

# Occupational Stress and Performance of Employees: Data from Banking Sector of Canada

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## Abstract

This study focuses on how occupational stress affects employee performance in Vancouver's banking sector. A standardized questionnaire was used to collect data from 200 banking professionals to investigate how important stressors, such as job insecurity, workload, inadequate communication, and a lack of managerial support, affect workplace efficiency. Using statistical analysis, the data show that occupational stress considerably reduces employee productivity, resulting in higher absenteeism, decreased job satisfaction, and lower overall performance. While mild stress can be motivating, excessive stress has a negative influence on both mental and physical health, reducing job performance. The study indicates that proactive stress management techniques, such as supportive workplace policies, mental health programs, and effective communication frameworks, are critical to creating a healthier and more productive workforce.

**Keywords:** *Occupational stress, employee performance, banking sector*

**JEL Classification:** J28, J28, M12, M54

## Introduction

### *Overview*

Occupational stress is typically observed at workplace (Urbański et al., 2024), but what is stress? Stress often defined in negative term (Stranks, 2005). It is an emotional and physical pressure that manifests as anger, frustration, or anxiety. It might occur in any situation when an individual finds it challenging or demanding. Stress is broadly divided into two categories known as distress and eustress (Faizan & Haque, 2019; Kaur, 2023; Kaur & Haque, 2024). Distress (stressors) are negative and can affect people's physical health in a long run such as heart attack, headache, stomach issues, and so forth (Sharmeen et al., 2023).

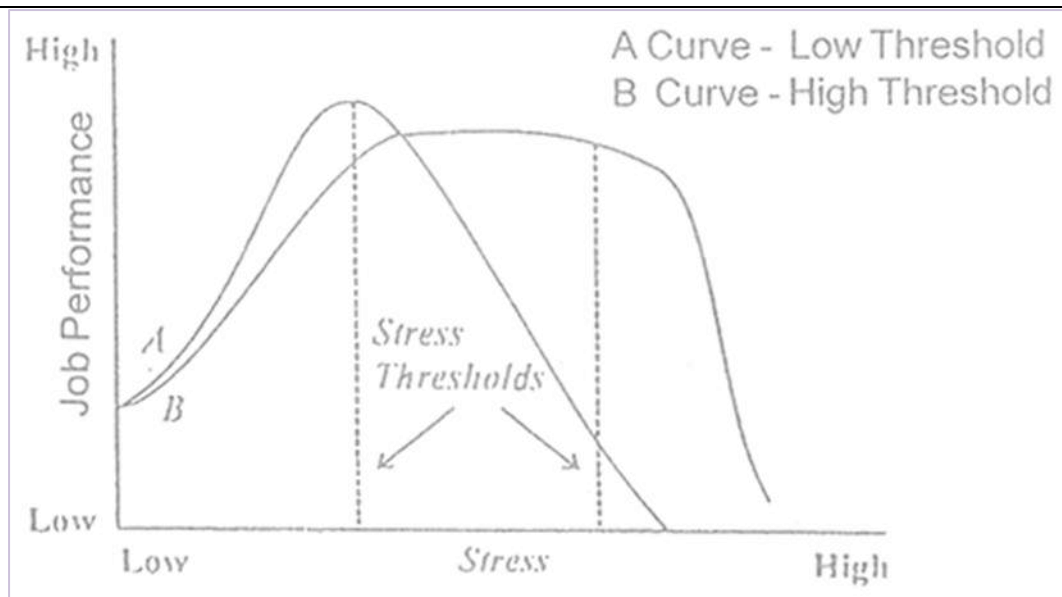
Having job interview, getting speed ticket, and having presentation are examples of acute stressors. In contrast, eustress is normal and reasonable stress which positively affect health, motivation, performance, and well-being (Faizan & Haque, 2019). Promotion and vacation are considered as eustress. Occupational stress seems to be part of modern work, and it is considered as stressors. 75% of Americans believe their jobs are more stressful than that of past generations. And this can be directly related to several factors, from the position held to the company's relationship with its employees (Dunn, 2020). Stress is the typical reaction of the human body and mind to fear, real or just perceived (Piotrowski & Hollar, 2019). And occupational stress, one of the major causes of mental illness, is stress arising from all stimuli in the work environment (Dunn, 2020). Given this, Haque & Aston (2016), in their research with IT professionals, state that there is a direct relationship between occupational stress and employees' organizational commitment, even in situations of contrasting economies. However, in their study, they didn't analyze the correlation between performance and stress to understand the level of performance of these same employees and how much occupational stress is related to it.

According to our understanding, performance is a culturally formed concept. It is the reaffirmation of itself, being the establishment of what, in what form and when a job should be performed, so it is to be expected that in different cultures, the performance levels are varied. However, in Haque et al. (2016) work, similar results were observed in terms of commitment in different economies, raising the question of the same trend regarding the performance of these employees.

The study was conducted through secondary data analysis of a descriptive survey from Pandey (2020) with bank employees of different positions and associations in the United Kingdom. A bibliographic analysis of the latest publications on the subject was made, seeking findings that deal with occupational stress and employee performance. All definitions and correlations were analyzed and listed throughout the article to draw conclusions about the problem found.

Nowadays, anxiety and strain are the most important and crucial elements for companies in different sectors, as it sheds light on what can be a source of loss of performance for their workforce in a stressful environment (Faizan et al., 2022; Kaur, 2023; Kaur & Haque, 2024). It should also be of great use in academia for students and professors from business and management schools. It brings a topic that can be worked on in the classroom, emphasizing the search for real solutions with a theoretical basis.

Stress can be either useful or harmful to job performance. It depends on the level of the stress, if the level of the stress is low, job challenges become low, and it prevents to perform better. As stress increases steadily, job performance eventually tends to increase since stress aids individuals to perform better at work. It helps them to tackle the barriers and challenges they face at work. However, at some point when stress reaches its maximum saturation point, it effects employees' performance and ability. When stress passes the saturation point, it carries anxiety and shows no sign of improvement in job performance. Lastly, job performance begins to decline due to high stress level. When anxiety rises, employees are not able to decide, and they lose their ability to cope. Moreover, their behavior and attitude are inconsistent with their co-workers and their mood easily gets changed. When anxiety increases and it reaches breaking point, employees are upset and mentally overwhelmed and they completely break down. Their performance reduces to zero and absenteeism increases significantly and eventually they will resign from job, or they will be fired by their employer.



**Figure 1:** Relationship between stress and job performance (Akrani, 2011)

Figure 1 illustrates the relationship between job performance and stress level. As it is shown in the graph, stress should not be very low or high; however, it must be in a range that individuals can handle anxiety and performance level (Akrani, 2011; Jaafar, 2021). A controlled stress which is within limits is always advantageous and productive than an uncontrolled one. Managers should create an environment for their employees free of stress and anxiety. Furthermore, management should study and monitor stress level of individuals at the workplace and requirement changes and adjustments must be made to control and minimize stress. Cooperation, kindness, respect, caring, support, good attitude, and discipline create stress free, friendly, welcoming, pleasant, productive, and happy environment for employees. Additionally, emotional aspects play a significant role and its essential in the workplace to be understood. Since no matter how individuals are intelligent, it is emotions that drives them to do their best and put their 100% effort.

Many factors cause stress and anxiety at work such as work type, salary, job insecurity, poor communication, work overload, lack of motivation, lack of management support, poor performance evaluation and appraisal system. Figure 1 also illustrates association between work stress and employees' performance. Therefore, this paper aims to deepen the theme of occupational stress, this time seeking to clarify whether there is a relationship between this and the performance of employees in the management sector. And it also tries to identify the role of occupational stress in the performance of employees in the service area.

## Literature Review

Recently, there are lots of researchers scrutinizing to understand the occupational stress on organization performance. Organizations and employees always are struggling with managing stress at workplaces, and they cannot access an accurate understanding of the occupational stress nature. It causes employees to increase job dissatisfaction and costs for health care. Job performance is one of the organizational outputs that is influenced by occupational stress.

Employees' performance at the workplace is a significant concern for organizations. If employees have high performance, the organizations will be successful (Williams & Cooper, 1998; Popa et al., 2018).

Most of the previous articles are about the influence of stress but talk about the stress on specific aspects that impact the job. The researchers did not find any articles that have a broad perspective of this subject. As a result, it's critical to grasp what defines work performance and the many aspects of a job that are influenced by stress (Nisar & Rasheed, 2019). Occupational stress is caused by the needs of the task and the many responses that everyone has to those expectations. Stress is a state that people are exposed to possibilities, barriers. While the outcomes are critical, they cannot be predicted (Motowidlo, Packard & Manning, 1986; Chen et al., 2022). In this essay, we will research different methods to analyze occupational stress and its effects on organizations.

### *Different definitions of stress and work stress*

According to Burman & Goswami (2018), to clarify the exact understanding of stress and work stress, here, there have been shown the definitions based on authors from 2001 to 2013. Table 1 explains different definition of stress at workplace.

**Table 1:** Different Definitions of Stress and Work Stress

Sl. No.	Stress definitions
1	Dolan et al (2001) stated, work stress is transitional arousal state between objective stressors and strain where strain is reaction to the condition of stress (Kruglanski et al., 2023; Floyd, 2024).
2	Kaur (2023) explained occupational stress is any discomfort which is felt and perceived at a personal level and triggered by instances, events or situations that are too intense and frequent in nature to exceed a person's coping capabilities and resources to handle them adequately.
3	Tran et al. (2022) mentioned that it is as an inability of an individual to meet the demands from job due to the imbalance in the 'person-environment' perceptions. It is the situation where individuals' job performance, both physical and mental health, is affected poorly (Haque, 2018).
4	Job stress as a work-related psychological pressure and a worker's ability to respond and grip the specific situation at workplace skillfully (Chen & Silverthorne, 2008; Padmanabhan, 2021).
5	Occupational stress can be defined as the experience of unpleasant negative emotions such as tension, anxiety, frustration, anger and depression resulting from aspects of work (Salami, 2010; Liu et al., 2022).
6	Yan & Xie (2016) defined stress as a series of physiological, psychological and behavioral responses due to the continuing effects of one or more stressors on individuals in an organization.

Source: *author's illustration based on secondary review*

### *Theories and Models*

There are theories and models that previous papers follow to show how stress affects employees' performance. Using a random sample of workers in a specific unit in an organization is one of these theories. Based on this model, occupational stress influences employees in many ways, and it causes employees to these consequences such as cognitive, behavioral, emotional, and physical. Hence, the study suggested ways that managers and employees should manage their stress effectively at the workplace. In that case, there have been lots of ways to remedy these consequences, such as shock therapy, Yoga, Meditation. (Jallow, 2020). The mentioned definitions of stress confirm what previous researchers have observed, and the purpose of stress is vague. Moreover, it seems that most researchers classify stress into two categories: positive and negative.

According to Ongori & Evans Agolla (2021), positive stress causes employees to motivate them to have high performance, while negative stress causes employees to reduce their performance. Moreover, the root of stress was shown in the workplace to work too much that the consequences would be a bad time to do their tasks, stressful environment and relationship problems with their partners or bosses or colleagues. The National Institute of Occupational Safety and Health (NIOSH), for instance, created an innovative model that shows the relation between job stress and health. This model considered the list of causes of pressure at the workplace such as environment, the conflict of workers for their jobs, tasks ambiguity, the ambiguity of the future, and eagerness to develop at the workplace as well as shift work. Gundona et al. (2023) argued that customer engagement can increase brand performance. However, it is unclear if it creates any additional stress for employees. Haque et al. (2016) had argued with each other because of the root of stress that includes inadequate support from managers, absence of communication and encouragement, isolation feel or low level of quality training. They considered in one organization, employees should have contact with each other, and they should be allowed to cooperate in deciding for the company. Lack of participation with employees causes them to get stressed at the workplace.

### *Work Setting*

Previous papers explored the theories and models of the effects of stress on job performance, not to solve or focus on how organizations can cope with it. This paper has shown that managers in different organizations must develop various interventions to control occupational stress. The general approach to consulting people at the workplace is not efficient and enough to handle their stress. So, it needs to change this approach to manage stress and increase performance at the workplace. The results show that when the workload is increased, or people are uncertain about their future as well as poor communication in organizations, occupational stress is the leading causes, and the occupational stress has an adverse impact on the organization, such as increasing cost of health care, the employee resigns and reduce the performance. To cope with stress, organizations can help their employees with a counselor to identify the root of their stress in each person to reach a pattern for recognizing the person's behavior in an organization.

### *Hypothesis*

In recent years, because of spreading problems, people are struggling with many problems in their lives especially stress at the workplace. With many solutions, organizations can make it easy for them to have employees with high performance. However, in the context of present study, banking sector is the focus. Hence, the hypothesis is developed:

H1: *Work stressors significantly affect employees' performance*

### *Summary of literature*

As we can see, all organizations are struggling with occupational stress at workplaces. Employees want to work in a peaceful place to have high performance, so organizations can take advantage of high-performance employees. It is worth mentioning that organizations should provide their employees with golden opportunities such as counselors to clarify the root of personal problems of people before working and then try to support them to have a perfect environment without stress to increase the performance of employees. These counselors, with questionnaires, can find the root of the personal stress of each person to support them before working.

## Research Methodology

The qualitative approach was used in this study, and a survey was conducted by sending a questionnaire to the bank employees who worked to explain the characteristics of the variables of interest, the frequency of their occurrence, and the categories of things that caused them stress. It has also been successful in establishing a link between workplace stress and employees' performance using the correlation study methodology.

By using online forms, structured questions were sent to workers of different commercial banks in Vancouver who had previously answered them. There was a total of 200 answers received. In similar research performed by Derek and Jessi (2009), a total of 120 samples were utilized in the investigation. More than 120 sample sizes were utilized in this research, which was conducted in the United Kingdom. The investigation was carried out from the perspective of the workers.

Primary data was gathered via an online questionnaire, which included both open-ended and closed-ended questions and was created with the help of Google forms. Secondary data was acquired through interviews and focus groups. It was decided to utilize the quantitative approach to collect information to investigate the stress-related issues that bankers face as well as the variables that play a key part in generating tension among the bank's employees. The results of the questionnaire were examined with the help of the SPSS program.

Descriptive and correlation research were used for this study. As it is aimed to describe a social problem and compared the variables of the research. As previously mentioned, descriptive research was used to depict an issue that already exist in a group of people. To better understand the causes of stress levels on the workplace, we used this method to describe different variables affecting individual's performance due to high stress levels. Additionally, a correlation method was also added to the research aiming at the comparison of genders between men and females.

The statistical techniques of frequency analysis, percentage analysis, and the mean were utilized to reach a conclusion about the variables that have a significant impact on stress levels and workers' performance levels. Using Likert scale questions, the mean of the responses was calculated to identify the variables that lead to worry. Apart from this research paper used and from which we collected data.

A sample of 200 questionnaires was collected among employees of different banks in Vancouver Canadathrough Google online forms. Approximately 5 to 6 papers were used to collect information.

Due to lack time and fund, the information used are collected from secondary data and google. Moreover, COVID-19 affected on collecting data and the information was gathered in an online questionnaire format or through telephone interview.

**Table 2: Methods of Data Collection**

Inclusion	Exclusion
Internet/ Google forms/ Library research	Longitudinal design
Secondary data	Manufacturing and other service sectors
Banking sector	Interviews
Cross-sectional design	Observation

Source: *author's illustration*

According to Bryman and Bell (2007), the following points represent the most important principles related to ethical considerations in dissertations:

- Participants should not be subjected to harm in any ways.
- Respect for dignity of research participants should be prioritised.
- Full consent should be obtained from the participants prior to the study.
- The protection of the privacy of participants must be ensured.
- Adequate level of confidentiality of the research data should be ensured.
- Anonymity of individuals and organisations participating in the research must be ensured.
- Any deception or exaggeration about the aims and subjective of the research must be ensured.
- Affiliations in any forms, sources of funding, as well as any possible conflicts of interests must be declared.
- Any type of communication in relation to the research should be done with honesty and transparency.
- Any time of misleading information, as well as representation of primary data findings in a biased way must be avoided.

## Findings and Discussions

This section deals with the results we have found through above mentioned research methodology and the discussion of all those findings. The factors responsible for stress of employees their effect on employees. We have also discussed the effect of organizational culture on the performance of employees and how the culture of organization and its diversity affects the stress and pressure on the workforce.

The Levene's test was used to determine the equality of variation in the data, and the independent t-test was used to see if there was a relationship between gender and stress level. Pearson's matrix was developed to establish the relationship between variables affecting stress levels and employee productivity.

**Table 3:** Gender Representation

Gender	Frequency	Percent
Male	110	55%
Female	90	45%
Total	200	100%

Source: *Statistical test results*

Table 3 shows that male respondents outnumbered female respondents in terms of absolute numbers. As a result, the results of the research are applicable to both men and women.

### *Factors Contributing Stress*

Banking is the most tiresome and difficult profession since they must deal with people daily, and the increasing level of competitiveness requires more effort and time. Finding the variables that are most responsible for the development of stress in the working environment is critical. In accordance with the opinion of banking workers, the elements in Table 4 are ranked in order of importance.

**Table 4: Reasons Behind Stress**

<b>Problems</b>	<b>Frequency</b>	<b>Percent</b>
Work Type	28	14%
Salary and Pay Scale	22	11%
Job Insecurity	30	15%
Poor Communication	28	14%
Work Overload	33	16.5%
Lack of Motivation	24	12%
Lack of Management Support	16	8%
Poor Performance Evaluation & Appraisal	15	7.5%
Others	4	2%
<b>Total</b>	<b>200</b>	<b>100%</b>

Source: *Statistical test results*

When reviewing several workplace stresses causes, work overload, lack of motivation, poor communication, and job uncertainty are the most prominent (Table 4).

**Table 5: Level of Stress**

<b>Level of Stress</b>	<b>Frequency</b>	<b>Percent</b>
Mild	50	25%
Moderate	57	28.5%
Severe	65	32.5%
Extreme	28	14%
<b>Total</b>	<b>200</b>	<b>100%</b>

Source: *Statistical test results*

75% percent of those surveyed in the Vancouver working in the banking sector reported having high stress levels at their place of work. Stressed employees were right behind. The large number that responded indicated that they were experiencing a significant stress level. This may be attributed to an increase in the need for more time and effort owing to the presence of more competition. Individuals who indicated moderate and low levels of stress reacted better to stress. This may mean that they had greater stress tolerance capacity, or it could mean that they didn't find other employment alternatives.

**Table 6: Stress Factor**

<b>Stress Factors</b>	<b>Mean</b>
Work Type	3.14
Salary and Pay Scale	3.71
Job Insecurity	3.46
Poor Communication	2.90
Work Overload	3.23
Lack of Motivation	3.53
Lack of Management Support	2.91
Poor Performance Evaluation & Appraisal System	4.20

Source: *Statistical test results*



Table 6 indicates that the Canadian banking sector suffers from many sources of stress, the most notable of which is an insufficient performance assessment and appraisal procedure. Similarly, the kind of work, income, and compensation, job security, lack of motivation, and a lack of communication and management assistance are all contributing factors to the work stress experienced by workers.

**Table 7: Independent Sample Test Between Gender and Stress Level**

		Levine's Test for Equality of Variances t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)
<b>Level of Stress</b>	Equal Variances Assumed	1.139	.287	-1.408	198	.161
	Equal Variances not Assumed			-1.415	193.682	.159

Source: *Statistical test results*

According to Table 7, the p-value is 0.161. The p-value (that is, 0.161) is higher than the value of 0.05. It indicates that men and women do not have significantly different levels of stress.

*Hypothesis Testing - Relationship between work stressors and employee performance*

We reject the null hypothesis as we found that organizational culture and diversity has an impact on the organizational performance. According to research papers provided in the literature review, there exists a negative correlation between work stresses and the performance of organizations, namely in the commercial sectors of commerce, banking, and even education. To analyze the connection between work stresses and employee performance in the banking industry of Canada, the correlation coefficients has been computed in table 8.

**Table 8: Relationship between Stress Factors and Poor Employees' Performance**

<b>Employee's Performance</b>		
Work Type	Pearson Correlation Sig. (2-tailed)	-.463* .000
Salary Pay Scale	Pearson Correlation Sig. (2-tailed)	-.625* .000
Job Insecurity	Pearson Correlation Sig. (2-tailed)	-.524* .000
Poor Communication	Pearson Correlation Sig. (2-tailed)	-.447 .000
Work Overload	Pearson Correlation Sig. (2-tailed)	-.191* .000
Lack of Motivation	Pearson Correlation Sig. (2-tailed)	-.563* .000
Lack of Management Support	Pearson Correlation Sig. (2-tailed)	-.512* .000
Poor Performance Evaluation & Appraisal System	Pearson Correlation Sig. (2-tailed)	-.253 .000

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

Work stresses and employee performance are shown in Table 6. Workers are more likely to encounter workplace stresses when they perform poorly. When there is an increase in stress, it will lead to a decline in performance. A study found that salary and pay scale is the best predictor of performance. The only stressors with higher coefficients than those previously mentioned are workplace overload and an ineffective performance assessment and appraisal system. 1% stresses are substantial. Thus, the results of this research show that all stressors utilized in this study substantially and negatively impact employee performance.

**Table 9:** Correlation between Stress Level and Work Performance

		Stress Level	Poor Employees' Performance
Stress Level	Pearson Correlation	1	-.926**
	Sig.		.000
Poor Employees' Performance	Pearson Correlation	-.926**	1
	Sig.	.000	

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

These figures demonstrate the high negative correlation between stress levels and bank staff performance. correlation coefficient is 0.926, and p-value is less than significance threshold of .000, meaning that there is a very high degree of significance (.05). It may therefore be said that stress levels raise the danger of reducing the work productivity.

This study examined the effect of different factors that cause stress in employees on the bank industry of Vancouver, Canada and their influence on staff's performance. One of crucial reason behind employees' stress is that staff were overwhelmed and overload at work and it was followed by job insecurity, weak communication skills, and type of work. It makes sense since the other research analysis that was collected from Canadian banks had almost the same result since employees work as a burden not as a chance to learn and improve themselves. The result illustrates that performance of staff reduced due to lack of job security, low salary, and role conflict Vijayan (2018). Moreover, result shows most of respondents were under moderate and severe pressure and a few felt their stress was extreme. Eventually people who are under extreme level of anxiety might leave their job and people who had moderate level of pressure might still have higher capability toward stress and anxiety or they may not find another job. Furthermore, financial sector has a higher level of strain among all other jobs since it is in a competition with other banking sectors. They try to provide services to customers and achieve customer satisfaction and avoid losing their clients. Therefore, employees should come up with new ideas and services to gain and sustain their clients.

### Conclusion and Recommendations

According to different research papers there are many reasons linked with stress and pressure at work environment. These factors are organization culture, leadership style, relationship between employee and employer, management style, work environment, job content and tasks, lack of support, and lack of respect could cause stress at work; thus, staff are not able to work properly and its effects on their performance. Pandey (2020) stated that stress is a universal element, and all jobs have their own pressure on staff. He added that bank sectors are under pressure more than any other employees. This section explains briefly about the results and findings as well as what was the limitation and constraints of this project.

In conclusion, appraisal system, weak evaluation, salary, lack of motivation, lack of job security,

and work type have effect on staff's performance. For instance, if employees are overwhelmed and overloaded with different tasks at work, they will get nervous and will not be able to perform well. Moreover, when staff have poor communication and they are not sure about their job, their performance reduces ultimately. It has been confirmed that employment stress is the essential predictor of employees' performance. Therefore, stress management is crucial at the workplace and must be monitored and observed since it will directly affect the mental and physical health of employees and staff. The factors which were mentioned above are the causes of stress at work and it has been recognized globally. Independent t-test does not include the gender difference in the experiment that is associated with level of stress. However, gender and age are the other two factors which might be consider in the future analysis. Overall, extreme stress level reduces performance of employees in the banking sector.

The recommendations proposed is to solve the problems like lack of focus, strained interactions, poor time management, and health effects. The most widely known challenges causing job stress are demanding supervisors, malicious colleagues, rebels, angry clients, unstable conditions, and a continual load. Using appreciation programs for personnel, for example, promoting open communications, offering mental and physical health benefits, bringing meditation classes, providing time off pay, encouraging employees to take breaks; working at company offsites; bringing some diversions to the office; and giving a yearly holiday are useful to reduce stress level (Hoppe, 2017).

Hoppe (2017) explained, the managers can use different classes or tools like Reboot to provide a good and productive approach for their team and management to work with their staff. Another way is giving a benefits package to the employees. Although it might be costly to provide access to a benefits package initially, it can have many rewards. In addition, employees will be better off and more loyal to the firm with access to health insurance. Also, managers can bring a coach for meditation regularly in the workplace. The boss and the staff can use the meditation class to have more concentration and patience, positively affecting employees and the manager's performance. Finally, managers should pay their employees when they are in their two weeks off because if they pay this money, staff will take their vacation in a better situation without stress and come back to work in a better mood.

Moreover, employees will be healthier and more beneficial when they use their vacation time. Managers should ask their staff to take regular breaks, which can help them recover themselves and work effectively. Offer your employees tea on the balcony with you or watch a movie to moderate the stress. Allowing your staff to participate in team games since who can work in a team game can work in a team works. Managers should let their personnel have a flexible schedule which helps them to be more relaxed mentally. Better managers may consider workdays remotely with apps like using Slack and Google Hangouts. Managers should inform their employees that the company has a policy that supports the staff in exact situations like pregnancy, sickness, taking care of children, and family death. If managers don't take a vacation, most of the employees will follow them, and they won't take their holidays. So, it is better to take an annual holiday as a manager of the company.

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