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WORKPLACE STRESS AND WORK-FAMILY CONFLICT: AN EMPIRICAL STUDY OF EMPLOYEES IN PUBLIC BANK BERHAD

Izmayani Sa'adin ¹, Husna Johari ²

¹Faculty of Business Management, Universiti Teknologi MARA (Perak), Malaysia
izmayani107@perak.uitm.edu.my

²College of Business, Universiti Utara Malaysia (UUM), Malaysia
husna@uum.edu.my

Abstract

The objective of this research in general, is to identify the relationship between workplace stress and work-family conflict toward job performance of employees. In gathering the data, the questionnaire based on previous study conducted by Maimunah and Asmah (1990), Baskaran (2004), Netemeyer (1996) and Usha (1999) has been used. Job performance was measured by adopting the general scheme provided by Maimunah and Asmah (1990). The data was collected from 191 respondents by using a structured questionnaire. Three main hypotheses were tested using multiple regression analysis. Results of the study indicate that there is a significant relationship between workplace stress and job performance (beta value = .334, p .000 – significant relationship). It is also found that there is no relationship between work-family conflict toward job performance (beta value = .217, p .003). From the finding, workplace stress was identified as a main factor that affects job performance of the employees especially those working in financial industry. 12.5% of the variance has been significantly explained by workplace stress. The findings support past evidence that workplace stress and work-family conflict are significant factors that affect job performance among employees.

Keywords: Job Performance, Workplace Stress, Work-Family Conflict.

1. Introduction

In the era of globalization, most organizations attempt to enhance their competitiveness in term of production and quality service. It is because they want to compete with others and to prevent their organization from stay behind. The organizations have to enhance the quality of work among their employees through training and development so that they can contribute to better quality of work. In most organizations, increasing a level of productivity while performing job considered being important criteria to ensure they will stay longer in a particular business.

Therefore, the organization should have better approaches in managing employee's workplace stress and balancing between work and family matters. Due to that, the employees may be able to contribute to high productivity to organization itself. In 2004, the Malaysian services sector contributed RM 211.85 billion or 47.12% of the Gross Domestic Product (GDP), with financial services constituting RM 49.81 billion or 23.5% of the entire services sector (Bank Negara Malaysia, 2005). Therefore, banking industry is important to Malaysian economy.

To preserve its contribution to the economy, it is important to take into account the job performance by the bank employees (Chew Kok Wai, Poon Wai Ching & Mohd. Fairuz Abd. Rahim, University of Multimedia). Studies on the level of workplace stress and work-family conflict among employees in the Malaysian banking industry have yet to be widely carried out. Therefore, these papers focus on analyzing the relationship between elements of the workplace stress and work-family conflict toward job performance among employees of Malaysian banking industry.

Usually job performance is one way measurement to evaluate each employee with the standard set by the management. Whenever the performance achieves the standard, reward will be given in term of promotion, recognition or bonus. If, the employee's performance achieves the standard, it is good. However, if the performances need any improvement, the employees must be informed as soon as possible through frequent feedback. The causes of poor performance must be identified, and specific steps must be agreed upon in order to help the employees to show their improvement (Timpe, 1988). The performance and

individual employee play an important role in determining the organizational success. Therefore, the organization should be able to manage employee's stress and understanding their work-family conflict continuously.

Work related stress is growing concern due to significant impact to the organization. In addition, it's also contributes to the employee's dissatisfaction and lower emotional health which gradually lead to low productivity to the employees. Moreover, there is evidence that prolonged work stress can lead to both mental and physical ill health. Lately, there are reports on increasing occupational stress that have ill effects on workers and their organizations. Work stress can lead to poor health and even injury. In the past 20 years, many studies have looked at the relationship between work stress and a variety of ailments. Furthermore, the levels of stress experienced by individuals are different. An event described as stressful by an individual may not be stressful for another individual. Therefore it is really important to know what actually the effect stress among individuals employees. The term stress is now part of the regular vocabulary of managers and employees.

While some stress is normal to life, if stress is repeated, individuals experience physical and psychological discomfort. The experience of work can lead to a variety of symptoms of stress that can harm employee's job performance.

As taken into account that workplace stress and work-family conflict may influence employee's job performance, study on this area help the organization to improve the well-being of employees. Employees who feel satisfy towards their job are able to perform better in their work and help to increase the organizational productivity.

A report by National Institute of Occupational Safety and Health (NIOSH) in 1999, reported that 40% of employees reported that their job was very or extremely stressful, 25% view their jobs as the number one stressor in their lives.

More than two-thirds of visits to doctor's surgeries are for stress-related illnesses. For women, stress is a key factor in hormonal imbalances resulting in menstrual irregularities, PMS, fibroids, endometriosis and fertility problems. Stress can also be a factor in the development of almost all disease states including cancer and heart disease.

Apart from that, for many employees, balancing the demands of family and work is a significant challenge. Although this balancing has always been a concern, the increased number of working women and dual-career couples has resulted in greater tensions for many employees. The decline of the traditional family and increasing number of dual-career couples and working parents place more stress on employees to balance between family and work.

As a consequences, it is important for the organization to identify and improve job performance among their employees with emphasize in managing workplace stress and work-family conflict. In this study, researcher is desire to identify the relationship between the two factors (workplace stress and work-family conflict) with job performance among employees at Public Bank Berhad.

2. Literature Review

2.1 Job Performance

Performance refers to outputs or outcomes (accomplishment) and also about doing the work as well as being about the result achieved (Armstrong, 2000). Job performance can be defined as a task or activity that have an added value toward a job that performed by employees. It is also a standard that have been set by organization and achievable by their employees (Razmi, 2004). Job performance relates to employee's effort and ability. For instance, they are able to solve a conflict and possess a good communication skill. Whenever they can control their own job with less direction from their supervisor, it will lead to job satisfaction and enhance their job performance.

Besides that, job performance among employees also relate to relationship between their employers. Both of them should create a close relationship, so that it is easy for them to cooperate and avoid any grievance at a workplace. It is important for employer to invite their employees in decision-making.

According to Davies (1975) managers and supervisor should ask subordinate's opinion on important matters, shows respect for their ideas, place subordinate's suggestions into operation and gains their approval before making decision.

The considerate manager may also make use of participatory approaches, such as holding regular meetings with his subordinate. Furthermore, enhancing job performance also requires employee's participation in development program or training. Training can effectively overcome and identified skill or knowledge deficiency among current employees.

Furthermore, according to Aguinis (2009), there are three approaches that can be used to measure performance. First and foremost, trait approaches. Trait approach emphasizes the individual performer and ignores the situation, behavior and results. If one adopts the trait approach, raters evaluate relatively stable traits. These

can include abilities, such as cognitive abilities (which are not easily trainable) or personality (which is not likely to change over time). For example, performance measurement may consist of assessing an employee's intelligence and conscientiousness at the end of each review period. This approach is justified based on the positive relationship between abilities and personality traits and desirable work-related behaviors.

Second, behavior approach. The behavior approach emphasizes what employees do on the job and does not consider employee's traits or the outcomes resulting from their behaviors. This is basically a process-oriented approach that emphasizes how an employee does the job. Finally, results approach. The results approach emphasizes the outcomes and results produced by the employees. It does not consider the traits that employees may possess or how employees do the job. This is basically a bottom-line approach that is not concerned about employee behaviors and processes but focuses on what is produced; for instance, sales, number of accounts acquired, time spent with clients on the telephone, number of errors etc. Overall, data resulting from results approach seem to be objective and intuitively very appealing.

Meanwhile, according to Maimunah (1994), a poor job performance among employees will cause the organization to create psychology problems. For instance, absenteeism, late to work, works slowly, workplace stress and strike. Furthermore, job performance depends on employee's ability and motivation, resources and collaborative environment. Poor performance may be caused by employee's personal problem.

Employee performance can be improved when employees know what is expected from them (objective), when they are allowed to participate in the process of achieving those expectations (set standard) and when they are appraised the result (feedback). A set of objectives must be set in accordance with the self-confidence and ability of the employees. Subordinates should understand and agree with manager's goals and objectives. Manager and supervisor, in turn, should agree with subordinates on their job and career objectives. Moreover, job performance criteria should be clear to all parties. In this study, job performance is defined as "the level of productivity of an individual employee, relative to his or her peers, on several job-related behaviors and outcomes" (Babin and Boles, 1998, p. 82). A limited number of empirical studies have tested the relationship between work-family conflict and job performance, but have produced inconsistent results pertaining to the relationship between the two constructs (Allen, 2003). Executives having incompatible work, family, and social demands are subjected to work-family conflict.

In addition, manager should be able to determine whether inadequate individual behavior is due to low effort-performance (workplace stress), low performance-reward linkages or low value. In case of low effort-performance, managers should undertake training and development to improve the relationship and thus encourage high performance.

In case of low performance-reward links, managers must seem to be familiar with the methods used to appraise and reward employee's performance. Such action must be taken after performance feedback has been communicated to employees. Whenever managers recognize that low job performance among their employees exists, something must be done promptly to correct the performance. These circumstances should be analyzed immediately, frequently, specific and understandable terms with positive orientation.

On top of that, the manager should first confront employees with specific performance critics and discussion regarding job performance. For example, discussion on development assistance program for performance improvement. Once the employees realized that the supervisor is aware of their poor performance, and the assistance program has a good chance of leading employees for success in their work performed, the employee is likely to cooperate (Rue, 1986).

The other alternative to head off performance problems is to solicit the employee's opinion on the problem and suggest solution. Employees respond best to managers who are reasonable in their raising of problem situation and encourage employee's input for the solution of the problem arise. (Timpe, 1988)

Thus, the employer should be able to identify factors that influence employee's performance periodically. Besides, the organization should develop a continuous improvement program and formulate follow-up in order to make sure all jobs run smoothly.

1.2 Workplace Stress

There is an increasing concern about workplace stress in most developing countries including Malaysia. Workplace stress has been related to many organization's problems such as high turnover and absenteeism, accidents and errors, poor job performance and drug and abuse (Williams, 2001) as stated in Amat Taap Manshor's, Rodrigue Fontaine and Chong Siong Choy's journal on occupational stress among managers in Malaysia.

Moreover, stress at workplace also associated with other factors such as individual, socio-economic and family factors. Study on sources of stress at workplace in Malaysia found out that there are numerous other unmeasured variables that can contribute to stress at the workplace. However, research on sources of stress in the Malaysian working environment especially among banking employees is limited. Understanding factors that

contribute to the occupational stress is crucial for improving stress management programs in Malaysian organizations.

A recent survey by the European Foundation for the Improvement of Living and Working Conditions found that 29 percent of women and 28 percent of men reported that their work was causing them stress. Several researchers has suggested that stress has become, in part a socio-cultural phenomenon and concerned that the popularization of 'stress' is a reason for alarm in the fast-growing body of research on stress. According to the National Institute for Occupational Safety and Health (NIOSH, 2002), workplace stress has become a common and costly problem in the workplace.

Workplace stress or organizational stress received extensive coverage in academic publications and popular press many years ago. Stress is linked with the bottom line of a company, therefore companies had shown increased interest and concern about the stress experienced by the employees and also the stressors which are factors causing stress for employees. One difficulty in conducting research on stress is that wide discrepancies exist in the way that stress is defined and operationalized.

For instance, the concept of stress has variously defined as both an independent and a dependent variable. Furthermore, study conducted by Baskaran, (2004) also state that workplace stress will result in lower job satisfaction and performance among lecturer of the higher learning institutions.

Stress can result from life changes, which can be self initiated or caused by outside factors. Negative stress is unpleasing and may cause undesirable changes in a person's personality or behavior (Timpe, 1988). Proposed by Giga, 2003, stress can have a positive effect in stimulating motivation and alertness, providing the incentive needed to overcome challenging situations. However extreme, constant and unrelieved pressure can lead to stress and feelings of anger, fear and frustration, and cause a variety of short-term and long-term illnesses with damaging effects on individual mental and physical well being.

Research in other occupational areas indicated that increased levels of stress are likely to lead to reduced job satisfaction. It has been suggested that job dissatisfaction may be associated with an increased risk of coronary heart disease. Finally, this will lead to low level of job performance.

Stress in the workplace is not a new phenomenon, but it is a greater threat to employee health and well-being than ever before. While technology has made aspects of many jobs easier, it has also added to the anxieties of office life through information overload, heightened pressure for productivity, and a threatening sense of impermanence in the workplace. In 1996, the World Health Organization labeled stress a "worldwide epidemic." Today, workplace stress is estimated to cost American companies more than \$300 billion a year in poor performance, absenteeism and health costs.

Workplace stress is perhaps the most serious problem faced by global employers. Organization should be critically concerned about reducing those levels. Workplace stress is now regarded by many commentators as one of the most important issues facing management in this decade. Moreover, workplace stress has the potential to affect the performance of all levels of staff, ranging from senior management to the young and newly employed. All employees in their daily experiences are aware that conflict filled situations have the potential to produce feelings of physical and psychological discomfort. When employees is confronted with a situation that poses a threat, such as conflict between staff members or between staff and clients of the organization, the form of physiological and emotional arousal he or she experiences is

Workplace stress has many consequences if examined from the organizational aspect. Some of them are reductions in effectiveness, productivity, and communication. However, such outcomes can be among the most unbearable for both the organization and for the individual.

Other results may include accidents in the workplace, job turnover, low morale, poor work relations, poor organizational climate, and absenteeism. Workplace stress has numerous negative impacts on the business as well as on the individual employees. The increase level in work stress creates emotional, financial, and safety concerns for employers and managers. In addition, excessive job-related stress is not a small or isolated problem. Over one-third of all American workers thought about quitting their jobs in 1990.

Furthermore, this is not exclusively United State's phenomena. A Japanese poll conducted by the Health and Welfare Ministry in 1988 indicate that 45% of workers felt stress from their jobs (Asahi News Service, 1990). Workplace stress is a very real occurrence in the modern workplace, with the incidence of stress-related claims having risen dramatically in the last ten years. Employers must be aware of their duties and the significant costs they can incur should they breach their obligations to employees.

Workplace stress derives specifically from conditions in the workplace. These conditions may either cause stress initially or aggravate the stress already present from other sources. Studies have pointed to the growth in non-standard work and other changing work patterns as contributing to the recent sharp increase in stress levels in the workplace.

Recent studies of employee stress have concluded that job-induced stress can occur at all employee levels of an organization. The industries that have the highest levels of work-related stress include the education sector, police force, finance, hospitality, transport, retail and marketing industries.

1.3 Works-Family Conflict

The growing number of research regarding relationship between work and family has suggested that there are interconnecting between these two domains (Greenhaus and Parasuraman, 1987) in Adam, Lynda and Daniel's journal of applied psychology. Researchers argue that conflict between the work and family domains can be a source of stress that influence important psychological and physical outcomes. Ultimately this will lead to lower job satisfaction and performance.

Work family balance has been defined as the degree to which an individual is able to simultaneously balance the temporal, emotional and behavioral demands of both paid work and family responsibilities (Martha, 2001). The extent to which participating in one domain (work or family) interferes with an individual's ability to adequately meet the responsibilities and obligations in relation to the other role is termed as work-family conflict. High levels of conflict have been found to result in dissatisfaction and distress within work and family domains and limit ones overall quality of life (Parasuraman, 1996).

In addition, Frone, (2003) proposed that work has more negative effects on family than the family has on work because work-to-family conflict is reported more frequently than family-to-work conflict. According to Gina M. Bellavia and Michael R. Frone in their article, Work-Family Conflict, there are several theories have been invoked in the study of work-family conflict. One of it is ecological systems theory. This theory proposed that a person's development is lifelong and is best understood by examining the interaction between the characteristics of that person and the characteristics of his or her environment.

In 'Working Couples Caring for Children and Aging Parents, Neal and Hammer (2005), describe the experiences of working couples in the United States who are caring for both children and aging relatives. Their research show that for those who are knowledgeable about work-family conflict will find few surprises; caring for both children and parents create stress on work-family relationship and the effect tend to be more prominent for women, who tend to provide more care for both children and parents.

One finding is that the important spousal roles to work-family fit and individual well-being. Furthermore, Burke (1988) found that higher level of work interfering with family was related to more psychological burnout and alienation and less job satisfaction in a sample of police officers. Similarly, some other researcher found that work interfering with family was related to burnout, which then was related to lower job satisfaction for a sample of nurses and engineers.

However, several studies reported that work-family interfering was negatively related to job satisfaction, organizational commitment, job performance and life satisfaction. Moreover, journal by Denise, Dawn and Joel support that some of common results of experienced work-family conflict can increase the level of stress, decreased performance at home and work, and decreased life and work satisfaction.

Since the pioneering work of Greenhaus (1985), there has been a general consensus that work and family influence each other in both a positive and negative way: time, tasks, attitudes, stress, emotions and behavior spillover between work and family (Maria Pilar, Manuale and Maria Jose, 2004). Furthermore, as proposed by Maria et al., (2004), the area of work-family conflict is important in that its has been shown to have an unfavorable relation with a variety of variables associated with employee's work life, health and well-being, job satisfaction and performance, lower productivity and anxiety.

According to Usha (1999), it focuses upon the rewards and costs of investing time and energy in specific roles. From this perspectives, conflict between roles is inevitable; the more time and energy required to perform specific roles successfully, the greater the extent of inter-role conflict.

As noted by Lambert (1990), individuals may have to engage in a process of accommodation, where they limit or modify their involvement in one sphere to accommodate the demands of the other. For instance, intensive demands from the job may require them to significantly reduce their input into family life. In addition, Greenhaus and Beutell (1985) highlighted two other sources of inter-role conflict.

As well as competing for one's time and physical energy, the attitudes, values and behaviors required in one role may be incompatible with those needed in another. For example, in the work context, an employee may be expected to be aggressive, ambitious, hard-driving and task oriented. Successful job performance may be contingent upon demonstration of behavioral characteristics.

In the home situation, being loving, supportive, accommodating and the relationship oriented may be considered essential to the development of a positive family life. These opposing behavioral expectations may create tension within individuals as they make the transition from one environment to another. A third form of potential conflict between roles is strain-based conflict that is induced by emotional interference from one domain to the other. In particular, job conditions such as work overload, poor interpersonal relations, job insecurity and lack of opportunity to exercise control and self-direction can produce negative emotional consequences that impinge upon interactions within the family. In any event, it is evident that inter-role conflict

(in particular between work and family demands) is a one of the major stressor for an increasing number of individuals, especially as economic pressures require people to spend more and more time in paid employment.

Work-family stress has been identified as a major problem for working mothers (Aryee, 1992). Other research area also found that individuals with high control have lower level of work-family conflict and women had higher levels of overload and interference than men. Family-role expectations affect the amount of physical strain experienced by working women.

One socio-demographic characteristic define work-family variables that considered as non-related factors may also affect work-family conflict. For example, researchers found that: long working hours, frequency of overtime, irregular job rotation, working on weekends positively related to conflict and that the level of conflict would relate to position, work performance and seniority.

3. Methodology

3.1 Research Design

Research design is one way that requisite data to gather and analyze solution (Sekaran, 2003).

The nature of this study is a hypothesis testing or establish the differences among groups. Hypothesis testing is undertaken to explain the variance in the dependent variable or to predict organizational outcome.

The type of investigation is a correlation study. The researcher is interested in investigate the important variables associated with the problem. This study will investigate the two factors (workplace stress and work-family conflict) to correlate with job performance (dependent variable). The correlation study is conducted in natural environment of the organization with minimum interference by the researcher with the normal flow of work.

In order to gather the valuable data to examine such relationship, a quantitative method will be used. This is because quantitative method allows some form of statistical analysis that will assure the data is reliable and valid.

The study will be conducted in non-contrived settings. The unit of analysis of this study is individual. The researcher will look at the data gather from each individual and treating each employee's response as an individual data source. A time horizon for this research is cross-sectional studies, which mean data are gathered once.

Data collection methods are integral part of research design. There are many way to collect data such as primary data and secondary data. For the purpose of this study, researcher chooses to use primary and secondary data.

3.1.1 Sample size

Presently, Public Bank Berhad (Kedah and Perlis) consists of 394 employees. According to the sample determination table provided by Krejcie and Morgan (1970), the researcher will choose 191 respondents whereby respondents exclude 14 of manager for the purpose of this study. So the total population is 380. As a result, the sample size will be 191. From the population, researcher will only focus and distribute questionnaire to the 191 of employees.

3.1.2 Sampling technique

The researcher would like to use non-probability sampling design, which mean that the element in the population do not have any probabilities attached to their being chosen as sample subjects (Sekaran, 2003). For this study, researcher chooses to use convenience sampling. Convenience sampling refers to the collection of information from members of the population who are conveniently available to provide it (Uma Sekaran, 2003). The reason to choose convenience sampling is because of its best way of getting information quickly and efficiently.

3.2 Data Analysis Techniques

Once the questionnaires completely return by respondents, the questionnaires will be edited to ensure the respondent's data coded, computed and processed. All the data coded and edited by using Statistical Package for Social Science (SPSS) version 14.0. SPSS is a sophisticated piece of software used by social scientists and related professionals for statistical analysis. The analysis test used by researcher include frequency distribution, Cronbach's Coefficient Alpha, Pearson correlation and Multiple regressions.

4. Findings

4.1 Frequency analysis

Table 4.1.1: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	114	59.7	59.7	59.7
	Female	77	40.3	40.3	100.0
	Total	191	100.0	100.0	

Table 4.1.1 shows the frequency distribution for gender composition. As clearly stated in the table, the total of respondents for this study is 191. From the total respondents, 114 (59.7%) respondents were male and the rest of 77 (40.3%) respondents were female.

Table 4.1.2: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30	37	19.4	19.4	19.4
	31-40	112	58.6	58.6	78.0
	41-50	33	17.3	17.3	95.3
	More than 50	9	4.7	4.7	100.0
	Total	191	100.0	100.0	

From the above table, the most respondents are between 31 to 40 years old, which represent 112 respondents or 58.6%. The second highest percentage of the respondent's range of age was 19.4% of the respondents for the age category of 21 to 30 years old. About 17.3% or 33 respondents are between 41 to 50 years old. The other 9 respondents or 4.7% are more than 50 years old.

Table 4.1.3: Marital status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	35	18.3	18.3	18.3
	Married	156	81.7	81.7	100.0
	Total	191	100.0	100.0	

Referring to the table 4.1.3, 81.7% of the respondents are married and 18.3% are singles, which both represents 156 and 35 respondents respectively.

Table 4.1.4: Level of education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STPM	14	7.3	7.3	7.3
	Certificate	6	3.1	3.1	10.5
	Diploma	118	61.8	61.8	72.3
	Degree	53	27.7	27.7	100.0
	Total	191	100.0	100.0	

There are five level of education being included in this study. From the finding, there are 14 (7.3 %) of respondents who possess STPM, followed by 6 respondents or 3.1% with Certificate. Diploma holders contribute 118 respondents (61.8%) which show the highest percentage. Finally, 53 of the respondents are Degree holder or represent 27.7%.

4.2 Reliability Analysis

From the analysis done on the questionnaire, the reliability analysis was tested using Cronbach's alpha. The Cronbach's alpha reliability coefficients of the dependent variable and independent variables (job performance, workplace stress and work-family conflict) obtained and were shown in table 4.2.1:

Table 4.2.1: Reliability Analysis

Variables	N of Items	Cronbach's Alpha
Job Performance	19	.714
Workplace stress	31	.821
Work-family conflict	11	.813

Reliability Test for Dependent Variables – Job Performance

The result indicates that the Cronbach's alpha for nineteen items of job performance measure is .714. Thus, the internal consistency reliability of the measures used in this study can be acceptable even though the value is low. Based on Uma Sekaran (2003), reliability in the range of .70 considered acceptable.

Reliability Test for Independent Variables – Workplace stress

Reliability test for workplace stress show the result, .821. The variable consists of thirty one items. The reliability of variables is good since according to Uma Sekaran, 2003, that reliability over .80 is considered good.

Reliability Test for Independent Variables – Work-family conflict

Lastly, work-family conflict consists of eleven items. The result indicates that the Cronbach's alpha measure is .813. Thus, the internal consistency reliability of the measures used in this study is good since the reliability over .80 is good (Sekaran, 2003).

4.3 Correlation

Table 4.3.1: Workplace stress and Job Performance

		VARJP	VARWPS
VARJP	Pearson Correlation	1	.334(**)
	Sig. (2-tailed)		.000
	N	191	191

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

Based on the table given, it shows that job performance has moderate relationship with workplace stress. Meaning that, when an employees is able to produce quality and quantity work with regular target, able to execute task, rules and direction within specific time, their job performance will be increase (in moderate correlation). To interpret the relationship between independent variables and dependent variables, according to David (1971):

- I. 0.80 and above very strong relationship
- II. 0.50 to 0.79 strong relationship
- III. 0.30 to 0.49 moderate relationship
- IV. 0.10 to 0.29 low relationship
- v. 0.01 to 0.09 very low relationship

The R-value recorded for the correlation analysis is .334 or 33.4%, indicate that there is moderate relationship between job performance and workplace stress. The significant correlation described by P-value above, is .000. Since the P-value is less than 0.01, the relationship between job performance and workplace stress is significant.

Correlation between Work-Family Conflict and Job Performance

Table 4.3.2: Work-family conflict and Job Performance

		VARJP	VARWFC
VARJP	Pearson Correlation	1	.217(**)
	Sig. (2-tailed)		.003
	N	191	191

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

From the results, we can see that work-family conflict has low relationship with job performance. To interpret the relationship between independent variables and dependent variable, according to David (1971),:

- I. 0.80 and above very strong relationship
- II. 0.50 to 0.79 strong relationship
- III. 0.30 to 0.49 moderate relationship
- IV. 0.10 to 0.29 low relationship
- v. 0.01 to 0.09 very low relationship

Table show that work-family conflict has low relationship with job performance. Referring to the table, correlation coefficient is .217 or 21.7%. The moderate relationship described by P-value is 0.003.

4.4 Multiple Regression Analysis

Table 4.4.1: Multiple Regression Analysis

Independent variables	Beta	Sig.
Workplace stress	.302	.000
Work-family conflict	.154	.027

R Square	.135
Adjusted R Square	.125
F value	.000

Based on the finding presented in Table 4.5.1, coefficient of determination showed by R^2 and adjusted R^2 ($R^2 = .135$, adj $R^2 = .125$, $p < .01$). This means, 12.5% of the variance in job performance has been significantly explained by **one** independent variables (workplace stress). Perhaps the other 87.5% explain by other factors such as job satisfaction, organizational commitment, environment, rewards etc.

In multiple regressions analysis shows that there is significant relationship between job performance and workplace stress at .000. At this point, hypothesis one accepted (there is relationship between job performance and workplace stress). Next, table indicates that work family conflict has no relationship with job performance at .027. At this time, hypothesis two rejected and researcher accept null hypothesis (there is no relationship between work-family conflict and job performance).

The next columns helps to see which among the two independent variables has influences most variance in job performance. If we look at the column **Beta** under standardized Coefficients, we found out that the highest number in the beta column is .302, which is workplace stress at significant level .000. In addition, work family conflict show the second highest number in beta column; .154. As a conclusion, workplace stress influences most the variance in job performance. Finally, researcher accepts hypothesis three stated that workplace stress is the most influences factor in determining the level of performance among employees.

5. Discussion

5.1 The First Research Question

The first research question of this study is to identify whether there is a relationship between workplace stress and job performance. The study showed that there is significant relationship between workplace stress and job

performance among employees in Public Bank Berhad (Kedah and Perlis). This was very clear as the finding of the study showed in correlation analysis that the relationship between workplace stress and job performance by P-value at .000. Anyhow, the finding was in accordance to the previous study done by Labor and Household Surveys Analysis Division.

However, the finding in this study against the finding done by Hsiow et al., (2004) that show negative relationship between workplace stress and job performance. What does it mean? Meaning that, workplace stress can be considered as a major threat to modern organization especially in banking industry. It is necessary that every organization recognize the causes of stress, mainly organization and individual factors. Stress prevention should be aimed at balancing job demands and control while social support is an important way to relieve work-related stress which cannot be avoided.

5.2 *The Second Research Question*

Next, the second research question of this study is to identify whether there is a relationship between work-family conflict and job performance. The study showed that there is no relationship between work-family conflict and job performance among employees in Public Bank Berhad (Kedah and Perlis). This was very clear as the finding of the study showed in correlation analysis that the relationship between work-family conflict and job performance at .003.

However, even though the result showed no significant relationship between work-family conflict and job performance being produced in this study, many parties including organization should pay close attention to the issues pertaining to the work-family conflict since the issues is becoming rapidly increasing. For instance, according to Denise (2003), some of the common results of experienced work-family conflict are, increased the levels of stress, decreased performance at home and work and decreased life and work satisfaction. Furthermore, Frone (2003), state that work-family conflict is reported more frequently; as the finding by Burke (1988), higher level of work interfering related to more psychological burnout and less job satisfaction in a sample of police officers.

5.3 *Implication of the Study*

5.3.1 *Theoretical Implication*

The finding of this study showed that workplace stress is the most factor perceived important by the employees of Public Bank Berhad. The first objective showed that workplace stress has significant relationship with job performance.

The implication of this study suggested that there is a need for an analysis and evaluation on the employee's level of stress especially in terms of workload, pay inequity, anxiety, depression, less cooperation etc so that the employees tend to focus on their work and able to carry out responsibilities. Moreover, researcher hopes that, based on the result, it help to establish causal relationships or directions between workplace stress and job performance. This is because there are numerous types of studies that have been conducted generally have not been able to establish causal relations and directions between those variable. Finally, the result can be useful for further expand in term of workplace stress and its consequences toward job performance.

5.3.2 *Practical Implication*

Current development in banking industry, dynamic competition, and globalization reflect the way organization manage their employee's level of stress and balancing between work and family responsibilities. By establish understanding of factors that affect job performance, its help organization to reduce or eliminate employee's turnover, absenteeism, misconduct and other problem that will affect the growth and profitability of the organization. According to NIOSH (1999), low morale and health, job complaints and employee turnover are often providing the first sign of work stress and conflict.

In addition, it would be useful for management to plan stress management strategies and proper approaches to reduce stress at the workplace. Besides that, organization able to graph what so called 'family-friendly' program in order to manage work-family conflict for the employees especially in banking industry. Finally, job performance could be improved by understanding factors that affect their job satisfaction and work behavior and try to manage their work problems especially in Malaysian context. As a result, employees are more committed to their organization.

6. **Conclusion**

After presenting and analyzing the data, researcher able to achieve the general objective of the study; to identify which of the factors that influence job performance among employees in banking industry (the answers: workplace stress). With a bit of luck, all the elements that show the highest and lowest value correlation with dependent variables (job performance) can be more improved gradually in future research.

Job performance is phenomena that has been widely discussed in the mass media and studied by various experts in this particular field to find solutions on how performance of employees could be improved. Researchers have devoted various efforts to the illusion of job performance, and hopes the study will lead to further research in this field.

Employees' attitude plays important roles in determining how far an employee can contribute to the organization. In order to build positive attitude among employees, the work environment must be able to encourage employees work so that employees can performed their job responsibilities. That is why; the roles of organization to manage stress and balancing work-family conflict are very crucial and imperative especially in banking industry nowadays.

7. Recommendation for future Research

Based on the major findings mentioned above, the following recommendations are provided. Since the workplace stress is important factor in this study, organizations should pay more attention to the employee's welfare. Moreover, organizations should empower employees with the responsibility to lower their work stress levels. Also, employees should treat stress as motivator and directing stress into positive job performance. Correcting stress management should start from improving health and good intrapersonal relationships. An individual needs to maintain good level of personal health, and be able to express emotions and relax. Learning how to manage stress is an urgent issue that needs to be seriously considered not only for employees, but also for on-the-job education. As far as workplace stress and job performance are concerned, there is certainly a real need for further research on the issues of prevention, reduction, management and coping.

In order to conduct such research successfully, however, more descriptive information on the phenomenon itself must first be provided and for a wider geographic area. Moreover, future research should be directed toward understanding the full array of linkages between work-family conflict and job performance (even though the result showed that there is no relationship between work-family conflict and job performance) or perhaps in other areas. For example, research should examine the process by which resources are transferred from one role to another to understand the conditions under which work enriches family and family enriches work.

Additionally, research should also require to measure work-family conflict and determine whether individuals who live a balanced lifestyle are better off than those who do not. Work-family problems, if not managed effectively not only affect individuals and family but also adversely affect employers and society at large.

Hence, the responsibility for developing and implementing effective ways for reducing work-family conflict should be shared by organization, employees and their family and policy-makers. As a result, organizations in turn, reap benefits in the form of improved employee productivity and morale and a progressive public image that they use to attract and recruit better talent. Changing the deeply held organizational beliefs, values and assumptions regarding employee's need for balanced work-family lives is critical to the success of implementing various work-family benefits and policies (Allen, 2001).

Furthermore, there are so many possible variables which are not included in this study. Perhaps, other variables such as emotional intelligence, leadership behavior, organizational commitment and many more could be included for future research. The findings of this study could be used as the basis for continued studies with bigger sample size. Moreover, these further studies should include a significant number of partners such as managers, senior staff etc.

Apart from that, more information is needed on the causes and consequences of both problems. Effective intervention may only be accomplished through the development of theoretically and empirically sound models of the causes and effects involved. General models of stress do exist, but they must be developed and tested in the particular work environment of this industry, as described. On top of that, systematic research on stress-related issues in banking industry as well as other industry is crucial to improve well-being of employees and the future success and growth of the sector.

Last but not least, the present research limits itself in the approach taken to collect the data; cross-sectional study rather than longitudinally type of study. Longitudinal study would tend to extend the understanding of the aspects of the study and for appropriateness of gathering data.

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