



Examining the mediating role of Job Stress between Work-Overload, Employees Job Satisfaction and Turnover Intention

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This research aimed to evaluate the role of Job Stress as a mediator between Work-Overload, Job Satisfaction, and Intention to Leave among workers. This research was quantitative and explanatory, using a logical methodology and positivist viewpoint. Employees of private banks in the Sargodha division, managers and non-managers, responded to a closed-ended questionnaire including seven options indicating their degree of agreement or disagreement. Non-probability sampling procedures like the convenience and snowball sampling collected the data. A total of 240 managers and non-managers participated in the survey questionnaire. SPSS and PLS-SEM were used to analyze and interpret data. SPSS determined the survey's response rate, Cronbach's alpha, and demographic information. However, model measurement and verification are performed using PLS-SEM. In a particular context, the empirical results confirmed direct correlations, interrelationships, and the mediating influence of job stress on work overload, job satisfaction, and employee turnover intentions. The study contributed a vast amount of literature on work overload, job stress and employee turnover intentions to extend the boundary of knowledge.



Introduction

Private banks are severely impacted by staff turnover throughout the nation, resulting from employee turnover intentions (Hakro et al., 2021). Managers and non-managers often advance in their careers by transferring from one job to another (Bhagwandeem, 2021). Consequently, this circumstance encourages managers and non-managers to investigate other alternatives and leave their professions to pursue professional advancement (Sobia & Aftab, 2014). The relationships between work overload and job stress, and employee turnover intentions in the private banks of the Sargodha region will be examined. There are numerous predictors of employee turnover intentions; however, work overload and job stress are deemed the most appropriate and relevant (Mahesar, 2015).

The turnover of employees can have both positive and negative effects when employees who perform at an average level leave and are replaced by employees who perform above average, this type of employee turnover is seen as positive. On the other hand, it is a negative development when good performers leave a company and average performers fill their positions. Because of the plans for employee turnover, employees are prevented from maintaining constructive thoughts about the organization. As a result, the organization does not receive the level of performance that it expects from them (Shah et al., 2010). If employees are constantly leaving their jobs, the organizations might not be able to build a positive image in society and the related industry (Abbasi & Hollman, 2000). Because of the consistently high turnover rate, current workers do not consider whether they will leave the company when making decisions about their employment status. The organization cannot recruit new workers (Rizwan et al., 2013). In addition, there is a negative correlation between the amount of work an employee has to do and their level of job satisfaction. Employee turnover intentions are measured with numerous determining factors across the globe. Consequently, it is viewed from the literature that employee turnover intentions are significant predictors of actual turnover in various sectors of Pakistan. Organizations stay alive and healthy because of mitigating employee turnover, which results from employee turnover intentions. Employees perform up to the expectations of the organization based on commitment and dedication towards their jobs (Chen & Wu, 2017). The organization increases productivity and profitability because of its employees. It is observed from the literature that an organization attains low or moderate performance with employee turnover intentions (Mimura & Griffith, 2003). However, the organization achieves high profitability and productivity by keeping employees engaged and committed to their jobs (Jhatial et al., 2012). The productive side inspires employees and motivates them to work well for the organization and the non-productive side puts too much mental and physical pressure on employees' health. In this connection, employee turnover intentions are at a massive level in the private banks of Sindh, Pakistan. However, this study intends to check the most common factors that cause employee turnover intentions in private banks of the Sargodha region (Hakro et al., 2021).



It has been observed that the factors that cause employee turnover intentions have received less attention than they deserve, particularly in the context of private banks in the Sargodha region, according to the research that has been done (Mahesar, 2015). The banking industry is one of the fastest-growing financial sectors, and as a result, it has a high employee turnover rate. This is caused by the availability of many job opportunities, encouraging workers to leave their current positions and look for new ones (Jhatial et al., 2012). In conclusion, the primary factors neglected in the previous research are work overload and job stress. In the private banks of the Sargodha region, the relationship between such variables and the intentions of employees to leave the company has not yet been tested. On the other hand, this study investigates the intentions of managers and non-managers working in private banks in the Sargodha division to leave their positions, resulting in low job satisfaction.

Literature Review

Employee performance is low or moderate due to the excessive amount of work. The sheer volume of work causes a rise in the number of workers considering leaving their jobs, which will eventually materialize as a real turnover of workers across various industries (Hakro et al., 2021). Because of problems with their workloads, employees are not delivering results that are up to the organization's standards. Because of this, it influences the performance of the organization as well (Kitur, 2015). In this context, the staff members provide quality work despite having a manageable workload, and they continue to be content in their positions without expressing any desire to leave (Sobia & Aftab, 2014). Because of the excessive work, there is an increase in presenteeism and absenteeism among the staff (Sobia & Aftab, 2014). In the practice of presentism, employees frequently show up for work physically but continue to be mentally absent from their duties (Kitur, 2015). However, workers do not report for duty consistently; instead, they provide a variety of justifications for not showing up to work, known as absenteeism (Donkor & Zhou, 2020). Because of this, both factors contribute to an increase in the likelihood of employee turnover and a decline in both individual and collective performance levels (Hakro et al., 2021). When there is too much work to do, employees cannot perform their jobs effectively and struggle to maintain a positive attitude and a sense of job satisfaction (Tahir et al., 2012).

The employees often speak badly when dealing with customers because of work overload (Shah et al., 2010). Work overload creates employee stress, leading to turnover intentions (Kitur, 2015). The employees do not fulfil management's expectations because of work overload (Paktinat & Rafeei, 2012). The average workload keeps employees satisfied with their jobs, and they try to deliver the best among the best to their organization (Shah et al., 2010). The records have been maintained smoothly and kept safely by employees for long years that can be accessed anytime for seeking help by new employees with average workloads (Arshad & Puteh, 2015). In this connection, job stress occurs because of various factors such as; work overload, job dissatisfaction, employee disengagement, lack of motivation and career growth, no reward and recognition (Robertson et al., 1990). In this linking, Employees render good services with an average workload and always remain happy at work without making turnover intentions. An equal amount of change in the workload and pay packages keep employees somehow satisfied with their jobs, and



employees do not make turnover intentions for the time being (Mangi et al., 2012). Thus, employees often make stay decisions with the average workload (Obiora & Iwuoha, 2013).

In today's era, job stress is prevalent in many organizations (Rana & Munir, 2011). Managers provide employees with education and learning to reduce workplace stress issues (Mimura & Griffiths, 2003). There are various causes of job stress at work, out of which work overload, supervisor behaviour and lack of career growth are viewed as the most vital factors that increase employee turnover intention and reduce individual and organizational performance (Nagesh & Murthy, 2008). Every coin has two sides. Likewise, job stress has both too. One side is known as productive, and the other side is known as non-productive. The effective side inspires employees and motivates them to work well for the organization, and the non-productive side puts too much mental and physical pressure on employees' health (Warraich et al., 2014). Thus, their performance is compromised (Shah et al., 2010). Job stress is widespread among employees of private banks, whether managers or non-managers. Some employees can tackle it skillfully, while others have not (Robertson et al., 1990). Thus, they face hardship at work, and their performance is mainly conceded (Huang et al., 2016). Managers try to reduce job stress issues that employees currently face at an organization (Michie & Williams, 2003). Employees often underperform due to job stress; when they overcome it, their performance suits are visible and significant (Mimura & Griffiths, 2003).

Employees frequently voice their intent to look elsewhere for employment to secure a position that offers more favourable conditions (Abbasi & Hollman, 2000). The likelihood of employee turnover significantly impacts an organization's performance (Riley, 2006). Intentional employee turnover can have unintended consequences as actual employee turnover (Butterworth, 1993). Therefore, departing employees possess valuable knowledge, experience, and expertise that they will apply to new jobs and organizations when they find work elsewhere (Mobley et al., 1979). Employees' intentions are formed over the time spent in an organization and are based on employees' perceived evaluations of the job (Martin, 2007). Work overload, job dissatisfaction, employee disengagement, and stress on the job are all linked to the intention of an employee to leave their position (Kitur, 2015). Because there are additional factors, such as supervisor behaviour, organizational culture, and HRM practices, which are closely concerned with the intentions of employees to leave their current positions (Chen & Wu, 2017). Previous studies have shown that an employee's intentions regarding their future employment significantly predict actual turnover (Aksu, 2004). Employees' intentions to leave an organization have a negative impact on the organizations in terms of measuring the organisation's performance at a particular time interval (Griffith et al., 2000).

Work overload has negative impact on job satisfaction (Ali & Farooqi, 2014).

H1: Work overload has negative impact on job satisfaction

According to Jones et al. (2007) work overload has positive influence on turnover intentions

H2: Work overload has positive impact on turnover intentions

As per Perrewe and Ganster (1989) work overload has positive relationship with job stress



H3: Work overload has positive with job stress

According to Khalatbari et al. (2013), job stress has negative effect on job satisfaction.

H4: Job stress has negative effect on job satisfaction

According to Arshadi and Damiri (2013), job stress has positive effect on turnover intentions.

H5: Job stress has positive effect on turnover intention

Based on above facts current research proposes the following mediating hypotheses.

H6: Job stress plays mediating role for the relationship of work overload with job satisfaction

H7: Job stress plays mediating role for the relationship of work overload with turnover intentions

Methodology

The research design is a systematic process of collecting, analyzing, and interpreting the data in order to reveal the facts (Kumar et al., 2013). Research design begins by identifying the population and setting a series of steps for data collection. Data were collected from employees of private banks of the Sargodha region by close-ended questionnaire based on a seven-point Likert scale ranging from strongly disagree to strongly agree. It was coded and entered SPSS for measuring Cronbach alpha individually and collectively for overall variables. Afterwards, the PLS-SEM was used for model measurement and verification. Research design helped the researcher to draw overall steps of the pragmatic research that were carried out to complete the study within a given timeframe. Research design assisted the researcher to accomplish the objectives of the study (Myers, 2009). This study followed a deductive methodology and adhered to the positivist philosophical tenet; it was quantitative, explanatory, and cross-sectional in its design. There were primarily four variables, and there were 25 different questions. Data were collected by means of a closed-ended questionnaire consisting of seven related options, which were subsequently analyzed and interpreted by means of SPSS in the beginning, and then by means of PLS-SEM in the end. In this context, the work overload was measured using six items, the job stress was measured using nine items, and the intentions of employee turnover were thus measured using five items, which confirmed the internal consistency of the system.

Population is a complete collection of objects, events, and people under consideration for investigation in diverse contexts, particularly in the current study (Polit & Hugler, 1999). This study was based on the employees, whether managers or non-managers working in private banks of the Sargodha region, who was identified as the study's target population. In this connection, data was acquired by a close-ended questionnaire from the target population to complete the study. The sample is the subset of the population, and it represents the whole population (Wood & Haber, 1998). Approximately 325 close-ended questionnaires were delivered to the employees, including managers and non-managers working in private banks of the Sargodha region; out of that 240 were received back as fully completed, fit, valid and appropriate for pursuing the data analysis and interpretation. In this connection, the sample or sample size consisted of 240 numbers. Data were collected using a closed-ended questionnaire and were then analyzed and interpreted using SPSS and PLS-SEM, respectively. The closed questionnaire contained seven related choices that showed



the respondent's level of agreement or disagreement with the item being questioned regarding the variable. The close-ended questionnaire contained certain sections. It included a cover letter to show the intent of the research, details about the population's demographics, data relating to work overload, job stress, and the intentions of employee turnover, and a covering letter. Data were collected for the study's three variables, each measured by a total of twenty items.

Results

Table No 1: Reliability Analysis

| | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|-----------------------|-------------------------|--------------|------------------------------|---|
| Job Stress | 0.727 | 0.784 | 0.818 | 0.544 |
| Work Overload | 0.75 | 0.75 | 0.812 | 0.591 |
| Turnover Satisfaction | 0.752 | 0.777 | 0.782 | 0.525 |
| Job Satisfaction | 0.744 | 0.755 | 0.785 | 0.578 |

The above table indicated Cronbach's alpha of all individual variables, and aggregate reliability was measured for overall items measuring overall study variables. As per the literature, Cronbach's alpha should be equal or greater than 0.70 and above, which in correct situation, exceeded from threshold values. It is deemed as threshold value. So, all variables had attained threshold value of Cronbach's alpha individually and collectively. Hence, considered fit for further testing and analysis. It was suggested by the literature that average variance extracted should be accepted at 0.50 or above (Fornell & Larcker, 1981). The composite reliability and Cronbach's alpha should be accepted at 0.70 or above (Nunally, 1978).

Table 2: Discriminant Validity_ HTMT

| | |
|---------------|-------|
| Job Stress | |
| Work overload | 0.304 |



| | | | | |
|--------------------|-------|-------|-------|---|
| Job satisfaction | 0.209 | 0.395 | | |
| Turnover Intention | 0.358 | 0.294 | 0.162 | 1 |

All the variables had the highest correlation value on their own, indicating that variables were correctly operationalized and relatively distinct from each other (Chin et al., 2002).

Structural Model

Table 3: Structural Equational Modeling

| | Original Sample (O) | T Statistics | P Values |
|-------------------------------------|----------------------------|---------------------|-----------------|
| Direct Effect | | | |
| Work overload -> Job Satisfaction | -0.314 | 5.257 | 0.000 |
| Work overload -> Turnover Intention | 0.445 | 8.133 | 0.000 |
| Work overload -> Job Stress | 0.664 | 5.243 | 0.000 |
| Job Stress -> Job Satisfaction | -0.524 | 4.841 | 0.000 |
| Job Stress -> Turnover Intention | 0.412 | 6.253 | 0.000 |
| Mediating Effect | | | |



| | | | |
|---|--------|-------|-------|
| Work-Overload -> Job Stress -> Employees Satisfaction | -0.252 | 5.714 | 0 |
| Work-Overload -> Job Stress -> Turnover Intentions | 0.112 | 5.562 | 0.026 |

The researcher assessed the predicted structural relationships among variables. Our data indicate that Work overload has significantly and negatively affects employee's satisfaction. Our results further stated that work-overload has significant effect on turnover intention. Further, the findings indicated that as a direct effect, job stress has significant effect on employee's satisfaction and turnover intention. The researcher assessed the hypothesized mediating effects of job stress on the connections between work-overload and job satisfaction. Lastly, the researchers indicated that job stress has significant mediating effect between work-overload and turnover intention.

Conclusion

This study's were accomplished by developing and testing seven hypotheses. The hypotheses tested the direct relationship between independent and dependent variables such as work overload, job stress, job satisfaction and employee turnover intentions. Further, mediating effect of job stress was also checked between observed variables. All relationships tested significantly based on data. Thus, work overload and job stress were measured as the major predictors of employee turnover intentions in private banks of the Sargodha region. Consequently, intentions turned into reality in the form of actual turnover, which is quite damaging and destroying for private banks of the Sargodha region. Therefore, it is important for managers to take serious efforts to mitigate the employee turnover intentions among managers and non-managers who were working in private banks of the Sargodha region and boost organizational performance.

Generally, private banks of the entire country are gravely affected by employee turnover intentions and decisions to leave jobs and particularly in the Sargodha region. The current study remained limited in various ways. Firstly, it is based on three variables such as work overload, job stress and employee turnover intentions. Secondly, data was acquired through a close-ended questionnaire and responses received from the managers and non-managers, who were working in private banks of the Sargodha region. Thirdly, no funding was provided by any of the sponsoring organizations. Fourthly, data was collected through convenience and snowball sampling techniques of non-probability. Since it is observed through data acquisition that some other variables may be incorporated in future studies to understand better relationships between employee turnover intentions such as; career growth, job security and supervisor behaviour, in this regard, these are the variables that can also establish relationships with the outcomes of the current study. This study contributes to society regarding effective measures of stress management and workload management.

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