

WORK STRESS, FAMILY CONFLICT & PERFORMANCE IN "BANKING" CASE STUDY OF PAKISTAN

*¹Suleman Shah, ²Syed Usman Shah

^{*1} PhD Management Science, Al Hamad Islamic University, Pakistan

² PhD Management Science, Al Hamad Islamic University, Pakistan,

Corresponding Author: *susman06@gmail.com, *sulaman.mianje@gmail.com

Received	Revised	Accepted	Published
16 November, 2024	16 December, 2024	01 January, 2025	08 January, 2025

ABSTRACT

The present study aimed to investigate the impact of work-stress, family-conflicts on working performance of the employees in banking sector of the twin's cities of Pakistan. For this investigation a structured questioner is developed with the help of which data is collected. Different variables are discussed in questioner which is representing both work-stress and family-conflicts aspects of employees of the banking sector. This study has used regression analysis (OLS -Technique). Two different regression models are estimated with collected data to clearly investigate the impact of work-family conflicts stress on working performance.

Empirical results indicate that work-family conflicts variables influenced employee's performance in the banking sector both public and private banks in the study area. In model (1) variables are included to the model except work stress and family regarding variables. The results of the model (1) indicated that only the experienced variable affect performance significantly of the employees in banking sector. In the model (2) work stress and family regarding variables are added to the model. The results of the model (2) indicated that family conflicts and number of kids negatively and significantly affect performance of the employees in banking sectors.

Therefore, it is important to take into account the different aspects of work stress and family regarding to formulate policies to positively the performance of the employees in banking sector.

Keywords: Work Stress, Family Conflict, Performance

INTRODUCTION

Stress is the collaboration between Humans and the environment by Keinan (1997). McGrath (1976) also define that JS as:

"A Situation in which employee faces an amount of mental and Physical assertion to complete his assigned work is exceeding than his capability. Under such conditions where there is a huge difference between rewards and the demand for fulfilling of the duties".

According to the Walonick (1993) work stress is one of the major hurdles in employment of the employees in financial institutions and organizations of the developed and developing economies. While it severity is more serious and a challenge in developing

nations. It is a threat for employees because in these economies, whose employers are not taken in consideration the work stress. Therefore, many factors that are job stressors like conflict, W.S, work overload and work family conflict. These factors affected work absenteeism, effectiveness and extreme turnover. Such type of job's features makes the working conditions very tough to perform well and as a result negatively affect behavior at work, employees involved in aggression and theft (Bedeianet 1988).

Kahn and Byosiere (1992) acknowledged that w.s is commonly the role conflict, W.0 and role ambiguity. Moreover, work-family conflict also

leads to job-stress. High stress in work is vital source of tension for employees and become a considerable challenge for managers in business sector. To reduce such type of stress is necessary and the prime objective for each and every business sector because; in the contemporary world; employee's behavior is considerably affected by such like stress. Like other sectors, banking sector also faced the problem of work-stress. Employees' are the most important and basic factor of output and performance determination. Their work performance is necessary for smooth and long-lasting operation of the institutions and organizations. Therefore, proper attention should be given to them and should be treated as human being not machines. Employees who work in a free stress environment are more capable of doing good work. While on the other side, efficiency, loyalty absenteeism and regulation in work are negatively affected by the bad behavior of the organizations' and entrepreneurs'.

Hole *et al.*, (2001) argued that work stress estimation assessment is very much important for institutions and organizations, because they pay for it a lot in the form of loss of performance each year. Therefore, they should pay special attention toward the estimation of work stress which causes deterioration in work performance. The quantification of economic impacts of work-stress is essential because of its valuation would have a considerable determination in the decision making of organization. While in developing countries most of the institutions and organizations have no quantification of the assessment of the work-stress cost each year to them.

In the presence of work and job stress, workers at the workplace feel uncomfortable and unmotivated, and workers become unproductive. It may also cause other mental disorders. Therefore, work stress is not only hazardous to organizations and institutions but also for human lives. It has not given as importance as it has.

Selye (1956) pointed out that work in different environment does not always adversely affect performance of the employees' in different organization. In fact, the performance of the workers up to some extent can improved, for such like environment proper attention should be paid. In the complicated contemporary world proper observation should be taken that might prompt them variously, its affects are different in different working environments.

According to (Frone, Rssell & Cooper 1992) Family-Work conflict is a conflict that occurs with employees facing between it work place and at home. He has to manage both the work in the office and has to pay attention to the family as a whole. (Greenhaus & Beutell 1985) explain "It is that type of conflict in which the worker's are in a situation stress at which work and family become incompatible".

Work-family conflicts are of more importance for institutions and organizations and become a serious challenge due to its robust association with the performance of individuals along with the organization. Family and employment are the two basic dimensions of human lives that could not be easily separated. It must be carried jointly in a balance way, in which each of the aspect does not hurt. Any imbalance in one of the mentioned will hurt the other because each of them is necessary for each other. Employees' are often trying to bring balance between the family and work. They faced the net result of the dilemma of career making or family relations strengthen. These conflicts cause stress which is both psychological and physiological in nature. These types of stresses are common in the contemporary's world jobs and business. It became a major problem of the employees of overall world of the day which create many major others problems for overall society. It can cause the execution of the work is interrupted, which could eventually decline in performance of the organization. It results in absenteeism, reduced productivity; degrade

performance, lack of job satisfaction, decreased organizational commitment, lack of life satisfaction, anxiety, fatigue, distress psychological, depression, physical illness, use alcohol and tension in the marriage (Guitian, 2009). It is consider the company's Human Resources processes to improve the efficiency and effectiveness (Nurhayati, 2000).

In banking sector, the stress is commonly inventing when the banker gets depression and stress due to less or minimum time for their families. They spent most of their time at banks. It causes stress and affects both the ability and performance of the employ and organization. Many organizations are facing a lot of challenges of stress and depressions which is strongly impacting the performance of the employers and along with organization. The employs are most important valued asset for an organization but the presence of stress directly cost the ability of the employees and cause losses for the business. The workers are damaged in respect of their health both physical and psychological order which ultimately affects their behavior towards work and productivity (Enough Work Place Stress: Organization of Change 2003).

Job stress problem arises by the differences between the employee demand for jobs and the amount of control towards these demands is destructive for the physical and emotional response (Work Place stress-General 2008).

Many studies are existed in literatures concerning the impact of the effort stress and family conflict on workers' presentation in businesses. Patel (2006) examined connection among the work family conflict, selective work and Perf0rmance and family characteristics in a sample of working women employees at large retail organizations. The hypothesis of negative impact of family work conflict and work performance was rejected.

Khattak (2010) investigated about the professional and occupational burnout of the banking sector in Pakistan. Studying those results amplified that

working load, at home worrying about work and time for family were the significant sources of stress in the banking sector. Shahid (2011) found the stress related problems in bank employees and studied the relationship among the stress and performance. The result of the study concluded that the all elements of stress were the main cause behind employees reduced performance. Ahmad (2012) determined the effect of job family conflict and satisfied job pay of employees in banking. Results of the study suggested that working family conflict is inversely related with job satisfaction and salary is positively associated with the Job satisfaction. Rani, Muzhumathi (2012) investigated the working family conflict creation and organizational role in stressed women professional in Chennai City of India. The found result suggests that stress between women mostly depends on WFC. Doctors are more stressed than other professional women's. There is no significant relationship among the professional women stress and organizational role stress. Nart and Batur (2013) studied the impact of work family conflict on job stress and organizational assurance and teacher performance. The results indicate negative impact of working family conflict on job stress and its limited effect on organizational performance. Ling (2014) studied the impact of job stress, role conflict influence and role ambiguity on job performance of employs. The results stats that there is significant and negative relationship among the role ambiguity and job performance. Khan (2014) studied the impact of family conflict on performance and turnover of the employee. The study results indicate that employee family conflict negatively effect their family, work and health. Laeque (2014) determined the relationship among the working family conflict and born out experience of job of the employees. The result indicated that family work conflict positively and significantly affects the work burnouts of the employees. Goswani (2015) empirically examined the effect of

occupational stress on the workers performance in banks. The finding of the results showed that occupational stress brings fear, anxiety and anger among the workers which affect the psychological and mental health of the employees.

Jamadin (2015) studied the impact of working family conflict among the workers of the semi government organizations in Malaysia. The findings of the study states that the employees appear to be having low level of work family conflict and lower job stress. When the role of conflict level is experienced high in bankers, it will cause to augment the work stress. The increase in stress of the workers will rise finally suffer feelings. If, this increase in feeling is uninterrupted it will cause to increase job stress also in future. Other researchers are of the view that that job stress always affect the employee's gratification of jobs (Probst and Bruubaker, 2011) and their behavior to work such as trust, obligation, physical and emotional outcomes (Hellren and Sverke, 2003; Kivimaki *et al.*, 2000). Few studied has been recognized that work stress results in increase job search which cause changing between jobs (Adlkins *et al.*, 2001; Banai and Reisel, 2002) and presentation matters (Brubaker and Probst, 2001).

The uncertain role of the expectations is the situations that bring conflict among workers and it leads towards the role conflict. The conflict situation accomplishes their tasks and gives birth to the stress which causes the feelings of confusion, anxiety and it brings feelings that no advice or treatment. Which provide any assistance in concluding the task satisfactorily and accurately? Once the workers became displeased with their part, it causes them to feel aggressively, distort and they complete ineffectually (Rizzo *et Al.*, 1970). Those circumstances will be more dangerous and damaging after the employers experience pressure in their work. That situation, in which job stress creates discomforts to them, regarding their jobs. Eventually, the workers will

feel strain at job and will increase the work-stress. This increase in work-stress, it nurtures adverse effects such as absentees, meager presentation, turnover and aim to leave. Noviesati (2016) found the correlation among working family conflict and work stress between public sector employees along with moderating role of psychological capital. The result of the study indicates that if there exist family work conflict, experienced by the workers with low psychological capital, it can increase the work stress. Asfahadin *et al.*, (2017) identified and analyzed the influence of family-work conflicts and job stress on the performance of employee.

The ambiguous role of expectations is the conditions that originated conflict between workers and leads to conflict. The conflict conditions associated to the achievement of their target will generate the climate of pressure that clues to the spirits of nervousness and misunderstanding; there is no recommendation or treatment which assists in achieving targets precisely and adequately.

Research on work stress and family conflicts is widely found in the other countries but rarely found in Pakistan. Consideration of the factors that determine work stress is indispensable for enlightening stress controlling and managing programs. In literature, there are several factors that are unmeasured, can determine stress at working environment. This includes joint and separate family-work aspects, socio-economic position and mental and physical healthiness. Consequently, this research aims to scrutinize the impact of work family conflict on employees' performance in the banking sectors of twins cities of Pakistan.

PROBLEM STATEMENT

Banking sector is the most importance financial sectors of the economy and financial sector development plays a vital role in the development of the country. Therefore, it is important to make stable the performance of the baking sector in order to assure stable economic performance of the economy

as whole Rafaqat (2013). Its performance is affected by many factors. The determinations of these factors are of very much importance. Because, these factors cause variation in the performances of both: the worker's and as well as of the organization.

A variety of different variables are assessed in the literature that affects the performance of the workers work in banking sector in different economies throughout the world. But work stress and family conflicts (Problems) are jointly not assessed in the literature and most particularly in case of Pakistan. The nature of work stress and family conflicts are different in case of public and commercial banks. Therefore, the study tried and investigated the impact of work stress and family conflicts on working performance of the employees in banking sector. Some studies have been examined the factors i.e. work stress(Mediating), Motivation, Feelings, Family Interference, Work Load (Independent Variables), affecting performance (Dependent Variables) of different organizations and their employees but little attention has been given to factors that affects the performance of the employees in banking sector of Pakistan.

RESEARCH QUESTIONS

Every research tries to answer a specific question. Mostly, research provides different answers to a specific question. Different outcomes are expected from the current research study. Work stress and family conflicts are the two most associated in problems with workers work in banking sector of the country. Thus the present research has given the answer the question; whether, work stress and family conflicts affect working performance of the employees' working in banking sector (both public and private) of the study area (Pakistan)?

- How much work stress affect the performance
- How much motivation increase the performance
- How much work load affect the performance

- How much feeling affect the performance
- How much family interference reduces the performance.
- and
- How much job stress mediate between work stress and motivation, workload, feeling, family interference.

RESEARCH OBJECTIVES

The prime objectives of the present study as

- To assess the impact of work stress on the working performance of the employees' in banking sector (BOK, NBP, HBL, Al-Falah).
- To elucidate the impact of family conflicts on working performance of the workers' in banking sector in the research area.

CONTRIBUTION TO LITERATURE

Extensive literature is emerged in the most recent literature regarding to performance of the workers in different organizations, in which banking sector is also assessed. The contribution of the present research study is that this is the first study that investigated the impact of work stress and family conflicts on working performances in both the public sector and private sector banks in the heart of Pakistan Islamabad and Rawal Pindi known as twins' cities. This study will make the distinction between public and private sectors baking performance and the present research study will fill the existed gap in literature in the area of banking performance in Pakistan.

ORGANIZATION OF THE STUDY

The study will consists on total six chapters. Chapter-1 will introduction and in Chapter-2 will review relevant literature. Complete overview will present in Chapter-3. The study model and methods will discuss in Chapter-4. In Chapter-5 will present thorough empirical results of the study and finally in Chpater-6 will conclude the study and provide policy implications of the study.

LITERATURE REVIEW

2.1 Introduction

Literature review is important for every research study. It consists of past theories and empirical studies related to the topic under consideration. This part of the research study is considered the back bone of every research study. Because it is important to know about the depth of the topic and factor affecting that particular topic and to find out the Gap/whole gap existed in the literature. It also important to know about the way of research and pre-requisites' conditions for any research study for in any specific area.

Review of Related Studies

Jamal (1984) investigated the impact of work stress on employee's performance in Canada metropolitan city on the east coast. He did this research study for nurses in two different hospitals. Different statistical tools, multiple regressions, canonical correlations and curvilinear correlation coefficients are put into investigation to assess the required relationship. It is reported from the current study that there is negative association between work stress and performance. However, the result of curvilinear correlation reported that the stressor role uncertainty show a monotonic non-linear association with a number of assign variables. Professional skill and commitment of the workers are supposed to moderate the level of work-stress. Therefore, those policies should be adopted which reduce work stress and professionalism should be encourage to improve the performance of the workers in different organizations. Rose, (2003) studied the consequences that the stress in paintings environment reduces the aim of employees to perform better in jobs with the growing level of pressure the personnel wondering demoralize and his tendency to paintings properly additionally decreases. No question stress is necessary for growing overall performance of personnel but as much as a positive stage. In this take a look at the employees do their activity regularly but because of workloads and time constraints their performance

reduces. Banks timing is usually from 9:00am to 5:30pm in Pakistan however initially there may be no time restrict so personnel have to paintings for longer hours as compared to other jobs hitch is also a purpose of subject. the examine became performed most effective in industry that become banking zone and the impact job strain on process overall performance was measured simplest in a single zone, if we need to generalize the effects of this take a look at then this observe must be replicated in different sectors of Pakistan as nicely.

Richard *et al.*, (2005) analyzed the relationship between conflicts inside the work-family interface, activity pressure and customer support employee performance in exclusive organization's client services. the studies has used primary facts to assess the desired objective to study the impact of customer support family battle, process strain and job performance on patron buy reason. The outcomes display direct (and indirect) outcomes of labor-family struggle and circle of relatives-paintings warfare on provider employee purchaser-directed more-role overall performance (CDERP). The results also display direct results of job stress on provider employee in-position performance (IRP) and CDERP and on CPI. Moreover, the findings display that process pressure has an extra reported effect on IRP than on CDERP and that CDERP has a more effect on CPI than does IRP. The authors finish with a discussion

Because customer support employees regularly represent the sole touch a consumer has with a company, it is essential to examine process-related factors that affect customer support employee overall performance and customer critiques. in two numerous purchaser settings, the authors capture matched responses from carrier personnel, supervisors, and customers. Lois (2006) elucidated the relationship between lady entrepreneurship, paintings-circle of relatives warfare and work overall performance. cutting-edge principle is extended to count on the effectiveness of techniques for

structurally lowering paintings–family conflict via manipulating roles, given the salience of labour and circle of relatives roles and belongings to be had to the female entrepreneur. a conceptual framework based at the constructs of position involvement and characteristic warfare is used to have a look at whether or not or not high-boom woman marketers choose greater appropriate strategies for reducing art work–circle of relatives struggle than their much less a achievement opposite numbers. 3 fundamental techniques for manipulating roles are mentioned: (1) characteristic removal; (2) characteristic bargain; and (three) position-sharing.

The subsequent propositions are advanced:

- (1) Art work–family control strategies are a huge determinant of task growth;
- (2) ladies who increase high-increase groups extra correctly lessen art work–own family warfare with the aid of the use of deciding on strategies better matched with their inner desires and get entry to outdoor resources than much less a hit girls; and
- (3) position-sharing strategies are desired due to the fact they allow women to revel in the enhancement of each artwork and circle of relatives’ roles on the equal time as decreasing the quantity of inter-feature war. As a result, the high incidence of group-constructing and participative control practices found in ladies-owned corporations may be driven thru the want for female marketers to manipulate work–family conflicts similarly to genetics or socialization.

Jamal, (2007) investigate the Job stress and job performance controversy for two countries Malaysia and Pakistan for employees working in a large working in a large North American-based multinational corporation. This research is based on the primary research and the data is collected through questioners and some data is collected from the company record. The study of this research is concluded that there is a negative relationship founded among the stress and performance in both countries.

whereas the 90% of comparisons supported the negative linear relationship, while the 10% are supported the curvilinear relationship.

Bashir & Ismail (2010) analyzed the research for the Impact of Stress on Employees Job Performance for a Banking sector of Pakistan, they argue that the Banker are always under a great stress because of the heavy overload work, Role ambiguity, Role conflict, Responsibilities and participation with other works. This research is based on the primary research and the data collected through questioners from graduates and senior employees of well reputed bank in Pakistan. They used the statistical test and run the regression to find the relationship between job stress and job performance. The results of this research is concluded that there is a negative correlation between job stress and job performance and stress is reduced the performance of individual.

KHATTAK *ET AL.*, (2011) EXAMINED TO FIND OUT THE RELATIONSHIP BETWEEN THE OCCUPATIONAL STRESS AND PROFESSIONAL BURNOUT IN THE BANKING SECTOR OF PAKISTAN. THIS RESEARCH IS BASED ON THE PRIMARY RESEARCH AND THE DATA IS COLLECTED FROM 237 DIFFERENT COMMERCIAL BANKS EMPLOYEES THROUGH QUESTIONERS. THEY USED DESCRIPTIVE, CORRELATION AND REGRESSION STATISTICAL TOOLS FOR THE ANALYSING DATA. THE RESULT IS IDENTIFIED THAT WORK OVERLOAD AND TIME FOR FAMILY ARE THE SIGNIFICANT SOURCE OF STRESS AND THESE STRESS ELEMENTS ARE SIGNIFICANTLY CORRELATED WITH TO ALL BURNOUTS IN BANKING SECTOR.

Shahid *et al.*, (2012) examined for the work stress and employee performance in banking sector evidence from district Faisalabad Pakistan. The stress is very common for employees in every organization but bankers are under a great deal of stress. Because due to its decreased the organization performance,

decreased quality of work and also facing a health problems like a anxiety, depression, headache and backache. For to finding out the relationship between stress and performance they collected the data through questioner from different bankers in district Faisalabad. This result of this research concluded that great stress is decreasing their performance.

Qureshi *et al.*, (2012) investigate to fine out the relationship between job stressor, workload, work place environment and employee turnover intentions. The present research is based on primary research and the data are collected through questionnaire which is distributed randomly among the 250 employees from textile industry of Pakistan. They used the AMOS 18 software for the empirical analysis of data. However the results are reported that there is a positive relationship between employee turnover intentions and job stressor while the negative relation find out with work place environment.

Perviaz *et al.*, (2012) is determined that the impact of work family conflict and pay for employee's job satisfaction in banking sector and to find out relationship between work family conflict and job satisfaction. This research is done for the regions of Rawalpindi, Islamabad, Faisalabad and Muzaffar Abad, and the data for this research is collected from the different banks of the above mention area. This research is concluded that work family conflict having negative correlated with job satisfaction while the pay having strongly positive relations with job satisfaction. This study will help full for the banking sector in order to making HR policies which will decrease the work family conflicts and increase job satisfactions.

Saeed *et al.*, (2013) integrate the emotional intelligence and stress and employee performance in banking sector. This research is done for the Okara which is city at Pakistan. They are trying to find out the impact of stress on the employees performance. As the results of this research they elaborate

that there is adverse effect of stress on employees' performance while the emotional intelligence having direct effect on it. Understanding head of the organizations emotions the employees will perform better and efficiently.

Vadivel & Ayyappan (2013) examining the impact of occupational stress of employees in banking sectors. This research is done for the Tamilnadu. Every individual having facing a stress while he assign some duties but the stress is peak on the financial sectors and Banking sectors. The employees on banking sectors are very boring because of the interaction of customers. This study resulted that stress is always a high faced by banking employees who are servicing both of private and public sectors banking.

Ramzan & Ahmad (2013) describe the effect of job stress on employee's performance in banking sectors of Pakistan. They take a sample of 144 participants for the finding of relation of job stress and its impact on job performance. In these participation included graduate employees, services officers and managers of well perform banks in Pakistan. A data is collected through questioners. A statistical test for regressions and correlations confirmed that there is a negative correlation between job stress and job performances and showing that job stress is reducing the job performance.

Rizwan *et al.*, (2014) investigated the causes of job stress on employee's performance in banking sectors in Pakistan. This research is done for the district Bahawalpur. This research is based on the primary research and the data are collected through questioners which are distributed among 150 employees of different banks in above mention area. Job stress is the dependent variable of this study is while role conflict, role ambiguity, work overload, work family conflict are independent variable. The results concluded that job stress has direct relation with independent variable.

Aina-David et al. (2015) conducted study on "Stress and Job Performance; Analytical Linkages as Evident in

Nigerian Banking Industry" This study is aimed at measuring the analytical linkages between stress and job performance of employers in Nigerian banking industry. This is premised on the use of 250 samples across ten banks. Pertinent data was obtained through questionnaires based on close-ended questions. Analysis of Variance (ANOVA) was used to verify the hypothetical claims. The findings showed that workload, role conflict and inadequate reward are the chief reasons for stress on the job which ultimately reduce employees' efficiency. It however becomes pertinent that employers minimize stress by reducing work load, abate role conflict and put in place sufficient training and counseling programs for employees to improve their performances on the job and thereby facilitate job satisfaction.

Goswami (2015) analyzed the working surroundings push has been seemed to detrimentally affect the wellbeing and prosperity of representatives, and similarly a bad effect on paintings surroundings efficiency and advantages. a part of the motives of phrase associated anxiety may be the powerlessness to satisfy out the requests of the interest, crisscross with work profile, work uncertainty, association with partners and different hierarchical simple variables. Within the gift fast tempo state of affairs people revel in bizarre nation of phrase related tension, grater disappointment, and have higher occupation desires. There are measures that humans and associations can take to lighten the detrimental impact of strain, or to save you it from emerging in any case. be that as it can, representatives initially need to determine out a way to understand the symptoms that display they're getting to know about pushed, and bosses need to realize about the influences that tension has on their people' well-being and in addition on employer benefits. This paper assesses precisely the effect of phrase associated weight on people' execution in banks. for show off contemplate, the instance turned into accumulated from banks of giant city communities of Rajasthan

kingdom. Pertinent facts had been collected through systems poll. The z-take a look at becomes utilized to research the principle. the final results confirmed that phrase associated anxiety realizes subjective impacts, as an example, dread, outrage and tension among people bringing about bad mental and mental wellbeing. in light of these discoveries, it turned into prescribed that banks have to diminish intellectual stress, work instability, and clean component equivocalness, thru occupation overhaul. Different assist physical activities, for example, behavioral and intellectual guiding and right here and now courses on time management and workshop on push administration.

Dhankar (2015) explained the determinants of impact of occupational stress in banking sector. Job stress is very high for employees of banking sectors. The data is collected from 200 employees of banks. The results was found that long working hours, role of conflict and political pressure is a high degree of job stress in banking sectors of public and private employees.

Bridget (2015) examined the association between occupational stress among employees' of ICICI banks. In this connection, the researcher has put into investigation this study to disclose the causes and consequences of working stress among the workers of ICICI Banks in the District of Trichy. The nature of the present study is descriptive as well as of analytical frame work. Correlation, student t-test, ANOVA statistical techniques were employed to examined the data. The data for this purpose are collected from seventy five respondents have been collected. and it culminates that stress from the organization is more than the group and individual stress for the employees of ICICI banks in Trichy District. The implications of the above said transformations have affected the social, economic and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 60% of the bank employees have one or other

problem directly or indirectly related to these drastic changes. The psychosocial well-being of an employee is very crucial to have a productive work force. The productivity of the work force determines the success of an organization. In an age of highly dynamic and competitive world, bank employees are exposed to all kinds of stressors that can affect them on all aspects of life.

Jamal (2016) investigate the relationship among the job stress and job performance. This research is done for the three hospitals of Gulf States of the Middle East. The data is collected from nurses of these three hospitals and the performance of employees data are collected from the recode of hospital files. For the analyzing the data regression, curvilinear coefficients and moderated multiple regressions are used. The results says that job stress and job performance are negative correlated.

Tabassum *et al.*, (2017) investigated that the role of work family conflict, and perceived work overload in development of work exhaustion among banking professionals. This research is based on the primary data and the data is collected through questionnaire from 125 banking employees. The results supported that the role of work family conflict having a negative relations and perceived work overload as positive predictors of work exhaustion.

Mirela & Adriana (2017) tested the impact of organizational pressure at the performance of the personnel'. These days, all through financial emergency, maximum supervisors or enterprise humans want to conform to a large measure of recent employment demanding situations which could without lots of a stretch exchange into stressors. Business enterprise associated anxiety is of growing task since it has noteworthy economic ramifications for the association. no matter the opportunity that a few tension is an regular piece of existence, inordinate tension can have an effect on one's profitability, nicely-being and feelings and it have to be taken under manage. on the thing whilst people lose reality,

they refuse to take duties, they get right now disturbed, they're unsatisfied of their hobby, their execution can be low and the affiliation might be in danger. Fortunately, most directors and commercial enterprise humans realize which stretch fundamental facet consequences are and feature the crucial facts for overseeing and lessening it before it is able to have an effect on personnel' day by day paintings. Strain will have an impact each at the authoritative welfare and on man or woman behavior of directors that is the reason, the capability of overseeing it could have the effect among career's prosperity and disappointment. the purpose for this paper is to consider Romanian chiefs and business organization visionaries from bihor county's reputation with appreciate to the tension surprise, within the event that they sense that they're prompted through push, within the event that they increase a few strategies to decrease it and on the off danger that they consider that anxiety can affect the hierarchical execution. As an exam technique we utilized a web ballot, related to diverse 75 supervisors and business visionaries that communicate to the goal amassing of the challenge "adaptability and execution through administration", venture financed via the social fund - "placed belongings into individuals". Every member had to solution diverse 35 questions with reference to push and the outcomes can be brought in this paper. The vital end is that, regardless of the possibility that activity itself is regarded as a stressor; there are distinctive important elements that might supply stress, for example, family problems, person troubles or social troubles.

HYPOTHESES

Following are the main hypotheses to be tested

- H0: Work load has negative relation with performance of the employees.
- H1: Motivation has Positive relation with performance of the employees.
- H2: Feeling has positive relation with performance of the employees.

- H3: Family Interference have negative relation with performance of the employees
- H4: There is negative relation between job stress and performance in banking sector employees.
- H5: There is negative relation between job stress and Motivation
- H6: There is positive relation between workload and Job Stress.
- H7: There is Negative relation between feelings and Job Stress.
- H8: There is positive relation between Family Interference and Job Stress.

Job stress have no association with the performance of employees working in banking sector of Rawalpindi and Islamabad

Summery

Different research studies have been undertaken in different institutions and organizations in different economies at small and larger areas. Different variables are used to determine the performance (efficiency) of the employees'. Some of the important aspects under taken in different studies are, work-family conflicts, work stress, time duration of the duty hours, salary size, competition with other institutions and organizations etc. are clarified in different institutions and organizations, in banking sector and more particularly Pakistan the two variables work stress and family conflicts are not tested in the twins cities Rawal-Pindi and Islamabad in both public and private sector banks.

The contribution of the present study is the difference in the impact of work stress and family conflicts on the performance of the employees' in public and private sector banks.

Theoretical Model

In this part of the study, we have two models in each model we have six variables i.e. Motivation, Workload, Feeling, Family Interference, job stress and working Performance, each and every variables has dimensions, in the first model it shows the relation between work performance (Dependent

Variable) and explanatory variables like Motivation (M), Workload (WL), Feeling (F), job Stress (JS). In second model M, WL, F, Independent Variables while JS is intermediate variable and work Performance is Dependent Variable.

Description of each individual variable and its different dimensions are:

M1 "I have become less enthusiastic about my Work"

M2 "My Work offers me the opportunity to learn new things"

W1 "My work requires working very hard"

W2 "I feel used up at the end of the workday and I feel burned out from work"

W3 "Your work very fast to sometime"

F1 "You face emotionally charged situations in you work"

F2 "I feel used up at the end of the workday"

F3 "Your house work confront you with things that touch you personally"

F4 "It happen that your work schedule makes it difficult for you to fulfill you domestic obligations"

FI1 "Work or Private life is one or the other giving you trouble all the time"

FI2 "I cannot balance my home and work responsibilities"

FI3 "My personal demands are so great that it takes away from my work"

FI4 "You are irritable at home because your work is demanding"

FI5 "You come home cheerfully after a successful day at work, positively affecting the atmosphere at home"

FI6 "After a pleasant working day/working week, you feel more in the mood to engage in activities with your spouse/family/friends"

FI7 "you manage your time at home more efficiently as a result of the way you do your job"

FI8 "You are better able to keep appointments at work because you are required to do the same at home"

FI9 "You have greater self-confidence at work because you have your home life well organized"

JS1 "You get tensed at no achievement of your targe"

JS2 "Is the Conflict resolved in time"

JS3 "Are you satisfied with the performance you give at your work"

JS4 "Do you try to find any solution for the problem of your stress"

JS5 "Your Social life balanced"

JS6 "Most of the time I am frustrated with my work"

JS7 "Pay at my level is less as compared to other organizations"

JS8 "My Job is a dead end Job"

P1 "Problem with your spouse/family/friends affects your job performance"

P2 "My performance in our organization has been improved over the last 12 months in relation to effectiveness"

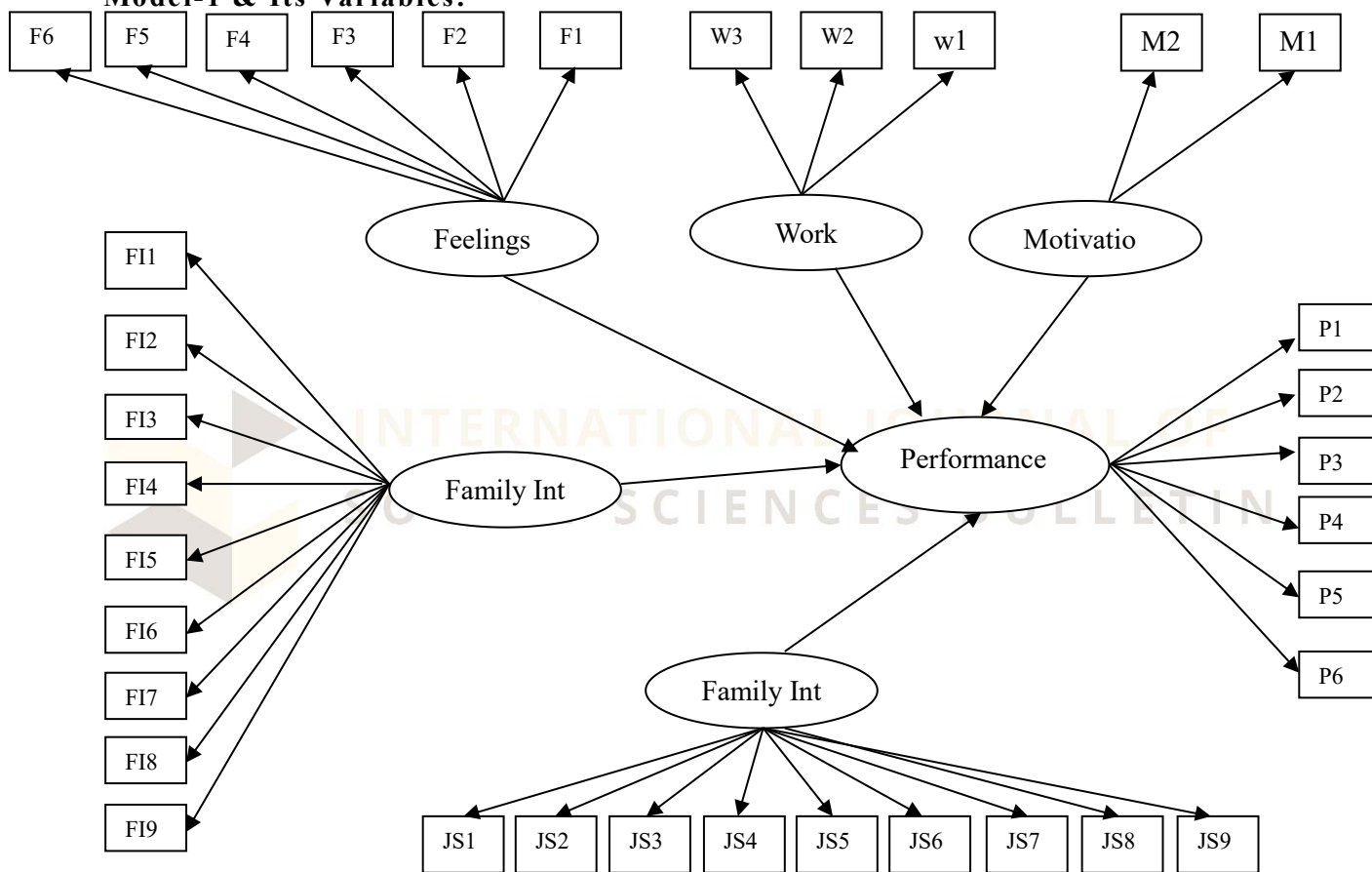
P3 "My performance in our organization has been improved over the last 12 months in relation to efficiency"

P4 "I performed task according to the standards of organization"

P5 "I achieved the required target on time"

P6 "I enjoy my work and continue it as my permanent profession".

Model-1 & Its Variables:



Motivation

It is an independent variable and has two dimensions i.e. M1 & M2. It has measured through '5' point likert scale, the motivation and performance has positive relation means that when motivation increases the job performance also increases. Motivation has positive association with work performance.

1. Workload

It is independent variable and has three dimensions i.e. W1, W2 & W3. It has

measured through '5' point likert scale, the workload and job performance have negative relationship. Increase in workload leads to decrease job performance.

2. Feelings

It is independent variable and has six dimensions i.e. F1, F2, F3, F4, F5 & F6, it has measured through '5' point likert scale, the Feelings and performance has negative relation means that when

feelings increase the job performance decreased.

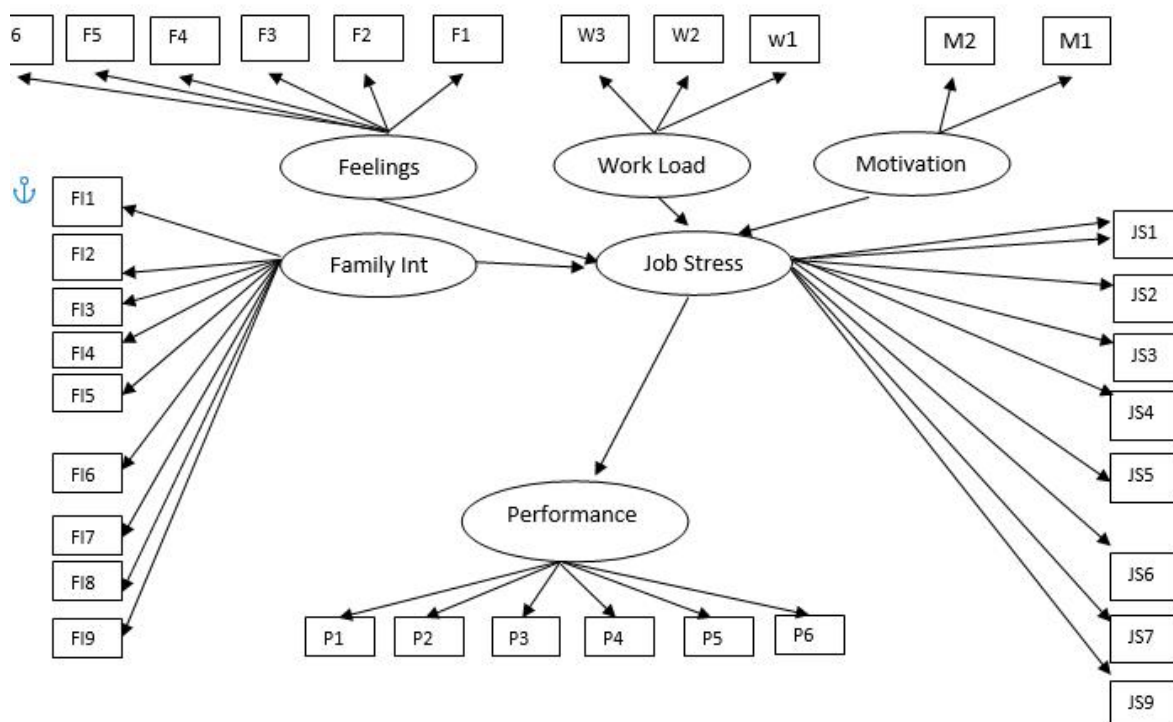
3. Family Interference

It is independent variable and has nine dimensions i.e FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8 & FI9, it has measured through 5 point likert scale, the Family Interference and performance has negative relation means that when FI increase the job performance decreased.

4. Job Stress

It is independent variable and has six dimensions i.e JS1, JS2, JS3, JS4, JS5, JS6, JS7 & JS8, is has measured through 5 point likert scale, the JS and performance has Positive relation means that when feelings increase the job performance Increase

Model-2 & Its Variables:



Motivation

It is independent variable and has two dimensions i.e M1 & M2 it has measured through 5 point likert scale, the Job Stress is intermediating Variables between Performance and Motivation. Motivation and Job stress has positive relation means that Motivation increase while JS decrease so performance will increase.

JS decrease so performance will increase.

1. Workload

It is independent variable and has three dimensions i.e W1, W2 & W3, it has measured through 5 point likert scale, the Job Stress is intermediating Variables between Performance and Workload. Workload and JS has positive relation means that WL increase while

2. Feelings

It is independent variable and has six dimensions i.e F1, F2, F3, F4, F5 & F6, it has measured through 5 point likert scale, the Job Stress is intermediating Variables between Performance and Feelings. Feelings and Job stress has positive relation means that Feelings increase while JS decrease so performance will increase.

3. Family Interference

It is independent variable and has nine dimensions i.e FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8 & FI9, it has measured through 5 point likert scale, the JS is intermediating Variables between

Performance and FI. FI and Job stress has Negative relation means that FI decrease while JS increase so performance will decrease.

The difference between two models is that, in Model-1 all variables (Motivation, Job Stress, Feelings, Family Interference, and Feelings) are directly checked with Performance and in Model-2 Job Stress is Mediating Variables which has depend on Motivation, Feelings, Family Interference, Feelings, and performance is depend on Job Stress.

CHAPTER 3 RESEARCH METHODOLOGY AND POPULATION DESCRIPTION

3.1 Introduction

This part of the research study is considered the most important part (life blood) of any research study. It contains data collection procedure (secondary data sources and primary data collection: sampling technique), data presentation (tables and graphs). Data are collected from population of the study and then analysis of data is the key parts of this chapter. Moreover, research instrument (sampling procedure), selection of the sample size, sample unit beside sampling distribution are discussed here.

3.2 Data Sources and Nature

It is clear from the objectives of the research study that the nature of the data for the conduct of the present research study is primary. Primary data are collected by survey and filling questioner. For the collection of the primary data there should be population from which data are collected (sample are drawn) is known as population or universe of the research study.

3.3 Sample Size and the Selection of Sample Unit

Selection of the sample size for any research study is basically depends on the nature and size of population required for the research study. Because, nature and size of population determine the homogeneity or heterogeneity of data. If size of the population greater

than the nature of the population will be heterogeneous. On the other side if size of the population are small and differences among the population items are not so much disperse than the population nature will be more Homogeneous. More homogenous data required less number of sample size while heterogeneous required higher number of sample size to present the higher level of virtues of the population. It is clear, that about all the characteristics of the population is similar and possesses uniform tradition. Therefore, near homogeneity may exist among population. So a small sample size may be adequate to meet the objectives of the study.

3.4 Population and Sample Description

It has been suggested to investigate 200 members/units from the population are drawn for collecting information for research analysis. It is also proposed that sample size has been selected randomly among the public and private banks. Two banks are randomly selected from the list of private banks, and similarly, two banks are selected from the public sector banks. The selected banks are:

- Public sector banks occurred as
 - National Bank of Pakistan and
 - Bank of Khyber(BOK)

(Branches located in the area of Rawal-Pindi and Islamabad)

- Private or commercial banks occurred as

- Habib Bank Limited
- Al-Falah Bank

(Branches located in the area of Rawal-Pindi and Islamabad)

It is further assumed that all the aspects of the selected banks are the same in the research area. Therefore, same weight is given to each of the banks and 50 respondents are taken from each of the banks. While selection of sample units from the banks same category bank is based on the size of the employees' number. These information about the selection of banks with Codes and

selection of respondents from the banks on the basis of employees' number.

Table-1 Distribution of Sampled Household in each Sample Unit

S. No	Branches Name and Coad	Number of Employees	Sample
1	National Bank of Pakistan Rawal- Pindi main Branch (Coad:0394)	08	08
2	National Bank of Pakistan Rawal- Pindi Branch satellite town (Coad:0399)	09	09
3	National Bank of Pakistan Rawal- Pindi Branch (Coad:0396)	10	09
4	National Bank of Pakistan Islamabad Branch (Coad=0854:)	08	08
5	National Bank of Pakistan Islamabad Branch (Coad:0882)	09	09
6	National Bank of Pakistan Islamabad,F-10 Branch (Coad:1933)	07	07
National Bank Of Pakistan (NBP) total		Total employees' in NBP in selected branches=51	Sample unit=50
7	BOK Blue Area (Area Office) and Branches, F-10 Branch, I-8 Branch	120	39
8	BOK Saddar Rawalpindi Branch	18	05
9	Satellite Town Branch	20	06
From the The Bank of Khyber(BOK)		Total employees' in BOK branches=158	Sample unit=50
10	Habib Bank Limited Rawal- Pindi Branch (Coad:0208)	07	07
11	Habib Bank Limited Rawal- Pindi Branch Satellite Town (Coad: 0504)	12	12
12	Habib Bank Limited Rawal- Pindi Committee Choak Branch (Coad:0215)	06	06
13	Habib Bank Limited Islamabad H-12 Branch (Coad:2292)	06	06
14	Habib Bank Limited	12	12

	Islamabad G-6 Branch (Coad:12)		
15	Habib Bank limited, Islamabad (Coad:2295)	07	07
From Habib Bank limited		Total employees' in HBL branches=50	Sample unit=50
16	Al-Falah Bank Rawal- Pindi Satellite Town Branch (Coad:531)	12	11
17	Al-Falah Bank Rawal- Pindi College Road Branch (Coad: 100)	10	10
18	Al-Falah Bank Rawal- Pindi Faiz-Abad Branch (Coad:267)	10	09
19	Al-Falah Bank Islamabad Branch (Coad:407)	12	11
20	Al-Falah Bank Islamabad Branch (Coad:404)	09	09
From Al-Falah Bank		Total employees' in Al-Falah branches=53	Sample unit=50
Grand Total	Total selected branches from both public and private banks=20	Total no's of employees' in 20 selected branches =312	n = 200

Source: Survey Relevant Banks
Equal weights are given to each of the banks, while the number of respondents is drawn on the basis of number of employees' in the same bank. Well-formed Questionnaires were distributed among two hundred employees' of the bank selected among the population of banks randomly for data collection. Questioners were filled during visit to each of the banks from the entire pool.

3.5 Sources of Data

From the objectives of the study its clear that time series are not available form such like research. Therefore, the required data for the conduct of the current research is primary. While for some aspects of the research secondary data are used to get efficient results. Like the total number of banks and emerged branches of each of the banks regarding two cities Islam-abad and Rawal-Pindi etc.

3.6 Research Instrument

It is obvious from the study's nature that primary data has been used to assess the required objectives of the present study. A comprehensive structured questioner is prepared which is suitable and covers all the possible aspects that are contains all the possible necessary information of the required objectives. After designing questionnaire, pretest conducted for its validity in the sampled area. During collection of data in pretest, minor changes were noticed and were made in the final questionnaire accordingly, followed by formal collection of data. Job Stress, Motivation, Work Load, Performance, Family Interference, Feelings and measure with five lictar scale i.e Disagree, Strongly Disagree, Neutral, Agree, Strongly Agree

3.7 Analytical Techniques

The following analytical techniques have been used for the analysis and interpretation of the collected data;

Statistical Techniques

SPSS & AMOS

- Descriptive

- Structural equation model

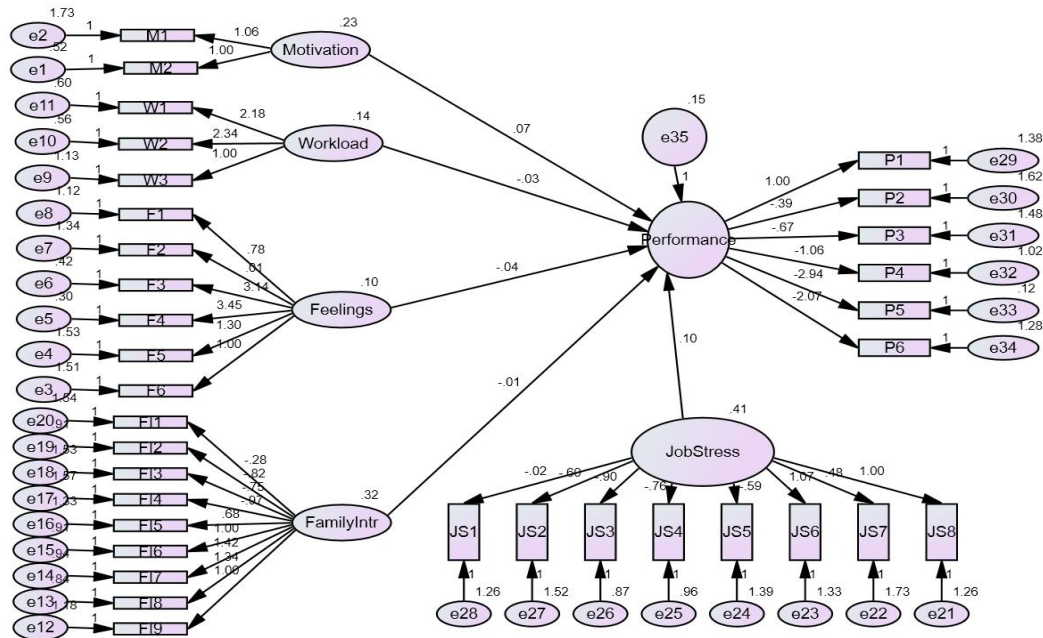
CHAPTER 4
RESULTS AND DISCUSSIONS

4.1 Introduction

This part of the research is related with the results and discussion. The collected data has been analyzed and interpreted. To analyze the impact of work-family stress on employment performance in banking sector of the two cities i.e. Islamabad and Rawal Pindi. Performance is analyzed in the framework variables like education, experience, motivation, workload in the

first model. An additional model is also run for the inclusion of family and work stress variables like feelings, family system, number of kids, family conflict respondents. The data for these variables are collected through questioner at both private and public sectors banks and the tables shows that the descriptive statistics of different variables, correlation, zero variance and significance differences among variables and impact of different indicators on work-family stress and work performance in banking sectors.

4.2. Structural Model-1



The estimates of the coefficient with their respective standard errors and probability values are given in the table given in appendix table-4.1. On the basis of above estimated information we can conclude about our hypotheses drawn in our study. Hypotheses workload, family interference, job stress, feelings, motivations could be explained with the help of the above table results. These hypotheses are:

H0a1: Workload does not affect work performance in banking sector employees in the twin’s cities.

The standardized co-efficient of the structural associations indicated that the workload has significantly associated

with the employees working performance in banking sector with the estimated value of the $\beta=0.049$ with p-value of 0.024. Therefore, the results of the SEM diagram and regression line confirm a considerably strong negative relationship between workload and work performance.

H0a2: Motivation does not affect work performance in banking sector employees in the twin’s cities.

The value of the co-efficient of the structural relationship exposed that the motivation significantly affected the employees working performance in banking sector with the estimated value of the $\beta=0.066$ with p-value of 0.001.

Therefore the results of the SEM diagram and regression line confirm a considerably strong positive relationship between motivation and employees' work performance.

H0a3: Feeling does not affect work performance in banking sector employees in the twin's cities.

The value of the co-efficient of the structural relationship disclosed that feeling affects performance of the employees in banking sector with the estimated value of the $\beta=0.072$ with p-value of 0.000. Therefore the results of the SEM diagram and regression line confirm a considerably strong positive relationship between feelings and employees' work performance.

H0a4: Family interference does not affect work performance in banking sector employees in the twin's cities.

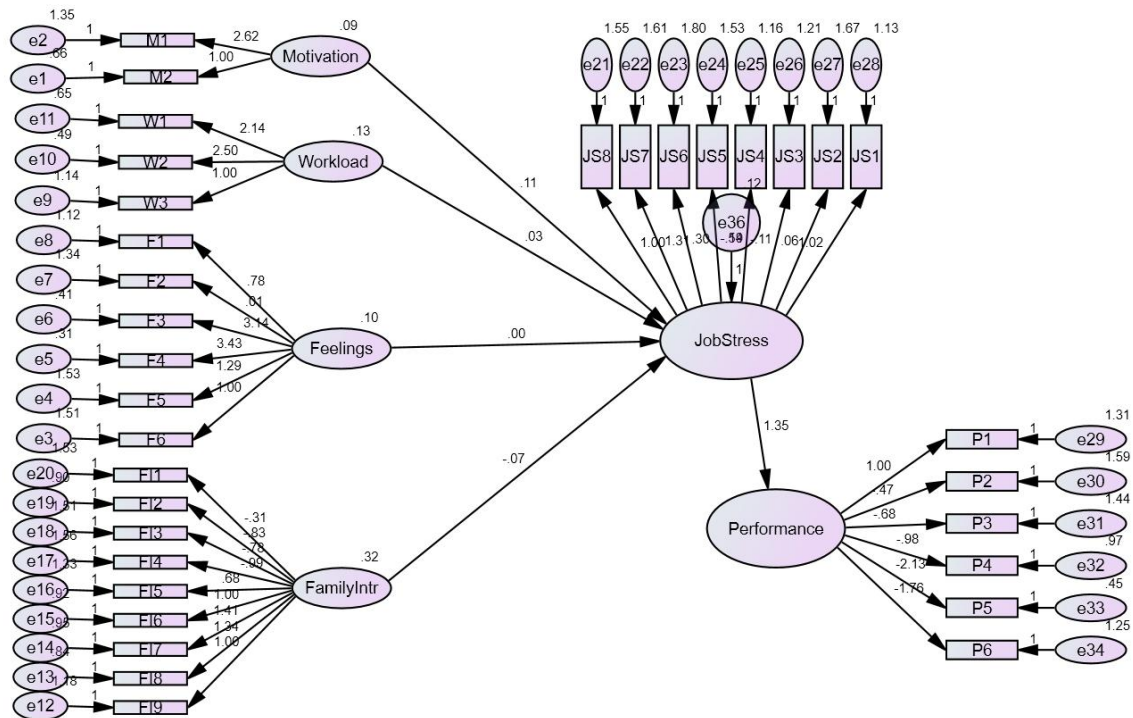
The estimated value of the co-efficient for the said relationship provided that Family interference negatively affected performance of the employees in banking sector with the estimated value of the $\beta=-0.104$ with p-value of 0.003. Therefore the results of the SEM diagram and regression line confirm a strong negative relationship between feelings and employees' work performance.

H0a5: Job stress does not affect work performance in banking sector.

The value of co-efficient showed that Job stress negatively and statistically affected performance with the estimated value of the $\beta=-0.002$ with p-value of 0.004.

Therefore the results of the SEM diagram and regression estimates confirm a strong positive relationship between job stress and employees' work performance.

4.3 Structural Model-2



The results of the above regression model shows that work load and family interference positively affected job stress, while feelings and motivations negatively affected job stress. On the basis of the above results we can

conclude about the hypothesis supposed in this study. The conclusions about hypotheses on are drawn as:

H₀b1: Motivation does not affect work job stress in banking sector employees in the twin’s cities.

The standardized co-efficient estimate indicated that motivation affected positively and significantly job stress in banking sector of the twin’s cities. The value of the coefficient is $\beta = -0.113$ with p-value of 0.041. Therefore, the results of the SEM diagram and regression line confirm a considerably strong negative relationship between motivation and job stress work performance.

H₀b2: Workload does not cause job stress in banking sector employees.

The value of the co-efficient exposed that the workload significantly affect job stress in banking sector with the estimated value of the $\beta = 0.027$ with p-value of 0.014. Therefore the results of the SEM diagram and regression line confirm a considerably strong positive relationship between workload and job stress.

H₀b3: Feeling does not relate to job stress performance in banking sector employees.

The value of the co-efficient of the structural relationship disclosed that feeling affects performance of the employees in banking sector with the estimated value of the $\beta = -0.003$ with p-value of 0.975. Therefore the results of the SEM diagram and regression line confirmed that there is no significant relationship between feelings and job stress.

H₀b4: Family interference does not create any effect to job stress in banking sector employees in the twin’s cities.

The estimated value of the co-efficient for the said relationship provided that Family interference negatively and significantly affected job stress of the employees in banking sector with the estimated value of the $\beta = -0.07$ with p-value of 0.047.

Therefore the results of the SEM diagram and regression confirm a strong positive and significant relationship

between family interference and job stress.

-1.347	.499	2.698	.007
--------	------	-------	------

H₀b5: Job stress does not affect work performance in banking sector.

The value of co-efficient showed that Job stress negatively and statistically affected performance with the estimated value of the $\beta = -1.347$ with p-value of 0.007.

Therefore the results of the SEM diagram and regression estimates confirm a strong negative relationship between job stress and employees’ working performance in banking sector.

**CAPTER 5
 CONCLUSION AND POLICY
 RECOMMENDATIONS**

5.1 Conclusion

The prime objective of present research study is to investigate the impact of work-family conflicts on employees working performance in banking sector of the twins cities both public and private banks.

For this investigation a structured questioner is developed for the purpose of collecting data. Different variables are discussed in questioner which is representing both work and family aspects of employees of the banking sector. This study has used regression analysis (OLS - Technique).

We have investigated the impact of work-family conflicts on work performance in Islamabad and Rawal Pindi. Empirical results indicate that work-family conflicts variables influenced employee’s performance in the banking sector both public and private banks in the study area.

Two different regression models are estimated with collected data to clearly investigate the impact of work-family conflicts stress on working performance.

In model (1) variables are included to the model except work stress and family regarding variables. The results of the model (1) indicated that only the experienced variable affect performance significantly of the employees in banking sector. In the model (2) work stress and family regarding variables are added to the model. The results of the model (2) indicated that family conflicts and number of kids negatively and significantly affect performance of the employees in banking sectors.

Therefore, it is important to take into account the different aspects of work stress and family regarding to formulate policies to positively the performance of the employees in banking sector.

5.2 Policy Recommendations

Banking sector employees' performance is very much important for the provision of smooth services to both individuals and businesses. It is also important for the survival of banks in the most competitive environment.

Therefore, it is important to investigate the factors affecting the performance of the employees in banking sector. In order to planned policies to improve the performance the employees of the banking sector these factors should keep in mind.

- The policy makers should facilitates and provide different opportunities to the experienced employees to further improve the performance of the employees.
 - Experienced employees should be encouraged to trained and share their expertise by arranging seminars and training sessions.
 - Family matters i.e. family conflicts and number of kids also affected working performance of the employees.
- Therefore, different incentives should be provided which reduce the family stress. Different refreshment programs should be planned to reduce the stress of the family conflicts during working hours.
- The banking sector jobs are very laborious; the number of employees should be increased and the employees should be equipped with technological equipment's to reduce the work burden.

The performance of the banking employees could be increased with the above policies suggestions.

5.1 Research Gap/Limitations

Banking sector is the most important sectors of the economy and financial sector development plays a vital role in the development of the country. Its performance is affected by many factors. These factors cause variation in the performances of both: the worker's and as well as of the organization.

A variety of different variables are assessed in the literature that affects the performance of the workers work in banking but;

Work stress and family conflicts (Problems) are jointly not assessed in the literature and most particularly in case of Pakistan.

The study tried and investigated the impact of work stress and family conflicts on working performance of the employees in banking sector.

REFERENCES

- Ahmed, M. Muddasar, M. & Perviaz, S. (2012). The Impact of Work-Family Conflict and Pay on Employee Job Satisfaction with the Moderating affect of Perceived Supervisor Support in Pakistan Banking Sector. *ISSN: 2249-4588 & Print ISSN: 0975-5853*.
- Asfahyadin, L. et al. (2017). The influence of work family conflict and work stress on employee performance. *International journal of management and applied science, issn: 2394-7926 volume-3, issue-2*
- Bedeian, A.G., Burke, B.G., & Moffett, R. G. (1988). Outcomes of work-family conflict among married male and female professionals. *Journal of Management, 14, 475 – 492*.
- Frone, M. R., Russell, M., & Cooper, M. L. (1992). Antecedents and outcomes of work-family conflict: testing a model of the work-family interface. *Journal of applied psychology, 77(1), 65*.
- Goswami, T. G. (2015). Job stress and its effect on employee performance in banking sector. *Indian Journal of Commerce & Management Studies EISSN: 2229-5674 ISSN: 2249-0310*.
- Greenhaus, J. H., & Beutell, N. J. (1985). Sources of conflict between work and family roles. *Acada*

Appendix-A
Estimates (Group number 1 - Default model)
Scalar Estimates (Group number 1 - Default model)
Maximum Likelihood Estimates
Regression Weights: (Group number 1 - Default model)

Table-4.1

Effect of Variables			Estimate	S.E.	C.R.	P
Work Performance	<-----	Workload	-0.049	0.024	3.135	0.021
Work Performance	<-----	Motivation	0.066	0.029	3.202	0.001
Work Performance	<-----	Feelings	0.072	0.018	15.346	***
Work Performance	<-----	Family Interference	-0.104	0.035	2.925	0.003
Work performance	<-----	Job stress	0.002	0.001	3.01	0.004
M2	<-----	Motivation	.274	0.065	4.206	***
M1	<-----	Motivation	.447	0.061	7.345	***
F6	<-----	Feelings	.171	0.068	3.102	***
F5	<-----	Feelings	.381	0.066	5.740	***
F4	<-----	feelings	.231	0.064	3.637	***
F3	<-----	Feelings	.265	0.058	4.551	***
F2	<-----	Feelings	.201	0.056	3.559	***
F1	<-----	feelings	.126	0.055	2.309	.021
Performance	<-----	Workload	.480	0.057	8.494	***
W3	<-----	Workload	.162	0.061	2.735	***
W2	<-----	Workload	.179	0.058	3.102	.002
W1	<-----	Workload	.143	0.065	2.206	.027
F18	<-----	Family interference	.029	0.066	.438	.661
FI7	<-----	Family interference	.112	0.053	2.097	.036
FI6	<-----	Family interference	.381	0.066	5.740	***
FI4	<-----	Family interference	.231	0.064	3.637	***
FI3	<-----	Family interference	.265	0.058	4.551	***
FI2	<-----	Family interference	.201	0.056	3.559	***
FI1	<-----	Family interference	.126	0.055	2.309	.021
JS8	<---	Job Stress	1.000			
JS7	<---	Job Stress	.483	0.223	2.171	.030
JS6	<---	Job Stress	1.073	0.287	3.733	***
JS5	<---	Job Stress	-.586	0.216	-2.717	.007
JS4	<---	Job Stress	-.759	0.217	-3.498	***

Effect of Variables			Estimate	S.E.	C.R.	P
SJS3	<---	Job Stress	-.903	0.239	-3.771	***
JS2	<---	Job Stress	-.603	0.224	-2.687	.007
JS1	<---	Job Stress	-.024	0.171	-.143	.886
P1	<---	Performance	1.000			
P2	<---	Performance	-.391	0.273	-1.434	.152
P3	<---	Performance	-.666	0.292	-2.282	.022
P4	<---	Performance	-1.062	0.324	-3.279	.001
P5	<---	Performance	-2.941	0.835	-3.524	***
P6	<---	Performance	-2.067	0.541	-3.819	***

Appendix-B

Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

Effect of Variables			Estimate	S.E.	C.R.	P
JobStress	<---	Motivation	-0.113	.059	.611	.041
JobStress	<---	Workload	0.027	.008	.274	.014
JobStress	<---	Feelings	-0.003	.102	.031	.975
JobStress	<---	FamilyIntr	0.070	.038	1.031	.047
Performance	<---	Job Stress	-1.347	.499	2.698	.007
M2	<---	Motivation	1.000			
M1	<---	Motivation	2.621	7.085	.370	.711
F6	<---	Feelings	1.000			
F5	<---	Feelings	1.291	.520	2.482	.013
F4	<---	Feelings	3.430	1.133	3.028	.002
F3	<---	Feelings	3.141	1.025	3.066	.002
F2	<---	Feelings	.014	.299	.045	.964
F1	<---	Workload	.784	.370	2.119	.034
W3	<---	Feelings	1.000			
W2	<---	Workload	2.498	.835	2.993	.003
W1	<---	Workload	2.140	.645	3.320	***
FI9	<---	FamilyIntr	1.000			
FI8	<---	FamilyIntr	1.342	.292	4.590	***
FI7	<---	FamilyIntr	1.413	.309	4.579	***
FI6	<---	FamilyIntr	.996	.240	4.144	***
FI5	<---	FamilyIntr	.676	.223	3.035	.002
FI4	<---	FamilyIntr	-.988	.271	-3.647	***
FI3	<---	FamilyIntr	-.776	.244	-3.187	.001
FI2	<---	FamilyIntr	-.834	.217	-3.845	***
FI1	<---	FamilyIntr	-.311	.206	-1.508	.132
JS8	<---	JobStress	1.000			
JS7	<---	JobStress	1.305	.507	2.577	.010
JS6	<---	JobStress	.297	.340	.875	.382



Effect of Variables			Estimate	S.E.	C.R.	P
JS5	<---	JobStress	-.192	.308	-.624	.532
JS4	<---	JobStress	-.543	.311	-1.745	.081
JS3	<---	JobStress	-.108	.271	-.399	.690
JS2	<---	JobStress	.058	.316	.183	.855
JS1	<---	JobStress	1.025	.408	2.514	.012
P1	<---	Performance	1.000			
P2	<---	Performance	-.466	.249	-1.869	.062
P3	<---	Performance	-.677	.261	-2.594	.009
P4	<---	Performance	-.983	.275	-3.580	***
P5	<---	Performance	-2.126	.494	-4.308	***
P6	<---	Performance	-1.756	.425	-4.133	***

Questionnaire.

		Disagree	Strongly Disagree	Neutral	Agree	Strongly Agree
Job Stress						
01	You get tensed at no achievement of your target.					
02	Is the Conflict resolved in time					
03	Are you satisfied with the performance you give at your work					
04	Do you try to find any solution for the problem of your stress					
05	Your Social life balanced.					
06	Most of the time I am frustrated with my work					
	Pay at my level is less as compared to other organizations					
8	My Job is a dead end Job					
Motivation						
01	I have become less enthusiastic about my Work.					
02	My Work offers me the opportunity to learn new things					
Workload						
01	My work requires working very hard					
02	I feel used up at the end of the workday and I feel burned out from work.					
03	Your work very fast to sometime					
Performance						

01	Problem with your spouse/family/friends affects your job performance					
02	My performance in our organization has been improved over the last 12 months in relation to effectiveness					
03	My performance in our organization has been improved over the last 12 months in relation to efficiency					
04	I performed task according to the standards of organization					
05	I achieved the required target on time					
06	I enjoy my work and continue it as my permanent profession					
Feelings						
01	You face emotionally charged situations in you work					
02	I feel used up at the end of the workday					
03	House work confronts you with things that touch you personally.					
04	It happen that your work schedule makes it difficult for you to fulfill you domestic obligations					
Family Interference						
01	Work or Private life is one or the other giving you trouble all the time.					
02	I cannot balance my home and work responsibilities					
03	My personal demands are so great that it takes away from my work					
04	You are irritable at home because your work is demanding					
05	You come home cheerfully after a successful day at work, positively affecting the atmosphere at home					
06	After a pleasant working day/working week, you feel					



	more in the mood to engage in activities with your spouse/family/friends					
07	you manage your time at home more efficiently as a result of the way you do your job					
08	You are better able to keep appointments at work because you are required to do the same at home					
09	You have greater self-confidence at work because you have your home life well organized.					

