1.060	-.552	.154	-.587	.307

Workload 3	3.65	1.008	-.553	.154	-.251	.307
Workload 4	3.84	1.050	-.508	.154	-.685	.307
SS1	3.79	1.078	-.645	.154	-.332	.307
SS 2	3.77	1.035	-.707	.154	-.230	.307
SS 3	3.63	1.176	-.527	.154	-.737	.307
SS 4	3.65	1.191	-.543	.154	-.771	.307
JS 1	3.70	1.162	-.632	.154	-.494	.307
JS 2	3.70	1.162	-.648	.154	-.591	.307
JS 3	3.62	1.184	-.575	.154	-.607	.307
JS 4	3.52	1.236	-.512	.154	-.765	.307

3.4 Correlation Analysis

The correlation table 5 shows significant positive relationships between all variables at the 0.01 level. Employee performance (Total_EP) is positively correlated with role ambiguity (Total_RA) ($r = .409$), workload (Total_Workload) ($r = .430$), shift scheduling (Total_SS) ($r = .485$), and job stability (Total_JS) ($r = .423$). Additionally, workload has a strong positive correlation with shift scheduling ($r = .780$) and job stability ($r = .557$). Here, a positive correlation suggests that as the negative stressors (workload, job insecurity, shift scheduling, and role ambiguity) increase, they have a negative impact on employee performance. This indicates that when workplace stressors such as unclear job responsibilities, increased workload, problematic shift schedules, and job insecurity are higher, the negative impacts on employee performance are greater. Therefore, higher levels of these stressors lead to lower employee performance. The results suggest that reducing these stressors could improve employee performance.

The strong correlations between workload, shift scheduling, and job stability further indicate that these factors are interconnected, with the stress they create compounding to negatively affect performance.

Table 5: *Correlation Between the Constructs*

		Total_EP	Total_RA	Total_Workload	Total_SS	Total_JS
Total_EP	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	250				
Total_RA	Pearson Correlation	.409**	1			
	Sig. (2-tailed)	.000				
	N	250	250			
Total_Workload	Pearson Correlation	.430**	.557**	1		
	Sig. (2-tailed)	.000	.000			

	N	250	250	250		
Total_SS	Pearson Correlation	.485**	.496**	.780**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	250	250	250	250	
Total_JS	Pearson Correlation	.423**	.443**	.557**	.795**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	250	250	250	250	250

** Correlation is significant at the 0.01 level (2-tailed).

3.5 Regression Analysis

To analyze the impact of workplace stressors on EP among female employees, a regression analysis was conducted using SPSS software. The regression model helps figure out how much these stressors at work affect workers' success and whether the links are statistically significant.

3.5.1 Impact of Workload & Job Stability on Employee Performance:

According to tables 6 and 7, the regression analysis shows that the amount of work and stability of the job affect how well female bank workers do their jobs. Table 6's R-value of 0.430 demonstrates that there is a slightly positive link between how well employees do their jobs and how much work they have to do. With a R Square value of 0.185, workload stresses can explain about 18.5% of the variation in how well employees do their jobs. This shows that an employee's workload has a big effect on how well they do their job, though other things may also affect the general performance. Similarly, the model summary shows that job security accounts for 17.9% of the differences in how well employees do their jobs, as shown by the R Square value of .179. The model still explains a lot of the variation in employee success after taking into account the sample size, as shown by the adjusted R Square of .175.

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Workload	.430 ^a	.185	.182	.99442
Job stability	.423 ^a	.179	.175	.99835

a. Predictors: (Constant), Total Workload, Total JS

Table 7 shows that the F-value is 56.356 and the value of p is 0.000, indicating that it is below the 0.05 level of relevance. This shows that regression model one is statistically significant. This means that the amount of work workers has to do has a big impact on how well they do their jobs. The data show that as employees' workloads grow, their performance is likely to go down. This confirms that stress from workloads is linked to poor performance. It is also statistically significant, as shown by the F-value of 53.966 and the p-value (Sig.) of .00000 in the ANOVA table. There is a big link between job security and how well people do their work. We can't agree with H2 because their p-value is less than .05, indicating it's not true.

Table 7: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
Workload	Regression	55.729	1	55.729	56.356	.000 ^b
	Residual	245.241	248	.989		
	Total	300.970	249			
Job Stability	Regression	53.788	1	53.788	53.966	.000 ^b
	Residual	247.182	248	.997		
	Total	300.970	249			
a. Dependent Variable: Total_EP						
b. Predictors: (Constant), Total_Workload, Total_JS						

Based on the findings, we can reject both null hypotheses (H1 and H2). The analysis shows that workload and job stability significantly impact employee performance among female employees. For workload, there is strong evidence supporting the alternative hypothesis that it affects performance, and for job stability, the regression results demonstrate a significant positive effect on performance. Thus, both workload and job stability play crucial roles in determining the performance of female employees, with higher job stability associated with better performance.

3.5.2 Impact of Shift Scheduling & Role Ambiguity on Employee Performance

For Shift Scheduling, the model summary table 8 shows an R value of .485, indicating a moderate positive correlation between shift scheduling and employee performance. The R Square (R^2) value is .235, meaning that 23.5% of the variation in employee performance can be explained by shift scheduling. The ANOVA results in table 9 show a F-statistic of 76.174 with a p-value of .000, which is statistically significant. Similarly, for Role Ambiguity, the model summary displays an R value of .409, suggesting a moderate positive correlation between role ambiguity and employee performance. The R Square (R^2) number of .167 shows that role ambiguity can explain 16.7% of the differences in how well employees do their jobs. The F-statistic for the ANOVA is 49.833, and the p-value is 0.000, which means that the results are also statistically significant.

Table 8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Shift Scheduling	.485 ^a	.235	.232	.96355
Role Ambiguity	.409 ^a	.167	.164	1.00525
a. Predictors: (Constant), Total_SS, Total_RA				

Table 9: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
Shift Scheduling	Regression	70.722	1	70.722	76.174	.000 ^b
	Residual	230.248	248	.928		
	Total	300.970	249			
Role Ambiguity	Regression	50.358	1	50.358	49.833	.000 ^b
	Residual	250.613	248	1.011		
	Total	300.970	249			
a. Dependent Variable: Total_EP						
b. Predictors: (Constant), Total_SS, Total_RA						

Therefore, the result in table state that the null hypothesis (H3), which says "there is no significant impact of shift scheduling on employee performance," is rejected. This implies that managing shift schedules effectively can significantly influence employee performance among female employees. And the null hypothesis (H4), stating "there is no significant impact of role ambiguity on employee performance," is rejected. This suggests that reducing role ambiguity can lead to improvements in employee performance among female employees.

4. Result and Discussion

The study comprehensively investigated the impact of workplace stressors on the job performance of female bank employees in Nepal. The correlation analysis identified significant relationships between employee performance and various stressors, including workload, job security, shift scheduling, and role ambiguity. Interestingly, the positive correlation between these stressors and employee performance indicates a detrimental effect — as the levels of stress increase, employee performance declines. For example, stress from an unclear role, excessive workload, and fears regarding job security all contribute to reduced productivity and performance, similar to Khattak et al. (2011), who noted that stress frequently diminishes performance, particularly for bank employees due to the long hours they spend in the workplace.

The regression analysis further emphasized the importance of shift scheduling and role ambiguity in determining job performance. Specifically, shift scheduling accounted for 23.5% of the variance in employee performance, demonstrating that poorly managed or irregular work shifts significantly hamper performance. Similarly, role ambiguity explained 16.7% of the variation in performance, highlighting the importance of clarity in job responsibilities and expectations. Both factors showed statistically significant results, supporting the rejection of the null hypotheses (H3 and H4), which posited no significant impact of these stressors on performance. These findings align with Ahmed and Ramjan (2013), who found a negative correlation between job performance and work stress, showing that stress reduces employees' drive to succeed and hampers their ability to perform well.

The results suggest that addressing the negative effects of unclear roles and irregular shifts could substantially improve the performance of female employees, a recommendation consistent with Kaur and Gautam (2016), who highlighted the need for stress management programs in Indian banks. Similarly, Imtiaz and Ahmad (2009) underscored that management's failure to address stress effectively lowers employee performance and damages organizational reputation.

Furthermore, the findings related to workload stress are supported by Pandey (2020), who found that work overload is a leading cause of stress in Nepalese banks, directly impacting job satisfaction. As Saleem, Malik, and Saiqa (2021) observed, elevated stress levels can lead

to frustration and burnout, which, in turn, contribute to reduced employee performance, underscoring the need for better stress management practices. This study adds to what is known about how stressors at work affect employee performance. Its results are similar to those of Shuwa (2021), who found that changes that cause stress, like staff reductions, have a bad effect on both the private and professional lives of workers in banks.

5. Conclusion

The study concludes that workplace stressors such as shift scheduling, role ambiguity, workload, and job insecurity have significant negative effects on the performance of female bank employees in Nepal. The findings indicate that addressing these stressors can lead to improvements in job performance. Effective management of shift schedules, reducing role ambiguity, and creating a more secure work environment are essential steps for enhancing employee performance. By doing this, companies can make the workplace more helpful and useful for women workers, which will ultimately benefit the company as a whole.

6. Limitation

- The study focused only on female bank employees in Nepal, limiting the generalizability of the results to other sectors or regions.
- Self-reported data from the employees may have introduced response bias, with participants potentially providing socially desirable answers.
- The study examined a limited number of workplace stressors (workload, shift scheduling, job security, and role ambiguity), Leave out other possible factors like leadership style, company culture, and work-life balance.
- The cross-sectional design of the research means it captures a snapshot of stressor effects at one point in time, preventing an understanding of long-term impacts on performance.
- The analysis did not account for individual coping mechanisms or resilience, which could also influence how stressors affect job performance.

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