
| RESEARCH ARTICLE

Examining the Relationship between the Stressful Factors of the Work Environment and the Job Performance of Bank Employees: A Case Study of Private and Public Banks of Taloqan

Wahidullah Mowahid

Assistant Professor, Member of Management and Business Administration Department, Economics Faculty, Takhar University, Afghanistan

Corresponding Author: Wahidullah Mowahid, **E-mail:** wahidmowahid7@gmail.com

| ABSTRACT

In this research, the effective study of the stressful factors of the work environment on the job performance of bank employees in Taloqan City has been studied. This research has covered all private and public banks active in Taloqan city of Takhar province. The statistical population of this research includes 50 employees of public and private banks in this city; using Cochran's sample size method, questionnaires were distributed to 46 people who were selected by random cluster sampling. In this research, Standard Nordic questionnaires and Hersey Gold Smith questionnaires were used. Descriptive and inferential statistical methods have been used to analyze the data collected by the questionnaires. Frequency tables, statistical tables, tables and graphs are used as parts of descriptive statistics and normality tests, correlation coefficients and regression models that are used to test the hypotheses of inferential statistics. Statistical Package for Social Sciences (SPSS) is the program used in this research to analyse data. The results obtained from the research show that the stressful factors of the work environment caused the job Performance of the employees of the banks of Taloqan City to decrease significantly, and this result indicates the meaningfulness of the relationship between the stressful factors of the work environment and the job Performance of the employees of the banks of Taloqan city.

| KEYWORDS

Stressful factors, work's environment, job Performance, Bank, Taloqan city, Takhar, Afghanistan.

| ARTICLE INFORMATION

ACCEPTED: 15 December 2023

PUBLISHED: 01 January 2024

DOI: 10.32996/jefas.2024.6.1.1

1. Introduction

Workplace stress, work stress or job stress is the stress that an employee experiences as a part of the human resources body of an organization in job situations. Many reasons have been stated for work stress, based on which it can be concluded that in each work situation, we are expected to have a certain level of ability, energy, concentration, and resources at our disposal to fulfill our work duties and, if these expectations are more than our available resources, we experience stress in the work environment (Ross and Altmeyer, 2017).

Job stress depends on the employee's experience. The degree of strength and weakness in facing the existing conditions may create different feedback in employees. The work environment in banks is very horrific, and therefore, bank employees are among the people who are more exposed to job stress. The feedback that appears in bank employees has the ability to involve the psychological, physical and behavioral aspects of the individual employee and, as a result, strongly affect the performance of the employees. This makes it necessary to carry out scientific studies in the job field of banks (R Ross, 1377).

Today, stress is a global problem. Stress in general, and job stress in particular, is a reality. Career and profession is one of the fields where it is important to pay attention to mental health. People's jobs are one of the main causes of tension in their lives.

If the stress is too much, it can cause a decrease in people's efficiency through reduced attention, sleep disturbance, increased risk of diseases, irreparable mistakes and even harassment and violence during work, absenteeism and job burnout. They reduce the quality of a person's performance and also endanger a person's health by causing physical, mental and behavioral complications.

The United Nations, in 1992, introduced occupational stress as the disease of the 20th century. A little later, the World Health Organization declared occupational stress as an epidemic problem in the world. The International Labor Organization (ILO) estimates the cost of work stress to countries from 1 to 3.5 percent of GDP and states that this amount is increasing.

Psychologists and researchers have investigated the role of stress in different situations. In the meantime, the impact of stress on the employees of the banking sector, due to the complexity of the work, is much more noticeable and is known as an important and influential factor.

Several studies have been conducted in Western societies in the field of job stress in the banking sector, but no studies have been conducted in Afghanistan. Therefore, conducting scientific studies in this field seems necessary. The results of such studies can play an effective role in reducing the possibility of harming employees and increasing their job Performance by identifying stressful factors, increasing awareness, informing employees exposed to stress and taking intervention measures.

Stress is a general and universal phenomenon that includes the psychological, physical, family and social dimensions of a person and causes many problems in adapting to the surrounding environment (Pirilo, 1371). Some researchers have also stated that mental pressure or stress is the physical, mental and emotional reactions experienced as a result of changes and needs in a person's life (Alavi, 1382). Changes can be big or small, and people's responses to these changes are different. Contrary to what many people think, stress is not only related to work environments; passing through every stage of life, of which work is a part, brings its own stress and pressures. (Luker and Gregson, 2005). According to the findings of researchers in this field, stress can be called the non-specific response of the body to any pressure that produces pleasure or pain (Sille, 1980).

Numerous researches and studies have proven that stress endangers human physical and mental health and plays a decisive role as the cause of many diseases (Lovasani, 1387). Because a major part of human life and the provision of material and spiritual needs is possible through working, so knowing this phenomenon (stress) and how to control and manage it, or in other words, stress management, to deal with its adverse effects and consequences, it is extremely important (Melanie King, 2018).

As occupational stress is formed from the combination of multiple and complex factors that we cannot know without experiencing a job situation, the studies conducted on occupational stress define several factors for this phenomenon (Nuzhat, 1380). Among these, 3 theories are the most popular, the first of which is the role theory. Role theory seeks to find the factors that cause stress and the pressures caused by a person's role in the emergence of occupational stress, which is divided into 4 categories: role ambiguity, role burden, role scarcity, and role incompatibility. The second theory is related to the characteristics of the job, which usually puts more emphasis on labor or manual jobs because it leads to job stress and in 4 categories: Work rhythm, work repetition, shift work, and task-related features can be separated. The third theory is related to the existing relationships in the work environment, which has an effective relationship with job stress. According to the researchers, the main relationships between the people of the organization are in three forms: Relationships with colleagues, intra-group relationships, and relationships with supervisors and leaders are common (Nowak, 1983).

Occupational stress is a phenomenon that affects various aspects of our lives, and these effects can be classified into three physiological, psychological and behavioral categories. The physiological consequences of work stress are the same as the consequences that we experience in our personal lives with stress (Karasek & Theorell, 1979).

Weakening of the body's immune system, various diseases, increased blood pressure, headaches, and pain in other parts of the body are among the physiological consequences of stress. In addition to the effects mentioned above, there are also psychological effects, which include anxiety, depression, increased mobility, decreased self-confidence, and weakness in memory functions. In the behavioral consequences of occupational stress, it can be stated that occupational stress ultimately manifests itself in the form of ineffective behaviors (Noorani and others, 2012).

Those who are under the pressure of work stress argue more. They show more impulsive behaviors and fall into the trap of eroding willpower. This erosion shows itself in the form of behaviors such as carelessness in driving, behaviors out of character and personality, unnecessary and quick risks of getting out of control or unwanted crying. One of the most profound behavioral consequences of job stress is emotional resignation and reduced job belonging. Intentional delays in arriving at work, wasting time and prolonging meal breaks and rest periods, as well as reducing interaction with other colleagues, are examples of reduced job attachment (emotional resignation) (Spector, 1387). It should not be forgotten that job stress, to the extent that it does not exceed the individual's abilities and capacities, can improve performance by increasing motivation, but if it exceeds the coping

capacity of individuals, it can have a debilitating effect on individual and organizational performance, which is the subject of this research (Stephen, 1389).

Therefore, it can be said that work stress, in addition to the negative impact on a person's health, also affects his job performance. Job Performance means efficiency and effectiveness in assigned tasks (Kierstead, 1998). In this definition, efficiency means the ratio of the yield obtained to the resources used, and effectiveness is the extent to which predetermined goals are achieved. (Kane, 1996) In another definition, job Performance is defined as the efficiency of people according to legal duties, and it is the result of the activities of human resources regarding the performance of the tasks assigned to them and it expresses the level of effort and the limits of the employee's success in the implementation of job duties and expected behavioral tasks. (Sistani, 1381). Today, it is generally accepted that stress is the result of the interaction between a person and a situation in which a person does not consider his ability to respond to demands sufficient as researchers define occupational stress as harmful physical and emotional responses of a person when the job conditions do not match the abilities, available facilities or needs of the workforce (Ulreich et al., 2018).

Some jobs, including ambulance workers, teachers, social services, customer services, prison administration and police, are high-stress jobs due to the nature of the work. A bank is an economic entity that performs tasks such as providing and distributing credits, credit operations, financial operations, buying and selling currencies, transferring funds, collecting documentary claims and customer dividends, paying customer loans, accepting deposits, keeping stocks and securities and objects. Employees of financial institutions, including banks, due to the high sensitivity of work, dealing with people's funds, movement restrictions, dealing with different people from different social classes with different thoughts and expectations, leadership styles of managers and the lack of useful and professional communication between employees, experience high job stress (Khaneshan et al., 2012).

Undoubtedly, the movement towards achieving organizational goals and achieving those goals and, ultimately, the progress of society depends on increasing the performance of employees in organizations. Mental stress has the most important effect on a person's performance. In this way, when mental pressure exceeds a certain limit, it causes a decrease in performance. The amount of mental pressure in a balanced range will bring the best performance, and if its amount is less or more than a certain range, the performance will decrease (Rahimi, 1390). While low stress is normal in daily life, high stress reduces the level of productivity and performance of employees and causes physical and psychological injuries. A person who is attacked by nervous and mental pressures will certainly have problems in decision-making and planning, establishing relationships with others, effective execution of work, and ultimately, efficiency and performance. Therefore, this research seeks to answer the question of whether the stressful factors of the work environment have a significant relationship with job Performance among the bank employees of Taloqan City or not.

1.1. Research Objectives

a) The main goal

The study of the effect of stressful factors of the work environment on the job performance of employees of Taloqan banks.

b) Sub-goals

1. Studying the effect of stress in the field of duty on the job performance of bank employees in Taloqan city.
2. Studying the effect of stress in the organizational-social field on the job performance of employees of Taloqan banks.
3. Studying the effect of individual stress on the job performance of bank employees in Taloqan city.

1.2. Research questions

a) The main question

1. Do the stressful factors of the work environment affect the job Performance of employees of Taloqan banks?

b) Sub questions

1. Does stress in the field of duty affect the job performance of bank employees in Taloqan city?
2. Does stress in the organizational-social field affect the job Performance of Taloqan Bank employees?
3. Does personal stress affect the job Performance of Taloqan Bank employees?

2. Literature Review

No research has been done in the field of examining the effects of work environment stress on the job performance of Afghanistan bank employees. However, several studies have been conducted in Western societies and neighboring countries, especially in Iran, in the field of job stress in the banking sector, and we have mentioned some of these studies below.

Khaneshanas et al. (2012), in a study, investigated the relationship between psycho-social work stressors and job Performance among bank employees. According to the results of this article, which used a questionnaire method, the social-organizational field can be considered as the main factor of productivity loss.

The research titled "The Relationship between Organizational Commitment and Job Stress in Managers of Teaching Hospitals of Isfahan University of Medical Sciences in 2016" was conducted by Yaqoubi, Mohammadian and Javadi. They concluded that a significant relationship has been observed between managers' job stress and the rational dimension of commitment. No significant relationship was observed between the job stress of managers and the normative and emotional dimensions of commitment, and finally, no significant relationship was observed between the job stress of managers and the dimension of organizational commitment.

Barati Ahmedabadi et al. (2009), in an article titled "The relationship between organizational climate and work conscience with job Performance", have investigated the relationship between organizational climate variables and work conscience. In this study, correlational and causal-comparative research methods have been used. The research sample includes 132 employees of Isfahan Zob Ahan Company, who were randomly selected. The findings from the path analysis showed that a cooperative atmosphere and reliability predict job Performance directly, but an innovative atmosphere indirectly predicts job performance. The result of this research showed that work conscience affects people's job performance. A positive organizational climate can also increase this effect. Therefore, organizations and managers can measure the personality traits of their employees, especially their work conscience, to create a positive organizational atmosphere.

Ansari et al. (2009), in an article, investigated the relationships between job stress, job satisfaction, organizational commitment, and organizational citizenship behavior with a sample size of 103 employees of Iran's continental shelf oil drilling company. The results of this research showed a significant and negative relationship between the job stress variable and job satisfaction and organizational commitment variables.

Hosseinpour (1389) conducted research entitled "Comparative Study of the Impact of Organizational Stress Factors on the Job Performance of Azad University Hospital Employees". The statistical technique used in this research was stepwise double regression. The results showed that there is a significant relationship between stress factors on the job performance of employees in Azad University hospitals and social security. According to the results obtained from the research, hospital managers can be effective in improving the performance of employees by recognizing organizational stressors, dealing with organizational stress and changing their attitudes and behavior.

Ghafourian et al. (2013) investigated the effect of occupational stress on the job satisfaction of school principals. The results of this research showed that there is a negative and significant relationship between job satisfaction and job stress of managers. In terms of job stress, there is a significant difference between male and female managers and their job satisfaction. There is a significant difference between the job stress of managers at all levels and their management experience.

A researcher's studies have shown that the relationship between job stress and employee performance is a U-shaped curve. Therefore, employees who reported moderate levels of job stress believed that their job Performance was better than those with high and low levels of stress(Suliman, 2006).

Qiu-Yun Liu et al. (2007) investigated the relationship between professional commitments, job satisfaction and work stress among nurses in Taiwan's health department. The results showed that there is a significant inverse relationship between job satisfaction and job stress; in addition, there is a significant positive and direct relationship between professional commitments and job satisfaction.

Gaither et al. (2008) investigated the relationship between organizational environment, work-family conflict, job stress, individual characteristics, job satisfaction and organizational commitment in US pharmacists using structural equation modeling. The results of this research showed that organizational factors in the form of excessive workload, conflict and easy job search were among the most important variables that had the greatest impact on job stress. Also, in their model, a significant relationship between individual characteristics, job satisfaction and organizational commitment was observed.

Imtiaz and Ahmad (2009) have studied how stress affects the productivity and performance of employees. In this study, the community includes healthcare workers, and primary data was collected using a questionnaire. The results indicated that each unit increase in personal issues, decrease in financial reward, and decrease in supervisor support will decrease job Performance by 0.533, 0.079, and 0.266 percent, respectively.

Grant and Ver Zeniowski (2010) confirmed the relationship between core self-evaluations and job Performance in their research. Manzoor and his colleagues (2012) investigated the effect of work stress on job Performance in the textile sector. In this study, a

random sampling method was used, which included 150 employees of different companies from textile departments. They have also analyzed the information extracted from the questionnaire using the correlation method. Findings have shown that job stress does not affect employee performance.

Brik and Monte (1991) conducted a study to investigate the validity of the dimensions of five major personality factors (extroversion, conscientiousness, emotional stability, adaptability, and experience-ability) in predicting job performance. The results of this research showed that conscientiousness is a reliable predictor of performance among all job groups and all job components, and other personality factors are valid only in some jobs and some job criteria to predict performance.

In research, Wright et al. (1995) investigated the relationship between job performance and personality. Based on the results of this research, cognitive abilities act as a modifying variable. Thus, people with high ability and high motivation have higher job performance, but people with low ability and high motivation have low performance. In this research, personality reflects the individual's motivation to do work and their talent, indicating their ability.

Usha and Laxmi Devi (1996) have conducted research under the title of "The determinants of the job performance of managers in India", and the research results state that formal training, organizational environment, guidance and supervision, willingness to work, job satisfaction, talent and perseverance, job motivation, Knowledge, attitude and social base related to the job have a positive relationship with job performance. But age and economic conditions have a negative relationship on job performance.

White et al. (2002) investigated the interactive relationship between personality traits and organizational policies with contextual performance with a sample of 540 employees of an organization. The data collection tool was a personality traits questionnaire and background performance information. The results of the research showed that conscientiousness has a significant relationship with job dedication, compatibility has a significant relationship with interpersonal openness, and extroversion has a relationship with interpersonal openness.

3. Methodology

3.1. Research method

This study is applied research that is done using the results of basic research in order to improve and perfect the behaviors, methods, tools, devices, products, structures and patterns used by human societies. The purpose of applied research is to develop applied knowledge in a specific field; since the current research; it was tried to give attention and help to the investigation and development of applied knowledge in a specific field, it can be said that the current research is applied research in terms of its purpose and in terms of method. It is a descriptive-correlation that the information has been collected and tested by the survey method. In this type of research, the goal is to determine the degree of correlation between the changes of two variables.

3.2. Statistical population, sample and sampling method

The statistical population in this research is all the employees of public private banks in Taloqan. According to the information received, the total number of employees at the branches of these banks in Taloqan City is 50 people. According to Cochran's method, the sample size was determined to be 44 people, which means that 44 randomly selected people were distributed to them.

3.3. Primary information collection tools

One of the tools used in this study was the general Nordic questionnaire. This questionnaire consists of two parts. The first part includes questions related to people's demographic information such as age, gender, work experience and education level. The second part of the questionnaire also includes questions related to the stressful factors of the work environment. The Nordic General Questionnaire is based on a 5-point Likert scale with the options of never, sometimes, most of the time, often, and always expressing the degree of agreement with each question in the questionnaire.

Another tool used in this study is Hersey and Goldsmith's General Job Performance Questionnaire (1981). This questionnaire contains 16 questions based on a 5-point Likert scale with the options of strongly disagree, disagree, have no opinion, agree and strongly agree. This questionnaire has 7 dimensions, including ability, role clarity, support, motivation, feedback, credit and environment.

3.4. Validity and reliability tests

Before collecting the data, the validity of the workplace stressors questionnaire was checked by experts and university professors for the clarity and transparency of the items, and the content validity index of the entire questionnaire was 0.82; hence, the content validity of the questionnaire was confirmed. It should be mentioned that the full version of the questionnaire has been used.

In various studies, the range of Cronbach's alpha values has been obtained between 0.60 and 0.88 and 0.52 and 0.88 with the internal reliability method. The occupational performance questionnaire was also provided to a number of professors and experts,

and its content validity was confirmed. In this research, in order to determine the reliability of the questionnaire, 20 people were selected as a sample, and the questionnaire was provided to them. Then, Cronbach's alpha was obtained in the performance variable (0.862). All variables and the entire questionnaire have an alpha greater than 0.7. Therefore, it can be concluded that the questions of the mentioned questionnaire have sufficient validity, and the coordination of the questions is the same.

3.5 Data analysis methods and tools

In order to analyze the data, descriptive statistics methods, including (frequency tables, statistical tables and figures) and inferential statistical methods, including normality and correlation tests and regression models for the significance of hypotheses and SPSS version 26 software, were used.

4. Results and Discussion

4.1 Descriptive Analysis

Demographic variables of this research include age, gender, marital status, level of education, and work experience, which are described below, along with the tables, with the description of the obtained data.

In this research, to organize and summarize the data and provide descriptive statistics, the age of the respondents has been divided into 4 groups with an interval of 10 years. The following table shows the frequency distribution of respondents according to age.

TABLE (1) frequency and frequency percentage of age				
Age categories		Frequency distribution	Distribution percentage	According to this table, most people (54.5%) are in the age group of 20-30 years, and the least people (4.8%) are in the age group of 50 years and above. According to the cumulative frequency percentage, 85.7% of the respondents are in the age range of 20-40 years. Also, the average age of respondents is 26 years. Also, there are 2 wrong items, which shows 4.5% of the number of answers.
Valid	20-30 years	24	54.5	
	30-40 years	12	27.3	
	40-50 years	4	9.1	
	Over 50 year	2	4.5	
Total		42	95.5	
Imperfect	-1	2	4.5	
Total		44	100.0	

Source: Researcher's findings

The following table shows the distribution of the frequency of the respondents' answers according to gender.

TABLE (2) frequency and frequency percentage of gender				
Gender categories		Frequency distribution	Distribution percentage	According to this table, the most respondents (95.5%) are male and the least (2.3%) are female respondents, and there is 1 wrong item, which is 2.3% of the number of respondents.
Valid	Male	42	95.5	
	Female	1	2.3	
	Total	43	97.7	
Imperfect	-1	1	2.3	
Total		44	100.0	

Source: Researcher's findings

The table below shows the distribution of the frequency of respondents' responses according to marital status.

Table (3) frequency and frequency percentage of marital status				
		Frequency distribution	Distribution percentage	According to this table, most respondents (70.5%) are married, the least (4.5%) are engaged, and (15.9%) are single. As many as 4 items are considered wrong, which represents 9.1% of the total respondents.
Valid	Single	7	15.9	
	Married	31	70.5	
	Fiancé	2	4.5	

	Total	40	90.9	
Imperfect	-2	1	2.3	
	-1	3	6.8	
	Total	4	9.1	
Total		44	100.0	

Source: Researcher's findings

The following table shows the frequency distribution of respondents according to their level of education.

Table (4) frequency and frequency percentage of education level				
		frequently distribution	Distribution percentage	According to this table, most respondents (72.7%) have a bachelor's degree, the least (2.3%) respondents have 12 passes, (2.3%) respondents have 14 passes, and (9.1%) respondents have a master's degree. To give And as many as 4 items are considered wrong, which represents 9.1% of the total respondents.
Valid	12 passes	1	2.3	
	14 passes	1	2.3	
	Bachelor's degree	32	72.7	
	Master	4	9.1	
	Total	38	86.4	
Imperfect	-2	1	2.3	
	-1	5	11.4	
	Total	6	13.6	
Total		44	100.0	

Source: Researcher's findings

In this research, to organize and summarize the data and provide descriptive statistics, the service history of the respondents has been divided into 5 groups with a 5-year interval. The table below shows the frequency distribution of respondents according to work experience.

Table (5) frequency and frequency percentage of service history				
Abundant distribution		Distribution percentage	Valid percentage	According to this table, most (34.1 percent) of the respondents have under 5 years of service experience, and the least (2.3 percent) of the respondents have more than 20 years of service experience, and the amount of service experience of the respondents is between 5-10 years. 10-15 years and 20-15 years are 25%, 15.9% and 6.8% respectively.
Valid	under 5 years	15	34.1	
	5 to 10 years	11	25.0	
	10 to 15 years	7	15.9	
	15 to 20 years	3	6.8	
	Over 20 years	1	2.3	
	Total	37	84.1	
Imperfect	-1	7	15.9	
Total		44	100.0	

Source: Researcher's findings

4.2 Inferential Analysis

4.2.1 Normality Teste

First, in order to determine appropriate inferential tests, the normality of research variables was tested. The results of the clomograph test showed that all the variables of this research have a normal distribution. Therefore, in order to determine the relationship between these variables, Pearson's correlation test is used.

Table (6) Normality test of the research variables		Also, Davis' model (1971) was used to describe the degree of correlation between variables. Based on this pattern, the correlation level is described as follows (Kerimi et al., 2013).
Variable	Significant level	
Role loading	0.154	
Dual role	0.094	

Examining the Relationship Between the Stressful Factors of the Work Environment and The Job Performance of Bank Employees: A Case Study of Private and Public Banks of Taloqan

personal area	0.282	Partial correlation = 0.01-0.09 Low correlation = 0.1-0.29 Average correlation = 0.3-0.49 high correlation = 0.69-0.5 very high correlation = 0.99-0.7 perfect correlation = 1
Job conflict	0.034	
Role ambiguity	0.287	
Responsibility	0.082	
The physical environment	0/453	
Job Performance	0/358	

First hypothesis: stress caused by workload has a significant relationship with the job performance of employees of Taloqan banks.

Pearson's correlation coefficient was used to determine the effect of workload stress on job performance. According to Table (7), the stress scale caused by workload has a negative and significant relationship with job Performance at the 99% level ($r = -0.412$ and $p = 0.0001$). Therefore, increasing the stress score due to workload will decrease employees' job performance. Also, this correlation was described at a moderate level.

Table (7) Correlation of stress caused by workload with job performance

Correlation description	significance level (p)	correlation coefficient (r)	Component
Average	0/0001	-0/412**	Stress caused by loading
Source: research findings **: significance at 99% level *: significance at 95% level, ns: non-significance			

Second hypothesis: The stress caused by role duality has a significant relationship with the job performance of Taloqan Bank employees.

Pearson's correlation coefficient was used to determine the effect of dual role stress on job performance. Table (8) below shows that the stress caused by role duality has a negative and significant relationship at the 99% level with job Performance ($r = -0.481$ and $p = 0.0001$). Therefore, the increase in stress due to dual roles will decrease the job performance of employees.

Table (8) Correlation of stress caused by role duality with job performance

Correlation description	significance level (p)	correlation coefficient (r)	Component
Average	0/0001	-0/481**	Dual role
Source: research findings **: significance at 99% level *: significance at 95% level, ns: non-significance			

The third hypothesis: Stress in the personal field has a significant relationship with the job performance of Taloqan Bank employees.

Pearson's correlation test was used to examine the correlation between job mastery as the only dimension of individual stress and job performance, the results of which show that job mastery has a significant relationship with job Performance ($r = 0.483$ and $P = 0.001$). Therefore, with a change in the level of individual stress, we will see a change in job Performance.

Table (9) Correlation of individual stress with job performance

Correlation description	significance level (p)	correlation coefficient (r)	Component
Meaningful	0/001	0/483**	Work mastery
Source: research findings **: significance at 99% level *: significance at 95% level, ns: non-significance			

The fourth hypothesis: Stress caused by conflict on the job has a significant relationship with the job Performance of the employees of Taloqan banks.

Pearson's correlation coefficient was used to determine the effect of stress caused by conflict in the job on job performance. Table (10) shows that the stress caused by conflict in the job has a negative and significant relationship at the 99% level with job Performance ($r = -0.157$ and $p = 0.031$). Therefore, the increase in stress caused by conflict on the job will decrease the job Performance of employees (Table 10).

Table (10) Correlation of stress caused by conflict in the job with job performance

Correlation description	significance level (p)	correlation coefficient (r)	Component
Average	0/031	-0/157*	Conflict at work
Source: research findings **: significance at 99% level *: significance at 95% level, ns: non-significance			

Fifth hypothesis: The stress caused by role ambiguity has a significant relationship with the job performance of employees of Taloqan banks.

Pearson's correlation coefficient was used to determine the effect of stress caused by role ambiguity on job performance. Table (11) below shows that stress caused by role ambiguity has a negative and significant relationship at the 99% level with job Performance ($r = -0.216$ and $p = 0.029$). Therefore, the increase in stress due to role ambiguity will decrease the job performance of employees.

Table (11) Correlation of stress caused by role ambiguity with job performance

Correlation description	significance level (p)	correlation coefficient (r)	Component
Lack of correlation	0/190	^{ns} -0/0230	Role ambiguity
Source: research findings **: significance at 99% level *: significance at 95% level, ns: non-significance			

Sixth hypothesis: stress caused by responsibility has a significant relationship with the job performance of employees of Taloqan banks.

Pearson's correlation coefficient was used to determine the effect of stress caused by responsibility on job performance. Table (12) below shows that the stress caused by responsibility has a negative and significant relationship at the 99% level with job Performance ($r = -0.373$ and $p = 0.004$). Therefore, the increase in stress caused by responsibility will decrease the job performance of employees.

Table (12) Correlation of stress caused by responsibility with job performance

Correlation description	significance level (p)	correlation coefficient (r)	Component
Average	0/014	** -0/373	Responsibility
Source: research findings **: significance at 99% level *: significance at 95% level, ns: non-significance			

The seventh hypothesis: stress caused by the physical environment has a significant relationship with the job Performance of the employees of Taloqan banks.

Pearson's correlation coefficient was used to determine the effect of stress caused by the physical environment on job performance. Table (13) below shows that the stress caused by the physical environment has a negative and significant relationship at the 99% level with job Performance ($r = -0.289$ and $p = 0.005$). Therefore, the increase in stress caused by the physical environment will decrease the job performance of employees.

Table (13) Correlation of stress caused by physical environment with job performance

Correlation description	significance level (p)	correlation coefficient (r)	Component
Down	0/005	** -0/289	physical environment
Source: research findings **: significance at 99% level *: significance at 95% level, ns: non-significance			

4.2.2 Examining the Effect of Independent Variables on the Job Performance of Employees

In order to explain the structures affecting the job Performance of Taloqan City Bank employees, multiple regression analysis using the simultaneous method (Enter) has been used. Table (14) shows the information related to this analysis.

As Table (14) shows, the independent variables are:

1-Stress caused by workload (X_1), 2- Stress caused by role duality (X_2), 3- Stress in the personal area (X_3), 4- Stress caused by job conflict (X_4), 5- Stress caused by role ambiguity (X_5), 6- Stress caused by responsibility (X_6) and Stress caused by the physical environment (X_7).

Table (14) Results of multiple regression analysis

Variables	P. value	Coefficients of model variables
constant number	0/000	3.012
Stress caused by loading	0/008	-0.213
Stress caused by role duality	0/001	-0.133
Personal stress	0.001	-0.292
Stress caused by job conflict	0.004	-0.143
Stress caused by role ambiguity	0.672	-0.002
Stress caused by responsibility	0.002	-0.198
Stress caused by the physical environment	0.000	-0.184
$Y=3.012 - 0.213X_1 - 0.133X_2 - 0.092X_3 - 0.143X_4 - 0.002X_5 - 0.198X_6 - 0.184X_7 + \varepsilon$		
F= 28.598; Sig= 0/001; R ² = 0/360		
Source: Research findings		

The dependent variable of the research is the job performance of employees.

The F value calculated at the 99% level (sig = 0.001 and F = 28.598) indicates the significance of the regression model. In this model, all the independent variables except the stress caused by role ambiguity had a significant effect on the dependent variable (job Performance of employees).

In order to estimate the estimate, according to the obtained information and the significance of the final multiple regression model in this research (Table 14), the job performance of employees can be estimated with the following equation:

$$Y=3.012 - 0.213X_1 - 0.133X_2 - 0.292X_3 - 0.143X_4 - 0.002X_5 - 0.198X_6 - 0.184X_7 + \varepsilon$$

Also, the results of Table 14 show that the independent variables predict 36% (R²=0.360) of the fluctuations of the dependent variable (job Performance). On the other hand, the analysis of the regression coefficients shows that the independent variable of stress caused by the physical environment had a greater contribution and influence in predicting the dependent variable than the other investigated variables.

5. Conclusion

In the last decade, the issue of stress and its effects on organizations has received much attention. Occupational stress is defined as the accumulation of stressful factors and job-related situations, which most people agree are stressful. Also, occupational stress can be defined as the interaction between working conditions and the characteristics of the working individual in such a way that the demands of the working environment are more than the individual can handle, despite the fact that positive stress also exists and, stress should not be seen as a negative phenomenon. Severe stress causes hesitation in goals and ways to achieve them. However, stress has many effects on the performance and activities of organization members. The performance of the predicted criterion or the key dependent criterion in the framework that we provide is that this framework serves as a means to judge the effectiveness of individuals, groups and organizations. Increasing the efficiency and productivity of any organization requires the optimal use of all effective factors in production or provision. It is service, and since it is the major and basic factor of human resources in any organization, the productivity and efficiency of any organization are also dependent on the performance of its employees (Andrew, 1988).

In this research, we investigated the effect of work stress on job performance, which is used to measure work environment stress from seven independent variables, which include workload stress, role duality stress, personal stress, job conflict stress, stress Role ambiguity, stress caused by responsibility and stress caused by physical environment were used. The information on these independent variables was collected in the form of a researcher's combined questionnaire, which was formed by combining the standard job stress questionnaire of Esipo and Spokane with the standard job stress questionnaire of Hellrigral and Slocum. Job performance was also quantified by the components of efficiency, effectiveness, and quality, the information of which was collected by Bontis and Serenko's standard job performance questionnaire. The normality tests showed that the data collected by the aforementioned questionnaires were normally distributed, and Pearson's method can be used to find the correlation coefficient. Based on Pearson's correlation coefficient, there is a correlation between the dependent variable and all independent variables, except stress caused by personal domain and stress caused by ambiguity.

A multivariable regression model was used in this research, and its parameters were estimated. Based on the obtained results, the F value calculated at the 99% level (sig = 0.001 and F = 28.598) indicates the significance of the regression model. In this model, all the independent variables except the stress caused by role ambiguity show a significant effect on the dependent variable. Also,

the research results show that the independent variables predict 36% of the fluctuations of the dependent variable. On the other hand, the analysis of the regression coefficients shows that the independent variable of stress caused by the individual field had a greater contribution and influence in the prediction of the dependent variable than the other investigated variables.

Funding: This research received no external funding.

Conflicts of Interest: The authors declare no conflict of interest.

Publisher's Note: All claims expressed in this article are solely those of the authors and do not necessarily represent those of their affiliated organizations, or those of the publisher, the editors and the reviewers.

References

- [1] Abtahi, H. and Kazemi, B. (1380). *Efficiency. Second edition*. Tehran: Business Studies and Research Institute.
- [2] Arshadhi, N. (1386). Designing and testing a model of important antecedents and consequences of job motivation in the employees of the National Company of the Southern Oil-rich Regions of Ahvaz region. PhD thesis in psychology. Faculty of Educational Sciences and Psychology, Shahid Chamran University, Ahvaz.
- [3] Ansari, M.A., M and Zabihzadeh, K. (1389). Investigating the relationships between job stress, job satisfaction, organizational commitment and organizational citizenship behavior, *Quarterly Journal of Management and Human Resources in the Oil Industry*, Year 4, 13.
- [4] Atashpour, H. and Shafti, A. (1374). mental pressure. *Steel magazine*. number 10.
- [5] Alavi, A. (1382). Nervous and psychological pressures in the organization (stress). *Journal of Public Administration*, 20, 34-35.
- [6] Barati A, H., Parhehi, H. and Nouri, A. (1389). The relationship between organizational climate and work conscientiousness with job performance. *Quarterly Journal of Applied Psychology* 1: 65-81.
- [7] Barrick. M. R, Mount M. K & Strauss J. Perkins (1999). The Joint Relationship of Conscientiousness and Ability with Performance: Test of the Interaction Hypothesis, *journal of management*. 25, 5.
- [8] Cameron K. & Spreitzer G. (Eds.). *Handbook of Positive Scholarship* (pp. 28-44). New York: Oxford University Press.
- [9] El Daft, R (1390). *Organizational theory and design*. Translation: Seyyed Mohammad Arabi and Ali Parsaiyan. Tehran: Cultural Research Office
- [10] Gaiter W. S. H & et.al. (2002). Meta analysis of the relationship between personality measurement and job Performance in South Africa; SIOPA. Conference; Pretoria; 13-14june.
- [11] Grant, A. M., & Wrzesniewski, A. (2010). I won't let you down... or will I? Core selfevaluations, other-orientation, anticipated performance: A meta-analysis. *Journal of Applied Psychology*, 86, 80–92.
- [12] Ghafourian et al. (1390). Investigation of the effect of occupational stress on the job satisfaction of school principals. *Journal of Educational Management Innovations*, 6, 4.
- [13] Hosseinpour, M. (1389). Comparative study of the effect of organizational stressors on the job Performance of employees of Azad University Hospitals and Mashhad Social Security Hospitals. Master thesis of Payam Noor University of Fars Province - Faculty of Humanities.
- [14] Imtiaz S & Ahmad SH. (2009). Impact of Stress on Employee Productivity, Performance and Turnover, an Important Managerial Issue. *International Review of Business Research Papers*. 4: pp468-477.
- [15] Jamal M. (2011). Job Stress and Job Performance Controversy: An Empirical Assessment. *Organizational Behavior and Human Performance*. 33: 1-21.
- [16] Kane, J. S. (1996). The conceptualization and representation of total performance effectiveness. *Human resource management review*, summer, 45-123.
- [17] Karasek, R.A.; Theorell, T. (1990). *Healthy work: Stress productivity and the reconstruction of working life*, New York Basic Books.
- [18] Kierstead. J (1998). *Personality & job Performance a research over view; policy research and communication branch public service commission of Canada*.
- [19] Khaneshanas, F., Elhiari, T. and Khalkhali, H. R. (2012). Investigating the relationship between psycho-social work stressors and job Performance among bank employees. *Ergonomics magazine*. Number 3). 123-136.
- [20] Lavasani, G, A, M, Kivanzadeh, M and Arjamand, N (1387). Spirituality, job stress, organizational commitment and job satisfaction among nurses in Tehran. Unpublished article.
- [21] Luker, T. and Gregson, A. (2005). *Stress management tutorial*. Translation: M. Zhekan Publishing the word Tehran.
- [22] Mashbaki, A. (1376). A fresh look at the concept of work faith conscience in improving the productivity level of the
- [23] Manzoor A, Awan H & Mariam S. (2012). Investigating the Impact of Work Stress on Job Performance: a Study on Textile Sector of Faisalabad. *Asian Journal of Management Sciences*. 1: pp 20-28.
- [24] Miner, J. B., N. R. Smith, & J. S. Bracker. 1988. Role of Entrepreneurial task motivation in the growth of technology innovation firm: Interpretations from follow-up data. *Journal of Applied Psychology*. 79(4): 627-630.
- [25] Melanie K. (2001). Ways to recognize and deal with occupational stress. Translation: Ghorhamand Shadi; free man nav Behzad (1388). Published in Tehran: Danje.
- [26] Nezhat, M., R. (1380). Investigating the amount and sources of occupational stress among educational managers in Fars province. Master's thesis of the Department of Educational Sciences and Psychology. Shiraz university.
- [27] Noorani S, S., Z., Hadizadeh T, Shakri M.T and Madras G M. (2012). Examining the relationship between occupational stress and happiness of midwives working in hospitals and health centers in Mashhad. *Iranian women's magazine*. 74. 1-9.
- [28] Nowak, K.M., & Hanson, A.L. (1983). The relationship between stress, job performance, and burnout in college student resident assistants. *Journal of College Student Personnel*, 24(6). 545-550.
- [29] Organization. (n.d) *Journal of Economics and Management*. 131-143.
- [30] Parsaiyan and Arabi, S M. (1377). Tehran: Cultural Research Office.
- [31] Pirlo, H L. (1371). Permanent stress. Translation: Abbas Gharib. Shine

- [32] Ross R., R. (1377). Job stress. Translation. Khajapour Tehran: Industrial Management Organization.
- [33] Ross, R. A., and Altmayr, A. M. (1387). Job stress. Translation: Khajapour. G. R. Tehran: Industrial Management Organization.
- [34] Spector, P. (1387). Industrial and organizational psychology. Translation: Shahnaz Mohammadi, Tehran: Arsbaran.
- [35] Stewart, Gregory Brown County. (1388). Human resource management linking strategy and action (Seyd Mohammad Arabi and Marjan Fayazi). Tehran: Mahkame.
- [36] Stephen P, R. (1389). Organizational behavior (concepts, theories and applications). Translator: Ali Ahmadi.
- [37] Sistani, H. (1381). Investigating the relationship between organizational culture and employees' performance in Isfahan Governorate. Master's thesis, Isfahan. Public Administration Training Center.
- [38] Selye, H, (1946). the general adapation syndrome and the diseases of adaptation. *j. clin. Endocrinol.Metab.*6, pp117-230.
- [39] Selye, H. (1980). *The stress of life*. New York. Mc Grow-Hill.
- [40] Tahir S AM. (2006). Links between justice satisfaction and performance in the workplace *Journal of Management Development*, 25: pp 294-311.
- [41] Ulrich, D et al. (1388). Human resources qualifications. (Massoud Binesh and Afshin Dabiri).
- [42] Usha, R and Laxmi D P. A. (1996) Determinants of Job Performance of Supervisors Working in Integrated Child Development Services (ICDs) Schem.
- [43] Witt. L. A, M. Kakmer. K, C, Zivnusca. S (2002). interactive effects of personality and organizational politics on contextual performance, *journal of Organizational behavior*, 23.106.
- [44] Wright M. P and ET al. (1995). Cognitive Ability as A Moderator of the Relationship between Personality and Job Performance, *Journal of Management* 2, ,6, 1129-1139.