


JOB STRESS AMONG EMPLOYEES OF BANKING SECTOR IN KLANG VALLEY

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ARTICLE INFO	<u>ABSTRACT</u>
<p>Article history:</p> <p>Received 24 July 2023</p> <p>Accepted 17 October 2023</p>	<p>Purpose: The objective of this study was to identify the level job stress via workload, time pressure, working environment and, role of ambiguity among banking sector in Klang Valley. This study also to examines the relationship between workload, time pressure, working environment, and role of ambiguity toward job stress.</p>
<p>Keywords:</p> <p>Job Stress; Banking Employee Sector; Workload; Time Pressure; Working Environment; Role of Ambiguity.</p> <div data-bbox="172 981 480 1227" style="text-align: center;">  </div>	<p>Theoretical framework: Recent literature has reported banks have undergone significant organizational and structural changes and left their mark on the working circumstances and daily lives of employees.</p> <p>Design/Methodology/Approach: This study uses a cross-sectional survey research design, with a quantitative research approach. The population of this study consists of banking management staff for one of Malaysia's top banking groups. The data were analysis using statistical analysis of descriptive and inferential studies with Pearson correlation test.</p> <p>Findings: The findings reveal that role of ambiguity is the main causes effected the job stress among banking employee follow by time pressure and working environment. The correlation analysis also revealed that there is a significant and positive relationship with the moderate level between workload, time pressure, working environment and, role of ambiguity toward job stress among banking employees.</p> <p>Research, Practical & Social implications: These empirical findings may offer essential info for job stress among banking sector which aids recognize the recommendations that would have a better impact on reducing job stress, which may be applicable in Malaysia and other countries well.</p> <p>Originality/Value: The results indicate that the number of publications is growing, and contributed to banking sector policies based on staff well-being and human capital resources.</p> <p>Doi: https://doi.org/10.26668/businessreview/2023.v8i10.3751</p>

ESTRESSE NO TRABALHO ENTRE FUNCIONÁRIOS DO SETOR BANCÁRIO NO VALE DE KLANG

RESUMO

Objetivo: O objetivo deste estudo foi identificar o nível de estresse no trabalho por meio da carga de trabalho, pressão de tempo, ambiente de trabalho e papel da ambiguidade entre o setor bancário no Vale de Klang. Este estudo também examina a relação entre carga de trabalho, pressão de tempo, ambiente de trabalho e papel da ambiguidade em relação ao estresse no trabalho.

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Enquadramento teórico: A literatura recente refere que os bancos passaram por mudanças organizacionais e estruturais significativas e deixaram a sua marca nas circunstâncias de trabalho e na vida quotidiana dos funcionários.

Desenho/Methodologia/Abordagem: Este estudo utiliza um desenho de pesquisa de levantamento transversal, com abordagem de pesquisa quantitativa. A população deste estudo consiste no pessoal de gestão bancária de um dos principais grupos bancários da Malásia. Os dados foram analisados por meio de análise estatística de estudos descritivos e inferenciais com teste de correlação de Pearson.

Resultados: Os resultados revelam que o papel da ambiguidade é a principal causa do estresse no trabalho entre os funcionários bancários, seguido pela pressão do tempo e do ambiente de trabalho. A análise de correlação revelou também que existe uma relação significativa e positiva com o nível moderado entre carga de trabalho, pressão de tempo, ambiente de trabalho e papel da ambiguidade em relação ao estresse no trabalho entre os funcionários bancários.

Implicações de investigação, Práticas e Sociais: Estas conclusões empíricas podem oferecer informações essenciais sobre o stress no trabalho no setor bancário, o que ajuda a reconhecer as recomendações que teriam um melhor impacto na redução do stress no trabalho, o que também pode ser aplicável na Malásia e noutros países.

Originalidade/Valor: Os resultados indicam que o número de publicações está a crescer e contribuiu para políticas do sector bancário baseadas no bem-estar do pessoal e nos recursos de capital humano.

Palavras-chave: Estresse no Trabalho, Setor Bancário, Carga Horária, Pressão do Tempo, Ambiente de Trabalho, Papel da Ambiguidade.

ESTRÉS LABORAL ENTRE LOS EMPLEADOS DEL SECTOR BANCARIO EN EL VALLE DE KLANG

RESUMEN

Propósito: El objetivo de este estudio fue identificar el nivel de estrés laboral a través de la carga de trabajo, la presión del tiempo, el entorno laboral y el papel de la ambigüedad entre el sector bancario en Klang Valley. Este estudio también examina la relación entre la carga de trabajo, la presión del tiempo, el entorno laboral y el papel de la ambigüedad en el estrés laboral.

Marco teórico: La literatura reciente ha informado que los bancos han experimentado importantes cambios organizativos y estructurales y han dejado su huella en las circunstancias laborales y la vida cotidiana de los empleados.

Diseño/Methodología/Enfoque: Este estudio utiliza un diseño de investigación de encuesta transversal, con un enfoque de investigación cuantitativo. La población de este estudio está formada por el personal directivo bancario de uno de los principales grupos bancarios de Malasia. Los datos fueron analizados mediante análisis estadístico de estudios descriptivos e inferenciales con prueba de correlación de Pearson.

Hallazgos: Los hallazgos revelan que el papel de la ambigüedad es la principal causa que afecta el estrés laboral entre los empleados bancarios, seguida por la presión del tiempo y el ambiente de trabajo. El análisis de correlación también reveló que existe una relación significativa y positiva con el nivel moderado entre la carga de trabajo, la presión del tiempo, el ambiente de trabajo y el papel de la ambigüedad hacia el estrés laboral entre los empleados bancarios.

Implicaciones prácticas, Sociales y de Investigación: estos hallazgos empíricos pueden ofrecer información esencial sobre el estrés laboral en el sector bancario, lo que ayuda a reconocer las recomendaciones que tendrían un mejor impacto en la reducción del estrés laboral, que pueden ser aplicables también en Malasia y otros países.

Originalidad/Valor: Los resultados indican que el número de publicaciones está creciendo y ha contribuido a las políticas del sector bancario basadas en el bienestar del personal y los recursos de capital humano.

Palabras clave: Estrés Laboral, Sector de Empleados Bancarios, Carga de Trabajo, La Presión del Tiempo, Ambiente de Trabajo, Papel de la Ambigüedad.

INTRODUCTION

Stress is seen as a widespread occurrence that deeply impacts individuals. The influence of globalization, which heightened global competition and consumerism, rises job stress levels in the modern era that is marked by swift technological progress. Due to the rising job stress

levels, workers are ill, underproductive, unmotivated, and apprehensive at work. High job demands and a lack of control over the situation can contribute to workplace stress for both employees and employers. Some stress is referred to as "challenge" or "positive stress," but mental and physical changes can occur when stress is excessive. While stress is not a medical condition, vulnerability to stress leads to mental illness. The Institute of Psychiatry stated those with high-stress jobs are twice as likely as others to develop major depression or anxiety (DeHoff and Cusick, 2018). Employees' job stress can occur regardless of position, gender, or employment type. Stress has become an unavoidable element among workers, which is associated with an individual's ability to manage resources, environmental demands, and other unforeseen weakness to the process when performing an activity.

Workplace workload and interpersonal interactions were most important in the context of job stress in banking sector. Harry (2020) states that stress levels are rising at an alarming rate among employers and employees. Based on the study by Bhui et al., (2016), the reactions of stress in the workplace are not a distinct element because employees constantly experience and feel pressured. External causes, such as advances in technology and shifts in a country's economic climate, are also contributing to an increase in the stress that workers experience on the job (Dharma, Hady and Zefriyenni, 2023; (Runtunuwu, Husen and Jay, 2023). Multinational corporations operating worldwide and employing people from various cultural backgrounds are also likely to experience high-stress levels. According to Yu et al. (2021), job stress could result in increased job insecurity, which in turn would cause employees to experience feelings of stress and unease. The workplace stress that people experience has become an even superior issue due to job reorganization, globalization, and an increase in the demand placed on the task at hand.

Most of banking sector organizations face the issue of time pressures. Recently, a few studies have focused on the impact of time pressure on employee performance, like the study by Škerlavaj et al., (2018). It demonstrated that employee performance resulted in high efficiency costs due to being led significantly on high rejection rates of offers, which can be influenced by time pressures (Murali, Basit and Hassan, 2017). In the same time, they also discovered that employee's attitude toward risk is also influenced by time pressures. From the increased employee's physiological stress, employees become risk takers and prevent themselves from thinking strategically (Lee and Kim, 2023). Relatively, employees' personality and their external lifestyle determines their ability to cope. According to Gilani and Anum Rabbani, (2020), role ambiguity is associated with anxiety. Ambiguity originates beyond the

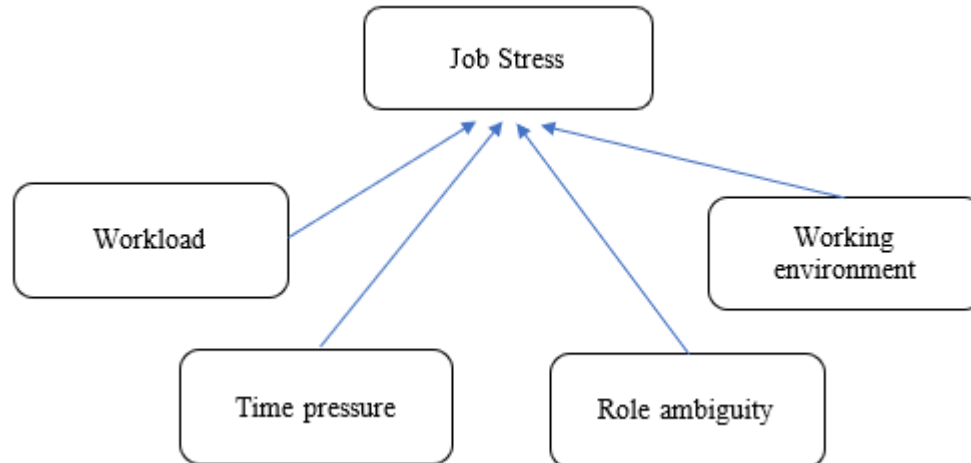
complexity of an individual's comprehension and the rising demands. According to Wu et al. (2019), Joy (2020) and Wu et al., (2019), ambiguous tasks without appropriate direction decrease productivity and difficulties in achieving their job performance goals (Dharma, Hady and Zefriyenni, 2023).

Employees feeling unappreciated caused of extreme job stress may lead to employees' inability to think clearly and their tendency to be slow at work, causing their performance to worsen. According to Murali et al. (2017), worker stress is also connected with emotional weariness, unfavourable self-evaluations, and low self-esteem. Enough stress can spark employees' potential and improve workplace performance. Furthermore, the absence of competent leadership can be a source of stress and lead to conflict between employers and employees within a company. Discomfort among employees also happens if they are working in an isolated workplace. Consequently, this study seeks to identify the primary causes of worker stress in banking sector, proposing solutions to the problem of worker stress. Nonetheless, this study claims that future problems for the organization and its employees may occur if this issue remains unattended. Therefore, this paper aims to identify the level job stress via workload, time pressure, working environment and, role of ambiguity among banking sector in Klang Valley. This paper will also focus on assessing the relationship between workload, time pressure, working environment, and role of ambiguity toward job stress among banking sector in Klang Valley. These empirical findings may offer essential info for job stress among banking sector which aids recognize the recommendation that would have a better impact on reducing job stress, which may be applicable in Malaysia and other countries well.

THEORETICAL FRAMEWORK

The theoretical framework of this study created based on a combination of theories and models which are (1) Lazarus Stress Theory (Folkman, 2013) and (2) Model Person-Environment Fit (Robert D. Caplan, 1987). Based on Lazarus Stress Theory, highlight three of the stress indicators such as stimulus, response and process. While the Person-Environment Fit Model theory explains that there is an imbalance between an individual and his environment. The combination of theory and model are presented as a conceptual framework in this study illustrate in Figure 1.

Figure 1. The research conceptual framework



Source: Prepared by authors, 2023

Based on figure 1, it shows the relationship between factors contributing to the occurrence of stress in the workplace. The stress variable in this figure explains the variables that are affected by the factors of change in independent variables such as workload, time pressure, role ambiguity and working environment. These factors normally know as stimuli, reactions and processes of stress. Stressful conditions are also affected by the individual's environment. The foreseen relationship in the framework of this study shows a positive relationship between the variables, where an increase in the independent variable will affect the increase in the dependent variable (Rose and Mustafa, 2018). Thus, its significance in the context of the study, changes in the banking system that are too drastic cause job competition in the banking sector to become more challenging, that is, employees need to have a strong mentality and be able to adapt to the environment quickly (Robert D. Caplan, 1987).

METHODOLOGY

This study uses a cross-sectional survey research design, with a quantitative research approach. A survey research design is appropriate for research that seeks to generalise to the study population. The population of this study consists of banking management staff for one of Malaysia's top banking groups. A total of 300 study populations was identified in the Klang Valley area. Based on the number of the population suggested by (Cohen et al., 2001), a minimum sample of 132 samples is needed for the generalization of the study population. Thus, a systematic random sampling method was used to select banks under the banking group. The results of a systematic random sampling have listed as many as five bank branches. Next, a simple random sampling method is carried out based on a list of respondent names that have been identified and selected to be a sample. Given the small population size, this random

sampling approach is appropriate for use, and all chosen samples have an equal chance of being chosen as the study sample (Majid, 2020). A total of 200 questionnaires was distributed, and only 160 questionnaires were successfully collected again. Data cleaning was carried out and only 150 questionnaires were valid for analysis. The questionnaire adapted from past researchers for each construct must have an internal consistency value exceeding (Cronbach's Alpha = 0.70) as recommended by (Majid, 2020) in Table 1.

Table 1. Research Instrument

Construct	Number of items	Alpha Cronbach
Workload	6	0.79
Time pressure	6	0.82
Role ambiguity	6	0.84
Working environment	6	0.80
Job stress	6	0.70

Source: The instrument adapt from Ehsan and Ali, 2019 and Zainuddin *et al.*, 2021

Pilot study was conducted involving a sample of 40 respondents. The results of the pilot test show that the entire construct has high reliability which is (1) Workload = 0.80, (2) Time pressure = 0.83, (3) Role ambiguity = 0.80, (4) Working environment = 0.79, and (5) Job stress = 0.75. The greater the Cronbach Alpha value, the greater the reliability of the items in explaining their construct (George and Mallery, 2016). Statistical analysis of descriptive and inferential studies is adapted, where the score mean interpretation in use to identify the level of work pressure, role of ambiguity, time pressure, working environment and job stress among banking sector in Klang Valley using descriptive approach. The interpretation of the descriptive findings referring to the recommendations of Newman, (2006) is explained in Table 2.

Table 2. Interpretation of The Trend Level of Mean Score

Score	Interpretation
3.68-5.00	High
2.34-3.67	Moderate
1.00-2.33	Low

Source: Newman, 2006

Whereas, the Pearson correlation test is used to examine the relationship between work pressure, role of ambiguity, time pressure, working environment and job stress among banking sector in Klang Valley. Researchers have complied with the requirement to carry out parametric statistical analysis based on the suggestion made by Chua, (2014) and Majid (2020). This study using an interpretation of correlation recommend by Alias, (1997) represented in table 3 as follow.

Table 3. The Correlation Interpretation

Correlation coefficient	Strength
0.00 – 0.20	Very poor
0.21 – 0.40	Low
0.41 – 0.60	Moderate
0.61 – 0.80	High
0.81 – 1.00	Very high

Source: Alias, 1997

RESULTS AND DISCUSSION

Table 4 presents the profile of the respondents. The results show that the total sample involvement in this study around of 150 samples. Based on the gender demographic distribution present that 36.6 percent of the sample are male, and 63.3 percent are female. Most of the respondents in marital status are married (83%), and follow by single status (44%) also only one record as divorce (0.7%). The results of descriptive for respondent profile in level of education aspect record that, bachelor degree level is the most higher education level among the respondent with the 93 percent, follow by diploma 49 and 8 for master degree level. Next, about 66 percent respondent annual income amount RM 5000 and above comparing RM 1, 501 – RM 3, 000 it recorded only 34 percent.

Table 4. The Profile of Respondents

Demographic variabel	Frequency (n = 150)	Percent (%)	
Gender	Male	55	36.6
	Female	95	63.3
Marital status	Single	66	44.0
	Married	83	55.3
	Divorce	1	0.7
Level of education	Diploma	49	32.7
	Bachelor degree	93	62.0
	Master's degree	8	5.3
Income	RM 1, 501 – RM 3, 000	51	34.0
	RM 5, 000 and above	99	66.0

Source: Prepared by authors, 2023

Job Stress Among Employees of Banking Sector

Table 5 present the level of stress included the factor like (1) workload; (2) time pressure; (3) working environment; (4) role of ambiguity and, (5) job stress among banking sector in Klang Valley. According to Bruggen, (2015) the definition of workload is the amount of work that is given to a person during a particular time period. Workload is the term used to describe all of the activities that need employees to spend their time directly or indirectly executing professional tasks, responsibilities, and interests when they are at work. Workload disparities can be significantly influenced by factors such as educational qualifications, specialisation areas, and organisational positions. Workload balancing is crucial since over

workload harms employee health and psychology and also affects job satisfaction (Inegbedion *et al.*, 2020).

Bruggen (2015) found that the performance of employees is at its highest point when the workload is moderate, but it drops off significantly both when workload is low and high. In the era of banking digitalization, the number of banking workers has been steadily decreasing from one year to the next in tandem with the progression of banking digitalization and the reduction in the number of bank office networks. As result of a decrease in human resources within the banking sector, bank workers will have increased workloads as the entire globe moves towards digitalization (Johan and Satrya, 2023). Employee performance at the bank will be impacted by the scope of the workload due to the employee's ability related to the level of success in completing his work and affect the performance of the bank's employees. As indicated from the analysis, the mean score for all the workloads items towards job stress was moderate, except for participated in meeting (M=3.68, SD=0.66) and collaboration with others (M=3.68, SD=0.66).

The respondents in the current study have a high level of workload due to participated in meeting and collaboration with others. Renugadevi, (2019) found that employees in the banking sector experience significant job stress due to work overload and which has a negative impact on employees work life balance between their work and personal life. In study Das, (2016) that the women employees in the bank sector are facing high job stress due to carrying work assignments to home, stay at office even after their working hours and not able spend quality time with family and friends. These findings are consistent with Johari *et al.*, (2016), who found that quality of performance is highest under moderate levels of workload.

Table 5. Mean Level of Interpretation Job Stress

Construct items	Mean (M)	Standard Deviation (SD)	Interpretation
Workload			
My work assignments are always clearly explained to me.	3.59	0.69	Moderate
The amount of work I am expected to finish each week is reasonable.	3.60	0.70	Moderate
I actively participated in meeting and/or consultations.	3.68	0.66	High
My work is evaluated based on a fair system of performance standards.	3.57	0.74	Moderate
Collaboration with others was very productive.	3.76	0.59	High
I took on challenging work tasks; when available.	3.59	0.71	Moderate
Time pressure			
I manage to plan my work so that it is done on time.	3.62	0.74	Moderate
I worked at keeping my job skills up-to-date.	3.69	0.74	High
I knew how to set the right priorities.	3.87	0.61	High

I was able to perform my work well with minimal time and effort.	3.61	0.78	Moderate
I make decisions without consulting it hers due to time pressures upon the task at hand.	3.42	0.88	Moderate
I tend to overcome barriers to reach goals.	3.76	0.72	High
Working Environment			
I actively looked to improve my performance at work.	3.91	0.66	High
I actively participated in work meetings.	3.64	0.79	Moderate
I did more than was expected of me.	3.71	0.73	High
I kept looking for new challenges in my job.	3.63	0.76	Moderate
I come up with creative solutions to new problems.	3.65	0.78	Moderate
I started new tasks myself; when my old ones were finished.	3.73	0.74	High
Role of ambiguity			
I have an accurate written job description.	3.69	0.77	High
I am provided with all trainings necessary for me to perform my job.	3.66	0.73	Moderate
I have received the right amount of support and guidance from my direct supervisor.	3.73	0.71	High
My work assignments are always clearly explained to me.	3.71	0.71	High
I was able to separate main issues from side issues at work.	3.66	0.72	Moderate
I have a clear focus on what we need to do as an organization.	3.73	0.72	High
Job Stress			
I set too much priority towards my job; then my personal life.	3.51	0.78	Moderate
The management of this organization is supportive to me.	3.63	0.64	Moderate
Does this job cause; stress in your personal life?	3.35	0.83	Moderate
I am involved in the job; even during my off days.	3.38	0.92	Moderate
I took on extra responsibilities.	3.67	0.69	Moderate
I managed to plan my work so that I finished it on time.	3.69	0.80	High

Source: Prepared by authors, 2023

Over the past decades, banks have been undergoing significant shifts in their organisational structures and organisational practises due to deregulation in labour markets, developing advanced up-to-date technology frequently, achieving sales targets and worldwide economic crisis (Chienwattanasook and Jermisittiparsert, 2019). According to Johan and Satrya, (2023) time pressures be a major reason causing poor performance of employees in banking sector. The findings unveiled that, majority of the respondents agreed that they have moderate level of time pressure on manage and perform to their work plan with minimal time and effort. However, in this study found that, the banking sector employees still have high time pressure on keeping job skills up-to-date (M=3.69, SD=0.74), set the right priorities (M=3.87, SD=0.61), overcome barriers to reach goals (M=3.76, SD=0.72). Findings revealed that working under excessive tasks with high time pressure, wide job focus, unlimited working hours and lack of specific job goals negatively impact employee performance. According to Murali et al., (2017) time pressure negatively affects staff performance in both commercial and public banks in

South Africa. These findings are consistent with Lyimo and Joachim, (2022), who that long working hours, limited time to complete their duties, unlimited working hours, lack of job autonomy and lack of access to flexible work arrangements may lower job satisfaction because it affects wellbeing at work and home.

Employees in the banking sector must be vigilant due to the nature of their job, which involves handling monetary transactions with zero tolerance for negligence. They often face environmental challenges, such as working in crowded spaces and cramped cubicles. The employees in stressful environment during working hours that lead to affects the level of their job satisfaction. According to Ali Junejo et al., (2020) the working environment is a crucial factor in determining job satisfaction among employees in banking sector. The findings unveiled that, majority of the respondents agreed that they have moderate level of working environment for participate in work meetings ($M=3.64$, $SD=0.79$), looking new challenges in job ($M=3.63$, $SD=0.76$), and come up with creative solution to new problems ($M=3.65$, $SD=0.78$). However, in this study found that, the banking sector employees still have high working environment opportunities to improve my performance at work ($M=3.91$, $SD=0.66$). This study finding suggested that working environments (including styles leadership, organizational culture, a span of control, and HR policies) at work place need improvement to help increase employee job performance and internal motivation.

Role ambiguity refers to a situation in which an employee experiences uncertainty regarding the expectations associated with their role (Azzahra, Ilmi and Wijaya, 2021). For example, employees may experience uncertainty regarding their responsibilities, task prioritisation, and the criteria for evaluating their work. For example, employees who are unable to perform a part of the job or understand instructions and are confused about their job descriptions will be unsatisfied with their work. Role ambiguity moderately decreases job performance, job happiness, and organisational commitment and increases burnout. The banking sector is a profit-driven industry that aims to maximise profits through effective and efficient operations, leading to uncertainties regarding the role of employees. The majority mean score for the items regarding role of ambiguity was high. Many employees in banking sector were aware of their working role with clear focus on needs of organizations ($M=3.73$, $SD=0.72$), written job description ($M=3.69$, $SD=0.77$) and work assignments ($M=3.71$, $SD=0.71$). However, in this study found that, the banking sector employees still have moderate level of role ambiguity due to provide lack of trainings necessary ($M=3.66$, $SD=0.73$). This study finding suggested that prevent ambiguity in various situations in workplace via

continuously communicate with team members and manager about the plans and progress toward the same goals and objectives.

Job stress has become one of the most common "occupational diseases", affecting people both physically and psychologically as well as their work performance. According to Murali et al., (2017), some of the typical stress factors that are occurring in the workplace today include role ambiguity, organisational change, job demands, bullying, and violence. For example, high levels of job stress and dissatisfaction in job performance have been attributed to a lack of management support in finishing the assignment. As indicated from the analysis, the mean score for all the job stress items was moderate, except for finished work on time (M=3.69, SD=0.80). Employees experience high levels of stress when they are required to meet strict deadlines set by their employers, without accepting any given reason. These findings are consistent with Murali et al., (2017), high task load or job assignments with limited deadlines are associated with increased employee turnover.

The Relationship Between Workload, Time Pressure, Working Environment, and Role of Ambiguity toward Job Stress Among Banking Sector in Klang Valley

Table 6. Pearson Correlation

Variabel	Workload	Time pressure	Working environment	Role of ambiguity
Pearson Correlation	0.52**	0.59**	0.56**	0.58**
Job stress Sig. (2-tailed)	0.001	0.001	0.001	0.001
N	150	150	150	150

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

Source: Prepared by authors, 2023

Table 6 shows the results of Pearson correlation testing between workload, role of ambiguity, time pressure, and working environment towards job stress among banking sector in Klang Valley. The results show that there is a significant and positive relationship between workload (r = 0.52, Sig. = 0.001), role of ambiguity (r = 0.58, Sig. = 0.001), time pressure (r = 0.59, Sig. = 0.001), and working environment (r = 0.56, Sig. = 0.001) towards job stress among banking sector in Klang Valley (p < 0.01). Where the relationship that exists between the independent variable and the dependent variable (Job stress) is generally at a moderate level of strength, falling between (r = 0.52) and (r = 0.59) as suggested by Alias (1997). The results clearly reveal that the factor such as workload, time pressure, working environment and role of ambiguity is the significant indicator effected the job stress. Which is, all that factors can effected the quality of life in the long term. This results in line with previous study reveal that

job stress and a low quality of work-related life Hashemi et al., (2023). Saedpanah et al., (2023) also reveal that workload are directly influence the job stress. Thus, the result of this finding concludes that the null hypothesis is rejected.

CONCLUSION AND RECOMMENDATION

This study has highlighted the level of job stress via workload, time pressure, working environment, and role of ambiguity among banking sector in Klang Valley. The banking sector will always have to deal with the issue of stress. The majority of employees suffer from serious stress-related illnesses and a wide range of psychological problems. As a result, management should take various steps to assist employees in recovering from its severe impact. Since job pressure and work-life imbalance are the main causes of job stress in banking, the organisation should encourage employees to take on responsibilities that balance work and family. This study suggests conducting similar research in other organisations and sectors, such as the hotel industry, education sector, and service industry, to determine if similar results can be obtained. From the findings, some recommendations are put forward to provide the platform for developing guidelines and strategies to reduce the job stress in banking sector.

This research has several limitations including, it only accommodates a few indicators uses one data source (only one banking group), and participants are limited to banking management staff only in Klang Valley area. In addition, this study only focusses to the factor influencing work stress banking sector and also just to find the relationship and strength between the independence variable only.

Based on the research scope and finding, the recommendation is provided to resolve the long term well-bing in bangking sector among employee. The list of recommendation as follow:

- Superiors and organisational management must provide the best guidance, especially for new hires, to help them understand the main duties and positions in the organisation and avoid role ambiguity.
- Develop a comprehensive Stress Management Programme targeting employees across all hierarchical levels.
- Take adequate steps to redesign job and role clarification base on employees' abilities and capacities to eliminate role ambiguity.
- Implement additional job-oriented training programmes and open channel of communication to enhance employees' skills and strengthen their confidence, thereby enabling them to perform their duties more effectively.

- Conduct a stress audit at every level of the organisation in order to locate potential sources of stress and find ways to improve working conditions while reducing workplace tension.
- Offer counselling services for work-related and personnel issues, along with support from a team of professionals specialising in welfare, health, and counselling.
- The top management should implement an effective system for rewarding and recognising outstanding performance.

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