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Effect of Stress on Employees Job Performance: A Study on Banking Sector of Bangladesh

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Abstract

Job stress is a common problem across occupations and it impacts job performance. Contemporary studies highlight the negative effect of stress on job performance; mild stress is known to enhance an employee's performance. This study examines the relationship between job stress and job performance on bank employees of Bangladesh. The data obtained through structured questionnaire from 256 employees of commercial banks. The PLS-SEM technique was employed for analyzing data. The study found that job related factors, organization related factors and individual factors are statistically significant and negatively correlated with employee job performances. Therefore, the results of the study confirms that job stress significantly reduces the performance of bank employees in Bangladesh. The results suggest that organization should facilitate supportive culture within working atmosphere of the organization to reduce stress level of employees.

Keywords: Job stress, Job performance, Banks, Employees, Bangladesh.

JEL Classification: M12

1. Introduction

Purpose of this research is to analyze the impact of job stress on employee performance. Numerous studies and research has been done on this subject in the last few years'. Job stress has become one of the most popular 'occupational diseases' of the century to mankind and it has affected individuals' physically and psychologically, causing such impactful pressure on employees' performance (Leka et al. 2004), role ambiguity, organizational change, job demands, bullying and violence are some of the common stress factors happening in the workplace today.

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Job stress and employee performance should be recognized, as a collective issue with massive implications of the overall wellbeing of an employee, the organization, society and the economy of the country as whole(ILO, 2016).

Stress is a Common element in any kind of job and persons have to face it in almost every walk of life. Stress is presumed to be a complex and dynamic concept. Undesirable level of stress affects overall performance of the organization. Invariably, organization or manager should properly manage the level of stress, in order to get the work done effectively and efficiently. To achieve this organizational objective all the factors which influence stress should be properly identified and evaluated.

Stress is a state of mental or emotional strain or tension resulting from adverse or demanding circumstances (Austin, 2014). Stress has become major problem for employer particularly in developing nations where the employer does not realize the impact of stress on employee performance. It is important to recognize and address properly job stress because it badly affects the employee's mental and physiological health. As there are so many resources for employees to perform excellent in their jobs but there is also some factors that hinders in their way. These factors lead to negative employee performance. Stress at work is seen as one of the major psychosocial risks of work. Work-related stress is one of the problems confronting employees. It is of great concern to employees, employers and psychologists, because of its high growing rate in ill- health, as a result of long working hours of some employees (Joseph, 2007).

The Health Safety Executive (HSE) UK defines stress is an undesirable response people have to tremendous pressures or other types of demands placed upon them. It arises when they worry they cannot deal with. Some stress can be good, and some can be bad. HSE distinguishes between stress and pressure. Pressure is seen as positive and something that actually helps improve our performance. We all need a certain amount of pressure to perform well. However, the problems arise when the sources of pressure become too frequent without time to recover, or when just one source of pressure is too great for us to cope with. Bankers are also under a great deal of stress and one of the affected outcomes of stress is job performance.

The banking sector of Bangladesh comprises four categories of scheduled banks- State-Owned Commercial Banks (SOCBs), State-owned Development Financial Institutions

(DFIs), Private Commercial Banks (PCBs) and Foreign Commercial Banks (FCBs). There are **61 scheduled banks** in Bangladesh who operate under full control and supervision of Bangladesh Bank which is empowered to do so through Bangladesh Bank Order, 1972 and Bank Company Act, 1991. Thus, banking sector of Bangladesh is very competitive. Banking job is now one of the challenging and attractive professions in Bangladesh. Large number of bank officials serves customers at competitive pressure. To face intense competition to retain customers or to serve them efficiently bankers of Bangladesh have to work hard beyond their official working hour. Some of the bank officials, who are working in a busy branch, need to work six days a week. This type of excessive workload leads to higher job stress.

Therefore, the conceptual framework of the study which is formulated based on the objective of the study is shown in figure 1. Here job related stress include work over load, time pressures, role conflict, role ambiguity and responsibility. Organization related stress include relationship at work, restriction on behavior, organization design, difficulties in delegation, Organizational climate and individual related stress include Income level, family members of financial deepeners, family members characteristics etc.

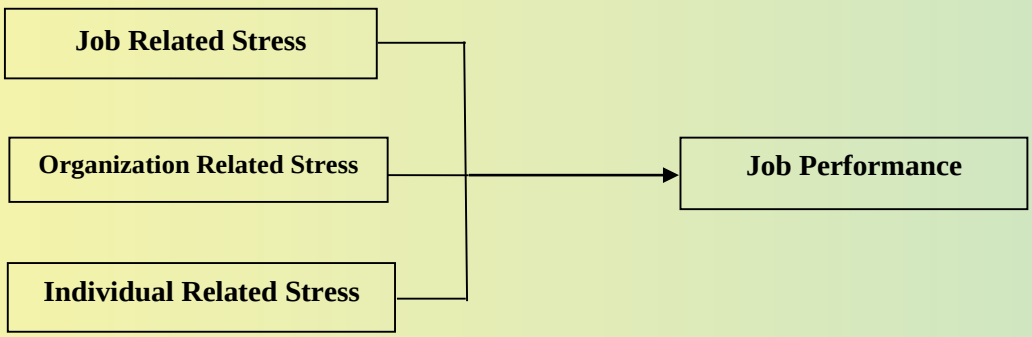

Figure1: Conceptual Framework of the Study

2. Objective of the Study

The main objective of this study is to examine the impact of stress on the performance of bank employees in Bangladesh. However, the specific objectives of the study are as follows:

I. To identify the impact of bank employees job related stress on their job performance.
II. To identify the impact of bank employees organizational related stress on their job performance.
III. To identify the impact of bank employees individual related stress on their job performance.

3. Literature Review

The word or term stress was taken from one of the renowned stress researcher, Hans Selye, (Institutuniversitaireen santé mentale de Montréal 2012). Emotional disruption, physically injurious that happens when the job does not require or connect with the worker's skills, resources and needs, is defined as 'work stress' (Mark, 2017), hence it is identified as a challenge mentally and physically of a person, and even organization (ILO 1986).

Imrab et al. (2013) found that stress is responsible for decreasing the performance of bank employees. Ahmed & Ramzan (2013) too found a negative correlation between stress and job performance i.e as the stress increases the job performance goes down and vice-a-versa. Usman Ali et al. (2014) found that workload, role conflict, and inadequate monitory reward are the prime reasons of causing stress in employees that leads to reduced employee efficiency.

Jamshed et al., (2011) suggested "The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks." And that stress often decreases their performance. "Therefore occupation of human could be a major source of stress. When employees face stress due to various conditions of their occupation and fail to cope with stress, it results into burnout." Work stress is defined as the harmful physical and emotional responses that occur when job requirements do not match the worker's capabilities, resources, and needs (National Institute of Occupational Safety and Health 1999).

Stressed workers are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. And their organizations are less likely to succeed in a competitive market.

According to Viswesvaran and Ones (2000), job performances are work behaviors relevant to organizational goals, within the individual's control, and measurable, observable, scorable, etc. Besides, the total output that employees recognized contribute to the organization is another definition of job performance.

Work overload significantly affects job stress (Wilkes *et.al.* 1998). Workload stress as feeling of constant pressure and not willing to come to work accompanied by the general physiological and behavioral stress foretoken. Al-Aameri AS. (2003) has mentioned in his studies that work overload is one of six factors affect job stress. A large number of workers were dissatisfied when they were required to work overtimes and deal with big workloads while meeting production targets and deadlines (Townley, 2000).

Role ambiguity is another factor that has influence on job stress. When employee lacks information about the requirements of their role, how to meet those role requirements, and the evaluating process to ensure the role performed successfully, and role ambiguity will happen (Cords & Dougherty (1993).

Good performance of employees leads to good organizational performance which is an indicator of their success (Armstrong & Baron, 1998). Ultimate success or failure of an organization is determined majorly by the performance of their employees (Ahmed and Ramzan, 2013). Stress has significant impact on company and people performance and it terribly affects health of employees (Mimura and Griffiths, 2003 in Shah et al, 2012). The studies conducted in western countries have shown that the sources of stress that we name as Occupational Stress Inducers (OSI) are negatively related to well-being and job satisfaction of employees. (Robertson, Cooper, & Williams,1990). Shah et al. (2012) in their study on impact of stress on employee performance among teaching faculty, found a negative relationship between organizational structure and employee efficiency while rewards were found to be positively correlated to employee efficiency as expected.

(Cobb et al; 1975) has the opinion that, "The responsibility load creates severe stress among workers and managers." If the individual manager cannot cope with the increased responsibilities it may lead to several physical and psychological disorders among them. (Brook, 1973) reported that qualitative changes in the job create adjust mental problem among employees. The interpersonal relationships within the department and between the departments create qualitative difficulties within the organization to a great extent.

Eleven forces are used as an antecedents of stress by researches (Overload, Role vagueness, Role conflict, Responsibility for people, Participation, Lack of feedback, Keeping up with quick technological change, Being in an innovative role, Career growth, Organizational structure and environment, and Recent episodic events.,) Overload: excessive work or work that is outside one's capability (Franch and Caplan ,1972).

Ivancevich & Donnelly, (1975) studied the link between anxiety stress with satisfaction and performance of employees, that lower anxiety stress improves performance of employee's which he studied in different managerial level of an organization.

Stress exists in every organization either big or small work places and organizations have become so much complex due to which it exists, work place stress has significant effects over the employees job performance, and the organizations in Uk are trying to cope with this scenario, (Anderson, 2003).

In every organization and at every level of management and workers an elevated average level of stress is to be found which mostly has an effect on employee's job satisfaction. Rose, (2003) According to Rose, (2003) employees have tendency towards high level of stress regarding time, working for longer hours which reduces employees urge for performing better. Management support helps in reducing or increases stress in employees, (Stamper & Johlke, 2003) apparent organizational assistance, management support work as a cushion which acts positively in decreasing work related stress in employees.

Beehr & Jex (2000) found the relationship between occupational stressors and the performance of employees of an organization as well as it can affect the employees psychologically. Jamal, (1984) studied an association between job stress and job performance of managers and blue-collar employees. Stress on job can be stated as the outcome of an individual due to the working environment from which he feels unsecured. Different relationships are projected between job stress and performance: U-shaped and curvilinear, positive linear, negative linear and no relationship between the stress and performance. A random sample of 305 blue-collar and 325 managerial workers in Canadian firm were surveyed through structured questionnaire. Variables used for this study were job stress, job performance, and organizational commitment. A negative linear relationship between job stress and job performance was found. Very limited evidence is

seen for curvilinear or no association.

Employees with higher levels of affective commitment and higher levels of job experience channeled felt stress more effectively into sales performance. Felt stress had neutral to negative effects on performance for employees with lower levels of commitment and job experience (Larry W. Hunter, 2007). There is an adverse relationship with stress and health of employee's wellbeing in commercial banks in Bangladesh. Long working hour and workload have perceived as top most stressor of both public and private commercial banks in Bangladesh (Hasebur, 2013).

Jamal (1984) conducted a study to examine the relationship between job related stress and employees' performance and withdrawal behavior among nurses in two hospitals in a metropolitan and he finds a negative linear relationship between stress and performance than for positive linear or curvilinear relationship.

Organizational related stress is of growing concern because it has significant economic implications for the organization. Even if some stress is a normal part of life, excessive stress can influence one's productivity, health and emotions, (Mirela Bucuren, 2011).

Based on the literature review and the objectives of the study, the following hypotheses are formulated:

H_1: Job related stress has a negative relationship with employee's job performance
H_2: Organizational related stress has a negative relationship with employee's job performance
H_3: Individual stress has a negative relationship with employee's job performance

4. Methodology of the Study

Based on the researches done by Karunanithy (2013) and (Ferris et al., 1998), the independent variables in this study are further subdivided in dimensions such as job related, organization related, individual related stress and the dependent variable is the job performance of commercial banks employees in Bangladesh.

The study is based on primary data. The main data collection technique used in this study was questionnaire to find out the impact of stress on bank employees performance. The

questionnaire comprises 30 questions to measure four variables of job stress such as, job related factors, organizational related factors, individual factors and performance factors. The study used 30 items, 8 items for job related factors, 8 for organizational related factors, 8 items for individual factors and 6 items for job performance (see appendix IV).

A 5- point Likert scale has been used to identify the opinion of the bank employees on different job related issues. In this scale, 5 refers to never and 1 refers to always. As there is no data about total number of bank employees and lack of complete data of bank employees in Bangladesh, the study used purposive sampling. Bank employees from different parts of Bangladesh such as Dhaka, Chittagong, Khulna, Rajshahi, and Sylhet have been covered. A total number of 256 bank officials from 26 commercial banks from Officer to Senior Vice President have been interviewed, as these levels of bank officials deal with operational activities of banks (Covering 3 state owned, 15 local private commercial banks, 5 Islamic, 3 foreign banks). Banks had been selected based on purposive sampling technique. A total of 500 questionnaires have been distributed and the researcher received 272 questionnaires from the respondents (respond rate 54%). Out of 272 questionnaires, a total of 256 questionnaires have been used for analysis and 16 questionnaires have been rejected due to incomplete answers and for missing data. The data obtained through questionnaire was analyzed by **PLS-SEM version 2.0.**

Table 1 shows the demographic profile of the respondents. Out of 256 respondents 225 are male and 31 are female. In this study 141 respondents age is within 25-35 years, 96 respondents age is within 36-45 and rest of the respondent's age is above 45 years and 196 respondents live in urban area, 34 respondents live in semi urban area and 26 respondents live in rural area.

Table 1: Demographic Profile of the Respondents

Demographics		Frequency (N=256)	Percentage
Gender	Male	225	87.80%
	Female	31	12.20%
Education	Graduate	22	8.60%
	Masters	215	83.99%
	Masters with Certification	19	7.41%
Age	25-35	141	55.10%
	36-45	96	37.50%
	46 and Above	19	7.40%
Location	Urban	196	76.57%
	Semi Urban	34	13.28%
	Rural	26	10.15%

Source: Questionnaire Survey

PLS-SEM version 2.0 has been used in the study to analyze data. The study used a cross sectional survey method that may create the problem of common method bias. The study examined Harman's single factor test to recognize the potential problem. For achieving such goal, an un-rotated factor analysis was conducted for all measurement items that extracted 7 factors with eigenvalues equal to one. The total 7 factors contribute 62.12 percent of the total variance. The first factor accounted for 33.23 percent of the variance. Therefore, it is concluded that the common method bias is not the major concern for this research. Appendix I showed the result of common method variance.

Table 2 shows the descriptive statistics of the study. There are four types of factors analyzed in the study such as job related factors, organization related factors, individual related factors and performance factors and N denotes sample size which is 256. Minimum value of JRF factors is 1 and maximum is 4.25 with a mean value 1.9067 and standard deviation .61350 which indicates a relatively high stress of bank employees with job related factors. Accordingly, organization related and individual factors stresses of the bank employees are also high because mean values of these two variables are 2.1035

and 2.4497 respectively. For performance factor mean value is 3.8698 which also indicates high job stress of the bank employees.

Table 2: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
JRF	256	1.00	4.25	1.9067	.61350
ORF	256	1.00	4.13	2.1035	.69268
IF	256	1.00	4.38	2.4497	.77331
PF	256	1.67	5.00	3.8698	.68835

JRF = Job Related Factors, ORF = Organizational Related Factors, IF = Individual Factors and PF = Performance Factors

5. Results

The study evaluated measurement model through convergent and discriminant validity. Besides, the study performed the item correlations and found that all the measurement items are highly correlated within the variable. Appendix-III showed all the items correlations with each other within the same variable. Convergent validity is evaluated by using factor loadings, average variance extracted (AVE) and composite reliability (CR). For items loading, the study considered minimum loading value of 0.6 as recommended by Chin (1998). All the loadings were found more than 0.6. The cut-off value for AVE should at least 0.5 and higher that indicates a acceptable convergent validity (Hair et al, 2014). The convergent validity in terms of AVE shows the acceptable result as all the constructs showed more than 0.5 of minimum threshold. The study found CR value higher than the recommended value of 0.7 (Hair et al., 2014) for all the constructs. Finally, it can be said that the measurement model fulfilled all the requirements of convergent validity that is shown in Table 3 and Figure 2.

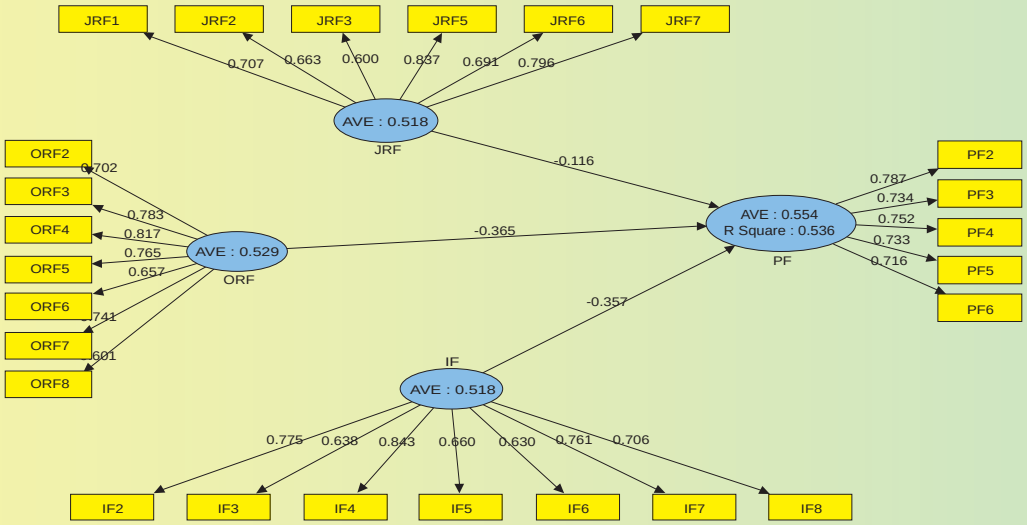

Figure 2: Measurement Model

In order to assess the discriminant validity, Fornell-Larcker criterion and cross loadings have been put forwarded. According to Fornell and Larcker criterion, the correlations between constructs should be compared with the square root of the AVE for that constructs and all the diagonal value of the constructs must be larger than the corresponding off-diagonal constructs. The results of the discriminant validity (exhibited in Table 3) showed that all the diagonal values of the constructs were greater than the corresponding off-diagonal constructs. Therefore, the results offer the adequate discriminant validity of the measurement model.

Table 3: Convergent Validity

First order constructs	Item Type	Items	Loadings	AVE[a]	CR[b]
JRF	Reflective	JRF1	0.707	0.5184	0.8645
		JRF2	0.6629		
		JRF3	0.6		
		JRF5	0.8371		
		JRF6	0.6905		
		JRF7	0.7959		

First order constructs	Item Type	Items	Loadings	AVE[a]	CR[b]
ORF	Reflective	ORF2	0.7025	0.5291	0.8863
		ORF3	0.7831		
		ORF4	0.8174		
		ORF5	0.7651		
		ORF6	0.6573		
		ORF7	0.7414		
		ORF8	0.6012		
IF	Reflective	IF2	0.7749	0.5179	0.8815
		IF3	0.6365		
		IF4	0.8427		
		IF5	0.6598		
		IF6	0.6303		
		IF7	0.7607		
		IF8	0.7058		
PF	Reflective	PF2	0.7865	0.5544	0.8614
		PF3	0.7337		
		PF4	0.7519		
		PF5	0.7329		
		PF6	0.7157		

[a]AVE = (summation of squared factor loadings)/(summation of squared factor loadings) (summation of error variances)
[b]Composite reliability = (square of the summation of the factor loadings)/[(square of the summation of the factor loadings) + (square of the summation of the error variances)]

The study also examined cross loading for assessing discriminant validity. According to the criteria, the loading of each indicator should be greater than others cross loading to ascertain discriminant validity. The cross loadings were assessed by running PLS-algorithm analysis. The result of cross loadings is shown in Appendix-II. The results showed the satisfactory results and no items needed to be deleted for cross loadings.

Structural Model Evaluation

The value of R^2, (r-squared tells how well the data fit the regression model) beta and the level of significance (t-values) of the path coefficients are the main output for assessing

structural model. The study considered 1000 re-sampling for bootstrapping procedure in order to examine the statistical significance of the path coefficient. In addition to that, the study also showed the predictive relevance (Q^2) and the effect size (f^2).

Table 4: Discriminant Validity of Measurement Model

	JRF	ORF	IF	PF
JRF	**0.720**			
ORF	0.582	**0.727**		
IF	0.491	0.661	**0.719**	
PF	-0.475	-0.651	-0.661	**0.745**

Diagonals (bolded) represent the square root of the average variance extracted while the off-diagonals are correlations among constructs. Diagonal elements should be larger than off-diagonal elements in order to establish discriminant validity.

The R^2 of the job performance was found 0.536 that indicates that 53.6 percent of the variance in job performance is explained by the three independent variables (JRF, ORF AND IF). The study found that JRF (β= -0.116, p<0.01), ORF (β= -0.364, p<0.01) and IF (β= -0.357, p<0.01) have significant negative relationship with job performance. Therefore, hypotheses H1, H2 and H3 were supported that summarizes in Table 4.

Table 5: Structural model

Hypothesis	Direction	Std. Bta	Std. Err.	t-value	Decision	R^2	f^2	Q^2
H_1	JRF -> PF	-0.116	0.0267	4.357**	Supported		0.0172	
H_2	ORF -> PF	-0.364	0.0302	12.083**	Supported		0.1379	
H_3	IF -> PF	-0.357	0.0261	13.649**	Supported	0.536	0.1401	.329

**p<0.01

The substantive significance assessed through calculating the effect size (f^2). Cohen (1988) suggested that 0.02, 0.15 and 0.35 represent small, medium and large effect sizes respectively. According to this guideline, both ORF and IF showed (Table 5) small effect and JRF showed very insignificant effect.

The study also determined the predictive relevance (Q^2) for additional assessment of model fit. For the Blindfolding setting, the study considered omission distance (OD) of 7. The value of Q^2 larger than zero (0) designates that the model has predictive relevance for the specific endogenous construct. Therefore, the result (Table 5) of Q^2 0.329 indicates that the model has significant predictive relevance.

6. Policy Implication

The findings of the study reveal that stress reduces the performance of the bank employees. Therefore, if the bank employee can work without or less stress, they will be able to perform better, which will ensure benefit for the organization as well. However, management of commercial banks should try to reduce the job stress level of the employees to get higher output from their employees. Making this work requires right training, imparting information to the bank employees to make smart decisions. Accordingly, clearly communicating supervisor's expectations from the employees, it helps them to do a better job. It is better to make the employees feel part of something great. When they feel in this way then they feel comfortable with their work place and which ultimately reduces job stress.

7. Discussion and Conclusion

The study reveals that employees of commercial banks of Bangladesh do stressful job. From the study it was observed that overall stress which is measured through job related stress, organizational related stress and individual stress has a negative and significant impact on job performance of the bank employees of Bangladesh. As per hypothesis, job related stress had a negative relation with job performance which indicates that when stress occurs related to the job, it affects the performance of bank employees negatively. Therefore, it is clear that lower job stress increases the performance of employees. Similarly, organization related stress negatively influence the job performance of employees which mean that when the employee does not receive better support from their management and co-workers and lack proper authority to perform, they fail to achieve

better performance. In addition to that, individual factors also negatively affect the job performance of an employee. When an individual do not compensated as per their work load, cannot balance job and family life and do not get promotion on time, they perform poorly. Although the results of the study confirmed the findings of previous studies, still the study suffers from some limitations such as small sample size, and narrow scope. However, the study suggests in-depth study on this issue in future taking large sample size with wider scope.

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Appendices

Appendix 1: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.970	33.232	33.232	9.970	33.232	33.232	4.051	13.502	13.502
2	2.352	7.841	41.073	2.352	7.841	41.073	3.503	11.678	25.181
3	1.540	5.134	46.207	1.540	5.134	46.207	2.911	9.703	34.884
4	1.372	4.572	50.779	1.372	4.572	50.779	2.702	9.007	43.891
5	1.193	3.977	54.756	1.193	3.977	54.756	2.115	7.052	50.942
6	1.134	3.779	58.535	1.134	3.779	58.535	1.993	6.644	57.586
7	1.077	3.590	62.125	1.077	3.590	62.125	1.361	4.538	62.125
8	.959	3.198	65.322						
9	.902	3.005	68.328						
10	.870	2.901	71.229						
11	.805	2.683	73.912						
12	.725	2.417	76.329						
13	.712	2.372	78.701						
14	.653	2.177	80.878						
15	.632	2.108	82.986						
16	.580	1.934	84.920						
17	.549	1.828	86.748						
18	.532	1.773	88.522						
19	.467	1.557	90.079						
20	.419	1.397	91.475						
21	.407	1.356	92.832						
22	.368	1.225	94.057						
23	.336	1.121	95.178						
24	.298	.994	96.172						
25	.274	.912	97.084						
26	.242	.807	97.890						
27	.219	.729	98.620						
28	.210	.701	99.321						
29	.135	.451	99.772						
30	.069	.228	100.000						

Extraction Method: Principal Component Analysis.

Appendix II: Cross Loading

IF2	0.7749	0.2715	0.4226	-0.4238
IF3	**0.6365**	0.51	0.4334	-0.4768
IF4	**0.8427**	0.3855	0.5512	-0.5458
IF5	**0.6598**	0.3387	0.418	-0.4091
IF6	**0.6303**	0.2489	0.4784	-0.4108
IF7	**0.7607**	0.4414	0.4745	-0.5422
IF8	**0.7058**	0.3168	0.5192	-0.4566
JRF1	0.393	**0.707**	0.4352	-0.4004
JRF2	0.3879	**0.6629**	0.4147	-0.4181
JRF3	0.254	**0.6000**	0.2742	-0.2597
JRF5	0.368	**0.8371**	0.5003	-0.3483
JRF6	0.3982	**0.6905**	0.4097	-0.4064
JRF7	0.3266	**0.7959**	0.4375	-0.2967
ORF2	0.404	0.3816	**0.7025**	-0.3718
ORF3	0.4872	0.3828	**0.7831**	-0.511
ORF4	0.5403	0.5273	**0.8174**	-0.5426
ORF5	0.5458	0.524	**0.7651**	-0.5825
ORF6	0.3905	0.2075	**0.6573**	-0.3916
ORF7	0.5287	0.4637	**0.7414**	-0.5519
ORF8	0.4023	0.4262	**0.6012**	-0.3675
PF2	-0.5164	-0.3139	-0.5247	**0.7865**
PF3	-0.4243	-0.3447	-0.457	**0.7337**
PF4	-0.5361	-0.423	-0.6191	**0.7519**
PF5	-0.4386	-0.2963	-0.3782	**0.7329**
PF6	-0.5018	-0.4964	-0.4604	**0.7157**

Appendix III: Item Correlation (JRF)

		JRF1	JRF2	JRF3	JRF4	JRF5	JRF6	JRF7	JRF8
JRF1	Pearson Correlation	1							
	Sig. (2-tailed)								
JRF2	Pearson Correlation	.274**	1						
	Sig. (2-tailed)	.000							
JRF3	Pearson Correlation	.307**	.440**	1					
	Sig. (2-tailed)	.000	.000						
JRF4	Pearson Correlation	.135*	.129*	.090	1				
	Sig. (2-tailed)	.031	.039	.151					
JRF5	Pearson Correlation	.552**	.340**	.404**	.153*	1			
	Sig. (2-tailed)	.000	.000	.000	.014				
JRF6	Pearson Correlation	.352**	.386**	.239**	.081	.459**	1		
	Sig. (2-tailed)	.000	.000	.000	.198	.000			
JRF7	Pearson Correlation	.500**	.315**	.372**	.151*	.921**	.411**	1	
	Sig. (2-tailed)	.000	.000	.000	.016	.000	.000		
JRF8	Pearson Correlation	.219**	.328**	.235**	.106	.356**	.308**	.299**	1
	Sig. (2-tailed)	.000	.000	.000	.090	.000	.000	.000	
**. Correlation is significant at the 0.01 level (2-tailed).									
*. Correlation is significant at the 0.05 level (2-tailed).									

Item Correlation (ORF)

		ORF1	ORF2	ORF3	ORF4	ORF5	ORF6	ORF7	ORF8
ORF1	Pearson Correlation	1							
	Sig. (2-tailed)								
ORF2	Pearson Correlation	.306**	1						
	Sig. (2-tailed)	.000							
ORF3	Pearson Correlation	.331**	.470**	1					
	Sig. (2-tailed)	.000	.000						
ORF4	Pearson Correlation	.420**	.713**	.571**	1				
	Sig. (2-tailed)	.000	.000	.000					
ORF5	Pearson Correlation	.274**	.418**	.549**	.485**	1			
	Sig. (2-tailed)	.000	.000	.000	.000				
ORF6	Pearson Correlation	.168**	.324**	.466**	.402**	.475**	1		
	Sig. (2-tailed)	.007	.000	.000	.000	.000			
ORF7	Pearson Correlation	.374**	.437**	.477**	.536**	.443**	.442**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		
ORF8	Pearson Correlation	.272**	.278**	.404**	.429**	.417**	.310**	.347**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	

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

Item Correlation (IF)

		IF1	IF2	IF3	IF4	IF5	IF6	IF7	IF8
IF1	Pearson Correlation	1							
	Sig. (2-tailed)								
IF2	Pearson Correlation	.303**	1						
	Sig. (2-tailed)	.000							
IF3	Pearson Correlation	.381**	.424**	1					
	Sig. (2-tailed)	.000	.000						
IF4	Pearson Correlation	.371**	.823**	.513**	1				
	Sig. (2-tailed)	.000	.000	.000					
IF5	Pearson Correlation	.301**	.356**	.277**	.441**	1			
	Sig. (2-tailed)	.000	.000	.000	.000				
IF6	Pearson Correlation	.315**	.425**	.192**	.459**	.342**	1		
	Sig. (2-tailed)	.000	.000	.002	.000	.000			
IF7	Pearson Correlation	.241**	.456**	.414**	.530**	.496**	.346**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		
IF8	Pearson Correlation	.203**	.399**	.319**	.414**	.465**	.491**	.492**	1
	Sig. (2-tailed)	.001	.000	.000	.000	.000	.000	.000	

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

Item Correlation (PF)

		PF1	PF2	PF3	PF4	PF5	PF6
PF1	Pearson Correlation	1					
	Sig. (2-tailed)						
PF2	Pearson Correlation	.379**	1				
	Sig. (2-tailed)	.000					
PF3	Pearson Correlation	.317**	.568**	1			
	Sig. (2-tailed)	.000	.000				
PF4	Pearson Correlation	.283**	.550**	.380**	1		
	Sig. (2-tailed)	.000	.000	.000			
PF5	Pearson Correlation	.305**	.411**	.450**	.397**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
PF6	Pearson Correlation	.243**	.365**	.395**	.356**	.573**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	

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

Appendix IV: Items for Measuring Variables

Job Related Factors	Expectation from job
	Decide when to take break
	Job deadlines
	Work load
	Job duties and responsibilities
	Able to finish job within working hour
	Rely on boss
	Need to satisfy boss
Organizational Related Factors	Support from colleagues
	Job freedom
	Supportive feedback from organization
	Respect from colleagues
	Authority to perform job
	Consulted about change
	Competence of the boss
	Follow rules and regulation
Individual Related Factors	Income from job
	Support from the family members
	Balance job and life
	Career development
	Working locations
	Promotion on time
	Job security
	Congenial working environment
Performance Related Factors	Achieve profit target
	Performance appraisal
	Quality of work
	Feedback from boss
	Good relationship with co-workers and customers
	Confidence at work