

## THE IMPACT OF WORK PRESSURES ON JOB PERFORMANCE IN AL RAJHI BANK IN THE KINGDOM OF SAUDI ARABIA

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### Abstract

One of the common problems in today's cutthroat world is job pressure, which has detrimental effects on individuals and businesses, especially Al Rajhi Bank employees. In order to determine the impact of factors that contribute to job stress, such as workload, role conflict, role ambiguity, working hours, job insecurity, and inadequate pay, on performance, this study aims to investigate the relationship between job stress and job performance among Al Rajhi Bank employees in the Kingdom of Saudi Arabia. The positivist philosophy was adopted as a result of several things. To test hypotheses and determine the impact of work pressure on job performance among Saudi Arabian workers of Al Rajhi Bank, the philosophy must first align with the study question and objectives. Few studies have examined the effects of occupational stress on Saudi Arabian consultants, despite the fact that many have examined how it impacts employees' performance. 184 structured questionnaires were collected from different Saudi Arabian Al Rajhi Banks in order to achieve the study's objective. SPSS was then used to analyze the data. The results of the study show a substantial correlation between job performance and job stress. Furthermore, the findings show that the dependent variable, employee performance, is significantly impacted by the independent variables role ambiguity, role conflict, task overload, job stability, inadequate compensation, and working hours. According to the study, managers ought to be more aware of the factors that contribute to workers' increased levels of stress at work and the factors that affect their performance. Business managers should also engage with their employees by listening to their concerns and issues related to their jobs and resolving them before they worsen and impair their performance. The following is a summary of the study's limitations: First off, the study's findings might not be relevant in other nations due to the basic differences in organizational structure and culture between Saudi Arabia and other countries. Second, because the poll was developed and disseminated via electronic media during a time when management and Al Rajhi Bank staff were very busy, it might not have included every employee in Saudi Arabia because of their commitment to clients. The study's sample is 37% male, which is less than the percentage of female participants. Future research may make sure that a more equal ratio is included in the study, which can improve the findings' robustness and also lead to new findings.

**Key words:** Job performance, work pressure, Al Rajhi Bank, role conflict, role ambiguity, Work overload,

### 1. Introduction

#### 1.1 Industry Profile

Globally, the banking sector is undergoing change. Technological innovation, national financial services deregulation and international competition, and—just as importantly—shifts in corporate behavior, such as growing disintermediation and a greater focus on shareholder value, are some of the global forces driving change. These constraints have also been made worse by previous banking crises in Asia and Latin America. The privatization of state-owned banks that formerly controlled national banking systems has also changed the financial landscapes in central Europe and Latin America. Due to widespread limitations on both domestic and international entry and the good margins obtained on regulated deposit and lending rates, banking has historically been a highly protected industry in emerging nations. There was no push to disrupt this comfortable and wasteful environment for a long time. However, the banking industry and regulators have been forced to alter the traditional methods of conducting business, deregulate the banking industry at the national level, and open up financial markets to foreign competition due to global market and technological advancements, macroeconomic pressures, and banking crises in the 1990s. Consequently, boundaries between banks and non-bank financial institutions, financial products, and the physical sites of financial institutions have begun to blur. These changes have significantly increased competitive pressures on banks in the emerging economies and have led to deep changes in the structure of the banking industry.

This study will shed fresh light on how job stress affects Al Rajhi Bank employees' performance. Businesses will learn more about the primary sources of job stress, how it affects workers' performance, and how to encourage work-life balance in the workplace thanks to this research. Additionally, the study's analysis will provide important information for upcoming investigations into how workplace stress affects workers' productivity and attrition.

Since many of its employees have connections to investors, analysts, and international agencies, Al Rajhi Bank is interested in helping its workers feel more stable and less under pressure at work. It also wants to give them a clear understanding of Al Rajhi's strategy, but there is no verified brand because of their present and possible absence. Since Al Rajhi Bank is the biggest in the Kingdom and the Middle East, when you mention it, you are referring to one of the biggest brands in the world in terms of market value. Its headquarters are in Riyadh, Saudi Arabia. With more than 9,400 employees, a capital of 25 billion Saudi riyals (6.67 billion dollars), and assets of 583 billion Saudi riyals (155 billion US dollars), this bank has a prominent position in a sound financial position. With over 526 branches, over 4,900 ATMs, 290,302 point-of-sale devices, and 215 money transfer facilities, Al Rajhi Bank is thought to have the biggest clientele of any Saudi bank.

Organizations can implement several strategies suggested by the Work Demand-Control-Support model to reduce the negative effects of job stress on worker productivity, including fostering collaborative work practices, offering flexible work schedules, and enhancing communication channels (Karasek & Theorell, 1990). Additionally, employ stress-reduction strategies such as mindfulness training and resilience-building programs to help employees cope more effectively with work-related stress (Leka & Jain, 2010). By addressing the sources of workplace stress and promoting employee well-being, organizations may increase productivity and overall performance.

## 1.2 Company Profile

### **Al Rajhi Bank**

Established in 1957, Al Rajhi Bank is the biggest bank in Saudi Arabia and the Middle East in terms of market capitalization, with SAR 40 billion (US\$ 10.66 billion) in paid-up capital and SAR 801 billion in total assets. Financing as well as more than 20,000 workers with more than 60 years of combined expertise in banking and business operations. The different institutions that went by the name Al Rajhi were combined into "Al Rajhi Trading and Exchange Corporation" in 1978. The bank was then founded as a Saudi joint stock company in 1988 under the name Al Rajhi Banking and Investment Corporation, which was changed to Al Rajhi Bank subsequently in 2006.

With a strong foundation in Islamic banking, the Shariah-compliant banking company leads several industry standards and advancements and is essential in bridging the gap between contemporary financial needs and Shariah's fundamental principles. With a strong foundation in the Kingdom of Saudi Arabia, Al Rajhi Bank boasts the largest client base of any bank in the Kingdom, 153 remittance centers, over 510 branches, over 4,603 ATMs, and over 584 merchant points of sale. Since it began operations in 1957, Al Rajhi Bank has never shied away from self-improvement in order to better serve its clients. Several organizations that had the name Al Rajhi were combined into Al Rajhi Banking and Trade firm in 1978. This firm then changed its name to Al Rajhi Bank in 2006 and became a Saudi public joint stock company in 1988 under the name Al Rajhi Banking and Investment Company. Since the bank is mostly founded on Islamic banking principles, it helps close the gap between contemporary banking needs and the fundamental principles of Islamic Sharia, establishing development and industry standards that may be imitated.

## 1.3 Introduction About The Topic

Enhance organizational performance: Employees are the lifeblood of every company, and their knowledge, abilities, and experience are crucial to enhancing organizational performance. High-achieving employees may foster creativity, raise output, and improve customer satisfaction, all of which can lead to increased profitability and expansion (Huselid, 1995). Job stress is a prevalent issue in today's busy workplace. Negative physical and emotional reactions occur when a worker's abilities,

resources, or needs do not match the demands of their job. This can have a variety of negative consequences, including a reduction in productivity (Leka & Jain, 2010). According to the World Health Organization (WHO), job stress has become a major concern for both employers and employees and is a recognized significant occupational health risk. Job stress may have negative repercussions on both individuals and businesses, including increased absenteeism, decreased productivity, and higher healthcare costs.

In recent years, a great deal of research and studies have been conducted on this topic. The majority of research has been carried out in nations aiming to improve economically and socially. A deviation from the body's and mind's normal functioning is a common definition of stress. Workplace stress may result from a number of factors, such as boss management style, job control, etc. In moderation, stress benefits the individual as much as the business. It facilitates the accomplishment of both personal and corporate goals. However, an individual's health, mental state, and personality may be adversely affected by severe stress (Panigrahi, 2017). Stress, according to Westman & Eden (1996), is a detrimental psychological and physiological response that individuals have when they are under too much pressure at work or, sometimes, when there is an imbalance between the demands of their jobs and their ability to manage them. When someone is under too much strain and finally becomes incapable of handling it, such situation is considered stressful. Interactions between different individuals and environmental conditions are the main causes of stress. An individual's level of stress is solely determined by how they react to the many external situations.

Stress occurs frequently as a result of a variety of causes, such as an excessive workload and uncomfortable, claustrophobic work environments. According to Mahendrawan and Indrawati (2015). The frequency of each task's regular activity over a certain period of time is known as the workload. Due to physical constraints or a high workload, employees may experience both physical and spiritual stress, which might reduce their productivity. High performance necessitates improved optimum working conditions and the ability to fully employ human resource potential in order to meet organizational goals and positively influence the organization's development. A variety of factors that might affect employee performance must also be considered by organizations. Nixon, Mazzola, Bauer, Krueger, and Spector (2011) found that workplace stressors such role ambiguity, role conflict, and workload were strongly associated with worse job performance, increased turnover intentions, and lower job satisfaction. In a different research, LePine, LePine, and Jackson (2004) shown that burnout brought on by work-related stress led to decreased job performance, increased absenteeism, and increased turnover. These studies show how stress at work has a detrimental impact on a number of aspects of employee productivity.

The weakness of the degree of coping with stress among individuals poses a great danger to the individual's balance and psychological stability. The individual's inability to adapt properly to the difficult and harsh course of his life will lead to an inability to practice his daily routine activities, and a low level of motivation to work and achieve. As for the concept of coping with psychological stress, it can be defined as a set of means and methods that facilitate the process of adapting to situations and external environmental stimuli. The process of coping with stress is a process of learning some behavioral patterns, which effort is made to acquire, so that it aims to solve the problem, and thus the possibility of controlling it, controlling it, and reducing and limiting its negative side effects as much as possible (Al-Samman, 2013, pp. 18-19).

The individual goes through many stressful situations in his life, which include unwanted experiences, and events that involve many sources of anxiety, and risk and threat factors in all areas of life, and the effects of these stressful situations may be reflected in most aspects of the individual's personality.

Work pressures vary in their nature and degree of impact on individuals, so that they can be a beneficial factor in the form of a motivation to raise the quality of work and positive competition, as well as creativity and innovation. On the other hand, pressures can be a negative factor through the damages they may cause on a personal or organizational level.

The sources of work pressures related to the organization in which he works are pressures caused by factors related to the organization, as they result from the nature of the job role that the individual practices or even the internal environment of the organization from natural work conditions such as temperature, humidity and lighting, as well as noise resulting from devices, machines and equipment, and also result from the prevailing organizational climate in the organization as well as social relations within the work. Job performance is closely related to the psychological psychology of individuals, as it is considered one of the most important factors that can be considered positive indicators and is a measure of the effectiveness of individuals' performance. If the morale of individuals is high, this leads to achieving the results that the organization or institution wants to achieve, and therefore organizations must care about the morale of the individuals who work in them. Morale refers to the prevailing mood among a group of individuals characterized by trust in each other, the roles they play, their sense of loyalty to their organization, and their willingness and work to achieve the organization's goals. There is a direct relationship between morale and the productivity of the organization. The higher the morale of the organization's employees, the more productive it is.

There is increasing interest at the present time in the subject of job performance and the extent of the effectiveness and efficiency of institutions in performing their functions and achieving the goals for which they were established, especially in the private sector, whether these institutions are educational, commercial or professional. Hence, the focus on managing these institutions in a way that ensures that they reach their goals by raising the level of performance to ensure their continuity, growth and development. What the world is witnessing these days of competition and interest in the subject of performance all requires institutions to focus on the human element to achieve their goals through the effective use of resources and exploitation of available opportunities and available energies. All these motives require raising the level of human performance and institutional performance of institutions in order to provide services quickly and with high quality, in order to respond to the needs and expectations of employees.

Managements that are aware of the negative effects of work pressures and the positives of individuals belonging to the organization give these aspects the attention they deserve so that the organization's individuals are a source of strength for their organization and are able to perform their work effectively and efficiently. This falls specifically on human resources departments. With the increasing need for private sector institutions to achieve their goals and devote the sound administrative approach in dealing with the components of administrative work, the urgent need to create individuals capable of advancing the reality of the institution requires managers to play their role in developing the job performance of the individuals under their supervision. Since the private sector is of particular importance in societies, due to the social stability that results from its success, this specialized study was to identify the impact of work pressures on the job performance of Al Rajhi Bank employees.

#### 1.4 Research Question

1. What are the primary causes of work-related stress and how do they impact the performance of Al Rajhi Bank employees?
2. What connection exists between Al Rajhi Bank employees' job performance and job stress?

#### 1.5 Objectives Of The Study

The purpose of the study is to investigate how occupational stress impacts Saudi Arabian Al Rajhi Bank employees' performance. As a result, certain objectives are the focus of this study.

- a) To evaluate how employment stressors such workload, role ambiguity, role conflict, working hours, job instability, and inadequate compensation affect job performance.
- b) To look at the connection between Al Rajhi Bank workers' performance and workplace stress.
- c) Offer suggestions for dealing with job stress at work.

#### 1.6 Relevance to Management

The impact of workplace stress on worker performance is a major worry for Alrajhi Bank managers. These banks are well known for having high levels of stress at work, which can lead to employee

stress and burnout. Stress at work may have major detrimental impacts, including increased absenteeism, decreased productivity, and increased turnover.

This study is relevant to managers at these institutions because it highlights how important it is to reduce workplace stress. By understanding the connection between job stress and worker performance, managers may take proactive steps to reduce workplace stress and improve employee well-being and performance. The results of the study indicate that including therapies such as employee support programs, flexible work schedules, and stress management programs can help workers feel less stressed and perform better at work. By taking proactive steps to reduce job stress, managers may create a productive workplace that promotes both organizational success and employee well-being. The findings of the study may also be applicable to other companies that deal with high levels of stress at work. By recognizing the detrimental impacts of workplace stress on employee performance, managers in any organization may take steps to create a more encouraging work environment that promotes employee well-being and productivity. The study's findings will ultimately be very helpful to management at Alrajhi Bank and other businesses that deal with similar working stressors. By lowering workplace stress and promoting employee well-being, managers may create a more productive and successful firm that benefits both employees and the business overall.

### 1.7 Relevance to Science

The importance of this study stems from the topic's pertinence and its close relationship to the human element, which is the most important organizational component. Since pressure is linked to individuals, their characteristics, and their behavior, it affects both organizational performance and people's attributes. It is useful to comprehend job stress, its causes, its many sources, and its effects in order to limit, manage, and guide the issue in the field of motivating employees to be more generous and perform better on the job.

An outline of the study's introduction and historical background is given in the first of the study's five major sections. The second portion consists of reviews of the literature related to the research subject. An outline of the research approach and technique used in the study is given in the third part. The fourth portion discusses data analysis and findings, while the last section discusses research references.

## **2.Reviews of Literature**

**According to Brown and Harvey (2006)**, stress is the outcome of an interaction between a person and their environment, and this interaction is likely to cause the person's mental and physical health to alter. These modifications that function as stresses will result in modifications to the mental and/or physical circumstances impacting the performance on the job.

**According to Rue and Byars (2007)**, stress is the physical and mental deficiency brought on by a perceived threat. Because of the perceived risk to his or her continued job with the company, stress is likely to affect the level at which the employee typically performs. Stress,

**According to Bashir and Ramay (2010)**, is a condition brought on by a variety of things, including a lack of work-related information and feedback. The concepts of job stress discussed above suggest that job stress may prohibit someone from being able to fulfill the obligations of their employment when the stress of their job disturbs their mental or physical condition (Rahman, 2013).

**Al-Rashed's study (2016)** entitled: Positive and negative emotions and their impact on the excellence of institutional performance of government employees in the United Arab Emirates: The study aimed to identify positive and negative emotions and their impact on the excellence of institutional performance of government employees in the United Arab Emirates. The researcher used the quasi-experimental approach and the study tool was a scale of emotions designed by the researcher. The study sample consisted of (96) examinees from government employees in the city of Al Ain, UAE. The study reached important results, including: the existence of a statistically significant relationship between each of the personality traits, mood, participation in decision-making, leadership style, and

government employee performance. It was found that the axes of positive and negative emotions on which the study relied all had a positive impact on the performance of government employees at a good rate.

**Adwan's study (2017)** entitled: Sources of work stress among teachers in the intermediate stage. The study aimed to identify the sources of work stress among teachers in the intermediate stage in Kuwaiti schools. The study used the descriptive analytical approach and the study tools were the psychological stress scale (prepared by the researcher) and the professional stress scale for teachers (prepared by the researcher). The study was applied to a sample of (163) male and female teachers in the State of Kuwait. The study reached important results, including: The high level of work stress among the study sample, as the total stress score was high at a rate of (75.6%). Kuwaiti teachers are more exposed to work stress than non-Kuwaitis and female teachers feel more work stress than male teachers. The results also showed that psychological resilience acted as a buffer to mitigate the impact of stress. The most common methods used by teachers to confront work stress are the problem-solving strategy, which is a cognitive strategy that involves using new and innovative ideas to confront the problem and solve it.

**Lopez, Padilla and Parra (2018)** discovered that having a very high degrees of uncertainty will make it harder for workers to feel engaged in their task and less likely to participate in extraneous performance at work. According to research by other writers, workers who believe that the definition or performance of their jobs are unclear put out less effort (Ade et al., 2008; Moliner et al., 2008; Brunetto et al., 2011; Caillier, 2012).

**Marcus's study (2018)** entitled: Developing institutional performance using web-based cognitive journeys, a new educational approach in the European Union: The study aimed to direct the attention of those responsible for industrial policy in the countries of the Eastern European Union to adopting the use of web-based cognitive journeys as a new approach to improving employee performance instead of using them individually by some institutions. The researcher defined the web-based cognitive journey as an activity based on a journey using the Internet that is presented in advance, and teaching the employee to use the knowledge to be taught and how to deal with it. The researcher used the survey method and the questionnaire tool. The researcher applied his study to (7) universities and scientific institutes in Belgium, Britain and the Netherlands. The study reached important results, including: The web-based cognitive journey strategy facilitates the individual's exploration and inference of knowledge, using the computer and available knowledge sources, on the Internet. The web-based cognitive journey strategy also helps the individual as it facilitates performance evaluation and measuring the development of higher mental skills such as analysis, synthesis, and evaluation.

### **3. Research Methodology**

#### **3.1 METHODOLOGY of Research**

According to Creswell (2009), there are four METHODOLOGY positions: positivism, constructivism, advocacy-participatory, and pragmatism. Easterby-Smith, Thorpe, and Lowe (2002) assert that the philosophical position of positivism is in line with the logical method and language of the empiricists about science. In order to comply with scientific norms, positivist philosophy forces scientific research procedures on the study of human society, claims Webb (1992). The fundamental belief of positivists is that marketing and consumer phenomena need to be studied scientifically (Huberman & Miles, 2002). When describing causal connections as suggested questions and postulated links, the philosophical presumptions are usually applied to quantitatively conducted investigations.

The second group includes the philosophical position of constructivism. Qualitative research projects often use this type of thinking. Scholars attempt to understand the environment by embracing this philosophical viewpoint (Creswell, 2009). Open-ended inquiries are typically used by academics to elicit opinions and provide context for a certain viewpoint. According to this philosophical perspective, the qualitatively applied process begins with inductive research, in which conclusions are

reached using the data gathered while taking into account the researchers' own experiences and knowledge.

### 3.2 Research Questions

The research questions for this study are:

1. What are the main factors that lead to job stress and affect job performance of Al Rajhi Bank employees?
2. What is the relationship between job stress and job performance among workers Al Rajhi Bank employees?
3. What is the reason for the impact of work pressure on job performance among Al Rajhi Bank employees?

### 3.3 Need and Importance of the Study

For managers in Al Rajhi Bank, the effect of workplace stress on employee performance is a crucial concern. These businesses are renowned for their high-stress workplaces, which can cause stress and burnout among workers. Job stress may have serious negative effects, such as lower productivity, greater absence rates, and higher turnover rates. Since this emphasizes how crucial it is to alleviate workplace stress, this study is pertinent to managers in these banks. Managers should take proactive measures to minimize workplace

### 3.4 Aim of the Study

#### Managerial Relevance

Stress and enhance employee well-being and performance by recognizing the link between job stress and worker performance. According to the study's findings, integrating treatments like stress management programs, flexible work schedules, and employee support programs can help employees feel less stressed at work and perform better. Managers may foster a productive work environment that supports employee wellbeing and organizational success by being proactive in minimizing job stress. The study's conclusions might also apply to other businesses that deal with high levels of occupational stress. Managers in any business may take action to foster a more supportive work environment that fosters employee well-being and productivity by acknowledging the negative effects of workplace stress on staff performance. Ultimately, managers in Al Rajhi Bank as well as other industries that experience comparable workplace stresses will find great value in the study's results. Managers may build a more effective and profitable organization that benefits both workers and the company as a whole by reducing workplace stress and encouraging employee well-being.

#### Scientific Relevance

This study's significance arises from the relevance of its topic and its direct connection to the most crucial organizational component—the human component. Where pressure is concerned, it influences people's qualities and organizational performance since it is tied to people, their traits, and behaviour. In order to limit, regulate, and steer the problem of job stress in the area of inspiring employees to greater generosity and job performance, it is helpful to understand it, its causes, its many sources, and its impacts.

### 3.5 Objective of the Study

As the study's goal is to examine how work pressures on job performance in affects Al Rajhi Bank employees in Saudi Arabian . This study's emphasis is on particular goals as a result.

1. To assess the effects of job stresses such as workload, role conflict, role ambiguity, working hours, job insecurity, and insufficient pay on job performance.
2. To investigate the relationship between workplace stress and performance among employees of Al Rajhi Bank firms.
3. Provide recommendations for addressing workplace job stress.

### 3.6 Hypothesis

1. **Hypothesis (H1):** There is a significant relationship between job stress and job performance.

2. **Hypothesis (H2):** There is a significant relationship between Role conflict and job performance.

3. **Hypothesis (H3):** There is a significant relationship between work overload and job performance.

4. **Hypothesis (H4):** There is a significant relationship between salary and job performance.

### **3.7 Statement of the problem**

This problem becomes clear by considering that the relationship between pressure and performance seems more complex than people previously imagined. Pressure can have a negative or positive effect on performance. Or it may have no effect at all. When pressure levels rise to the maximum, performance can decline significantly. This situation occurs as a result of the person devoting some of his effort and energy to relieve pressure rather than directing his effort towards performance. The extent of the impact of work pressure on performance also depends on the extent to which the individual perceives, feels and interprets these pressures. Accordingly, the problem of the study is determined in:

**What is the effect of work pressure on job performance among Al Rajhi Bank employees?**

### **3.8 Research Gap**

The purpose of this study was to look at the connection between employee job performance and workplace stress. There haven't been many researches on work stress among Saudi Arabian employees of Al Rajhi Bank. However, the focus of these earlier investigations was mostly on determining the causes of stress. As a result, this study has gone further by **filling a research gap** by examining how these stresses affect worker performance.

### **3.9 Sample Unit**

The questionnaire included a total of 32 questions aimed towards the Al Rajhi Bank employees. Out of these 32 questions 6 were related to the respondent's demographics, 4 questions related to job stress and the 22 questions are measuring the job stress resulting from role ambiguity, role conflict, work overload, job insecurity, and inadequate salary, working hours and shifts and the impact of job stress on the job performance.

### **3.10 Sample size**

The sample in this study comprises 37% males which are lower than the female participants and future studies can ensure that a more equal ratio is included in the study which can increase the robustness of the findings and also bring about new findings.

### **3.11 Data Collection Methods**

Using a descriptive and analytical approach, this study analyzes the effects of workplace stress on employees' performance at Al Rajhi Bank in Saudi Arabia. The method used for the study was gathering the relevant information from prior studies and papers in the form of a literature review, which essentially displays in-depth details about the research but also serves as a foundation for additional investigation. The goals of the study, the research question, and the hypothesis all contribute to giving the investigation a focus in order to determine

### **3.12 Statistical Tools used**

In order to Interpret results, data were entered in SPSS Version 29.0.1.0 (171) and tests applied for data analysis. Various statistical tests were applied to analyze the data which include correlation tests to investigate the relationship between job stress and job performance, also, regression analysis, reliability analysis, demographic analysis; ANOVA test was also applied to examine the difference of stress level among financial employees.

### **3.13 Limitations of the Study**

The limitations of the study can be summarized as follows: First of all, because the Saudi setting in which this study was done is fundamentally different from other countries in terms of culture and organizational structure, its conclusions may not be applicable there. Second, the survey may not have

included all of the employees in Saudi Arabia due to their dedication to customers because it was created and circulated through electronic media during a busy period for Al Rajhi Bank personnel.

#### 4. ANALYSIS AND INTERPRETATIONS

##### 4.1 Personal information gathered from the sample of 184 Al Rajhi Bank employees

Data was entered into SPSS Version 29.0.1.0 (171) and tests were used for data analysis in order to interpret the results. The data was analyzed using a variety of statistical tests, such as regression analysis, reliability analysis, demographic analysis, and the ANOVA test, which was used to look at the differences in stress levels between management and financial Al Rajhi Bank employees. Correlation tests were also used to look into the relationship between job stress and job performance.

		Gender	Age	Level of Education	Position	Years of Experience	Marital Status
N	Valid	184	184	184	184	184	184
	Missing	0	0	0	0	0	0
Mean		1.63	2.20	3.26	2.37	3.67	1.43
Median		2.00	2.00	3.00	2.00	3.50	1.00
Mode		2	2	3	1	2	1
Std. Deviation		.484	.752	.520	1.527	1.680	.496
Variance		.234	.566	.270	2.333	2.824	.246
Range		1	4	3	5	5	1
Minimum		1	1	2	1	1	1
Maximum		2	5	5	6	6	2
Sum		300	405	600	436	675	263

Table 1 Statistics

Table 2 Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	68	37.0	37.0	37.0
	Female	116	63.0	63.0	100.0
	Total	184	100.0	100.0	

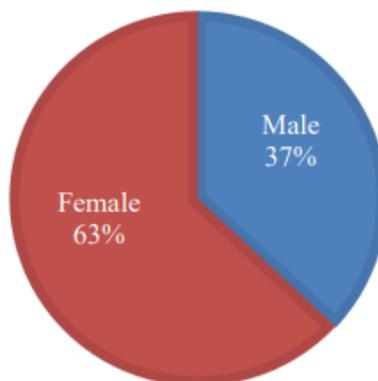


Figure 1 Response Summary as per Gender

It is evident from the above table and pie chart that there is a substantial disparity between the replies of male and female respondents, with 68 male respondents and 116 female respondents making up the majority.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-24	24	13.0	13.0	13.0
	25-34	110	59.8	59.8	72.8
	35-44	41	22.3	22.3	95.1
	45-54	7	3.8	3.8	98.9
	55 and above	2	1.1	1.1	100.0
	Total	184	100.0	100.0	

Table 3 Age

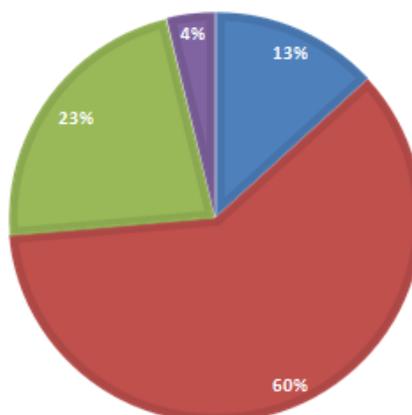


Figure 2 Response Summary as per Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Associate / Consultant	73	39.7	39.7	39.7
	Sr. Associate / Sr. Consultant	40	21.7	21.7	61.4
	Manager	37	20.1	20.1	81.5
	Sr. Manager	11	6.0	6.0	87.5
	Director	10	5.4	5.4	92.9
	Partner	13	7.1	7.1	100.0
	Total	184	100.0	100.0	

Table 4 Position

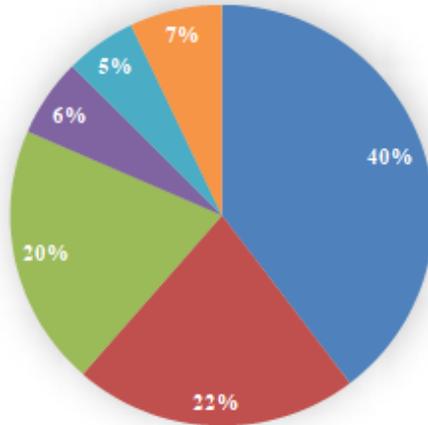


Figure 3 Response Summary as per Position

39.7% of participants were associates or consultants, followed by senior associates or consultants (21.7%), managers (20.1%), partners (7.1%), senior managers (6.0%), and directors (5.4%).

Table 5 Years of Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	13	7.1	7.1	7.1
	1 - 3 years	49	26.6	26.6	33.7
	3 - 5 years	30	16.3	16.3	50.0
	5 - 7 years	30	16.3	16.3	66.3
	7 - 9 years	18	9.8	9.8	76.1
	More than 10 years	44	23.9	23.9	100.0
	Total	184	100.0	100.0	

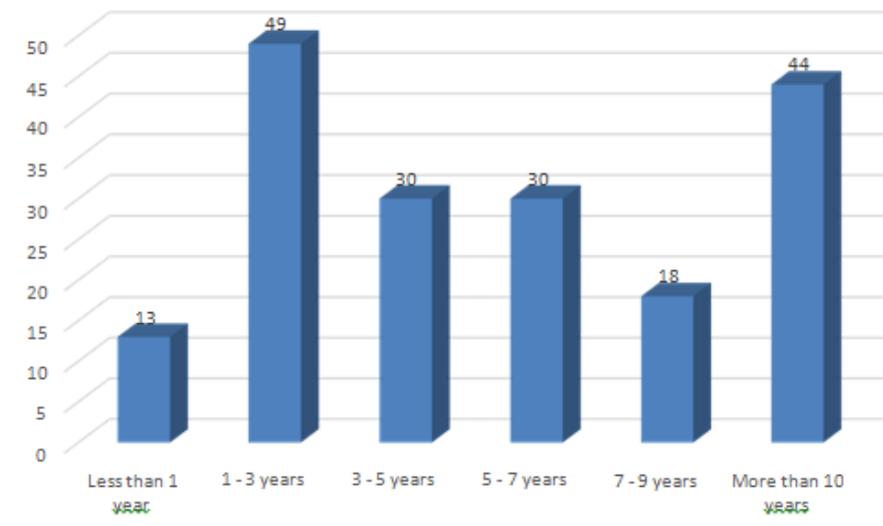


Figure 3 Response Summary as per Years of Experience

4.2 Descriptive Statistics

• CHI-SQUARE ANALYSIS

Table 6 Descriptive Statistics

	N Statistic	Range Statistic	Minimum Statistic	Maximum Statistic	Mean		Std. Deviation Statistic	Variance Statistic
					Statistic	Std. Error		
Job Stress	184	4.00	1.00	5.00	3.1196	.05825	.79012	.624
Role Ambiguity	184	4.00	1.00	5.00	3.1054	.07006	.95034	.903
Role Conflict	184	4.00	1.00	5.00	3.4484	.07204	.97723	.955
Work Overload	184	4.00	1.00	5.00	3.6424	.05793	.78577	.617
Job Security	184	4.00	1.00	5.00	2.8723	.08332	1.13018	1.277
Inadequate Salary	184	4.00	1.00	5.00	3.7554	.08556	1.16059	1.347
Working Hours	184	4.00	1.00	5.00	3.1902	.07165	.97185	.944
Job Performance	184	4.00	1.00	5.00	3.3465	.05111	.69335	.481
Valid (Listwise)	N 184							

We may infer from the preceding table that job stress affects job performance at Al Rajhi Bank since the mean is 3.3465, the lowest is 1.00, the maximum is 5, and the standard deviation is 0.69335. The mean is 3.1196, indicating that the majority of respondents think that job stress affects job performance, and the standard deviation is 0.79012. The smallest level of job stress is 1.00, the maximum is 5.00.

Table 7 Model Summary

Model Summary <sup>b</sup>										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Chi-sq.				Sig. Change	F Durbin-Watson
					R Square Change	F Change	df1	df2		
1	.612 <sup>a</sup>	.374	.350	.55919	.374	15.049	7	176	<.001	2.098

As we can see from the regression model summary findings in the above table, the R2 value is .374, meaning that variations in working hours, role ambiguity, insufficient income, job security, role conflict, work overload, and job stress account for 37.4% of the total variance in job performance. Furthermore, the model fit is strong since the Adjusted R Square = (.350) is quite near to the value of R2. Furthermore, there is no autocorrelation, as indicated by the Durbin-Watson score of 2.098. The CHI-SQUARE ANALYSIS reveals that the F value is 15.0491, which is significant at the <.001 level. This indicates that the independent variables—overload, stress, work performance, role ambiguity, inadequate salary, job security, and role conflict—are reliably predict the dependent variable.

## 5. Findings, Suggestions and Conclusion

The current study aimed to answer the following question: how does work pressure impact Al Rajhi Bank employees' job performance? How do these stressors impact their performance on tasks and in other work-related contexts? By integrating its findings with globally acknowledged best practices, the current study aimed to create an employee performance framework in addition to its goals. The overall conclusions of this study are explained in detail yet concisely, along with the study's limitations, suggestions for more research, and, lastly, leadership advice for Al Rajhi Bank in Saudi Arabia.

### 5.1 Findings from the analysis

A number of factors can lead to stress at work and subpar performance for management and Al Rajhi Bank employees. High workloads and tight deadlines are two of the most significant ones since consultants usually manage many projects concurrently while working under pressure, which can lead to elevated stress levels and hinder job performance. Furthermore, complexity and ambiguity: The nature of consulting job often involves handling these difficult problems, which may need a high level of flexibility and problem-solving skills.

Reduced job performance: According to the study, excessive work pressure causes employees to be less productive and produce lower-quality work, particularly when they are worn out or unable to manage the demands of their personal and professional lives.

Increased absenteeism and turnover rates: The findings indicated that workers under more stress at work are more likely to miss work and look for other employment options, which impacts work continuity and raises the expense of hiring new staff.

Moderately beneficial effect of acceptable work pressure: It has been noted that, when applied to the achievement of clear and precise goals, moderate degrees of work pressure might inspire certain individuals to perform better.

Because consultants are usually expected to match their customers' demands and expectations while producing high-quality work, this may occasionally be challenging and stressful. This can lead to fatigue and stress because consultants often have to travel and work long hours at the office.

Restricted authority over work: Consultants may only have a little degree of power over the choices they make and the projects they work on, which can lead to tension and annoyance.

One of the prevalent problems that has serious repercussions for both individuals and businesses in today's cutthroat world is job stress. Employees at Al Rajhi Bank are unquestionably more prone to face stress than those in other professions, and as was already said, their tasks are made more difficult by their heavy workloads, long workdays, and consistently uncooperative clients. All of these stressful situations may lead to poor quality work. The results indicate an increase in accidents, turnover, and issues juggling work and family obligations.

Because employment at Al Rajhi Bank is often under pressure and requires a high level of expertise, workplace stress can be especially detrimental to job performance. Consultants who are under a lot of stress may find it difficult to concentrate, make wise judgments, and communicate effectively with customers and colleagues. This might lead to errors, missed deadlines, and poor quality work, all of which would eventually affect how well one performs on the job. Burnout, a state of emotional, physical, and mental exhaustion brought on by prolonged exposure to stress, may also be brought on by ongoing professional stress. Burnout can lead to decreased motivation, increased absenteeism, and subpar job performance.

The impact of workplace stress on worker performance is a major concern for Al Rajhi Bank managers. These companies are well known for having high levels of stress at work, which can lead to employee stress and burnout. Stress at work may have major detrimental impacts, including increased absenteeism, decreased productivity, and increased turnover.

This study is relevant to managers in these organizations because it highlights how important it is to reduce workplace stress. By understanding the connection between job stress and worker performance,

managers may take proactive steps to reduce workplace stress and improve employee well-being and performance. The results of the study indicate that including therapies such as employee support programs, flexible work schedules, and stress management programs can help workers feel less stressed and perform better at work. By taking proactive steps to reduce job stress, managers may create a productive workplace that promotes both organizational success and employee well-being. The findings of the study may also be applicable to other companies that deal with high levels of stress at work. By recognizing the detrimental impacts of workplace stress on employee performance, managers in any organization may take steps to create a more encouraging work environment that promotes employee well-being and productivity. The study's findings will ultimately be very helpful to management at Al Rajhi Bank and other businesses that deal with similar working stressors. By lowering workplace stress and promoting employee well-being, managers may create a more productive and successful company that benefits both employees and the business overall.

## 5.2 Suggestions

Based on the study's findings, we suggest the following:

1. To support work-life balance, encourage staff members to take breaks, take advantage of their vacation time, and avoid working excessive hours. Provide flexible working arrangements, such as remote work or adjustable hours.
2. Foster a pleasant work atmosphere by encouraging cooperation and teamwork, candid communication, and opportunities for recognition and criticism.
3. Clearly define roles and duties at work to reduce the possibility of role conflict. Employees will benefit from knowing what is expected of them thanks to this.
4. Clearly define job tasks and obligations: By outlining employment roles and responsibilities, organizations can ensure that workers understand their expectations. Regular communication, performance objectives, and job descriptions can all be helpful in this regard.
5. A key element of every organization's effectiveness is job security, which may be improved by giving workers a sense of security, defining certain requirements in employment contracts, and including them in decision-making.
6. Support resources: Companies should make information systems, teamwork tools, and other resources available to staff members so they can perform their jobs effectively.
7. Employers should offer training and development opportunities to help employees gain the skills and information required to perform their jobs effectively. On-the-job training, mentorship programs, and professional development courses can all fall under this category.
8. Enhancing work stress management initiatives: Offering bank staff training sessions and workshops on time management, relaxation, and work-life balance as effective ways to handle job-related stress.
9. Redesigning the workplace: enhancing the workplace by lowering demanding work schedules, offering sufficient downtime, and utilizing contemporary technology to streamline banking processes.
10. Strengthening administrative and social support: Creating psychological counseling facilities or support teams within the bank to offer employees social and psychological assistance; and promoting open communication between staff and management.

## 5.3 CONCLUSION

Examining the relationship between workplace stress and employee job performance was the aim of this study. Research on work-related stress among Al Rajhi Bank workers in Saudi Arabia is scarce. However, identifying the sources of stress was the primary goal of these early studies. This study has thus gone one step further by investigating the impact of these pressures on worker performance, thereby addressing a research need. In the context of Saudi Arabia, the present study is the first to incorporate the two performance aspects into the body of literature on work stress and employee job

performance. The effects of job stress on the two distinct types of performance have not been distinguished in prior research conducted among Saudi Arabian consulting business workers. Investigating the effects of job stress on contextual and task performance was crucial. In order to better understand the many aspects of employee job performance and which of these traits is most impacted by work stress, this issue has been investigated in the current study. Furthermore, a methodology for evaluating employee performance has been introduced, which will serve as a roadmap for creating and executing more robust employee rules for banking employees. The results make it abundantly evident that there is a significant correlation between workplace stress and worker performance. Thus, the null hypothesis is refuted. The findings of this study are in line with those of other studies that demonstrate the detrimental effects of workplace stress on employees' performance and productivity. This suggests that employee performance in the banking sector is clearly impacted by job stress.

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