



## Research Article

# Organizational Stress and Employee Productivity in Nepalese Commercial Banks: The Mediating Role of Employee Welfare

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**Keywords:** organizational stress; employee productivity; employee welfare; quality of life; employee well-being

### Abstract

Workplace stress refers to the physical and emotional strain caused by work-related pressures, which can negatively impact employee well-being and productivity. Employee welfare initiatives help to manage workplace stress by providing support systems and resources that promote well-being of the employees and leads to increase employee productivity and job satisfaction. This study aims to investigate how employee welfare impacts the relationship between organizational stress and employee productivity in Nepalese commercial banks. To accomplish this objective, data were collected from 312 respondents using a structured questionnaire, which was distributed via a convenience sampling method. The participants consisted of employees at managerial, officer and assistant level employees from various commercial banks. Data analysis was conducted using Process Macro 4, applying a 95% confidence interval and 5,000 bootstrapping samples. The findings reveal that employee welfare serves as a fully mediator in the relationship between organizational stress and employee productivity. This study demonstrates that organizations that are investing in employee welfare programs foster a healthier and more supportive work environment, contribute to reducing organizational stress, leading to improved performance and workplace morale.

**JEL Classification:** J81, J24, J28

### Introduction

Stress is a universal issue that affects individuals across all walks of life. It impacts not only the physical and mental well-being of employees but also the performance and sustainability of companies, organizations, and even governments. In the modern workforce, long working hours are common, and this can significantly reduce employees' overall quality of life and well-being (Arubayi, 2023). Organizational stress has become a global concern,

manifesting in various forms across all industries. Occupational stress, which occurs in virtually every job sector, is an inevitable aspect of working life. Employees across diverse fields experience work-related stress at some point in their careers. In general, stress can be understood as the pressure individuals feel due to external demands or circumstances (Adim *et al.* 2018). The impact of workplace stress on employee performance presents a major challenge for organizations, particularly in industries like banking,

where performance demands are high (Obi, 2020; Arubayi 2023). Employees are critical assets in any organization. As the workload increases, employees are often required to work longer hours and perform at higher levels to meet growing organizational expectations. This heightened pressure can exacerbate work stress, affecting both individual performance and the organization's overall success. Addressing this challenge is crucial for fostering a healthy and productive work environment (Sahni, 2020; Harry, 2020). Stress can have both negative and positive effects on employees. On the positive side, it can motivate workers to take responsibility and stay focused on their tasks (Tiemó & Arubayi, 2012; Harry, 2020; Odirí *et al.*, 2019;). However, excessive stress can lead to harmful behaviors such as absenteeism, anger, and decreased productivity. Therefore, it is crucial for organizational management to be aware of the stress levels their employees are experiencing and to take proactive measures to help them manage it (Chung, 2018; Obi, 2020). This effort to reduce stress within the workplace is commonly referred to as stress management. By implementing stress management strategies, organizations can improve employee well-being and overall productivity.

Stress is an inevitable part of any occupation, and bank employees are particularly vulnerable due to the demanding nature of their work. Long working hours, high expectations, and a lack of proper support systems to manage stress can negatively affect their physical and mental well-being (Adim *et al.* 2018). Workplace stress arises when the demands of the job exceed an employee's ability to cope with them, whether due to limited resources, skills, or personal capacity. If not addressed, this stress can lead to serious health problems and increased risk of injury (Arubayi, 2023). In today's fast-paced work environment, stress is widespread, especially as organizations prioritize productivity and results, often at the expense of employee welfare. This relentless pressure has made workplace stress a critical concern, as it severely impacts employees' health and overall quality of life (Obi, 2020). When individuals are unable to handle the mental and physical challenges they encounter at work, stress levels rise, and in some cases, this can lead to clinical depression, which is more enduring and complex to manage than stress itself. Addressing workplace stress is essential for fostering a healthier work environment (Sahni, 2020). By implementing effective stress management strategies, organizations can promote employee well-being, leading to better performance and a more sustainable workforce.

Banking is a vital but highly stressful profession that demands both physical and mental energy, often to the detriment of employees' well-being (Arubayi & Ejeta 2022). Physically, bank employees are frequently required to sit or stand in one position for extended periods, which can lead to discomfort or chronic issues like back and waist

pain. Mentally, they must remain vigilant, balancing accounts and performing complex calculations while simultaneously interacting with customers, a task that can be mentally exhausting (Arubayi & Eruvbedede 2022). The motivation for this study arises from the ongoing debate surrounding employers' disregard for workplace stress, particularly in the service industry, where bank employees are disproportionately affected. Despite the critical role they play, bank employees often face intense pressures with little support, highlighting the need for greater attention to their well-being. Despite the importance of understanding workplace stress, there is a notable lack of empirical research on its impact on employee productivity in the banking sector, particularly in Nepal. This gap highlights the need for further investigation into how stress affects performance in this critical industry. This study aims to examine the relationship between workplace stress and employee productivity, with a focus on the mediating role of employee welfare in Nepalese commercial banks.

## Literature Review

Work stress refers to the physical and emotional strain that occurs when job demands exceed an individual's ability to cope effectively. It can arise from factors such as heavy workloads, tight deadlines, or a lack of control over tasks. If not properly managed, work stress can lead to burnout, reduced job performance, and long-term health issues. Work stress negatively impacts employee productivity by increasing fatigue, reducing concentration, and diminishing overall work performance (Bhui *et al.*, 2016). Prolonged exposure to stress in the workplace can lead to burnout, resulting in higher absenteeism and lower job satisfaction, which further impairs productivity (Ganster & Rosen, 2013). Nekoranec and Kmosena (2015) underscored the growing concern about the harmful effects of stress on employees, which are often overlooked or inadequately addressed in the workplace. Employees are still expected to maintain high standards of competence and professionalism, despite the stress they face. Such unrealistic expectations can create greater uncertainty and conflict, ultimately heightening stress levels and diminishing job performance. This issue is prevalent across service industries where factors like excessive workloads, unclear job roles, and unresolved role conflicts are common. In this context, stress reflecting the body's response to prolonged workplace responsibilities significantly impacts an individual's productivity over time. (Lal & Singh, 2015).

Workplace stress is increasingly recognized as a critical factor influencing employee productivity. High levels of stress can lead to diminished job performance, increased absenteeism, and higher turnover rates (Krekel *et al.*, 2019; Kahn *et al.*, 2020). O'Driscoll *et al.* (2021) emphasized that workplace stressors, such as excessive workload and

inadequate support, contribute significantly to employee burnout, adversely affecting their productivity. Moreover, stress negatively impacts employee motivation and engagement, which are essential for maintaining high productivity levels (Becker & Mulholland, 2022). Conversely, organizations that proactively implement stress management strategies can enhance employee well-being, thereby improving overall productivity (Biron *et al.*, 2020). This underscores the importance of addressing workplace stress for fostering a productive work environment.

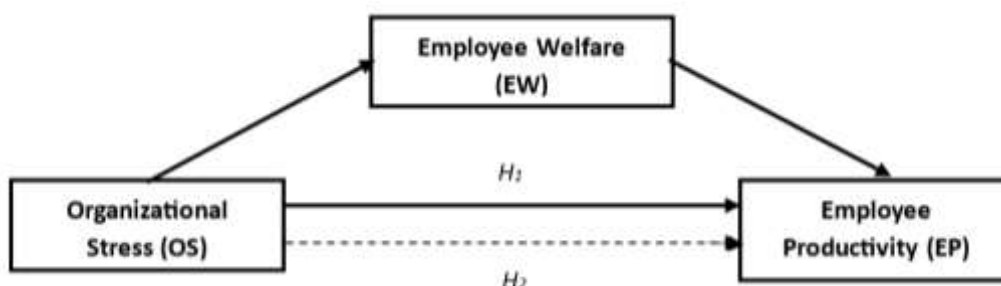
High levels of stress can lead to reduced job performance. Stressed employees are more likely to experience burnout, resulting in disengagement and decreased productivity (Maslach *et al.*, 2022). This can manifest as lower quality work, missed deadlines, and increased errors. Workplace stress is closely linked to higher rates of absenteeism and employee turnover. Kumar and Kumar (2023) found that employees experiencing chronic stress are more likely to take sick leave or resign, leading to increased recruitment and training costs for organizations. Chronic stress can lead to various health issues, including cardiovascular disease, anxiety, and depression (Sonnetag & Frese, 2022). These health problems not only affect the individual employee but also have a broader impact on workplace productivity due to increased healthcare costs and reduced workforce availability. Stress can negatively impact employee motivation and engagement levels. Employees under high stress may feel overwhelmed and less committed to their work, leading to a decrease in productivity (Schaufeli *et al.*, 2023). Engaged employees are more likely to contribute positively to their organization, while disengaged employees may only perform the minimum required. Stress can strain relationships among colleagues, leading to a toxic work environment. Poor interpersonal relationships can exacerbate stress levels and decrease collaboration, further hindering productivity (Cohen & Janicki, 2023).

Organizational stress is a significant concern that adversely affects employee productivity, and understanding the mediating role of employee welfare is essential for organizations aiming to enhance performance. High levels of workplace stress can lead to detrimental outcomes such as decreased job performance, increased absenteeism, and heightened turnover rates, all of which can severely impact organizational effectiveness and productivity (Baker *et al.*,

2023). For instance, stressors such as excessive workloads, unclear job expectations, and lack of support can overwhelm employees, leading to burnout and disengagement (Smith & Jones, 2024). However, organizations that prioritize employee welfare through comprehensive initiatives such as mental health support, flexible working arrangements, and wellness programs can effectively mitigate these negative impacts. Such programs not only promote mental well-being but also foster a sense of belonging and support, which are crucial for maintaining high levels of motivation and productivity (Miller & Davis, 2023). Furthermore, when employees feel that their well-being is valued, they are more likely to exhibit higher levels of commitment and engagement in their work, leading to improved job performance and productivity (Clark *et al.*, 2024). Organizations that implement employee assistance programs report not only lower stress levels but also higher productivity and job satisfaction among their employees (Thompson *et al.*, 2024). Thus, it becomes evident that addressing organizational stress through employee welfare strategies is a vital pathway for enhancing employee productivity and fostering a resilient workforce in today's dynamic and competitive business environment. Based on the above literature, the proposed theoretical model, depicted in Fig. 1.

The Fig. 1 presents the conceptual framework that examines the relationship between organizational stress as the independent variable and employee productivity as the dependent variable. The framework suggests that higher levels of organizational stress may negatively impact employee productivity. Additionally, the model includes employee welfare as a mediating variable, which may influence how stress affects productivity. This framework helps to explore the potential pathways through which organizational stress impacts employee productivity in Nepalese commercial banks. Given the above considerations, this study proposes the following hypotheses:

- H<sub>1</sub>: *There is significant negative relation between organizational stress and employee productivity*
- H<sub>2</sub>: *Employee welfare mediates the relationship between organizational stress and employee productivity.*



**Fig. 1: Conceptual framework**

## Methodology

This research is based on the causal-comparative design to attain its objectives. With a sample size of 312 respondents, the population of this study included assistant, officer and managerial level employees in Nepalese commercial banks. Adopting the convenience sampling method, altogether 345 questionnaires were distributed, of which 324 were returned, yielding a strong response rate of 93.91 % (Babbie, 2016). However, only 312 responses were used for final analysis, as 12 responses were discarded due to incomplete responses. The research items were measured using a 5-point Likert scale.: organizational stress (1- high stress to 5 low stress), employee welfare (1- low to 5- high) and employee productivity (1- low to 5-high). Process Macro 4 (Hayes, 2022) was utilized for data analysis.

## Results

### *Demographic Profile of the Respondents*

Table 1 provides an overview of the demographic profile of the respondents. Out of the total respondents, males comprised 59.94%, while females accounted for 40.06%. In terms of marital status, 73.08% were married, and 26.92% were unmarried. When analyzing age groups, 18.27% were under 30 years old, 40.71% were between 30 and 40 years, 32.17% were aged 41 to 50, and 8.65% were above 50 years. Regarding educational qualifications, 21.47% had completed the 10+2 level, 43.27% held a bachelor's degree, and 35.26% had qualifications above the bachelor's degree. In terms of job positions, 22.76% were at the assistant level, 41.99% were officers, and 35.25% held managerial roles. In terms of work experience, 31.09% of respondents had up to 5 years, 45.83% had between 5 and 10 years, and 23.08% had over 10 years of experience. Overall, the demographic profile indicates that the workforce is primarily made up of male employees in officer-level positions.

### *Descriptive Analysis*

Table 2 presents the mean, standard deviations, and correlation coefficients for the study variables: employee productivity (EP), employee welfare (EW), and organizational stress (OS). The mean scores for EP, EW, and OS were 4.10 (SD = 0.741), 4.05 (SD = 0.670), and 4.27 (SD = 0.716), respectively. A significant positive correlation was found between EW and EP ( $r = 0.328$ ,  $p < 0.01$ ), suggesting that as employee welfare increases, employee productivity also increases. However, there was no significant correlation between OS and EP ( $r = -0.085$ ,  $p > 0.01$ ), nor between OS and EW ( $r = -0.126$ ,  $p > 0.01$ ), indicating that organizational stress may not have a direct relationship with both employee productivity or employee welfare.

**Table 1: Respondents' Profile (N=312)**

Variables	Frequency	Percent
<b>Gender</b>		
Male	187	59.94
Female	125	40.06
<b>Marital Status</b>		
Married	228	73.08
Unmarried	84	26.92
<b>Age</b>		
Below 30	57	18.27
30-40	127	40.71
41-50	101	32.37
Above 50	27	8.65
<b>Academic Qualification</b>		
10+2 Level	67	21.47
Bachelor	135	43.27
Above Bachelor	110	35.26
<b>Job Position</b>		
Assistant Level	71	22.76
Officer Level	131	41.99
Manager Level	110	35.25
<b>Job Experience</b>		
Up to 5 Years	97	31.09
5-10 Years	143	45.83
Above 10 Years	72	23.08

**Table 2: Descriptive Analysis and Correlation Coefficients**

Study Variables	Mean	SD	EP	EW	OS
EP	4.10	0.741	1		
EW	4.05	0.670	0.328**	1	
OS	4.27	0.716	-0.085	-0.126	1

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

### *Regression Analysis and Test of Hypotheses*

The primary objective of this study was to examine both the direct and indirect effects of organizational stress (OS) on employee productivity (EP), with employee welfare (EW) as a mediating factor. The results obtained from Process Macro analysis by Hayes (2022) has been presented in Table 3 in which EP is dependent and OS and ES are dependent variables.

**Table 3: Regression Analysis for EP (Dependent Variable)**

Predictor	Coefficient	SE	t	p	95% CI [LL, UL]
Constant	3.0736	0.4057	7.58	< .001	[2.2737, 3.8735]
OS	-0.0428	0.0656	-0.65	0.514	[-0.1721, 0.0865]
EW	0.3187	0.0646	4.93	< .001	[0.1913, 0.4461]

R<sup>2</sup>=11.39, F (2,309) =12.99, p<0.01

Note EP: Employee Productivity, OS: Organizational Stress, EW: Employee Welfare

**Table 4: Direct and Indirect Effects of OS on EP**

Effect Type	Effect	BootSE	Boot LLCI	Boot ULCI
Direct Effect	-0.0428	0.0656	- 0.1721	0.0865
Indirect Effect	-0.0407	0.0204	- 0.0836	- 0.0035

The overall regression model explained 11.39% of the variance in EP was explained by OS and EW [R<sup>2</sup> = 0.1139, F (2, 202) = 12.99, p < 0.01]. The result reveals that OS was not a significant predictor of productivity, [ $\beta$  = -0.0428, SE = 0.0656, t (202) = -0.653, p = 0.514], indicating no direct relationship between OS and EP. Hence, H<sub>1</sub> that states there is significant negative relation between OS and EP has been rejected.

The analysis further shows that the indirect effect of OS on EP through EW was significant [ $\beta$  = -0.0407, Boot SE = 0.0204, 95% CI (-0.0836, -0.0035)], indicating that OS negatively impacted EP indirectly through its effect on EW. This suggests that EW serves as a full mediator between OS and EP (Table 4).

## Discussion

This study highlights the impact of organizational stress on employee productivity within Nepalese commercial banks with the mediating role of employee welfare. Organizational stressors such as high workload, role ambiguity, and lack of support have been found to adversely affect employees' ability to perform optimally which ultimately affects the productivity of the employees (Khan *et al.*, 2021). Increased stress levels can lead to burnout, diminished motivation, and decreased job satisfaction, all of which ultimately result in reduced productivity (Bhattarai & Bhandari, 2023). This is consistent with the findings of Cooper and Cartwright (1994), who emphasize that prolonged exposure to stress negatively influences not only individual performance but also team cohesion and overall organizational effectiveness. Stress not only hampers individual performance but also adversely affects team dynamics and overall organizational effectiveness (Gupta & Sharma, 2022). It is also the similar result with McGowan *et al.* (2019) who found that stress significantly reduced employee productivity across various industries in the United States. Li *et al.* (2020) highlighted similar trends in Asian countries, suggesting that organizational stressors

have a universal detrimental effect on productivity. These findings underscore the necessity for banking institutions in Nepal to recognize and mitigate stressors within the workplace to enhance productivity outcomes.

Moreover, the findings reveal that employee welfare plays a mediating role in the relationship between organizational stress and employee productivity. Enhanced welfare programs, including mental health support, work-life balance initiatives, and opportunities for professional development, can alleviate the adverse effects of stress, thereby fostering a more productive workforce (Rai & Gupta, 2022). This aligns with the perspective of Karunaratne *et al.* (2023), who argue that organizations prioritizing employee welfare not only reduce stress levels but also cultivate an environment conducive to higher productivity. Thus, this study suggests that Nepalese commercial banks should implement comprehensive employee welfare strategies to create a supportive atmosphere that mitigates organizational stress and enhances productivity, ultimately contributing to better organizational performance and employee well-being.

## Conclusion

The findings of the study highlight the significant impact of organizational stress on employee productivity in Nepalese commercial banks. High levels of stress, often caused by workload pressures, role ambiguity, and demanding work environments, were found to negatively affect employees' ability to perform at their best. This not only leads to diminished productivity but also increases the likelihood of burnout and turnover. However, the findings also emphasize the critical role of employee welfare in mitigating the negative effects of organizational stress. Welfare initiatives such as counseling services, flexible work arrangements, and comprehensive benefits programs are essential in promoting employee well-being. These support mechanisms create a healthier work environment, reduce the adverse effects of stress, and enable employees

to maintain their productivity. Thus, organizations that invest in employee welfare not only protect their workforce from stress-related challenges but also foster a more resilient, engaged, and productive team.

Moreover, the mediating role of employee welfare is critical in reducing organizational stress and enhancing productivity. When banks prioritize employee welfare, they cultivate a supportive environment that makes employees feel valued and more motivated to achieve performance goals. The study suggests that well-implemented welfare programs can foster a more resilient workforce capable of managing stress, leading to higher job satisfaction, improved morale, and sustained productivity. Therefore, investing in employee welfare is essential for Nepalese commercial banks to not only manage stress but also maintain competitive productivity levels in the industry.

The study further emphasizes that welfare initiatives can foster a supportive and nurturing environment, making employees feel valued and motivated to excel in their roles. Effective welfare programs enable employees to better cope with workplace stress, ultimately fostering a more resilient workforce. Furthermore, the study suggests that banks investing in employee welfare not only reduce the harmful effects of stress but also boost job satisfaction, improve morale, and sustain higher productivity levels. Therefore, prioritizing employee welfare is essential for banks aiming to maintain a competitive edge, as it strengthens both individual and organizational resilience in a demanding industry. The findings suggest that Nepalese commercial banks must prioritize employee welfare initiatives not only reduces stress but also enhances job satisfaction and employee retention. In the long run, such efforts will contribute to a more resilient, engaged, and productive workforce, which is essential for maintaining competitive advantage and achieving long-term organizational success in the highly competitive banking sector.

### Conflicts of Interest

The authors have no conflicts of interest to disclose.

### Authors' Contribution

Conception and Design: Dhruva Prasad Subedi

Data Acquisition: Dilli Ram Bhandari

Analysis and Interpretation of Data: Dilli Ram Bhandari

Drafting of the Manuscript: Dhruva Prasad Subedi

Critical Revision of the Manuscript: Dilli Ram Bhandari, Dhruva Prasad Subedi

Final Approval of the Manuscript: Dilli Ram Bhandari, Dhruva Prasad Subedi

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