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DESCRIPTIVE ANALYSIS OF EMPLOYEES PERCEPTIONS OF WORKPLACE STRESS AND ORGANIZATIONAL PRODUCTIVITY

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Abstract

The report examines the stress levels of employees in banking and the productivity of organizations on the frequency data of each of the 400 participants on average. Questions related to demographic, workload pressure, job security, work-life balance, physical and mental stress, organizational support, leadership, organizational culture, and productivity were included in the questionnaire. Using the five-point Likert scales given, the weighted item and agreement percentages were calculated. The findings suggest that stress can manifest in many ways. 65% said that they felt overwhelmed with workload, 68% said they were unable to balance work and their personal lives, 62% said they felt physically exhausted at the end of the workday and 54% felt mentally drained after work. Meanwhile, several staff members said that their workplace was supportive: Attitudes towards the productivity effects of stress were also high. 63% felt that stress adversely affected team productivity, 61% felt that stress adversely affected customer service, 68% felt that high levels of stress had a negative effect on overall productivity and 66% felt that reducing stress can help to improve the output of the organization. The results, therefore, indicate that there is a strong perception of a relationship between employee stress and organizational productivity. Frequency tables for aggregates were presented, however, so that correlation, regression, reliability and significance testing could not be done at the level of the individual respondents. The report does not, then, give causal evidence, but rather a careful descriptive interpretation.

1. INTRODUCTION

Banking is a service industry and accuracy, speed, engagement with clients, compliance with regulations and financial responsibility are all critical at the same time. There can be a high need to be confidential and accurate, customer service needs can be complex and fluid, and work demands and deadlines can be high. The points mentioned above make the issue of stress in the workplace one of concern for organizations. Such pressure that is unsustainable can affect concentration, motivation, attendance, relationships, and decision making of employees.

Productivity in the banking sector isn't confined to volume of work done at organizations. This also includes the quality and reliability of customer service, team efficiency, error control, employee availability, responsiveness and the ability to achieve the institutional goals. There are two types of effects of stress that can affect these direct, through fatigue and lack of motivation, and indirect, through conflict, absenteeism, morale and engagement. In the interim, developing leadership skills, fostering positive relationships, supporting professional development, managing stress and other positive policies and practices can protect workers and keep productivity high.

The aim of the present study was to examine the relationship between employee stress and the productivity of the organization within the banking sector. The questionnaire reflects both conditions that can cause stress, and organizational resources (Hidayat & Tannady, 2023). It thus allows for a general description of employee experiences of workload, employment insecurity, work-life balance, emotional strain, physical strain, workplace support, and perceived consequences of work on productivity. These perceptions are analysed about 400 respondents.

One of the key findings of the findings is that pressure and resilience go hand in hand. Many respondents indicated that they felt stressed 'a lot' but many also believed that they will be able to complete work and that 'team and leaders provide positive support' (Dahlan et al., 2024). It is an important pattern because it suggests that in the short term, even in the face of high levels of stress, productivity can be maintained. A lack of problem behavior should not be assumed to indicate that the employee is not at risk but may instead be a sign of coping and organizational support that could break down if the stress is not managed.

2. OBJECTIVES AND RESEARCH PROPOSITION

- To describe the demographic and employment profile of banking-sector respondents.
- To assess the main sources and symptoms of employee stress, including workload, job insecurity, work-life imbalance and physical or mental strain.
- To examine employee perceptions of organizational support, leadership, culture, professional development and well-being practices.
- To evaluate how respondents perceive the effect of stress on individual performance, team productivity, customer service, absenteeism and overall organizational output.
- To identify practical management actions that may reduce stress and strengthen sustainable productivity.

The guiding proposition is that higher employee stress is associated with weaker organizational productivity, while supportive organizational practices help reduce stress and protect performance. The available data can describe how strongly employees endorse this proposition, but it cannot statistically test the association between individual stress and individual productivity because respondent-level records were not provided.

3. METHODOLOGY

3.1 Research design and sample

It is of quantitative nature, using cross-sectional survey design. Frequency tables have been given for both the demographics and Likert items with 400 valid responses per each. There were no cases missing from the frequency tables. The respondents are from private, public, cooperative and other banks, various age groups, experience, job roles and working hours sections.

3.2 Instrument and measurement

There are 60 questions on the questionnaire. Questions 1-6 are about the people who answered the questionnaire. Questions 7-60 are rated on a 5-point Likert scale (Strongly Disagree - Strongly Agree) (Nkansah et al., 2023). They include workload and deadlines, job security, work-life balance, anxiety, physical and mental fatigue, organizational appreciation, relationships, leadership, culture, professional development, individual performance, team productivity, customer service, absenteeism and stress-management practices.

3.3 Analytical procedure

The original frequency distributions were used to reconstruct the analysis. A mean score was obtained for each word in the Likert scale (category score times the number of responses and the total divided by 400). Agreement percentages are a combination of Agree and Strongly Agree, while disagreement percentages are a combination of Strongly Disagree and Disagree. Descriptive dimension scores were obtained by taking the average of conceptually related item means. Items that were reverse scored were only reverse scored if the item was part of a stress dimension, that is, a high score would always reflect a high stress. The dimension scores are not validated scales of measurement. Some questions are repeated or paraphrased in the questionnaire (e.g., Q20/Q32, Q21/Q33, Q24/Q39, Q25/Q40, Q27/Q42, and Q28/Q43). To not overload concepts with repetition, unique items are used in the dimension summaries when possible. The frequency for every item is kept the same and is reported as it is provided.

4. RESULTS

4.1 Respondent profile

The sample has a diversity of age, experience, role and institutional context. The largest age group was 25-34 years (34%), followed by 45-54 years (22%), 35-44 years (21%), under 25 years (16%) and 55 years or above (7%). Male comprised five seven percent and female 42% of the sample with one percent identifying as other gender. Established banking employees had most of the experience: 32% had 7-10 years' experience, 22% had 4-6 years and 22% had over 10 years. The distribution of respondents by manager,

senior manager, officer, clerk, and others was 23%, 20%, 15%, 14% and 28% respectively. 49% of the samples were from private banks and 45% were public banks, with the remaining 6% from cooperative banks or other banks.

Table 1. Demographic and employment profile of respondents (N = 400)

Characteristic	Category	Frequency	Percent
Age	Under 25	64	16%
Age	25 - 34	136	34%
Age	35 - 44	84	21%
Age	45 - 54	88	22%
Age	55 and above	28	7%
Gender	Female	168	42%
Gender	Male	228	57%
Gender	Other	4	1%
Banking experience	0<1	36	9%
Banking experience	1 to 3	60	15%
Banking experience	4 to 6	88	22%
Banking experience	7 to 10	128	32%
Banking experience	more than 10 years	88	22%
Job role	Clerk	56	14%
Job role	Officer	60	15%
Job role	Manager	92	23%
Job role	Senior Manager	80	20%
Job role	Other	112	28%
Work hours per week	0< 30	8	2%
Work hours per week	30- 40	96	24%
Work hours per week	41- 50	200	50%
Work hours per week	50+	96	24%
Type of bank	Public	180	45%
Type of bank	Private	196	49%
Type of bank	Cooperative	16	4%
Type of bank	Other	8	2%

Work hours are more significant to the study. 41-50 hours per week was the time worked by half of the respondents, while 24% worked over 50 hours. This resulted in 74% of them working more hours than a normal 40 hours a week, providing a key context to their reported hours of work, work exhaustion and work-life balance problems.

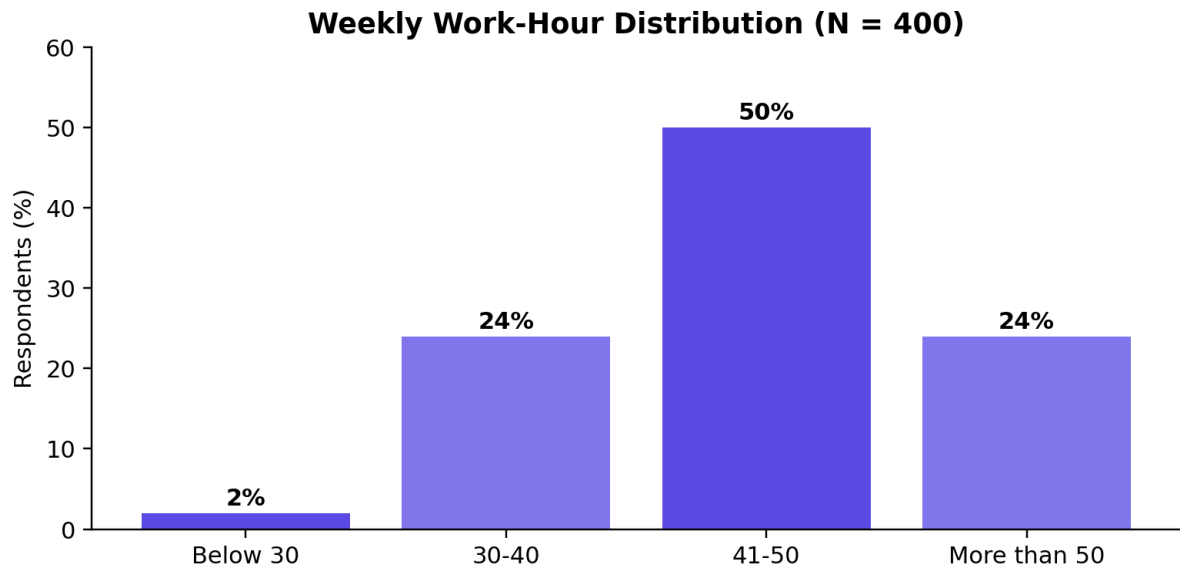


Figure 1. Distribution of weekly working hours

4.2 Employee stress

The item-level results indicate workload pressure is clearly evident. 65% responded "felt overwhelmed with the amount of work he/she must do" (mean = 3.43), 60% responded "felt pressured with unrealistic deadlines" (mean = 3.47), and 58% responded "felt he/she was falling behind" (mean = 3.50). This does not mean that 71% of those respondents felt they had enough time to complete their work or that 69% felt their workload was manageable, but it does mean that there was a certain proportion under pressure. This apparent paradox might be because of difference between workers or temporary adaptation or because of the difference between being 'busy doing something' and being 'busy doing nothing'. There was also some uncertainty on the job market. 58% were worried about losing their job, 61% worried about the future of the banking industry and 57% felt anxious about layoffs or downsizing (Anadkat et al., 2023). Meanwhile, 71% said that they felt safe in their job and 64% believed that their job was stable. This means that the workers may feel that they are not at the same level of confidence as to their job security or the overall uncertainty about the restructuring of the business, the impact of new technology on their role, the competition or the direction of banking in the future.

Some of the most positive stress markers were those for work-life balance. 68% of them were having trouble balancing both work and personal life, 62% felt that their job was taking over their life, 58% felt stressed out because they didn't have enough time for themselves, while 62% had regular anxiety because of their work (Alabi et al., 2022). Half of the respondents indicated that workplace was a stressor. Overall, it was clear work demands were still having an impact on personal and emotional wellbeing for many of the employees; 63% felt they had enough time for family and hobbies and 66% felt they could take breaks.

This was verified by both physical and mental stress. 57% said they felt physically exhausted at the end of the workday, 54% mentally exhausted and 47% experienced sleep problems due to work or workplace stress. Few (but nearly half) of those who indicated poor sleep, were significantly affected in the organization, and sleep disturbances are known to negatively impact attention, judgment, mood and error risk.

Table 2. Selected employee stress indicators

Item	Stress indicator	Agree/Strongly Agree	Mean
Q7	Overwhelmed by workload	65%	3.43
Q9	Pressured by unrealistic deadlines	60%	3.47
Q17	Struggle with work-life balance	68%	3.63
Q19	Job is taking over life	62%	3.61
Q22	Regular work-related anxiety	62%	3.50
Q29	Physical exhaustion after work	57%	3.46
Q31	Mentally drained after work	54%	3.42

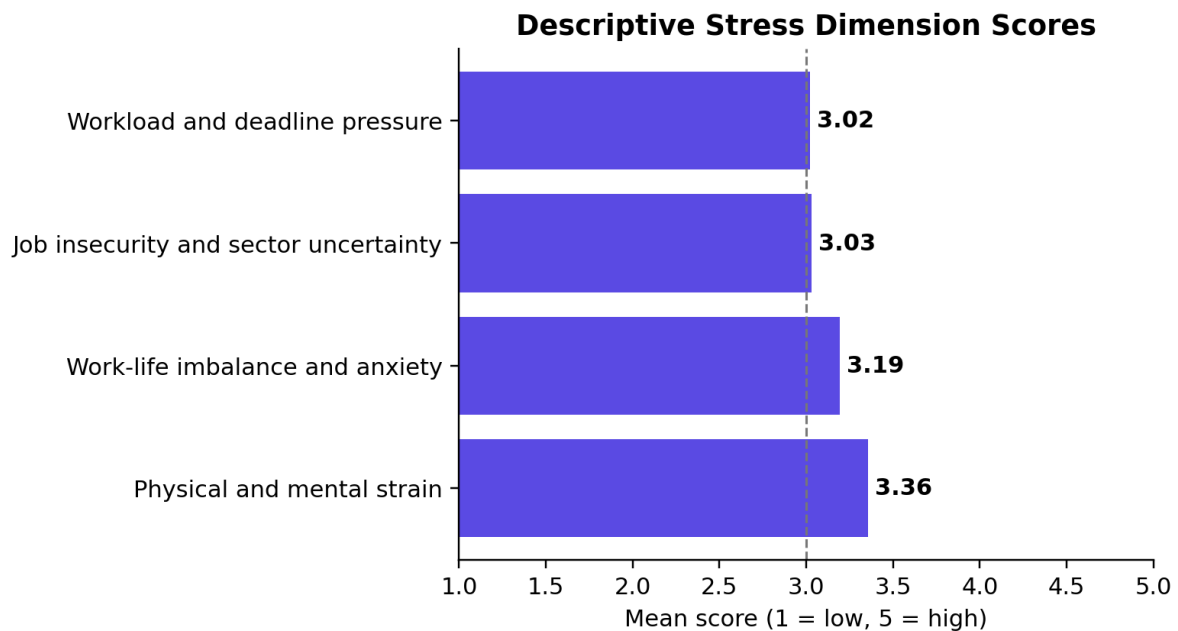


Figure 2. Descriptive stress dimension scores

The stress scores on all four dimensions of stress were reversed-scored and rated at or above the mid-point on the 5-point scale. The three most mentioned descriptive means were for physical and mental strain (3.36), work-life imbalance and anxiety (3.19), and job insecurity and sector uncertainty (3.03), with workload and deadline pressure (3.02) coming in as the fourth most mentioned. Moderate dimension does not equal low concern, as these are made up of both strongly negative and strongly positive experiences, from a variety of respondents and items.

4.3 Organizational support and workplace climate

Overall, staff members reported positive organizational resources. Appreciated and valued – 64% agreed, repeated item – 69%. 63% indicated that there are professional development opportunities in their work in Q66, and 70% indicated that my work is meaningful (as repeated in Q42). 65% agreed and agreed to be proud of the organization in Q28, 69% agreed in Q43. The duplicated items have the same general direction but have different percentage values and cannot be used as evidence of the same construct. High interpersonal support was indicated especially. 69% of them felt they were in good relationship with colleagues, 74% were supported by their team and 64% felt comfortable talking to their manager (Ifedi et al., 2024). But 50% said that they disagreed with co-workers, with 21% strongly disagreeing. This is an interesting finding as it suggests that supportive relationships can exist alongside conflict; perhaps because supportive relationships in their own teams involve them in conflict and sometimes, in competition and/or coordination issues, when it is needed.

Anti-stress policy was rated favorably for its work. 64% agreed that it was easy to access adequate training to manage stress, 72% agreed that their supporting leadership positively impacts upon their staff's performance and stress, 70% agreed that flexible working policies positively affect employee stress and 69% agreed that employee well-being is at the heart of their organization with regard to its importance and 68% agreed that employee well-being is at the heart of their organization with regard to its relationship to employee stress. In this dimension of the workplace-support, the mean score was 3.76, the highest of all items in this dimension.

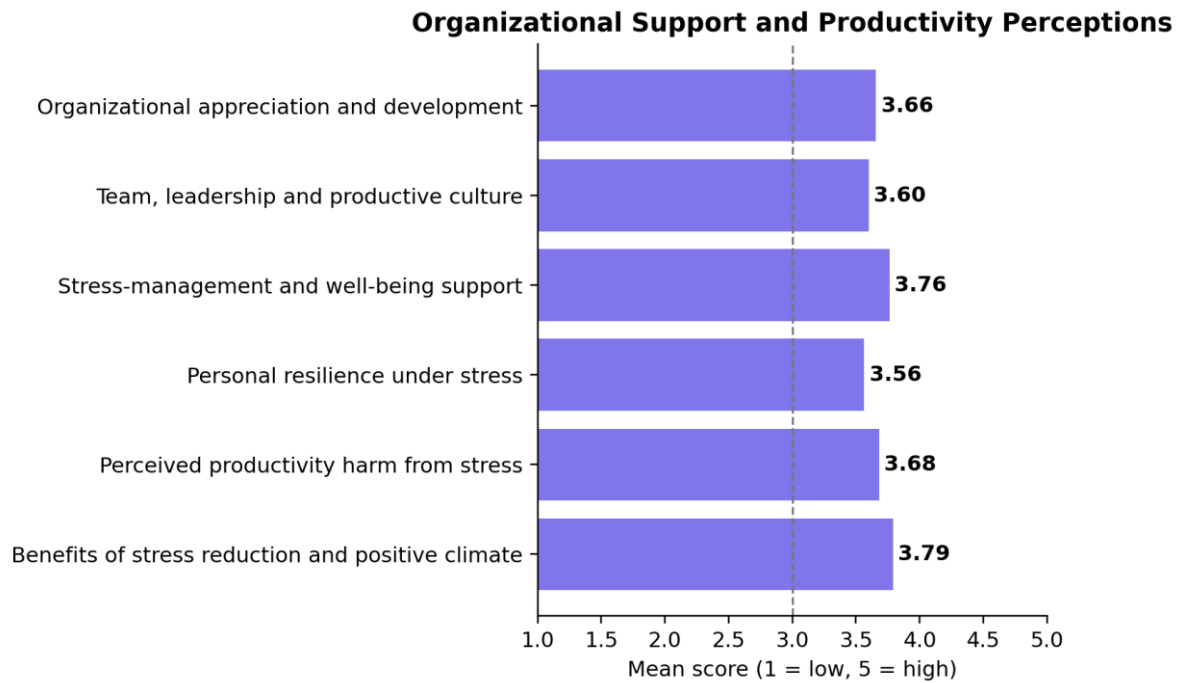


Figure 3. Descriptive organizational support and productivity-perception scores

4.4 Stress and organizational productivity

There is a consistent description of the perceptions employees have about stress being a negative element of organizational performance in the responses. 61% indicated that employee stress has a negative impact on customer service quality, 63% indicated that employee stress has a negative impact on overall team productivity, 58% indicated that employee stress is associated with frequent absenteeism and 61% indicated that employee stress has a direct impact on customer motivation and performance. The average of the items was those that are perceived to be detrimental to productivity and was 3.68, which is quite high above the neutral score. Meanwhile, there was no weakness shown by the respondents. Sixty-six percent reported that they were able to work effectively when stressed by work and 59 percent reported that they were able to perform efficiently when stressed by work. So, stress doesn't have to take life out of productivity. This can be achieved through experience, commitment, peer support and/or extra work by employees. However, this resilience must not be viewed as a 'passive victim' and an excuse to continue to place high pressure on a student as there may be long term consequences for health and engagement and retention. The respondents preferred to take stress reduction as a preferred productivity strategy. 67% agreed that a positive work environment positively affects productivity, 67% agreed that when employee morale is high, then their performance is high, 67% agreed that the organization can positively reduce employee stress, 68% said that high employee morale means high employee productivity, and 66% said it is very important that the organization is productive in reducing employee stress. The highest average – 3.79 – of the productivity-related dimensions was this one.



Figure 4. Agreement with key statements about stress and productivity

5. DISCUSSION

The organization of results is good. Bankers work long hours, have deadlines and are unsure about their jobs and the demands in them in terms of service. A majority (74%) of the sample worked more than 40 hours a week, the majority of which were 41–50 hours. This exposure coincides with high overload, work-life conflict, and anxiety and exhaustion levels. The findings are also indicative of the multi dimensionality of stress. Though workload is crucial, it is not the only worry. Staff expressed confusion regarding the industry and employment reductions, how to balance work and home life, emotional stress and fatigue. There are other areas of management responses than time management! Interventions may include staffing, load management, role clarity, schedule, psychological safety, career communication and career recovery.

The two most significant findings are the social and organizational support. It was strongly agreed that team support, collegial relationships, communication with managers and supportive leadership was present. For this reason perhaps, many workers still said they felt motivated, had stress, as well as perform well. Supportive environments that can help to decrease stress include information and support sharing, problem solving, and acknowledging (Muduli & Choudhury, 2026). The results indicate that banks have already developed some good protective resources and these should be further strengthened and applied across the organization, departments as appropriate.

The trend is very stable, as the productivity results were based on employees' perception. Stress was related to customers service, team performance, absenteeism, motivation and organizational output by respondents. They also supported flexible policies, stress management programmes, leadership support and a positive work environment as measures to enhance productivity. The real-world implications of the concept of employee wellbeing as an operational problem are highlighted in this agreement rather than a personal problem.

The analysis cannot be used to conclude that there is a statistically significant relationship between stress and productivity as the frequency tables of both combined do not have information on which answers match which employee. For instance, separating out the respondents who said they weren't performing as well from the respondents who said workload was not possible. Overall, the descriptive results do provide a clear picture of the number of individuals who are experiencing stress, and a consensus that stress in general is a productivity issue. This study will serve as a good guideline for management action and a future study based on a correlation regression analysis of the respondents will be constructed.

6. CONCLUSION

This study has indicated that one of the major issues in the work place for the employees of the banking industry studied is stress. Pressures are related to workload, deadlines, work-life balance, anxiety, job insecurity and physical and mental fatigue. Top indicators include: 68% reported having work-life imbalance, 65% reported feeling overwhelmed, 62% reported experiencing regular work-related anxiety and 57% reported feeling physically tired and 54% reported feeling mentally drained.

There is a considerable amount of organizational support too. Most respondents identified factors as related to team support, colleague relationships, leadership support and professional development and an organizational focus on employee well-being. These factors seem to emerge under stressful conditions and can be a part of the maintenance of employees' performances. What they don't depict is a uniform bad banking workplace, they show that the banking organizations in which good support systems are being put in place are experiencing high pressure.

The overall trend of the stress-productivity relationship is evident. Staff feel that stress will impact negatively on the quality of service, their motivation, attendance, team working, the effectiveness of their output and that better wellbeing and morale and a more relaxed environment will have a positive impact. Based on this, the most defensible conclusion is that stress control might be a key factor in sustainable productivity, but this would need to be determined at the respondent level and determination of size and statistical significance would still need to be established.

7. RECOMMENDATIONS

- Conduct a workload allocation and staffing review for work units with a history of late assignments and deadlines and work backlogging. The workload should be monitored both in terms of the volume of tasks and complexity.
- Put into place consistent recovery practices (protected breaks, realistic schedules, leave use and limitations on unnecessary after-hours communication).
- Expand management competency by providing training in supportive supervisory skills, stress screening, equal workload and effective feedback, including confidential referrals.
- If feasible, be more flexible about flexible working arrangements such as shift working, flexible/agile working in admin, changing working patterns and coming back to work post illness or burnout.
- Provide real-life stress management and well-being programs and institute structural changes. If you have too much work or too ambiguous roles, then coping training isn't going to solve that issue.
- Increase dialogue around organizational change, technology, restructuring and career pathways to alleviate uncertainty around layoffs and future of banking employment.
- Monitor the key objective productivity and wellbeing measures, as well as measures such as service failures, customer complaints, absenteeism, overtime, staff turnover intentions, employee engagement and workload.

Use reliability analysis, exploration factor analysis, Pearson correlations and hierarchical multiple regression to examine relationships among the stress dimensions and productivity outcomes in the second phase, collecting respondent-level survey data.

8. LIMITATIONS OF THE PRESENT ANALYSIS

However, the data provided is in a specific format which has limitations to the analysis. No one by one information, only frequency summaries were displayed. As a result, the Cronbach's alpha calculated, factor analysis, correlation/regression, and significance testing/comparison of the demographic groups were all negligible. Several of the questionnaire items have been restated several times with a slight variation of the responses which may indicate the items were repeated in the questionnaire or may be due to section effects, or maybe due to difference in entry of data. Lastly, employee perceptions of productivity were measured instead of objective measures of operational productivity. It is important to note that the limitations do not apply to the descriptive frequencies but should be referred to if these terms are used, such as 'impact', 'effect' or 'prediction'.

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APPENDIX A. SUMMARY OF DESCRIPTIVE DIMENSIONS

Table A1. Descriptive dimension summary based on aggregate item means

Area	Descriptive dimension	Mean	Interpretive note
Stress	Workload and deadline pressure	3.02	Higher score = greater stress
Stress	Job insecurity and sector uncertainty	3.03	Higher score = greater stress
Stress	Work-life imbalance and anxiety	3.19	Higher score = greater stress
Stress	Physical and mental strain	3.36	Higher score = greater stress
Support/Productivity	Organizational appreciation and development	3.66	Average agreement = 63.2%
Support/Productivity	Team, leadership and productive culture	3.60	Average agreement = 64.7%
Support/Productivity	Stress-management and well-being support	3.76	Average agreement = 68.6%
Support/Productivity	Personal resilience under stress	3.56	Average agreement = 62.5%
Support/Productivity	Perceived productivity harm from stress	3.68	Average agreement = 62.2%
Support/Productivity	Benefits of stress reduction and positive climate	3.79	Average agreement = 67.0%