

**THE INFLUENCES OF WORK OVERLOAD, ROLE  
CONFLICT, WORK-FAMILY CONFLICT, AND  
CAREER DEVELOPMENT TOWARDS JOB STRESS  
AMONG EMPLOYEES IN BANKING INDUSTRY**

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The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry





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## DECLARATION

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- (3) Equal contribution has been made by each group member in completing the FYP.
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## DEDICATION

This dissertation is dedicated to:

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For guide us throughout the completion of this research study.

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## LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
CD	Career Development
COR	Conservation of Resources
DF	Degree of Freedom
DV	Dependent Variable
FWC	Family-to-Work Conflict
H	Hypothesis
IV	Independent Variable
JD-R	Job Demand-Resources
MLR	Multiple Linear Regression
N	Number of Respondents
R	Correlation Coefficient
RC	Role Conflict
RO	Role Objectives
Sig.	Significant
SPSS	Statistical Package for the Social Sciences
UTAR	Universiti Tunku Abdul Rahman
WO	Work Overload
WFC	Work-to-Family Conflict
$\alpha$	Coefficient Alpha

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## **PREFACE**

It is obligatory to conduct this research project in order to achieve our study of Bachelor Degree of Business Administration (Hons) at Universiti Tunku Abdul Rahman (UTAR). The topic of this research is “The influences of work overload, role conflict, work-family conflict, and career development towards job stress among employees in banking industry”. This study is conducted because the banking industry plays a significant role in contributing substantially to Malaysia’s economic growth.

Job stress is a recent phenomenon in modern society that is an extension of ordinary stress. The nature of work has shifted considerably in recent years, and it continues to alter at a rapid pace. Internationalization and the modern economy have caused changes in workplace organisation and administration. It is important to note that the Covid-19 pandemic is currently having a significant influence on global economic systems, particularly financial institutions, and businesses.

The Malaysian banking industry has needed reforms as the social economy has evolved, particularly during the Covid-19 pandemic. Banking and financial institutions were all under tremendous pressure to keep operations running throughout the closure and medical crisis. For example, digitalization transaction transformation, new working structure adaptation, and social distance implementation. Hence this study is carried out for the purpose of investigating the impact of the selected independent variables towards job stress.

In sum, this research delineated the four independent variables, which are work overload, role conflict, work-family conflict and career development and presented each of their influences towards job stress of the employees who work in the Malaysian banking industry. It was alleged that this research is valuable for future research in respective topics.



## **ABSTRACT**

The objective of this study was to examine the effects of workload, role conflict, work-family conflict, and career development on work stress among employees in the Malaysian banking industry. This study focused only on bank employees in Malacca, Perak, and Selangor. Our questionnaire was collected through Google form and 284 responses were successfully collected. All the data received from the respondents would be analysed using the Statistical Package for Social Sciences (SPSS). For the analysis of the data, reliability tests, Pearson Correlation Coefficients and Multiple Regression Analysis are used. In general, work overload and role conflict had a significant impact on employees' job stress, while work-to-family conflict, family-to-work conflict and career development did not have a significant impact on employees' job stress in the Malaysian banking industry. There are also some research implications, limitations and some recommendations pointed out in this study.

## **CHAPTER 1: INTRODUCTION**

### **1.0 Introduction**

Factors that have significant impacts toward workplace stress difficulties in the banking industry have focused on this chapter. The problem statement, which is the most essential aspect of this proposal, is reinforced by a synopsis of the research background in Chapter 1. The research objectives are then broken down into general objectives, which are then divided further into specific objectives. Following that, it states the research questions, list of hypotheses, study's significance, chapter layout accompanied with summary.

### **1.1 Research Background**

An unpleasant emotional and physical reaction develops when a worker's capabilities, skills, or demands do not meet the requirements of the job is described as job stress (Najimi, Goudarzi & Sharifirad, 2012). Workplace stress can be prompted by an assortment of factors, including the job task, the workplace, job features, role conflict, and worker abilities (Wu et al., 2018). In regards, it is an interplay between the work atmosphere and the worker's traits, as well as additional task needs and subsequent pressures that renders the person incapable of performing his or her duties (Najimi, Goudarzi & Sharifirad, 2012). In 1992, the United Nations recognised job stress to be a disease of the twentieth century, and the World Health Organization recognised it to be prevalent (Najimi, Goudarzi & Sharifirad, 2012).

Job stress is a considerably recent phenomenon in modern society. In the last few years, the nature of jobs has changed dramatically, and it continues to evolve rapidly (Qureshi et al., 2013). The changing of workplace organisation and administration is due to internationalisation and the modern economy (Mannocci et al., 2018). As per the 2017 National Health and Morbidity Survey, 29 percent of Malaysians experienced anxiety and depression disease, affirmed by the Patron of the Malaysian Psychiatric Association (MPA), up from 12 percent in 2011 (The Star, 2018). By 2020, depression would be a notable mental health disorder within Malaysians since increasing individuals are projected to endure greater stress owing to job and family constraints, referring to Tan Sri Lee Lam Thye (The Star, 2018).

Due to globalisation and fierce competition from the international level, the Malaysian banking industry is undergoing significant organisational changes. Because of massive organisational adaptation and the global economic crisis, credit industry is at a critical juncture (Giorgi et al., 2017). Employees' working circumstances and daily life also have been impacted by innovation and new techniques of structuring operations (Giorgi et al., 2017). Due to these advances, bank employees will feel under pressure while working in stressful conditions since their workload continues to increase (Chienwattanasook & Jermsittiparsert, 2019). In truth, banking activity has been substantially overhauled after remaining unchanged for at least a century (Giorgi et al., 2017). Kong et al (2018, as cited in Chienwattanasook & Jermsittiparsert, 2019) also claimed that privatisation and globalisation have affected the method of how people work in banks and their associations. Such a circumstance has a massive impact on the management of businesses and the workplace's health (Giorgi et al., 2017). To perform daily duties, bank personnel are expected to work overtime. It is a widespread problem among Malaysian commercial banks, and it affects all levels of staff from office workers to upper management (Ashfaq & Irum, 2020). For instance, this is all about the client experience these days, and many banks are under pressure as they are not providing the type of service that customers want, particularly in terms of technology (Ashfaq & Irum, 2020).

With the evolution and reformation of the social economy, the banking industry has undergone required reforms (Kan & Yu, 2016). It is necessary to point at present, the Covid-19 pandemic is having a dramatic impact on economic systems across the whole world, especially financial markets, and enterprises (Barua & Barua, 2020). The unprecedented Covid-19 pandemic is exerting pressure on economic systems all around the globe, especially financial sector, and enterprises (Barua & Barua, 2020). Besides that, disruptive conditions caused by the Covid-19 pandemic in early 2020 would boost the demand for transformation. Customers prefer digital transactions to conventional methods, but this will present challenges for banking sector employees (Winasis et al., 2020). During the shutdown and medical crisis, banking and financial institutions were under tremendous stress to maintain business as normal (Perwej, 2020). When presented with an unexpected crisis, the operational and technical obstacles for both clients and employees revealed a flaw and a broad absence of agility in the financial systems (Perwej, 2020). Those changes will make the employees unclear and stressed about their job, responsibilities, and authority (McHugh & Brennan, 1994). According to Gök et al. (2017), stress is extremely harmful to employees' physical and emotional health. Moreover, employees who are under stress at work are less likely to perform well and are more likely to display unhappiness with their jobs (Imam, Shah & Raza, 2014). This attitude reduces job satisfaction, resulting in deficient performance and productivity problems for organisations (Imam, Shah & Raza, 2014). This could put the organisation in a bad predicament (Goswami, 2015). As a result, management should implement several measures to decrease the stress faced by the employees.

## **1.2 Research Problem**

In the past few decades, the issues of job stress have emerged rapidly among organisations (Bashir, 2010) due to the rapid globalisation process accompanied by the ever-increasing and competitive marketplaces (Tziner & Sharoni, 2014). Consequently, individual employees' contributions to employment have grown increasingly crucial and scrutinized (Tziner & Sharoni, 2014). McGowan et al.

(2006) contended that job stress was said to be inseparable from daily lives. Job stress occurs whenever an employee feels pressure, force, or tension, to uphold the true state (Bashir, 2010).

In Malaysia, the revolution of communications and the internet makes companies more productive but leads to greater market competition, increasing stress levels among Malaysian employees (Ismail, 2017). For example, it was stressful when employees faced difficult challenges while following the high standard set by organisations for maximum competitive advantages (Ismail, 2017). The employees were busy coping with the up-to-date technology without sufficient knowledge, fitting into the competitive markets, and achieving sales targets (Chienwattanasook & Jermsittiparset, 2019). Across the various economic sectors in Malaysia, the banking industry is one of the most stressful sectors since it requires a lot of mental exercises (Tahir, 2015). Chienwattanasook and Jermsittiparset (2019) argued that the bank managers only cared about the competitiveness of the organisations by setting high-performance standards and high requirements.

The most ideal situation in the banking sector is that employers should give employees the appropriate amount of stress (Panigrahi, 2016). It should not exceed the ability of employees to handle the stress. Only then, this will produce banking employees with high energy, high satisfaction, high accomplishment of goals, and high organisational yield. However, in reality, the bank employers never considered the employees' abilities to handle the stress (Muhammad et al., 2017). A common phenomenon in Malaysia's banking sector was the growing job demands among the employees until they need to work overtime frequently (Omar et al., 2015). For example, heavy workloads are assigned to bank employees until they need to work overtime, even for holidays, and it is so exhausting that some employees find it difficult to concentrate. Following that, the extra tasks forced the bank employees to complete them irrespective of the time (Omar et al., 2015). This is a form of work-family conflict because employees were to work outside of office hours, which left no time for family members. Simultaneously, the in-compliant demands are assigned regardless of employee capabilities (Omar et al., 2015). Usually, the

incompatible requests come from two or more bank superiors. Besides, banking employees are concerned with their career development because of the limited advancement opportunity, which later induces stressful feelings among the employees (Mahajar & Yunus, 2017). In this context, the main reason for banking employees' job stress was the failure to attain a career opportunity as anticipated when the opportunity was usually accompanied by job insecurity and poor promotional policies (Mahajar & Yunus, 2017).

It is observable that the managers are overlooking this issue and contributing to the stressful feeling of employees when engaging in the banking sector. Therefore, job stress is frequently viewed as a harmful factor for employees (Dhankar, 2015). Employees who experienced job stress suffered from poor employee well-being (Dhankar, 2015). For example, they experience serious health matters, including high blood pressure, sleeping disorders, etc. (Chienwattanasook & Jermittiparset, 2019). A survey by World Health Organisation showed that 160 million individuals were the victims of job stress (Mukosolu et al., 2015). Among that, 16% of the employees suffer from back pain, and death in every 10.5 minutes due to depression (Mukosolu et al., 2015). Furthermore, as time passes, the high level of stress affects the organisational outcome, for example, jeopardising the entire production process and disrupting the daily operation of the bank when the increased of turnover rates from 7.4% in 2012 to 13.3% in 2013 and surprising high in 2017 with the rate of 18.3% (Falahat et al., 2019). This was unfavorable because it increased the cost of new staff recruitment, employee development, and compensation (Falahat et al., 2019).

As indicated above, workplace stress is a major global risk factor affecting workers' health. It can lead to low worker motivation and low productivity (Mukosolu et al., 2015). Some firms are now particularly concerned about handling job stress among employees to comprehend and avoid the stress issues. Various scholars have extensively studied job stress, like occupational stress and its influence on employee performance (Lavuri, 2018), the occupational stress' impact on job burnout (Khalid et al., 2020), and stress management of banking sector employees (Mukosolu et al.,

2015). However, empirical research on the determinants of employees' job stress in the banking industry, particularly Malaysia, is insufficient. Even though there are many research documents have recorded the key drivers of job stress for employees in other industries, most of these studies focus on other industries, such as firefighter (Chae et al., 2012), nursing (Najimi et al., 2012), hotel (Anbazhagan et al., 2013), and higher education (Areekkuzhiyil, 2014).

It is necessary to study Malaysian banking employees' job stress because most of the published papers related to local job stress are based on other industries. For example, research between work-family conflict and job stress in Malaysia have been constructed among the semi-government organisation's employees (Jamadin et al., 2015) and teachers (Isa et al., 2018). Moreover, past studies are apt to concern the single direction of work-family conflict, without considering the bi-direction nature of the work-family conflict: work-to-family conflict (WFC) and family-to-work conflict (FWC) in their study. According to Netemeyer et al. (1996), WFC and FWC are two types of inter-role conflict that are separate but linked. In WFC, the work's general requirements, time invested, and pressure can interfere with the performance of family-related responsibilities. In FWC, the family's general requirements, time and pressure invested by the family can disturb the work-related responsibilities' fulfillment. Thus, the present study evaluates both directions of work-family conflict to fill this research gap.

Besides, though prior studies showed that job stress was influenced by work overload (Kokoroko & Sanda, 2019), role conflict (Karimi et al., 2014), work-family conflict (Batur & Nart, 2014), and career development (Chandio et al, 2013). However, inconsistent results were found as some studies failed to show that work overload (Madadzadeh et al, 2018), role conflict (Syahril, 2011), work-family conflict (Vickovic & Morrow, 2019), and career development (Zhao et al., 2016) significantly affect job stress. As the studies mentioned above are based on samples from different occupational groups in various countries, therefore it is crucial to evaluate among banking sector employees in Malaysia as the magnitude of

influence of these factors may differ according to occupational groups, which need further evaluation.

In view of the research gaps indicated above, hence, this study intends to examine the influences of work overload, role conflict, work-family conflict, and career development towards job stress among employees in the Malaysian banking industry. This research is helpful to understand the job stress of employees in the banking industry by modelling the relationship between employees' job stress and the following factors (work overload, role conflict, work-family conflict, and career development).

## **1.3 Research Objectives**

### **1.3.1 General Objective:**

To explore the influences of work overload, role conflict, work-family conflict, and career development towards job stress among employees in the Malaysian banking industry.

### **1.3.2 Specific Objectives:**

The specific research objectives (RO) are listed as below:

RO1: To determine the impact of work overload toward job stress among employees in the Malaysian banking industry.

RO2: To determine the impact of role conflict toward job stress among employees in the Malaysian banking industry.

RO3a: To determine the impact of work-to-family conflict toward job stress among employees in the Malaysian banking industry.



RO3b: To determine the impact of family-to-work conflict toward job stress among employees in the Malaysian banking industry.

RO4: To determine the impact of career development toward job stress among employees in the Malaysian banking industry.

## **1.4 Research Question**

RQ1: Does work overload affect employees' job stress in the Malaysian banking industry?

RQ2: Does role conflict affect employees' job stress in the Malaysian banking industry?

RQ3a: Does work-to-family conflict affect employees' job stress in the Malaysian banking industry?

RQ3b: Does family-to-work conflict affect employees' job stress in the Malaysian banking industry?

RQ4: Does career development affect employees' job stress in the Malaysian banking industry?

## **1.5 Hypothesis of the study**

H1: Work overload has a significant impact on employees' job stress in Malaysian banking industry.

H2: Role conflict has a significant impact on employees' job stress in Malaysian banking industry.

H3a: Work-to-family conflict has a significant impact on employees' job stress in Malaysian banking industry.

H3b: Family-to-work conflict has a significant impact on employees' job stress in Malaysian banking industry.

H4: Career development has a significant impact on employees' job stress in Malaysian banking industry.

## **1.6 Research Significance**

### **1.6.1 Theoretical Perspectives**

There are few prior studies (e.g., Rizwan et al., 2014; Nweke, 2015) related to the job stress in the banking industry in other countries like Nigeria and Pakistan, but it is rare to find in Malaysia. It is fair to say that the banking industry has been discovered to face the new challenges of adapting to new environments and uncertainties, which ultimately lead to job stress. The need for digital transformation is accelerating, and these conditions create its own set of challenges, especially during the pandemic for banking sector workers (Winasis et al., 2020). Thus, this research purports to provide advantages to the existing literature on how work overload, role conflict, work-family conflict, and career development affect employees' job stress in the Malaysian banking industry.

Moreover, one of the independent variables work-family conflict has been identified and divided into two dimensions: work-to-family conflict (WFC) and family-to-work conflict (FWC) (Byron, 2005; Panetik et al., 2012). However, WFC has received more attention than FWC, although these two forms of conflict, work-to-family, and family-to-work, are closely connected (Okhakhume, 2016). Henceforth, present study will strive to fill the gap by evaluating both work-family conflict and family-work conflict to give a broader picture of the interference of work and family domain on job stress in Malaysian banking workers. Furthermore, this study fills the gap in the existing literature by evaluating employees' job stress of banking employees in Malaysia, using the conservation of resources theory and job demand resources model as underlying theories.

### **1.6.2 Practical Perspectives**

Besides, this study is also important as it provides a guideline for the involved parties, including the employees, managers, etc. Overall, it is to raise awareness or understanding among all the involved parties, but later cause different levels of influences at the different stages so that the job stress issue could be targeted more comprehensively throughout the banking industry.

From the perspective of employees, this research benefits them by providing a detailed understanding of the stress at the workplace, in terms of the symptoms, causes and adverse impacts of employee job stress. Employees are benefited in a way that they would realise the existence of stress in their surroundings if they experienced excessive work pressure, low motivation or low job satisfaction. Later, they will carry out self-examination or self-evaluation to identify the causes for example, prolonged working hours, interfering demands from family and job, incompatible employer requests, and inappropriate recognitions. Following that, banking employees will try to minimise the adverse impact of employee job stress. For example, they will organize their tasks to manage time wisely and allocate more time for more important tasks.

From the perspective of managers, this research stimulates the collaboration between managers and banking employees. The stressors mentioned in this research make it easier for bank managers to detect job stress and launch specified or more effective solutions to solve particular issues. The relationship between employees and manager becomes closer if bank managers offer guidance and support to target work overload especially during peak hours, organize family-friendly programs to tackle work-family conflict, provide flexible production to reduce role conflict, as well as encourage employees to join career planning or skills training seminars to boost their career development. At the end of the day, employees are comfortable and willing to cooperate with the tolerable manager.

Moreover, getting the banking industry's top management involved is significant. This is because top management of each banking organisation could easily twist the working condition within the organisation around one's fingers. The involvement of top management is crucial to setting up rules and regulations to promote a healthy working culture of an organisation. The top management is responsible for providing a transparent working environment so that issues like heavy workloads, inappropriate roles, unfair treatment, poor pay system, or job insecurity could be brought up to an open discussion within the organisation. At the end of the day, the awareness of the top management could effectively prevent the exploitation of labour within the organisation.

This research is important to shape the Malaysian banking industry into a friendly industry that everyone is willing to join. With all job-stress-related issues tackled and treated seriously, the financial industry is unlikely to inherit a stressful working condition or phenomena like high employee turnover rates. The young generation would also no longer fear entering the financial industry. This will then break the chain effect of employee job stress from weakening the organisational economy or destroying Malaysia's economy. In the future where employee job stress no longer hinders the daily performance, the Malaysian banking sector could aim for higher achievements because employees are working in strong, healthy, creative, and productive workplace culture.

## **1.7 Chapter Layout**

Chapter 1 covered an overview of the research. This chapter summarises the background information, specifies the problem statement, research objectives,

research questions, study hypotheses, the significance of the study, end with chapter layout, and chapter summary.

Chapter 2 is devoted to a literature review covering and discussing other researchers' current investigations. This chapter covers underlying theories, literature review, proposed conceptual framework, hypotheses development and ends with a chapter summary.

Chapter 3 comprised research methodology and outlines the formation of the study. Relevant research design, data processing, sampling design, methods for data collection, construct measurement, data analysis, instrument of research, and chapter summary have included.

Chapter 4 disclosed data analysis and comprehensive interpretation of survey findings generated by SPSS software.

Chapter 5 embodied a summation for statistical analysis, a major discussion of the findings, managerial implications, and limitation and recommendations.

## **1.8 Chapter Summary**

To summarise, this research has conducted to identify the effects of role conflict, work overload, work-family conflict, and career development on job stress among bank employees. The following chapter would then lay out a review of the literature applicable to the interpretation of the body context.

## **CHAPTER 2: LITERATURE REVIEW**

### **2.0 Introduction**

This chapter starts with a summary of the underlying theories that support the research framework of the study and then moves on to a relevant review of the key variables of the study. Prior empirical evidence and theoretical supports were presented to explain the hypothesised relationships between these variables.

### **2.1 Underlying Theories**

#### **2.1.1 Conservation of Resources Theory**

Conservation of Resources (COR) model is an overall stress theory that proposes that people want to maintain, rejuvenate, and improve their resources, and they obtain stress when they are unable to do so (Tziner & Sharoni, 2014). The COR model differs from earlier models in that it explicitly says what people do when they are under stress and when they are not (Hobfoll, 1989). As per the COR theory, a shortage of supplies in one domain can cause stress in another (Gao et al., 2012). Whenever there is a possibility of resource losses, actual resource depletion, or perhaps the obtained resource does not satisfy the committed resource, stress arises (Gao et al., 2012). While faced with stress, the model predicts that people will try to reduce net resource loss (Hobfoll, 1989). If individuals are not presently faced with stressors, they aim to generate resource excesses to mitigate the probability of future destruction as refer to the COR model (Hobfoll, 1989). Resources are described as objective, personal characteristics, conditions, or energy that are valuable in and of themselves

either because they equip in the attainment or preservation of valuable resources (Grandey & Cropanzano, 1999; Tziner & Sharoni, 2014). Housing and furnishings are illustrations of object resources (Gao et al., 2012). Personal characteristics serve as stress-relieving resources (Grandey & Cropanzano, 1999). Marital status, employment tenure, and work experience are all condition resources (Gao et al., 2012). Time, wealth, and knowledge are significant energy resources since they can be bargained for the other resources (Gao et al., 2012).

### **2.1.2 Job Demands-Resources Model**

Job Demands-Resources Model (JD-R) is a former for exploring employee welfare. Managers use it to forecast engagement and burnout of employees. The model divides working conditions into two categories: job demands and job resources (Accipio, 2021). Job demands indicate the work's physical, psychologic, societal, or organisational sides that need the continuous effort of physical and/or psychologic (cognitive and emotional) and thus related to some physical and/or psychologic costs (Bakker et al., 2004). Such as high job stress, role overload, emotional needs, and harsh environmental conditions. Conversely, job resources indicate the work's physical, psychologic, societal, or organisational sides. They aid in achieving work objectives, decrease work demands and associated physical and psychologic cost, excite personal growth and development (Bakker et al., 2004). Resources probably situated at the organisational level (like job security, salary, career opportunities), interpersonal and social's relationship (like sustain from supervisors and colleagues, team atmosphere), work organisation (like clear roles, decision-making participation), and task level (like feedback performance, skill diversity, task importance, task identity, autonomy) (Bakker et al., 2004).

The JD-R model (Demerouti et al., 2001) has been popular with researchers since the twenty-first century, and currently considered as one of the jobs stress' main models (Schaufeli & Taris, 2014). The model essentially depicts that

when job demands are high and working resources are low, factors like stress and burnout increase (Accipio, 2021). Or, when job demands and working resources are both high, factors like job input and performance level will be improved. The job demands categories include high work pressure, heavy work, emotional, physical, and psychological needs, and stress levels. The job resources' categories are career and personal development opportunities, training, mentoring, and coaching, and regular feedback (Accipio, 2021). The 46 sample meta-analysis of Crawford et al. (2010) distinguished two types of job demands: "challenges" (like workload, responsibility, time pressure) and "hindrances" (including role ambiguities, role conflicts, and "red tape"). They believe that although challenges and hindrances are demanding, challenges may promote mastery, future gains, and personal growth, while hindrances may hinder personal growth, learning, and the achievement of goals.

## **2.2 Review of variables**

### **2.2.1 DV- Job Stress**

Stress at work has affected practically every profession, from the highest levels of management to those who are directly involved in production (Goswami, 2015). Especially the 21st-century workforce is a speedily, diverse, and extremely stimulating environment that supplies a broad span of rewards and chances for those who work in them. The ever-changing demands of the workplace will boost stress levels extraordinarily for those under pressure, including bankers and medical professionals (Ajayi, 2018). Generally, job stress was found to be influenced by physical, emotional, social, or economic factors when a person was performing his daily tasks in the workplace (Adaramola, 2012). It should be noticed that work stress influences both physical and mental well-being (Goswami, 2015).



Employees under work pressure tend to isolate and separate themselves from stresses, leading to high absenteeism and turnover (Goswami, 2015). The workers who realise that it is hard to move out of the jobs may cause issues to the organisation, like performance inefficiencies, wastage of operating resources, creation of barriers to subordinates and others (Goswami, 2015). Henceforth, the topic of job stress gained more and more attention these days was mainly due to the increasing impact on economic loss and employee health, which has posed a difficult issue to be solved by the human resource managers (Arshadi & Damiri, 2013). The impact of stress was mostly negative to the community nowadays that it affects the employees' work, life, or daily communications with others in a bad way (Bemana et al., 2013). More symptoms are found in individuals with employee job stress, such as decreasing efficiency, non-functioning decisions, communication issues, adverse employees' rivalry, and weakening employee faith in the company (Gul & Gunay, 2016).

The significance of a thorough investigation or understanding of employee job stress is further presented when past research discovered different effects resulting from various levels of job stress. However, past research mostly reported the outcomes of job stress as negative or unwanted, such as sickness, anxiety, and unpleasant experience in the workplace. (Fevre et al., 2003). An employee felt threatened or harmed in a stressful condition (Ismail & Azman et al., 2015). As time passes, the companies would suffer from low employee job performance and high turnover intention (Ismail & Azman et al., 2015). From that, different strategies on stress management were provided to optimise job stress to an optimal level (Fevre et al., 2003) which proved the intention of the community to improve the current stressful condition and obtain productive job stress. Important measures should be implemented to reduce the risk of employee stress at work to maintain the organisations' sustainability, such as minimising mental illness, time costs, and enhancing employee motivation (Gul & Gunay, 2016).

## **2.2.2 IV- Work Overload**

Work is seen as a source of independence and a pathway to strengthen personal development, contentment, self-respect, and accomplishment. Darwish (2000) also claimed in his literature that life is meaningless without work and that participation in economic activity is a necessity (Farooq Abbasi, 2015). Furthermore, the workload is described as the number of work employees assign to perform. The workload is categorised as qualitative or quantitative, depending on the total number of tasks to be completed and the task's difficulty. Work overload is a major contributor to workplace stress, affecting many employees (Arshad et al, 2020). Since work overload is a critical issue facing every organisation and every sector, employees had also faced an increase of working time, job durations, and stress from managers to achieve goals and compete in the market, it has become an area of major concern. The conflict will arise when the amount of work exceeds the employee's capacity due to many works that request people's attention (Farooq Abbasi, 2015).

Altaf and Atif Awan (2011) stated that job overload can be induced by a wide range of reasons, including long working hours, fewer holidays or vacations, stress to work extra hours, excessive work overload, and the expectation of completing tasks in a restricted amount of time and with limited resources (Farooq Abbasi, 2015). It is when a person is experiencing stressful situations, or when the condition is demanding more than what it can be processed. If those circumstances are prolonged and uninterrupted, they can create a broad range of behavioral, physical, and psychological disorders and problems (Haq et al., 2020). According to Kiani, Borjali, and Farahbakhsh (2015), employees' tiredness diminishes employee's motivation while continuously lowering their ability to perform difficult tasks. Besides that, the sense of inefficiency, lack of performance, and work productivity caused by work overload can result in a loss of confidence among employees (Arshad et al., 2020).

However, it is important to mention that work itself is not an issue or problem; instead, overburdened employees or work demands that exceed normal individual abilities exist for both employees and employers, and such issues are the primary causes of health problems in employees. Those health problems may be caused by internal factors like employees' capacity and external factors such as stress from supervisors (Farooq Abbasi, 2015). In fact, Knezevic et al., (2011) stated that work overload is a popular method adopted by management to drive motivation and performance, but they are often counterproductive in the long term. In a U.S. Stress survey, 45 percent of workers claimed that they are working overloaded. Another research also showed that work overload was one of the most reported contributors to middle and senior managers (Haq et al., 2020).

### **2.2.3 IV- Role Conflict**

Role conflict refers to the incompatibility of the employee with the assigned role or job requirements (Arshad et al., 2020). Hussain and Lei (2015) added that role conflict is the conflicting demands from different parties within an organisation. In depth, role conflict is the occurrence of two or more role requirements at the same time, in which focusing on one of the roles would make the individual's performance on other roles more difficult (Palomino & Frezzati, 2016). Soelton et al. (2019) also defined role conflict as a situation of an individual facing different role expectations from supervisors. Individuals would then be unable to optimally fulfill other roles if his time and attention were too focused on one role.

Role conflict could be commonly found in jobs that require active thinking skills and proper decision-making techniques (Arshad et al., 2020). Some proposed that role conflict occurred when the organisational management provided insufficient time to perform the assigned tasks properly (Soelton et al., 2019). In the brief example, expecting an employee to submit a report while

he is busy doing another task will contribute to the individual's role conflict (Ntopi et al., 2020). Palomino and Frezzati (2016) also pointed out that role conflict might arise when new skills are required, or inadequate training was provided. This happened when the new role requires new skills to cope with the latest technologies and governmental regulations, while improper professional training is not increasing the employee adaptiveness towards role changes.

One common effect of role conflict would be mental stress among employees. Frequent wrong decisions exerted pressure or job stress on employees until it changed their work attitude and employee behaviours (Arshad et al., 2020). For example, the employee became low productive and have psychological withdrawal. These later decreases teamwork efficiency because reducing personal commitment leads to low workplace motivation and high absenteeism. At last, the organisational performance would be affected negatively (Arshad et al., 2020). However, some suggested that multiple roles at one time could buffer the negative consequences of role conflict by providing self-esteem or pleasure when they felt a sense of purpose in life (Soelton et al., 2019).

Past researchers provided conflicting statements, but most of them emphasized the negative impacts of role conflict. In short, organisations should treat role conflict as a significant factor in optimising the employees' stress levels.

#### **2.2.4 IV- Work-Family Conflict**

Impasse arises among job demands and family obligations is known as work-family conflict (Tabassum et al., 2017). Work-family conflict arises when the role tensions from the work and family interface are diametric opposites in certain ways (Liu et al., 2017). Workers are prevalently torn between obligations at home and stressors at work (Tziner & Sharoni, 2014). The

arduous task of allocating one's resources, particularly time in between needs of work and family is among the key underpinnings of this conflict (Tziner & Sharoni, 2014). When the constraints of one aspect (work or family) collide with the constraints of another aspect (work or family), work-family conflict arises (Gao et al., 2012; Ismail & Gali, 2017). Some researchers (e.g., Greenhaus & Beutell, 1985; Viegas & Henriques, 2021) categorised WFC into three types, namely time-based conflict, strain-based conflict, and behavior-based conflict (Vickovic & Morrow, 2020). When the time spent in one position made it harder to fulfill the obligations of another position, time-based conflicts arise (Viegas & Henriques, 2021). To put it another way, the further time devoted to one position, the less time available to meet the expectations and duties of another (Frone, Yardley & Markel, 1997). While work and home-related positions collide with behaviours necessary in another position, behaviour-based conflicts arise (Viegas & Henriques, 2021). When work expectations and stress negatively impact family life, strain-based conflict arises (Greenhaus & Beutell, 1985).

Prior studies have widely identified that work-family conflict can operate in two paths or bi-directional, which include work-to-family conflict (WFC) and family-to-work conflict (FWC) (Lambert et al., 2017; Panatik et al., 2012). WFC and FWC are speculated to be separate yet connected constructs (Allen et al., 2000). WFC is a scenario in which work-related conflict affects family life, and poses a negative result (e.g., workplace stress) on family life (Panatik et al., 2012). Conversely, FWC occurs when one's personal life interferes with one's professional life (Panatik et al., 2012). While family encounters interfere with professional life, such as the inclusion of young kids, obligations for children, senior care obligations, personal conflict within family, and lack of support from family members, FWC arises (Okhakhume, 2016). During the Covid-19 healthcare disaster, remote working or compulsory work from home has expanded considerably (Ghislieri et al., 2021). Despite the difficulties in differentiating living domains, the prevalence of technologies, and diminished opportunities for rehabilitation, work-family conflict remains a prominent

concern, while still addressing new growing job demands (Ghislieri et al., 2021).

## **2.2.5 IV- Career Development**

“An organisation's continuous and formal effort to develop and organise human resources based on the needs of employees and organisations” is how career development is defined (Byars & Rue, 2004). From the definition, the needs of employees and the organisation are all career development factors. Thus, the career development concept may be seen as a terrace that helps employees surpass their current jobs and prepare for better future posts within and beyond the organisation (Omotayo et al., 2014). Career development consists of both aspects of personal and organisational. It is a prearranged scheme meant to fit the demands of individuals and organisations at the organisational level.

Career development at the personal level allows for individual changes because their job roles overlap with their social and family development. Employees expect management to be interested in their career development, which will result in improved productivity and a bigger commitment to organisational objectives (Ogaboh et al., 2010). From the organisation perspective, there are several important reasons for participating in the career development process: developing employees’ career management skills, determining employees’ job and career path, access to quality career information, and personal support (Gyansah, & Guantai, 2018). Employees will also face various problems and obstacles in their career development, like mobility, career, and family, dual-career families, insufficient financial resources, and insufficient employment opportunities (Gyansah & Guantai, 2018).

The lack of opportunities for career development reduces job satisfaction, participation, and commitment. As turnover and discontent are costly and avoidable, career development is crucial to avoid them (Siddiqui, 2020).

Employees will be under stress due to the lack of opportunities to further develop their career foregrounds within their workplace (Coetzee & Villiers, 2010). A defined career development roadmap and supervision support can boost employee satisfaction and motivation while lowering stress, boosting job performance, and increasing employee retention (Chandio et al., 2013). In the workplace, having talented employees can improve organisational performance and makes the company more competitive (Arnold, 2005; Bernsen et al., 2009; Hermen, 2005). Managers of career development programs should be aware of employees' short- and long-term career goals and their abilities, skills, knowledge, and experience with each goal (Siddiqui, 2020).

### 2.3 Proposed Theoretical/ Conceptual Framework

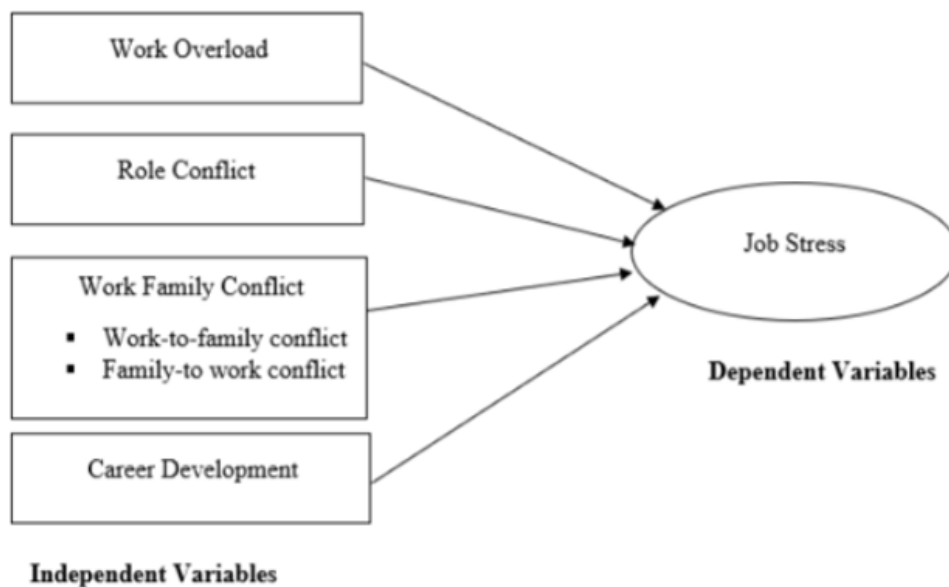


Figure 2.1. Research Framework

Based on the foundation of COR theory and JD-R model, together with the support from various empirical studies, a research model as shown in Figure 2.1 was developed. This study envisages that the predictors or independent variables that comprise work overload, role conflict, work-family conflict, and career development will impact job stress among employees in the Malaysian banking

industry. Work-family conflict is underpinned by the theory of COR, which proposes explicit assumptions about the connections between work and family duties and a wide range of possible results (Grandey & Cropanzano, 1999). COR permits predictions regarding self-esteem's role in modulating the link between these work–family variables (Grandey & Cropanzano, 1999). In the other hand, work overload and role conflict are underlying the job demands category of JD-R model; career development is underlying JD-R model's job resources category (Accipio, 2021). Job stress increases when work demands are high and work resources are low (Accipio, 2021).

## **2.4 Hypothesis Development**

### **2.4.1 Work Overload and Job Stress**

Pertaining to Arshad et al. (2020), work overload can considerably affect job stress. When the workload gets heavier by the day, stress is generated, employee morale diminishes, and staff performance will decrease. Stress impacts almost every aspect of work, as Robinson et al. (2011) discovered in their study that the job is stressful owing to their excessive workload, the uncertainty, and conflict they face at work (Farooq Abbasi, 2015).

According to Okon et al (2021), most bank employees face work overload issues. The work overload can have extremely harmful consequences for bank employees if it is continuous and long-term and the workers are forced to work under stress on a routine basis as part of their normal practice which may cause job overload stress (Okon et al., 2021). Besides, Khuong and Yen (2016) agree that work overload is a major contributor to job stress, if it continues for a longer length of time and there was no break or rest, it can result in a wide span of physical, behavioral, and mental problems, as well as deaths. When the work



demands are excessive and employees cannot manage, job stress will occur (Zahra et al., 2018). Work overload stress can affect bank employees' physical and psychological state, and influence their daily life (Okon et al., 2021). Bank employees encounter workload stress, and that work is possibly a significant source of stress for bankers as they required to handle a vast number of tasks in a short period and their working duration is long (Adenugba & Otewoyo, 2012; Siyanbola, 2013).

Other researchers also stated that work overload will cause employee job stress and the problem like mental blocks, poor focus, and poor decision-making skills may be suffered by the overworked workers (Trayambak et al., 2012; Singh, 1998; Vanishree, 2014). Moreover, the study from Calisir et al. (2011) showed that a balance between job overload can reduce employees' job stress. Oppositely, Ahuja et al. (2007) claimed that the relationship between work overload and job stress among employees is insignificant compared to other factors. Although there disagrees, major researchers support a relationship between work overload and job stress. Based on the discussions, the hypothesis can be proposed as below:

H1: Work Overload has a significant impact on employee job stress in the Malaysian banking industry.

#### **2.4.2 Role Conflict and Job Stress**

Raza et al. (2014) has proposed that role conflict is connected positively to employee job stress in the banking sector. About 51% of the employees experienced job stress due to role conflict after performing two or more complicated tasks while having different role expectations. Also, Arshad et al. (2020) demonstrated role conflict as a major employee stress agent in the banking sector because it resulted in massive negative effects on employees (Arshad et al., 2020). Role conflict causes job boundaries difficult to distinguish and exerts pressure on the workers until this affects daily

performance and increases banking job stress (Arshad et al., 2020). At the same time, Hussain and Lei (2015) provided evidence on the effect of role conflict on employee job stress. The banking employees who have their performance affected by role conflict are frequently dissatisfied, leading to growing job stress in the workplace (Hussain & Lei, 2015). Subsequently, Vanishree (2014) supported the statement that role conflict has a notable relationship with job stress in the banking sector. It was proposed that different task demands, and role demands were the major components of role conflict that lead to job stress in most of the banking employees. Yet, Khuong and Yen (2016) concluded in their research that role conflict will directly cause job stress among the employees. Arguments in the different roles make it hard for employees to follow the multiple requirements simultaneously. Hence, it might be stressful for employees to fulfill any requirements from their subordinate or supervisor. Hence, the hypothesis was developed as following:

H2: Role conflict has a significant impact on employee job stress in the Malaysian banking industry.

### **2.4.3 Work-Family Conflict and Job Stress**

Recently, numerous banks are already encouraging some workers to work from home to manage the coronavirus's direct fiscal effect as a strategy to safeguard personnel and clients from the virus's spread (Perwej, 2020). The introduction of a work-from-home system may result in a person working longer hours, thus increasing conflict to balance the demands of employment and the responsibilities of family life (Hu et al., 2021; Khursheed et al., 2019). Meanwhile, closing childcare and school facilities forces numerous working parents to engage in full-time childcaring and home-schooling obligations alongside adapting to their new work-from-home structures (Restubog et al., 2020). Moreover, the shift from traditional single-earner families to dual-earner households has shifted gender roles, with women being responsible for housework and males being regarded as earning hands (Tabassum et al., 2017).

Such shift of roles has resulted in work-family conflict (work-to-family conflict (WFC) and family-to-work conflict (FWC)) (Tabassum et al., 2017).

FWC is a type of inter-role conflict wherein the family's basic needs and the time given, and the stress they cause interfere with the production of work-related tasks (Netemeyer et al., 1996). Indeed, employees develop defensive methods to defend their resources when confronted with a loss of resources at work due to excessive work demands (Mansour & Tremblay, 2016a). Nevertheless, such a method may endanger family resources, and the individual may struggle to meet family needs rather than job demands, resulting in FWC (Mansour & Tremblay, 2016b). Job stressors are linked to WFC directly and positively, whilst family stressors are linked to FWC directly and positively (Frone et al., 1992).

Numerous academics have studied the association among work-family conflict, stress, and strain, according to literature evaluations, notably in Western civilization (Panatik et al., 2012). According to Anderson, Coffey and Byerly (2002), WFC would be associated with stress and a predecessor that causes stress in an organisation's employees. As the most difficult component of adult life is managing job and family obligations (Tabassum et al., 2017). Hence, WFC causes job stress since resources are corrupted or the loss of balancing work, family, and leisure, resulting in increased workplace stress (Mansour & Mohanna, 2018). Nevertheless, it is fascinating that mixed results are got from different researchers for the dimension of WFC. Despite inconsistent findings, Isfianadewi and Noordyani (2020) have stated that there is no connection between WFC and job stress. Nevertheless, most researchers found that WFC is positively related to job stress (Allen et al., 2000; Frone, Yardley & Markel, 1997). A study in Pakistan's banking sector has supported that the WFC is closely related to job stress (Rizwan et al., 2014).

While some authors have reported positive associations between WFC with job stress (Anderson et al., 2002). Frone et al. (1992) found that FWC was linked positively to work distress, while WFC can also lead to strong family distress.

FWC may be a hindrance to accomplishing work tasks, according to COR theory, since the family role engages for resources which are required to fulfill the work function (Netemeyer et al., 2005). Henceforth, a person's work–role identity is eroded, resulting in increased job stress (Netemeyer et al., 2005). Subsequently, several studies (e.g., Kusuma & Suyono, 2020; Netemeyer et al., 2004; Ramos et al., 2012; Wierda-Boer et al., 2009) have indicated that FWC was substantially related to job stress. Thus, the proposed hypotheses in this study are as following:

H3a: Work-to-family conflict has a significant impact on job stress towards employees in the Malaysian banking industry.

H3b: Family-to-work conflict has a significant impact on job stress towards employees in the Malaysian banking industry.

#### **2.4.4 Career Development and Job Stress**

In the career development field, job stress is commonly considered as negative or adverse, so researchers and practitioners have been trying to refrain the job stress' negative influences (Han et al., 2014). Providing employees with positive and challenging career development opportunities can increase their morale as such employees will feel valued and approve the stand-by from the organisation (Faisal, 2019). Their performance will improve due to this positive feeling. When an organisation does not attach importance to employee development, this situation may turn into an origin of stress (Faisal, 2019). Finite promotion opportunities can increase dissatisfaction and depression and turn into a reason for stress (Gillespie et al., 2001).

Chandio et al. (2013), in their research on the career direction of IT professionals showed that key talented employees can be retained through growth and promotion. According to the study, employee dissatisfaction, burnout, and turnover are all linked to a lack of appropriate professional

management. Besides, future career development is very significant for most employees, inclusive of banking employees. As such, clear career development paths and supervisory support can enhance satisfaction and motivation, decrease stress, and improve job performance, and raise employee retention (Chandio et al., 2013). Therefore, this research assumes:

H4: Career development has a significant impact on employee job stress in the Malaysian banking industry.

## **2.5 Chapter Summary**

The current study provides an overview of the literature on job stress (dependent variables) and the four independent variables of work overload, role conflict, work-family conflict, and career development in this chapter. Meanwhile, a detailed conceptual framework and projected hypothesis development had provided. The research methodology has carried out in Chapter 3 to outline how the research was conducted.

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.0 Introduction**

Chapter 3 depicts the research methodology, which is the method implemented in the present study to the group for the data. The present study will begin with a research design to identify the method for answering the questions. This study will then discuss the methodology used to collect the data and analyse it. Similarity, construct measurement, research instrument, and sampling design have discussed in following sections and ended with chapter summary.

### **3.1 Research Design**

Asenahabi (2019) contends that the research design is an overall framework that relates theory-building issues to relevant and feasible actual research. It converts the research question into data that could be analysed and produce helpful information for research. Quantitative research is the method and technique that generates measurable values used in this research. It will gather the information from statistical measurement and observation. This method needs a lot of time and normally prefer closed-ended responses (Asenahabi, 2019). The data is presented in the numbers and there are experimental or non-experimental methods (Asenahabi, 2019). Besides, the causal research design was adopted in the current study to measure the impacts of independent variables (IV): work overload, career development, role conflict, and work-family conflict, and the dependent variable (DV) which is job stress among employees.

## **3.2 Data Collection Method**

The systematic collection and information measurement about variables that enables individual to response specific research questions, test hypotheses, and assess results is known as data collection (Kabir, 2016). It is critical to obtain accurate data to retain the research's integrity. This study mainly relies on primary data collection (online questionnaire) which is be used for data analysis.

Data accumulated by first-hand experiences is primary data, like questionnaires, interviews, experiments, etc (Kabir, 2016). In the present study, questionnaires were utilised to collect primary data. Questionnaire is the research instrument that consists of questions that use information collected from respondents to measure specific research variables (Kabir, 2016). In the actual study, the questionnaire was given out to the respondents working in the Malaysian banking industry through online platforms like email, WhatsApp, etc. The data was collected from September 2021 to February 2022.

## **3.3 Sampling Design**

### **3.3.1 Target Population**

A batch of people or items that have the data that the investigators are looking for is known as target population (Populations and sampling, n.d.). This study's aims to explore the influences of work overload, role conflict, work-family conflict, and career development towards job stress among employees in the Malaysian banking industry. Therefore, this study's target population is all the employees currently employed in banking institutions in Malacca, Perak, and Selangor. CIMB Bank, Hong Leong Bank, Maybank, and Public Bank are especially targeted in this study as they are Malaysia's

largest conventional banks which are within the ranking of the top 10 banks (ADV Ratings, 2022). Instead of these four banks, other banks also exist in present study's target location, thus others bank also included in target population.

### **3.3.2 Sampling Frame and Sampling Location**

The sampling frame is a note down of every single person in the target population who is relevant (Populations and sampling, n.d.). Current study's target population is banking employees in three states in Malaysia. However, because of limited resources, and protection of personal and secret materials, the sampling frame which consist of the list of all employees of the banking institutions involved in this study was not available. Therefore, non-probability techniques are employed in this study. The sampling location is the place that carries out the survey (Sample location Definition, n.d.). This study selected Malacca, Perak, and Selangor as sampling locations. The data collection focused on the three states mainly due to the movement control and travel restriction because of the Covid-19 pandemic, which made the data collection process more difficult. Besides, most of the potential respondents and acquaintances that the researchers know are working in the banks of these three states.

### **3.3.3 Sampling Elements**

Survey object determined this time is sampling elements (Quantitative Sampling, n.d.). In this research, Malaysia's banking sector employees are the target respondents of our research. They may consist of both managerial and non-managerial employees who are the permanent staff that works in the different departments in the local banks. The respondents are not restricted by gender, age group, nationality, and education.



### **3.3.4 Sampling Technique**

Sampling techniques have two kinds: (i) Probability sampling (e.g., comprises simple random sampling, stratified sampling, multi-stage sampling, systematic sampling, and cluster sampling); (ii) non-probability sampling (e.g., snowball sampling, judgment, and convenience sampling) (Taherdoost, 2016). Due to the unavailability of the sample frame and the Covid-19 pandemic, the present study used non-probability sampling, snowball sampling. This study utilised Google Form to distribute our questionnaire and deliver it to bank employees via email or online platforms to gather a myriad of completed questionnaires in a cost-effective and timely manner. The questionnaire was distributed to the potential respondents and acquaintances that the researchers know, like family and friends, and then asked them to help spread it to their colleagues. This method is like snowballing on a snow-capped mountain, and researchers gradually get the banking employees' response.

### **3.3.5 Sampling Size**

A small group of people selected from overall population is known as sample size (Allen, 2017). Since the bank employees' total population is unknown, the sample size is calculated based on the confidence level ( $\alpha$ ): 90%, margin error (e): 5%, population proportion (p): 50%, a minimum sample size of 271 is acquired. In this study, 284 questionnaires had collected.

The sample size (n) is calculated according to the formula:  $n = z^2 * p * (1 - p) / e^2$

Where:  $z = 1.645$  for a confidence level ( $\alpha$ ) of 90%,  $p =$  proportion (expressed as a decimal),  $e =$  margin of error.

$z = 1.645, p = 0.5, e = 0.05$

$n = 1.645^2 * 0.5 * (1 - 0.5) / 0.05^2$

$n = 0.6765 / 0.0025 = 270.602$

$n \approx 271$

The sample size is equal to 271

Reference: Daniel WW (1999). *Biostatistics: A Foundation for Analysis in the Health Sciences*. 7th edition. New York: John Wiley & Sons.

Figure 3.1. Calculation for Determining Sample Size of an Unknown Population

Table 3.1 indicates the number of questionnaires collected from different banks. The total number of respondents exceeds the sample size of 271.

Table 3.1

*Target Bank*

<b>Bank</b>	<b>No. of Respondents</b>
CIMB Bank	57
Hong Leong Bank	55
Maybank	63
Public Bank Berhad	71
Others	38
<b>Total</b>	<b>284</b>

## 3.4 Research Instrument

### 3.4.1 Questionnaire Survey

Questionnaires are all fixed-alternative questions and is designed with the Five Point Likert scale rating accompanied by agreement's elevation from strongly disagree to strongly agree. Six Section has been categorised in present questionnaires. Section A requires the respondents to provide the personal details while Section B refer a series of questions regarding the first IV: Work Overload. Section C is a series of questions regarding Role Conflict, Section D is a string of questions on Work-Family Conflict, Section E is a chain of questions about Career Development, and Section F refer to a series of questions on Job Stress. Subsequently, the research's questionnaire had sent for applying the ethical approval from the UTAR Scientific and Ethical Review Committee.

### **3.4.2 Pilot Test**

Pilot studies associate to scaled-down versions of larger studies and informed as "feasibility" studies (Van Teijlingen & Hundley, 2001). With a minimal number of 30 test participants, pilot test has constructed for determining the reliability of the instrument used for data collection prior to the actual study. The questionnaires were distributed to banking employees (CIMB Bank, Hong Leong Bank, Maybank, and Public Bank) via email and online platform, and it has been collected after a week.

In table 3.2, all variables: work overload, role conflict, work to family conflict, family to work conflict, career development and job stress were all in the range of 0.80-0.95, which was considered extremely good reliability.

**Table 3.2**

*Summary of Reliability Test Results for Pilot Test*

		<b>Variables</b>	<b>No. Item</b>	<b>Cronbach's Alpha Value (<math>\alpha</math>)</b>
<b>Independent Variables (IV)</b>		<b>Work Overload</b>	6	0.878
		<b>Role Conflict</b>	9	0.882
		<b>Work-to-Family Conflict</b>	5	0.949
		<b>Family-to-Work Conflict</b>	4	0.930
		<b>Career Development</b>	10	0.832
<b>Dependent Variable (DV)</b>		<b>Job Stress</b>	5	0.904

*Source:* Developed for the research

## 3.5 Construct Measurements

### 3.5.1 Nominal Scale

The nominal scale as the most elementary level of measurement, uses numbers or letters for classification purposes (Dalati, 2018). The classification pattern could easily assemble the information into two or more collectively and mutually exclusive groups but did not represent any quantities (Dalati, 2018). In the questionnaire, five questions applied nominal scale in Section A which are Question 1 (Are you working in bank?), Question 2 (gender), Question 4 (ethics group), Question 6 (Organisation that you are currently working at?), and Question 9 (marital status).

Table 3.3

*Example of nominal scale*

2. Gender <input type="checkbox"/> Female <input type="checkbox"/> Male
---

### 3.5.2 Ordinal Scale

Ordinal scale or ranked scale similar to nominal scale but enables arrangement. However, it does not show the distances between rankings (Sekaran & Bougie, 2010). In the Questionnaire, the questions that used the ordinal scale in Section A are Question 3 (age) and Question 5 (highest education level).

Table 3.4

*Example of ordinal scale*

3. Age <input type="checkbox"/> Below 20 years old <input type="checkbox"/> 21 to 30 years old <input type="checkbox"/> 31 to 40 years old <input type="checkbox"/> 41 to 50 years old <input type="checkbox"/> Above 50 years old
---

### 3.5.3 Interval Scale

Interval scale possess nominal and ordinal scales' characteristics, however better in terms of capturing the differences in quantity. This scale reveals the order and inserts equivalent intervals among the point on the scale (Sekaran & Bougie, 2010). It is also known as Likert scale, that asks respondents to express the positive or negative attitudes, such as the level of agreement in five levels for each question (Sekaran & Bougie, 2010). The five levels of agreement from Section B, C, D, E, and F are the example of Likert scale.

Table 3.5

*Example of Likert Scale*

Questions	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. My working hours are too long, and it is difficult to take break	1	2	3	4	5

### 3.5.4 Origin Measure of Construct

Table 3.6

*Operational definition of the key construct*

Variables	Items	Construct Measurement	Sources	Scales
Job stress	5	<ul style="list-style-type: none"> <li>• In my daily working, often I am tensed and get annoyed.</li> <li>• It is difficult to manage time at my workplace and I feel tensed about it.</li> <li>• I feel things are outside of my control causing tension and uneasiness during work.</li> <li>• Many times I feel mental fatigue and frustration while doing my work.</li> </ul>	Adopted from Faisal, Noor & Khair (2019)	Five-point Likert Scale (Strongly disagree-Strongly agree)

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		<ul style="list-style-type: none"> <li>• My work at the banks puts emotional strain on me which can be difficult to bear.</li> </ul>		
Work overload	6	<ul style="list-style-type: none"> <li>• I experience excessive work pressure.</li> <li>• I work for long hours, on overtime and even on holidays.</li> <li>• I am unable to meet out the demands of my job.</li> <li>• I spend so long at work that my outside relationships are suffering.</li> <li>• I'm so busy I find it increasingly difficult to concentrate on the job in front of me.</li> <li>• I feel tired during the day due to excessive workload.</li> </ul>	Adopted from Qureshi, Jamil, Ifikhar, Arif, Lodhi, Naseem & Zaman (2012)	Five-point Likert Scale (Strongly disagree- Strongly agree)
Role conflict	9	<ul style="list-style-type: none"> <li>• I receive incompatible request from two or more people.</li> <li>• I do things that are likely to be accepted by one person and not accepted by others.</li> <li>• I am having uncertainties on what is expected from my work.</li> <li>• I am having task that have no relation to the job function.</li> <li>• I receive an assignment without the manpower to complete it.</li> <li>• I have to buck a rule or policy in order to carry out an assignment.</li> <li>• I work with two or more groups who operate quite differently.</li> <li>• I always feel unable to influence my immediate supervisor's decision and action that affect me.</li> </ul>	Adopted from Omar, Husna & Ariffin (2015)	Five-point Likert Scale (Strongly disagree- Strongly agree)

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		<ul style="list-style-type: none"> <li>• I always feel that I have to do things on the job that are against my better judgement.</li> </ul>		
Work-to-Family Conflict	5	<ul style="list-style-type: none"> <li>• The demands of my work interfere with my home and family life.</li> <li>• The amount of time my job takes up makes it difficult to fulfill family responsibilities.</li> <li>• Things I want to do at home do not get done because of the demands my job puts on me.</li> <li>• My job produces strain that makes it difficult to fulfil family duties.</li> <li>• Due to work-related duties, I have to make changes to my plans for family activities.</li> </ul>	Adopted from Mansour & Tremblay (2016)	Five-point Likert Scale (Strongly disagree-Strongly agree)
Family-to work conflict	4	<ul style="list-style-type: none"> <li>• The demands of my family or spouse/partner interfere with work-related activities.</li> <li>• I have to put off doing things at work because of demands on my time at home.</li> <li>• Things I want to do at work don't get done because of the demands of my family or spouse/partner.</li> <li>• My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.</li> </ul>	Adopted from Mansour & Tremblay (2016)	Five-point Likert Scale (Strongly disagree-Strongly agree)



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Career Development	10	<ul style="list-style-type: none"> <li>• My workplace provides me with opportunity to fully develop my skills and abilities.</li> <li>• I receive appropriate recognition or rewards for good performance.</li> <li>• I have been trained to develop my career.</li> <li>• I have been given a personal development plan.</li> <li>• I have been given work which has developed my skills for the future.</li> <li>• My departmental officer has made sure I get the training I need for my future.</li> <li>• I see a future for myself in a higher level role in this organisation.</li> <li>• My direct supervisor takes interest in my career development.</li> <li>• I have good access to development opportunities in my current job.</li> <li>• My organisation has a formal mentoring Program for all employees.</li> </ul>	Adopted from Haque (2014)	Five-point Likert Scale (Strongly disagree-Strongly agree)
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### 3.6 Data Processing

Processing data refers as changing process for raw data from a questionnaire into usable data (Banu, 2020). This includes checking, editing, and coding the data.

#### 3.6.1 Data Checking

The checking process is the first step of data processing. It involves questionnaire checking, where researchers would check for grammar mistakes, jargon, or incomplete questionnaires (Jambwa, 2003). This will help to detect any error or missing answers in the questionnaire before the questionnaires were distributed.

### 3.6.2 Data Editing

Data editing involves the examining and editing of individual records to tackle any incomplete response. Then, unbiased editing by researchers would avoid any ambiguous or inconsistent answers (Sekaran & Bougie, 2010). Thus, the adjustment would help the researchers to obtain complete yet reliable raw data from the questionnaire.

### 3.6.3 Data Coding

Data coding refers to the procedure of assigning a set of codes to represent the answers to the questionnaire, which allows researchers to tabulate the responses into SPSS software (Sekaran & Bougie, 2010).

Table 3.7

*Coding of Question in Section A*

No.	Question	Coding
Q1	Are you currently working in the bank?	“Yes” is coded as 1 “No” is coded as 2
Q2	Gender	“Female” is coded as 1 “Male” is coded as 2
Q3	Age	“Below 20 years old” is coded as 1 “21 to 30 years old” is coded as 2 “31 to 40 years old” is coded as 3 “41 to 50 years old” is coded as 4

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		“Above 50 years old” is coded as 5
Q4	Ethnic group	“Malay” is coded as 1 “Chinese” is coded as 2 “Indian” is coded as 3 “Others” is coded as 4
Q5	Highest education level	“SPM/STPM” is coded as 1 “Diploma” is coded as 2 “Bachelor’s degree” is coded as 3 “Master’s degree or equivalent” is coded as 4 “PhD. or equivalent” is coded as 5 “Others” is coded as 6
Q6	Current organisation	“CIMB Bank” is coded as 1 “Hong Leong Bank” is coded as 2 “Maybank” is coded as 3 “Public Bank Berhad” is coded as 4 “Others” is coded as 5
Q7	Working experience	“Less than 1 year” is coded as 1 “1 to 5 years” is coded as 2 “6 to 10 years” is coded as 3 “Above 10 years” is coded as 4
Q8	Average working hour per week	“30 hours and below” is coded as 1 “31 hours- 40 hours” is coded as 2 “41 hours- 50 hours” is coded as 3 “Above 51 hours” is coded as 4
Q9	Marital status	“Single” is coded as 1 “Married” is coded as 2 “Others” is coded as 3
Q10	Number of child	“No child” is coded as 1 “1 child” is coded as 2 “2-3 child” is coded as 3 “4-6 children” is coded as 4 “More than 6 children” is coded as 5

Figure 3.2 shown dependent and independent variables coding:

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## **Dependent variable**

- “Job Stress” is coded as JS

## **Independent variables**

- “Work Overload” is coded as WO
- “Role Conflict” is coded as RC
- “Work-To-Family Conflict” is coded as WFC
- “Family-To-Work Conflict” is coded as FWC
- “Career Development” is coded as CD

## **The coding styles for answer from Section B, C, D, E and F are as following:**

- “Strongly Disagree” is coded as 1
- “Disagree” is coded as 2
- “Neutral” is coded as 3
- “Agree” is coded as 4
- “Strongly Agree” is coded as 5

*Figure 3.2. Coding of Dependent and Independent Variables from questionnaires’ Section B,C,D,E and F*

## **3.7 Data Analysis**

Data analysis is an important stage for the research to analyse the collected information. It is the procedure of transferring data into knowledge or statistical information and investigating the relationship among independent and dependent variables. It is a systematic adaptation of statistical approach to explain, analyse, summarize, and evaluate data (Sharma, 2018). For this research, SPSS Statistics has utilised to analyse all the data collected from respondents. SPSS is a powerful software that helps researchers to analyse, handle and better understand the data gathered.

### **3.7.1 Descriptive Analysis**

Descriptive statistics are techniques for measuring, explaining, and summarising the information gathered properly, logically, and meaningfully.

It is presented quantitatively in the text or tables ways and graphs in the figures (Vetter, 2017). In this research, both frequency and percentage distribution were applied for Section A, demographic profile. Frequency distribution method can be presented in numerous ways like bar charts, histograms, and pie charts, and the percentage analysis would show the information gathered in a percentage form.

### **3.7.2 Reliability Analysis**

Reliability analysis means scale should always reflect and show consistent results for the measured items. To obtain the data reliability, the data coding should be uniform. For example, the high values should be coded uniformly, so that the values' meanings will be the same throughout those items ("Reliability Analysis," 2020). The information and details about the relationship between individual scale items can be known through reliability analysis.

The Cronbach's alpha is utilised to investigate for variables' internal consistency (IBM, 2021). It varies from 0 to 1 whereas 0 represents no internal consistency or no relationship between each other. Meanwhile, 1 means items are fully interrelated to each other or complete internal consistency (Tsang et al., 2017). In fact, a Cronbach's alpha ( $\alpha$ ) of less than 0.6 indicates a low level of reliability. Furthermore, an alpha value that ranging from 0.6 to 0.7 implies fair reliability, whereas an alpha value ranging from 0.7 to 0.8 shows good reliability. Meanwhile, the items have extremely good reliability if the alpha value is between 0.8 and 0.95.

### **3.7.3 Inferential Analysis**

Inferential analysis commonly used for measuring items and generalise about the larger population grounded on the measures from a sample size. It can be conducted in variety forms and each method is used based on the specific research strategy and sample characteristics (Kuhar, 2010). For present study, all questionnaires that examined IV and DV were under an interval scale of measurements. Therefore, the Pearson Correlation Coefficient and Multiple Linear Regression Analysis were applied since both IV and DV are metric.

### **Pearson Correlation Coefficient**

Pearson Correlation Coefficient ( $r$ ) displays the intensity, direction, and importance of linear correlation between variables under interval or ratio scale. It has a value ranging from -1 to +1. The value of 0 stipulates variables are not linearly correlated with each other. As R-value increases, the correlation between variables becomes stronger. Besides, a correlation coefficient of 1 denotes a perfect and strongly linear relationship; a correlation ( $r$ ) of -1 implies two variables have a strong negative association (Schober et al., 2018). Table 3.8 showed the coefficient range and strength of relationship:

Table 3.8  
*Interpretation of Pearson Correlation Coefficient*

<b>Coefficient range</b>	<b>Strength</b>
$\pm 0.91$ to $\pm 1.00$	Very strong
$\pm 0.71$ to $\pm 0.90$	High
$\pm 0.41$ to $\pm 0.70$	Moderate
$\pm 0.21$ to $\pm 0.40$	Small but definite relationship
0.00 to $\pm 0.20$	Slight, almost negligible

Source: Hair, J. F. Jr., Money, A. H., Samouel, P., & Page, M. (2007). *Research methods for business*. Chichester, West Sussex: John Wiley & Sons, Inc.

### **Multiple Linear Regression (MLR) Analysis**

MLR showed the ways in developing the correlation among IVs and DV. The IVs have more than one for MLR (Kaya Uyanık & Güler, 2013). Figure 3.3 showed MLR equation:

$y = a + b_1X_1 + b_2X_2 + \dots + b_nX_n$ <p>y = Dependent Variable X1, X2, Xn = Independent Variables a = Constant Amount b = Regression Coefficient for each independent variable</p>
--

*Figure 3.3. Multiple Linear Regression Equation*

In the present research, MLR would be conducted to measure the relationship of various IV (such as work overload, role conflict, work-family conflict, and career development) towards job stress.

## **3.8 Chapter Summary**

To conclude, chosen research design, manner in gathering data, instrument used, and sampling design has depicted in current chapter. The scale of measurement used in the design of questionnaires has been constructed and described in the current study.

## **CHAPTER 4 DATA ANALYSIS**

### **4.0 Introduction**

Chapter 4 presented the hypotheses proposed and outcomes associated with the research question. Data were generated using SPSS software. Detailed interpretation of survey results with bar charts, pie charts, and tables. The analysis of descriptive, inferential and scale measurement have performed.

### **4.1 Descriptive Analysis**

Researchers adopted modest tables and charts for summarising and illuminating acquired data in descriptive analysis so that the respondents' demographic profile could be easily understood.

#### **4.1.1 Respondent Demographic Profile**

Work at the bank, gender, age, ethnic group, educational level, currently working, working experience's years in the current organisation, average working hours per week, marital status, and children's number are all part of survey respondents' demographic profile.

##### **4.1.1.1 Work at Bank**



The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 4.1

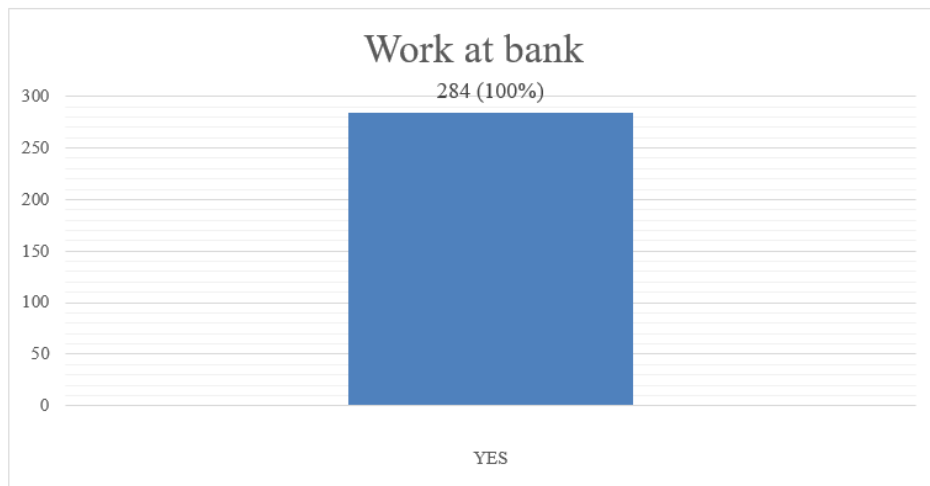
*Work at bank*

<b>Work at bank</b>	<b>Frequency</b>	<b>Percentage (%)</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percentage (%)</b>
Yes	284	100.0	284	100.0

*Source:* Developed for the research

*Figure 4.1*

Statistic of Respondents work at bank



*Source:* Developed for the research

Table 4.1 and Figure 4.1 shown 284 respondents involved in the survey are work at bank.

#### 4.1.1.2 Gender

# The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 4.2

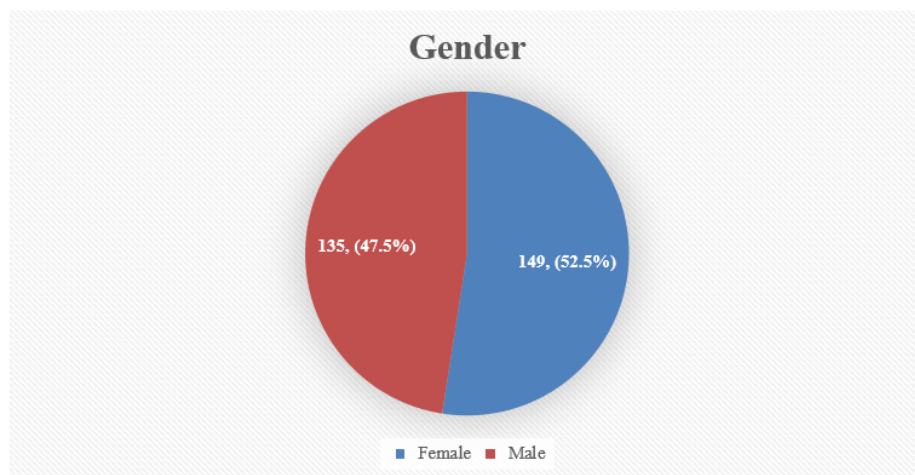
*Respondent's Gender*

<b>Gender</b>	<b>Frequency</b>	<b>Percentage (%)</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percentage (%)</b>
Female	149	52.5	149	52.5
Male	135	47.5	284	100

*Source:* Developed for the research

*Figure 4.2*

Statistic of Respondent's Gender



*Source:* Developed for the research

According to Table 4.2 and Figure 4.2, from 284 respondents, 47.5% (135 respondents) are male whereas 52.5% (149) are females.

### 4.1.1.3 Age

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 4.3

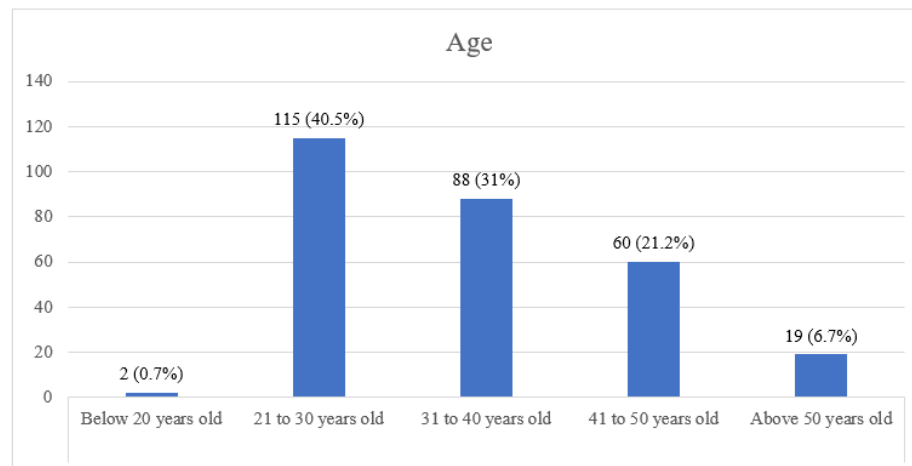
*Respondent's Age*

Age	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
Below 20 years old	2	0.7	2	0.7
21 to 30 years old	115	40.5	117	41.2
31 to 40 years old	88	31.0	205	72.2
41 to 50 years old	60	21.1	265	93.3
Above 50 years old	19	6.7	284	100.0

*Source:* Developed for the research

*Figure 4.3*

Statistic of Respondent's Age



*Source:* Developed for the research

The respondents' age has classified into various grouping as Table 4.3 and Figure 4.3 shown. From 284 respondents, 0.7% (2 respondents) pertain to below 20 years old's age group, 40.5% (115 respondents) is the age group range within 21 to 30 years old, 31% (88 respondents) is within 31 to 40

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

years old, 21.2% (60 respondents) is within 41 to 50 years old, 6.7% (19 respondents) is above 50 years old.

#### 4.1.1.4 Ethnic Group

Table 4.4

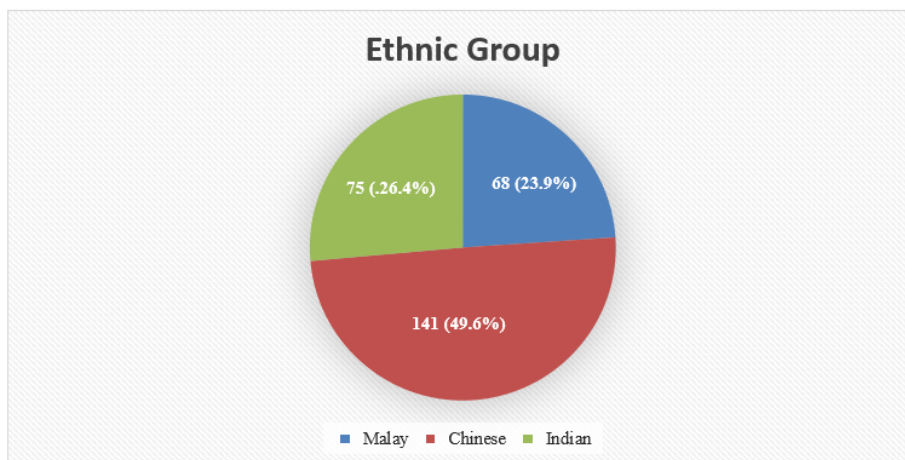
*Respondent's Ethnic Group*

<b>Ethnic Group</b>	<b>Frequency</b>	<b>Percentage (%)</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percentage (%)</b>
Malay	68	23.9	68	23.9
Chinese	141	49.6	209	73.6
Indian	75	26.4	284	100.0

*Source:* Developed for the research

*Figure 4.4*

Statistic of Respondent's Ethnic Group



*Source:* Developed for the research

The respondents' ethnicity has classified into four various group. Table 4.4 and Figure 4.4 display from 284 respondents, 26.4% (75 respondents) are Indian, 23.9% (68 respondents) are Malay, 49.6% (141 respondents) are Chinese. Lastly, there is no others ethnic group gets involved in this research survey.

#### 4.1.1.5 Educational Level

Table 4.5

*Respondent's Educational Level*

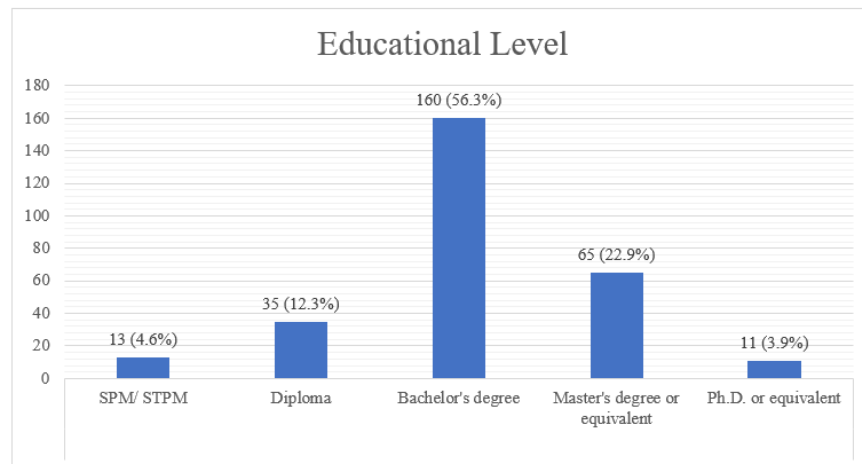
<b>Educational Level</b>	<b>Frequency</b>	<b>Percentage (%)</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percentage (%)</b>
SPM/STPM	13	4.6	13	4.6
Diploma	35	12.3	48	16.9
Bachelor's degree	160	56.3	208	73.2
Master's degree or equivalent	65	22.9	273	96.1
Ph.D. or equivalent	11	3.9	284	100.0

*Source:* Developed for the research

# The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Figure 4.5

Statistic of Respondent's Educational Level



Source: Developed for the research

Table 4.5 and Figure 4.5 reveal respondents' educational level and classified into five distinct categories. From 284 respondents, 4.6% (13 respondents) is category of SPM/STPM, 12.3% (35 respondents) is category of Diploma, 56.3% (160 respondents) is category of Bachelor's degree, 22.9% (65 respondents) is category of Master's degree or equivalent, 3.9% (11 respondents) is category of Ph.D. or equivalent.

## 4.1.1.6 Currently Working

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 4.6

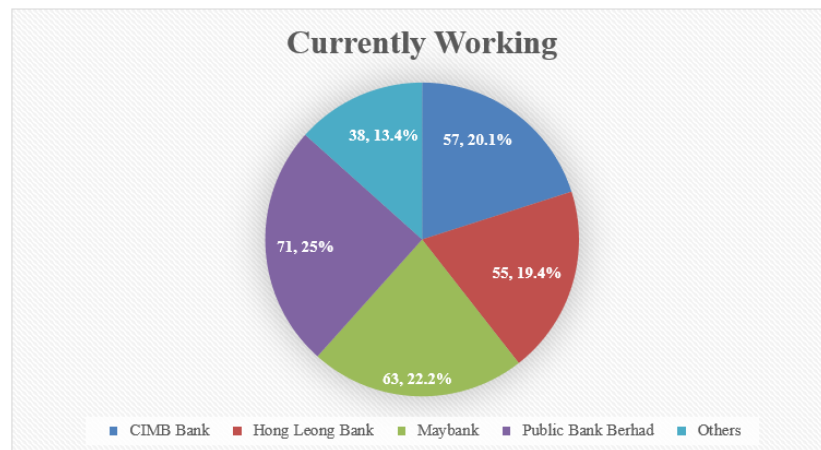
*Respondent's Currently Working*

<b>Currently Working</b>	<b>Frequency</b>	<b>Percentage (%)</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percentage (%)</b>
CIMB Bank	57	20.1	57	20.1
Hong Leong Bank	55	19.4	112	39.4
Maybank	63	22.2	175	61.6
Public Bank Berhad	71	25.0	246	86.6
Others	38	13.4	284	100.0

Source: Developed for the research

Figure 4.6

Statistic of Respondent's Currently Working



Source: Developed for the research

Table 4.6 and Figure 4.6 display the respondents currently working's bank has been classified into five various categories. From 284 respondents, 20.1% (57 respondents) work at CIMB Bank, 19.4% (55 respondents) work at Hong Leong Bank, 22.2% (63 respondents) work at Maybank, 25% (71

respondents) work at Public Bank Berhad, and 13.4% (38 respondents) work at other banks.

#### 4.1.1.7 Working Experience in Current Organisation

Table 4.7

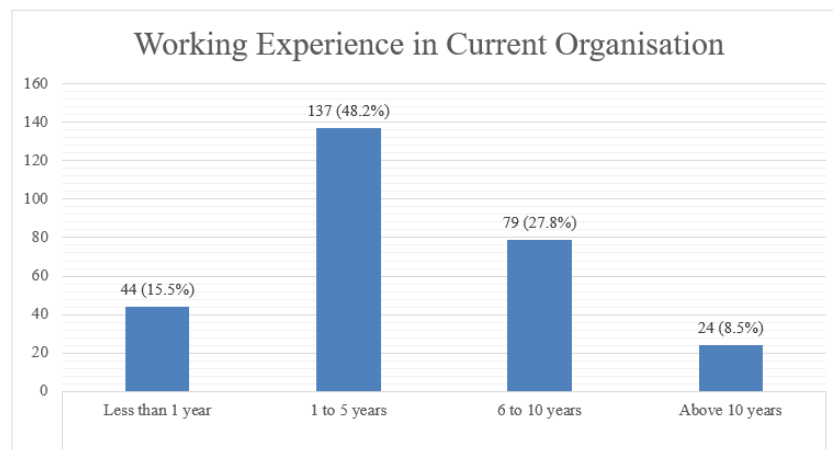
*Respondent's Working Experience in Current Organisation*

Working Experience in Current Organisation	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
Less than 1 year	44	15.5	44	15.5
1 to 5 years	137	48.2	181	63.7
6 to 10 years	79	27.8	260	91.5
Above 10 years	24	8.5	284	100.0

Source: Developed for the research

Figure 4.7

Statistic of Respondent's Working Experience in Current Organisation



Source: Developed for the research



Table 4.7 and Figure 4.7 reveal respondents' current organisation's working experience has been classified into four various categories. From 284 respondents, 15.5% (44 respondents) is category of less than 1 year, 48.2% (137 respondents) is category of 1 to 5 years, 27.8% (79 respondents) is category of 6 to 10 years, 8.5% (24 respondents) is the category of above 10 years.

#### 4.1.1.8 Average Working Hour Per Week

Table 4.8

*Respondent's Average Working Hour Per Week*

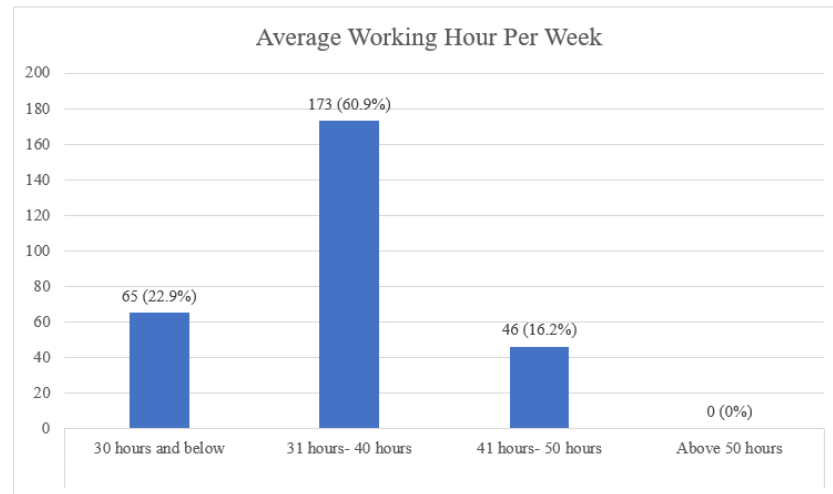
<b>Average Working Hour Per Week</b>	<b>Frequency</b>	<b>Percentage (%)</b>	<b>Cumulative Frequency</b>	<b>Cumulative Percentage (%)</b>
30 hours and below	65	22.9	65	22.9
31 hours – 40 hours	173	60.9	238	83.8
41 hours – 50 hours	46	16.2	284	100.0

*Source:* Developed for the research

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Figure 4.8

Statistic of Respondent's Average Working Hour Per Week



Source: Developed for the research

Table 4.8 and Figure 4.8 reveal respondents' average working hours per week has classified into four different categories. From 284 respondents, 22.9% (65 respondents) is category of 30 hours and below, 60.9% (173 respondents) is category of 31 hours- 40 hours, 16.2% (46 respondents) is category of 41 hours- 50 hours. Lastly, there is no above 50 hours get involved in this research survey.

#### 4.1.1.9 Marital Status

Table 4.9

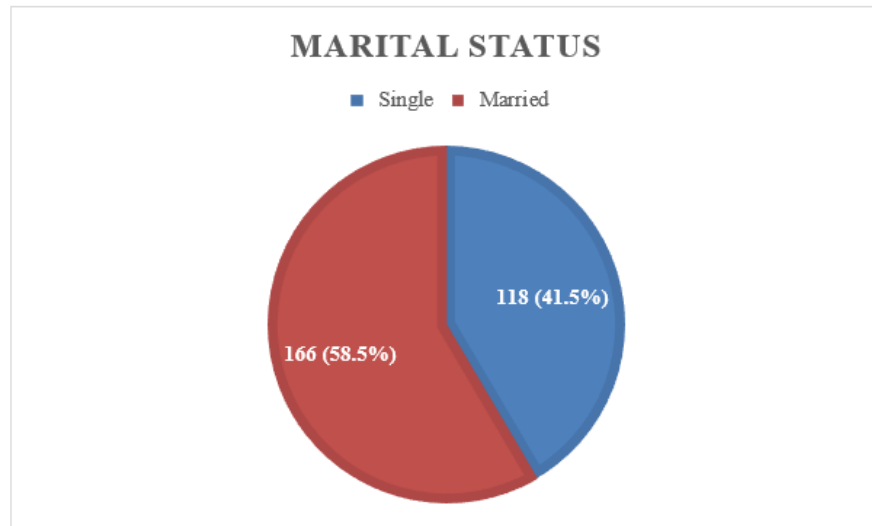
Respondent's Marital Status

Marital Status	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
Single	118	41.5	118	41.5
Married	166	58.5	284	100.0

Source: Developed for the research

Figure 4.9

Statistic of Respondent's Marital Status



Source: Developed for the research

Table 4.9 and Figure 4.9 reveal from 284 respondents, 41.5% (118 respondents) is single whereas 58.5% (166 respondents) is married.

#### 4.1.1.10 Number of Children

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 4.10

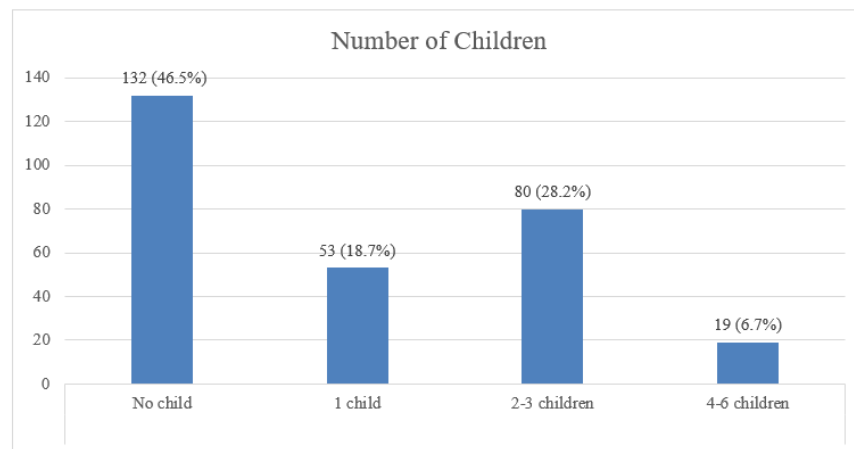
*Respondent's Number of Children*

Number of Children	Frequency	Percentage (%)	Cumulative Frequency	Cumulative Percentage (%)
No child	132	46.5	132	46.5
1 child	53	18.7	185	65.1
2 – 3 children	80	28.2	265	93.3
4 – 6 children	19	6.7	284	100.0

Source: Developed for the research

Figure 4.10

Statistic of Respondent's Number of Children



Source: Developed for the research

Table 4.10 and Figure 4.10 described the children's number which classified into four various categories. From 284 respondents, 46.5% (132 respondents) is category of no child, 18.7% (53 respondents) is category of 1 child, 28.2% (80 respondents) is category of 2-3 children, 6.7% (19 respondents) is category of 4-6 children.

## 4.1.2 Central Tendency of Measurement

### 4.1.2.1 Work Overload

Table 4.11  
*Central Tendency Measurement for Work Overload*

Question	Statement	Mean	Standard Deviation	Mean Ranking	Standard Deviation Ranking
WO1	I experience excessive work pressure	3.9789	1.01556	6	1
WO2	I work for long hours, on overtime and even on holidays	3.1092	1.21186	1	5
WO3	I am unable to meet out the demands of my job	3.4648	1.17790	3	4
WO4	I spend so long at work that my outside relationship are suffering	3.2042	1.32675	2	6
WO5	I'm so busy I find it increasingly difficult to concentrate on the job in front of me	3.6725	1.17775	4	3
WO6	I feel tired during the day due to excessive workload	3.9542	1.06735	5	2

*Source:* Developed for the research

Table 4.11 showed work overload's central tendencies measurement. It revealed that the questions on WO1 are supported by a majority (3.9789). This is followed by WO6 (3.9542), WO5(3.6725), WO3 (3.4648), WO4 (3.2042), and ended with WO2 (3.1092) which has the lowest mean.

Table 4.11 showed WO4 is the highest standard deviation at 1.32675, continued by WO2 (1.21186), WO3 (1.17790), WO5 (1.17775), WO6 (1.06735), and finally WO1 (1.01556), which has the lowest standard deviation.

#### 4.1.2.2 Role Conflict

Table 4.12

*Central Tendency Measurement for Role Conflict*

Question	Statement	Mean	Standard Deviation	Mean Ranking	Standard Deviation Ranking
RC1	I receive incompatible request from two or more people.	3.8944	1.01722	9	1
RC2	I do things that are likely to be accepted by one person and not accepted by others.	3.1972	1.25672	3	6
RC3	I am having uncertainties on what is expected from my work.	3.8028	1.05160	7	2
RC4	I am having task that have no relation to the job function.	3.1901	1.25781	2	7
RC5	I receive an assignment without the manpower to complete it.	3.1056	1.32232	1	9
RC6	I have to buck a rule or policy in order to carry out an assignment.	3.5563	1.18902	5	5
RC7	I work with two or more groups who operate quite differently.	3.8486	1.18663	8	4
RC8	I always feel unable to influence my immediate supervisor's decision and action that affect	3.5880	1.15082	6	3

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<b>RC9</b>	I always feel that I have to do things on the job that are against my better judgement.	3.3063	1.30553	4	8
------------	---	--------	---------	---	---

*Source:* Developed for the research

Table 4.12 indicated role conflict’s central tendencies measurement. The RC1 had the highest mean at 3.8944, proving that most respondents agreed with this statement. Then RC7 (3.8486), RC3 (3.8028), RC8 (3.5880), RC6 (3.5563), RC9 (3.3063), RC2 (3.1972), RC4 (3.1901), and finally RC5, with a mean of 3.1056.

Table 4.12 indicated that the highest standard deviation for RC5 is 1.32232. It then continued with RC9 (1.30553), RC4 (1.25781), RC2 (1.25672), RC6 (1.18902), RC7 (1.18663), RC8 (1.15082), RC3 (1.05160), and ended with RC1 (1.01722) which is the lowest standard deviation.

#### 4.1.2.3 Work-to-Family Conflict

Table 4.13

*Central Tendency Measurement for Work-to-Family Conflict*

Question	Statement	Mean	Standard Deviation	Mean Ranking	Standard Deviation Ranking
<b>WFC1</b>	The demands of my work interfere with my home and family life.	3.8275	1.15349	4	1
<b>WFC2</b>	The amount of time my job takes up makes it difficult to fulfil family responsibilities.	3.5880	1.22806	1	5

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<b>WFC3</b>	Things I want to do at home do not get done because of the demands my job puts on me.	3.7077	1.17804	3	3
<b>WFC4</b>	My job produces strain that makes it difficult to fulfil family duties.	3.6901	1.18699	2	4
<b>WFC5</b>	Due to work-related duties, I have to make changes to my plans for family activities.	3.9754	1.16003	5	2

---

*Source:* Developed for the research

Table 4.13 displayed the work-to-family conflict's central tendencies measurement. The highest mean of 3.9754 is WFC5, proving that most respondents agreed with this statement. Then subsequent by WFC1 (3.8275), WFC3 (3.7077), WFC4 (3.6901) and concluded with WFC2 (3.5880) which is the lowest mean.

Table 4.13 displayed the highest standard deviation for WFC2 (1.22806), and proceed with WFC4 (1.18699) WFC3 (1.17804), WFC5 (1.16003), and followed with last question, WFC1 (1.15349) which is the lowest standard deviation.

#### 4.1.2.4 Family-to-Work Conflict



The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 4.14

*Central Tendency Measurement for Family-to-Work Conflict*

Question	Statement	Mean	Standard Deviation	Mean Ranking	Standard Deviation Ranking
FWC1	The demands of my family or spouse/partner interfere with work-related activities.	3.0810	1.30660	3	2
FWC2	I have to put off doing things at work because of demands on my time at home.	2.8908	1.39106	2	4
FWC3	Things I want to do at work don't get done because of the demands of my family or spouse/partner.	2.7113	1.26145	1	1
FWC4	My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.	3.4155	1.39024	4	3

*Source:* Developed for the research

Table 4.14 displayed the family-to-work conflict's central tendencies measurement. The highest mean of 3.4155 is FWC4, which proves that majority respondents acknowledge with this statement. Then followed by FWC1 (3.0810), FWC3 (2.8908), and finished with FWC2 with the lowest mean of 2.7113.

Table 4.14 displayed the highest standard deviation for FWC2 (1.39106). And proceeded with FWC4 (1.39024), FWC1 (1.30660), and followed with the last question, FWC3 (1.26145) which is the lowest standard deviation.

#### 4.1.2.5 Career Development

Table 4.15

*Central Tendency Measurement for Career Development*

Question	Statement	Mean	Standard Deviation	Mean Ranking	Standard Deviation Ranking
CD1	My workplace provides me with opportunity to fully develop my skills and abilities.	4.1479	1.01888	8	3
CD2	I receive appropriate recognition or rewards for good performance.	3.8944	1.10705	3	5
CD3	I have been trained to develop my career.	4.2465	0.97449	9	1
CD4	I have been given a personal development plan.	3.9401	1.08635	4	4
CD5	I have been given work which has developed my skills for the future.	4.0880	1.14157	6	7
CD6	My departmental officer has made sure I get the training I need for my future.	3.9472	1.12819	5	6
CD7	I see a future for myself in a higher level role in this organisation.	3.8838	1.17266	2	9
CD8	My direct supervisor takes interest in my career development.	3.8732	1.18208	1	10
CD9	I have good access to development opportunities in my current job.	4.1092	1.5513	7	8
CD10	My organisation has a formal mentoring program for all employees.	4.2570	1.00570	10	2

*Source:* Developed for the research

Table 4.15 showed career development's central tendencies measurement. The CD10 is the highest mean at 4.2570, proving that most respondents

agreed with this statement. Then CD3 (4.2465), CD1 (4.1479), CD9 (4.1092), CD5 (4.0880), CD6 (3.9472), CD4 (3.9401), CD2 (3.8944), CD7 (3.8838), and finally CD8, with a mean of 3.8732.

Table 4.15 showed that the highest standard deviation for CD8 is 1.18208. It then continued with CD7 (1.17266), CD9 (1.15513), CD5 (1.14157), CD6 (1.12819), CD2 (1.10705), CD4 (1.08635), CD1 (1.01888), CD10 (1.00570), and ended with CD3 (0.97449) which is the lowest standard deviation.

#### 4.1.2.6 Job Stress

Table 4.16  
*Central Tendency Measurement for Job Stress*

Question	Statement	Mean	Standard Deviation	Mean Ranking	Standard Deviation Ranking
JS1	In my daily working, often I am tensed and get annoyed.	3.5599	1.20068	3	5
JS2	It is difficult to manage time at my workplace and I feel tensed about it.	3.4859	1.13247	2	2
JS3	I feel things are outside of my control causing tension and uneasiness during work.	3.5845	1.18437	4	4
JS4	Many times I feel mental fatigue and frustration while doing my work.	3.4542	1.17453	1	3
JS5	My work at the banks puts emotional strain on me which can be difficult to bear.	3.7183	1.12703	5	1

*Source:* Developed for the research

Table 4.16 showed job stress's central tendencies measurement. The JS5 is the highest mean at 3.7183, proving that most respondents agreed with this statement. Then JS3 (3.5845), JS1 (3.5599), JS2 (3.4859), and finally JS4, with a mean of 3.4542.

Table 4.16 showed that the highest standard deviation for JS1 is 1.20068. It then continued with JS3 (1.18437), JS4 (1.17453), JS2 (1.13247), and ended with JS5 (1.12703) with the lowest standard deviation.

## **4.2 Scale Measurement**

This study uses SPSS Statistics software to conduct reliability analysis on the dependent variable (DV): job stress and independent variables (IV): work overload, role conflict, work-to-family conflict, family-to-work conflict, and career development. 284 respondents participated in this research project's reliability analysis.

### **4.2.1 Reliability Test**

# The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 4.17

*Cronbach's Alpha Reliability Test*

Question	Cronbach's Alpha Value	Number of Items
<b>Dependent Variable:</b>		
Job Stress	0.905	5
<b>Independent Variable:</b>		
Work Overload	0.878	6
Role Conflict	0.883	9
Work-to-Family Conflict	0.928	5
Family-to-Work Conflict	0.893	4
Career Development	0.956	10

*Source:* Developed for the research

SPSS software is utilised to judge whether the results of 284 questionnaires are reliable. Table 4.17 describes the variables' results. First, the DV (job stress)'s Coefficient Alpha value is 0.905. For IV's coefficient Alpha value, career development received the highest value (0.956), followed by work-to-family conflict (0.928), family-to-work conflict (0.893), role conflict (0.883), and work overload which gets the lowest value (0.878). In short, each variables' alpha coefficients are between 0.80 and 0.95, indicating that all variables have extremely good reliability.

## 4.3 Inferential Analysis

### 4.3.1 Pearson Correlation Analysis

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Pearson correlation coefficient shows relationship among two continuous variables on the interval scale (Kenton, 2021). In this section, variables' relationships had analysed in terms of the strength and direction.

Table 4.18

*The Interpretation of the Strength of Correlation Coefficient*

Coefficient Range	Strength
±0.91 to ±1.00	Very Strong
±0.71 to ±0.90	High
±0.41 to ±0.70	Moderate
±0.21 to ±0.40	Small but Definite Relationship
0.00 to ±0.20	Slight, Almost Negligible

Source: Hair, J. F. Jr., Money, A. H., Samouel, P., & Page, M. (2007). *Research methods for business*. Chichester, West Sussex: John Wiley & Sons, Inc.

### 4.3.1.1 Work Overload with Employee Job Stress

Table 4.19

*Pearson Correlation Coefficient Analysis between Work Overload and Employee Job Stress*

		Job Stress
Work Overload	Pearson Correlation	0.725**
	Significant (2-tailed)	0.000
	N	284

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

Data in Table 4.19 shows when R-value is 0.725, the relationship between work overload and employee's job stress is positive. The p-value (0.000) is less than the alpha value (0.05), which shows it is significant. Then the positive correlation coefficient (0.725) shows that the increase in work overload results in an increase of employee job stress. Also, the relationship's strength is high because the correlation coefficient falls within  $\pm 0.71$  to  $\pm 0.90$ .

#### 4.3.1.2 Role Conflict with Employee Job Stress

Table 4.20

*Pearson Correlation Coefficient Analysis between Role Conflict and Employee Job Stress*

		Job Stress
Role Conflict	Pearson Correlation	0.742**
	Significant (2-tailed)	0.000
	N	284

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

Data in Table 4.20 indicates when R-value is 0.742, the relationship between role conflict and employee job stress is positive. The p-value (0.000) is less than the alpha value (0.05), which means it is significant. Then the positive correlation coefficient value of 0.742 means that the increase in role conflict will increase employee job stress. Also, the relationship's strength is high when the correlation coefficient falls from  $\pm 0.71$  to  $\pm 0.90$ .

#### 4.3.1.3 Work-to-Family Conflict with Employee Job Stress

Table 4.21

*Pearson Correlation Coefficient Analysis between Work Family Conflict and Employee Job Stress*

		Job Stress
Work-to-Family Conflict	Pearson Correlation	0.643**
	Significant (2-tailed)	0.000
	N	284

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

Data in Table 4.21 depicts when R-value is 0.643, the relationship between work-to-family conflict and employee's job stress is positive. The P-value (0.000) is less than the alpha value (0.05), which indicates it is significant. Then the positive correlation coefficient reveals that the increase in work-to-family conflict will increase employee job stress. Also, the relationship's strength is moderate when the correlation coefficient falls from  $\pm 0.41$  to  $\pm 0.70$ .

#### 4.3.1.4 Family-to-Work Conflict with Employee Job Stress



The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 4.22

*Pearson Correlation Coefficient Analysis between Family Work Conflict and Employee Job Stress*

		Job Stress
Family-to-Work Conflict	Pearson Correlation	0.496
	Significant (2-tailed)	0.000
	N	284

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

Data in Table 4.22 shows when R-value is 0.496, the relationship between family-to-work conflict and employee's job stress is positive. The P-value (0.000) is less than the alpha value (0.05), which indicates it is significant. Then the positive correlation coefficient shows that the increase in family-to-work conflict will increase employee job stress. Also, the relationship's strength is moderate when the correlation coefficient falls from  $\pm 0.41$  to  $\pm 0.70$ .

#### 4.3.1.5 Career Development with Employee Job Stress

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 4.23

*Pearson Correlation Coefficient Analysis between Career Development and Employee Job Stress*

		Job Stress
Career Development	Pearson Correlation	-0.055**
	Significant (2-tailed)	0.352
	N	284

Data in Table 4.23 reveals when R-value is -0.055, the relationship between career development and employee's job stress is negative. However, the P-value (0.352) is greater than the alpha value (0.05), which indicates that the correlation is not important. Later, the negative correlation coefficient shows that the increase in career development will decrease employee job stress. Also, the relationship's strength is slight and almost negligible when the correlation coefficient falls from 0.00 to  $\pm 0.20$ .

### 4.3.2 Multiple Linear Regression Analysis

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 4.24

*Statistics of Model Summary*

<b>Model summary</b>				
Model	R	R Square	Adjusted R Square	Std Error of the estimate
1	0.776	0.602	0.595	0.63047

*Source:* Generated from SPSS software

Predictors: (Constant), Career Development, Work Overload, Family-to-Work Conflict, Work-to-Family Conflict, Role Conflict

Dependent variable: Job stress

Specifically, the correlation coefficient between DV and IV is R-value. In table 4.24, the correlation coefficient (R-value) is 0.776. This indicates a positive and high correlation between IV (work overload, role conflict, work-family conflict, family-work conflict, and career development) and DV (job stress).

Further, the R Square value is an indication of IV's percentage that contributes to the variation of the DV. In table 4.24, the IV can explain 60.2% of the DV. Yet, in this study, 39.8% (100%-60.2%) of employee's job stress remains unexplained. This indicates that there might be important further variables not explored in the study to explain employee job stress.

Table 4.25

*Statistics of ANOVA*

<b>ANOVA</b>						
Model		Sum of squares	df	Mean Square	F	Sig
<b>1</b>	Regression	167.454	5	33.491	84.254	0.000
	Residual	110.504	278	397		
	Total	277.958	283			

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

In table 4.25, the p-value 0.000 is smaller than the alpha value 0.05, indicates that F-statistic is significant. This study's model is desirable because it provides a good description of the relationship between employees' job stress and the IVs. This shows that present study's regression model fits the data well.

Table 4.26

*Statistics of Multiple Linear Regression of Work Overload, Role Conflict, Work-to-Family Conflict, Family-to-Work Conflict, Career Development*

		Coefficients				
Model		Unstandardized		Standardized	t	Sig
		Coefficients		Coefficients		
		B	Std. Error	Beta		
<b>1</b>	(Constant)	0.256	0.194		1.315	0.190
	WO	0.314	0.078	0.292	4.053	0.000
	RC	0.469	0.079	0.407	5.959	0.000
	WFC	0.116	0.060	0.122	1.928	0.055
	FWC	0.020	0.043	0.023	0.459	0.646
	CD	0.025	0.044	0.023	0.570	0.569

*Note.*: WO = Work Overload, RC =Role Conflict, WFC= Work-to-Family Conflict, FWC=Family-to-Work Conflict, CD= Career Development from SPSS software

$$Y = a + b1(X1) + b2(X2) + b3(X3) + b4(X4) + b5(X5)$$

Y= Job Stress

X1= Work Overload

X2= Role Conflict

X3=Work-to-Family Conflict

X4= Family-to-Work Conflict

X5= Career Development

$$\text{Job stress} = 0.256 + 0.314 (\text{Work Overload}) + 0.469 (\text{Role Conflict}) + 0.116 (\text{Work-to-Family Conflict}) + 0.020 (\text{Family-to-Work Conflict}) + 0.025 (\text{Career Development})$$

Figure 4.11. Multiple Linear Regression Equation

**H1: Work overload has a significant impact on employees' job stress in Malaysian banking industry.**

In Table 4.26, work overload is important to measure employees' job stress as the work overload's p-value is 0.000, which is lower than the alpha value (0.05). Therefore, H1 is supported.

**H2: Role conflict has a significant impact on employees' job stress in Malaysian banking industry.**

In Table 4.26, role conflict is significant to determine employees' job stress as the role conflict's p-value being 0.000 which is less than the alpha value (0.05). Thus, H2 is supported.

**H3a: Work-to-family conflict has a significant impact on employees' job stress in Malaysian banking industry.**

In Table 4.26, work-to-family conflict is insignificant to predict employees' job stress as the work-to-family conflict's p-value is 0.055 which is more than the alpha value (0.05). Therefore, H3a is unsupported.

**H3b: Family-to-work conflict has a significant impact on employees' job stress in Malaysian banking industry.**

In Table 4.26, family-to-work conflict is insignificant to evaluate employees' job stress as the family-to-work conflict's p-value being 0.646 which is more than the alpha value (0.05). Hence, H3b is unsupported.

**H4: Career development has a significant impact on employees' job stress in Malaysian banking industry.**

In Table 4.26, career development is insignificant to measure employees' job stress as the career development's p-value being 0.569 which is more than the alpha value (0.05). Therefore, H4 is unsupported.

**Highest Contribution**

The IV: role conflict contributes the most to DV (job stress)'s variation since it has the largest beta value (under standardized coefficients) which is 0.407

in comparison to other IVs. Alternatively, when controls for variance explained by all other variables within the model are considered, role conflict explains the largest amount of variance in the DV (job stress).

### **Second Highest Contribution**

When compared to other IVs, work overload is the second most important IV to influence the DV (job stress), as the beta value (under standardized coefficients) for this predictor variable is the second largest, 0.292. Consequently, when the variance explained by all predictor variables in the model is controlled for, work overload makes the second strongest unique contribution to analyzing the variation of the DV (job stress).

### **Third Highest Contribution**

When compared with other IVs, work-to-family conflict is the IV that contributes the third-highest amount to the variation of the DV (job stress). As the beta value (under standardized coefficients) for this DV is the third largest, which is 0.122. Henceforth, work-to-family conflict provides the third-most significant contribution to explaining the variation in the DV (job stress), when the variance explained by all other predictor variables is considered.

### **Lowest Contribution**

In contrast to other IVs, both family-to-work conflict, and career development contribute the least to employee job stress. The beta value for this DV (job stress) is the smallest (0.023) compared to other variables. This indicates that career development and family-to-work conflict make the least contribution to explaining variation in the DV (employee stress), when variance explained by other predictor variables in the model is considered.

## **4.4 Conclusion**

In short, this chapter provides distribution, collection, analysis, and interpretation of the questionnaire. Additionally, data's standard deviation and mean score were provided, and scale measurements were made to show the questionnaire's reliability. Pearson's Correlation Coefficient and MLR analysis's results calculated using SPSS software showing the relationship between the DV (job stress) and IVs (work overload, role conflict, work-to-family conflict, family-to-work conflict, and career development). Next chapter provided further discussions and summaries to gain further insight into the findings.

## **CHAPTER 5 DISCUSSION AND CONCLUSION**

### **5.0 Introduction**

The chapter's purpose is to address and summarise the research project. This chapter commences with a statistical summary, which included a summary for the descriptive, accompanied by the inferential analyses described and detailed in the preceding chapter. It covered an evaluation of major findings to validate the study's aims and hypotheses. Following that, management implications underneath the study's implication has presented. Ultimately, depending on the study's findings and the research project's conclusion, a discussion of the limitations and suggestions for future studies is endorsed.

### **5.1 Summary of Statistical Analysis**

#### **5.1.1 Summary of Central Tendency Measurement**



The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 5.1

*Summary of Central Tendency Measurement*

<b>Variables</b>	<b>Mean</b>	<b>Standard Deviation</b>
Work Overload	3.5640	0.92032
Role Conflict	3.4988	0.86043
Work-to-Family Conflict	3.7577	1.04170
Family-to-Work Conflict	3.0246	1.16478
Career Development	1.9613	0.93032
Job Stress	3.5606	0.99105

*Source:* Data generated and adopted from SPSS Software

Table 5.1 displays a summation of all variables in central tendencies measurement. Work-to-Family Conflict is the highest mean of 3.7577, then continued by Work Overload (3.5640), Job Stress (3.5606), Role Conflict (3.4988), Family-to-Work Conflict (3.0246) and ends with Career Development with the lowest mean of 1.9613. Alternatively, Family-to-Work Conflict (FWC) has the highest standard deviation of 1.16478, then followed by Work-to-Family Conflict (WFC) (1.04170), Job Stress (0.99105), Career Development (0.93032), Work Overload (0.92032), and ended with the lowest standard deviation, Role Conflict (0.86043).

### 5.1.2 Summary of Inferential Analysis

### 5.1.2.1 Pearson Correlation Coefficient Analysis

Table 5.2

*Summary of Pearson Correlation Result*

Employee Job Stress			
Independent Variables	Pearson Correlation	P-value	Strength of Association
Work Overload	0.725	0.000	High
Role Conflict	0.742	0.000	High
Work-to-Family Conflict	0.643	0.000	Moderate
Family-to-Work Conflict	0.496	0.000	Moderate
Career Development	-0.055	0.352	Slight and almost negligible

*Source:* Developed for the research

### 5.1.2.2 Multiple Linear Regression Analysis (MLR)

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

Table 5.3  
Summary of Multiple Linear Regression Analysis

Hypothesis	Results	Decisions
H1: Work overload has a significant impact on employees' job stress in Malaysian banking industry.	p-value = 0.000	Supported
H2: Role conflict has a significant impact on employees' job stress in Malaysian banking industry.	p-value = 0.000	Supported
H3a: Work-to-family conflict has a significant impact on employees' job stress in Malaysian banking industry.	p-value = 0.055	Not supported
H3b: Family-to-work conflict has a significant impact on employees' job stress in Malaysian banking industry.	p-value = 0.646	Not supported
H4: Career development has a significant impact on employees' job stress in Malaysian banking industry.	p-value = 0.570	Not supported

Source: Data generated and adopted from SPSS software

In this study, it was found that F-statistics was important since the p-value of 0.000 was less than alpha value of 0.05. Besides, the p-value of 0.000 for both work overload and role conflict were smaller than 0.05, which means that these two variables are significant in measuring employees' job stress in Malaysian banking industry. Moreover, the WFC, FWC, and career development were insignificant for the dependent variable (DV): job stress as their p-values exceeded alpha value 0.05. Further, the R-square value of 0.602 also represents that the independent variables (IV): work overload, role conflict, WFC, FWC, and career development can explain 60.2% of the variation in employees' job stress in Malaysian banking industry.

## **5.2 Discussion of Major Findings**

### **5.2.1 Hypothesis 1: Work Overload has a significant impact on employees' job stress in Malaysian banking industry**

Based on the findings, work overload significantly impacts employees' job stress in Malaysia's banking industry. The results are also in line with Muis et al., (2021) studies. Muis et al., (2021) has also demonstrated that there is a relationship between work overload and job stress. The factors contributing to the employee's workload can be the weight, difficulty, and complexity to perform the duties, and the skills required to complete the task. The excessive work overload that cannot be addressed immediately will likely become a source of employee job stress, and the level of stress depends on how the individual reacts to the work overload they received. Furthermore, some of the researchers such as Susiarty et al., (2019), Jain (2021), and Nanda et al., (2020) have concurred that work overload has a positive and significant impact on employees' job stress in the banking industry (Undie et al., 2018). Additionally, Ahmed and Ramzan (2013) and Habibie et al., (2020) agree that excessive workloads in the banking sector can lead to stressful work. All of them agreed that stress arises when the tasks exceed the employee's ability to perform the work and that job stress can affect employee performance in a way that negatively impacts the organisation.

### **5.2.2 Hypothesis 2: Role Conflict has a significant impact on employees' job stress in Malaysian banking industry**

Based on the findings, role conflict has a significant impact on employee job stress in Malaysian banking industries. Raza et al. (2014) studies are in line with this research, which shows an important association between role conflict and employee's job stress in the banking industry. It was explained that banking employees often receive complicated and unfeasible roles, ultimately leading to distress. The distress feeling would then bring forward to the future to increase the incidence of job stress in the banking industry. Also, the findings of Parvaiz et al. (2015) are consistent with this study and show the significant influence of role conflict on the banking sector's employee job stress. In detail, they proposed that in the bank's daily operations, the contradictory demands from role conflict give rise to employee job stress. In this case, banking employees having difficulties accomplishing the conflicting tasks will eventually give up for example unwilling to perform the incompatible tasks anymore and think that such tasks should not be part of their responsibilities (Parvaiz et al., 2015).

### **5.2.3 Hypothesis 3a: Work-to-Family Conflict has a significant impact on employees' job stress in Malaysian banking industry**

Based on the findings, WFC has insignificant impact on job stress among the employees in the Malaysian banking industries. The results oppose previous studies like Allen et al. (2000); Frone, Yardley and Markel (1997) and have supported the findings in Isfianadewi and Noordyani (2020). It may be due to banking employees being adequately satisfied with the time for social or family roles in Malaysia. It can be assumed that the selected banks (Public Bank Berhad, Maybank Berhad, CIMB Bank, Hong Leong Bank, etc) in Malaysia have solid ideals, a positive work atmosphere, and

no negative effects on their employees' home lives, causing employees to incorporate those habits into their position as parents and friends. Voydanoff (1988) discovered that the number of kids in a household influences WFC, aligning with the COR model's concept. Heavy childrearing obligations are likely to cause work-family conflict (Voydanoff, 1988). Physical unavailability for employment, obsession with child raising duties, and overburden may all be linked to reaching a large amount of children or young children in the house (Voydanoff, 1988). According to the obtained statistics in demographic profile, most of the respondents are married but mostly no children. Thus, it can be a logical assumption that WFC would be found less in families without children. This statement has supported by Premeaux, Adkin and Mossholder (2007), as child rearing takes time, energy, and money, and the greater children there are, the further resources are consumed.

#### **5.2.4 Hypothesis 3b: Family-to-Work Conflict has a significant impact on employees' job stress in Malaysian banking industry**

Based on the findings, FWC has insignificant impact on job stress among the employees in Malaysian banking industries. The results combat previous studies like Kusuma and Suyono (2020); Netemeyer et al. (2004) and have supported the findings in Netemeyer et al. (2005). It may be due to work-to-family conflict having a stronger relationship with various psychological variables like occupational stress and job burnout than family-to-work conflict (Frone et al., 1992). Moreover, according to Aycaan and Eskin (2005), spousal supports have negatively connected with FWC for both men and women than WFC. Spousal support (both emotional and instrumental) refers to the assistance, counsel, and compassion that spouses bring to each other (Aycaan & Eskin, 2005). Empathic understanding and attention, reinforcement of affection, counsel, and real concern for the partner's well-

being are all examples of emotional support. Instrumental support refers to the partner's tangible assistance with domestic duties and childcare (Aycan & Eskin, 2005). Alternatively, it can be assumed in present study, bankers' family members clearly understand their hardships in the workplace and provide appropriate support and tolerance to them. This statement can be proved by Adkins and Premeaux (2012), supportive family ties are likely to be less demanding than non-supportive family interactions, culminating with less dispute.

#### **5.2.5 Hypothesis 4: Career Development has a significant impact on employees' job stress in Malaysian banking industry**

Based on the findings, career development has insignificant impact on job stress among Malaysian banking employees. The results are contrary to previous research such as Chandio et al (2013). This may be because bank employees are competent in their own jobs and are satisfied with the banking management system. It can be assumed that the Malaysian banks' benefits are very good, and the employees' treatment, equipment, management systems, etc. are all well done, so each employee regardless of level has basically good preferential treatment. An additional contact has been conducted with some banking employees. Based on the banking employees' feedback, their job stress comes more from sales, customer services, complaints, rules and regulations, compliances, code of ethics, etc. Basically, career development for them is an advantage but not stress. It is an added advantage for them as a banker and builds their confidence in all areas, can enhance knowledge and experiences instead of stress.

## **5.3 Implications of the Study**

### **5.3.1 Managerial Implications**

#### **5.3.1.1 Work Overload**

Based on MLR, work overload significantly impacts on employees' job stress in the Malaysian banking industry. To reduce employees' job stress, banks should first minimise work overload. First, banks can seek to establish a set of realistic and achievable goals that may bring some pressure, thus motivating employees, rather than assigning them volumes of work and goals that are unachievable and will cause employees' overstress. Then, banks should redesign the employees' work to confirm they can accomplish their jobs and will not overwork (Undie et al., 2018). Thus, the scope of employees' work can be determined based on their abilities and expertise. Furthermore, banks can offer a shift system to their employees, allowing employees to relax and avoid being overwhelmed by their huge workload, especially during periods of abnormally busy (e.g., month or year-end) (Suzabar et al., 2020). Certainly, banks could also increase the employees' amount and provide more guidance to employees on how to complete their work. The company can arrange for the supervisors to monitor and guide the banker to minimize the mistakes, which will reassure employees when performing their tasks.

#### **5.3.1.2 Role Conflict**

Based on MLR, role conflict significantly impacts banking employees' job stress. Thus, Malaysian bank managers are responsible for countering all the role conflict's issues in daily performance (Arshad et al., 2020). When employees have different demands from different supervisors, bank



managers should show respect and give autonomy to employees to discuss the issues and find solutions. Likewise, in the bank's daily operations, employees are given autonomy to decide how they could prepare the documents that superiors require while serving the customers, and their decisions would be respected. Simultaneously, bank managers need to ensure that the requirements are always compatible with employees' experiences and capabilities. To know the employees' abilities and limitations, managers could consistently evaluate the employees' performance and assign easier tasks if employees are in poor performance. Besides, bank managers should ensure a consistent demand of tasks, although inconsistent demands might add challenge and train employees. Therefore, bank managers are encouraged to fix the tasks' number per day and allow inconsistent demands during an emergency or unexpected incidents. Moreover, bank managers should ensure that employees always know their immediate supervisors. The bank's working conditions might be chaotic during peak hours, so it is important for employees to know who to reach when they encounter any difficulties. Furthermore, bank managers should always encourage employee communication, especially receiving workers' feedback. For example, weekly meetings and open discussion within the bank should be organised to enable subordinates to raise any conflict's concerns.

### **5.3.1.3 Work-Family Conflict**

Based on MLR, WFC and FWC presented significant impact toward job stress. Despite WFC and FWC having insignificant influence on job stress, prior researchers have indicated the work-family conflict's negative consequences. Yavas, Babakus and Karatepe, (2008) stated workers who suffer to maintain the role demand of work and family, resulting low morale, affecting their performance and dedication. Henceforth, management should organize the workplace so that workers are driven to strike a balance between work and family life. Schedule adjustment provides

encouragement for family and individual life from peers and supervisors, lessens work-family conflict and increases family time adequacy (Bairwa & Singhal, 2020). For example, managers might place family-friendly programs to show respect for family duties. Thus, current study advocates that manager should identify the causes of WFC, FWC, and job stress in their workplace and develop programs that include the most relevant features. Management could also give service staff a "say" in deciding portions of their duties. Managers may, for example, alter mechanisms for allocated staff breaks during their hectic complaint-handling days to enable workers to engage in the process. Henceforth, managers can foster an environment which enables employees, perhaps assisting employees in balancing work-life balance and making work less stressful (Netemeyer et al., 2005).

#### **5.3.1.4 Career Development**

Based on MLR, career development presented insignificant impact toward job stress. Although results show insignificant, managers still need to emphasize career development issues as several past studies have indicated the negative impact so the banking management must take necessary precautions to reduce the employees' possible stress suffered due to career development. Thus, management should give reasonable career development to reduce employees' job stress. Management should properly manage the company's career development as it brings numerous benefits. Adeniji and Osibanjo (2012) believe that career development can assist reduce recruiting and training freshmen's costs in an organisation. The career development system has several objectives: promoting better communication, assisting career decision-making, making better use of employee skills, setting realistic goals, creating a talent pool, and improving career satisfaction (Juneja, 2015b). The career development system comprises various organisation components (e.g., self-assessment tools, career planning seminars, personal consultations, organisation evaluation

plans, and development plans) (Juneja, 2015a). Therefore, management should make reasonable use of career development to improve the employees' capability and performance, reduce job stress, thereby promoting the company's operation.

## **5.4 Limitations & Recommendations**

This study's research objective is to determine the significant impact of work overload, role conflict, work-family conflict, career development toward job stress and the conduction's reason are mixed results were found by previous researchers and unable to prove all these variables will significantly impact job stress. Yet, current study just focused principally on the IVs: work overload, role conflict, work-family conflict, career development and DV: job stress, and not consider intermediate factors like mediating and moderating variables. Thus, future research could focus on mediating or moderating variables like the role of perceived organisational support. Future research can also study the supervisor and family support's influence as mediators among FWC/WFC and job stress in elevated work conditions to see whether a supervisor or family support decreases individual job stress.

Present study employed online questionnaire survey as quantitative instrument. Since collecting questionnaires takes less time and is more efficient. Closed-ended questions are used in the questionnaire survey. Respondents can only choose from "strongly agree" to "strongly disagree", thus they are unable to express their ideas and comments due to lacking qualitative method. Therefore, present research will be limited. Future researchers should combine qualitative methods and interviews along with quantitative approaches to tackle the limited outcomes' issues in quantitative research. Inside this interview method, there will be direct interaction between researchers and respondents, allowing people to express their thoughts and comments on job stress. It contains greater information from responders than the questionnaire's alternative options.

Next, based on the SPSS software result, the IVs can delineate 60.2% of the DV. Nevertheless, 39.8% of employee job stress remains unexplained in the study. This indicates that there might be critical further variables not explored in the study to explain employee job stress. To address the result limitation affected by the 39.8% additional variable, future researchers are encouraged to incorporate the additional 39.8% variable into their studies to improve further and produce more detailed results. Furthermore, it is recommended that future researchers incorporate as many variables as possible to produce clear and detailed results. The company's management can focus on the employee's job stress problem and create solutions corresponding to its root causes.

## **5.5 Conclusion**

In conclusion, the research investigated the relationship between the independent variables (work overload, role conflict, WFC, FWC, career development) and the dependent variable (job stress). According to the findings, there are two independent variables (work overload, role conflict) that have a significant impact on employees' job stress in the Malaysia banking industry, while the other three-variable (WFC, FWC, and career development) did not bring a significant impact to employees' job stress. Moreover, this research has provided some suggestions, limitations, and implications to help future research.

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## APPENDICES

### Appendix 1: Questionnaire



Universiti Tunku Abdul Rahman

Survey Questionnaire

We are students of Bachelor of Business Administration (Hons) from Universiti Tunku Abdul Rahman, Perak Campus, Malaysia. We are currently doing our research project with the title of "Influence of work overload, role conflict, work-family conflict and career development towards job stress among employees in Banking Industry".

Please read the instruction carefully before answering the question. Your participation will greatly contribute to the success of the survey. We deeply appreciate your help in participating in this survey, and your responses will remain private and confidential. The result of the survey will be used in whole and not on an individual basis.

It will take about 5-8 minutes to complete the attached questionnaire. Your participation is very much needed to complete our final year project. If you have any question regarding the questionnaires, you may contact any of us:

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Instruction:

1) There are 6 sections in this questionnaire. Section A is on demographics. Section B, C D, E, and F cover all of the variables in this study. Please read the instructions carefully before answering the questions. Please answer ALL questions in All sections.

2) Please be informed that in accordance with Personal Data Protection Act 2010 ('PDPA) which came into force on 15 November 2013, Universiti Tunku Abdul Rahman is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

## **PERSONAL DATA PROTECTION STATEMENT**

Please be informed that in accordance with Personal Data Protection Act 2010 (“PDPA”) which came into force on 15 November 2013, Universiti Tunku Abdul Rahman (“UTAR”) is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

### **Notice:**

1. The purposes for which your personal data may be used are inclusive but not limited to:-
  - For assessment of any application to UTAR
  - For processing any benefits and services
  - For communication purposes
  - For advertorial and news
  - For general administration and record purposes
  - For enhancing the value of education
  - For educational and related purposes consequential to UTAR
  - For the purpose of our corporate governance
  - For consideration as a guarantor for UTAR staff/ student applying for his/her scholarship/study loan
  
2. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.



3. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.
4. UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

**Consent:**

1. By submitting this form you hereby authorise and consent to us processing (including disclosing) your personal data and any updates of your information, for the purposes and/or for any other purposes related to the purpose.
2. If you do not consent or subsequently withdraw your consent to the processing and disclosure of your personal data, UTAR will not be able to fulfill our obligations or to contact you or to assist you in respect of the purposes and/or for any other purposes related to the purpose.
3. You may access and update your personal data by writing to us at [choongshiyun@1utar.my](mailto:choongshiyun@1utar.my).

**Acknowledgement of Notice:**

- I have been notified by you and I hereby understood, consented and agreed per UTAR notice.
- I disagree and my personal data will not be processed.

**Section A: Demographic profile**

Instruction: For this section, please choose one option for each of the following:

1. Are you currently working in the bank? (If no, then this questionnaire is not relevant to you. Thank you for your time.)

- Yes
- No

2. Gender

- Female
- Male

3. Age

- Below 20 years old
- 21 to 30 years old
- 31 to 40 years old
- 41 to 50 years old
- Above 50 years old

4. Ethnic group

- Malay
- Chinese
- Indian
- Others

5. Your highest education level

- SPM/ STPM
- Diploma
- Bachelor's degree
- Master's degree or equivalent
- Ph.D. or equivalent

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Others

6. Organisation that you are currently working at

CIMB Bank

Hong Leong Bank

Maybank

Public Bank Berhad

if others (please specify: \_\_\_\_\_)

7. Working experience in the current organisation

less than 1 year

1 to 5 years

6 to 10 years

Above 10 years

8. Average working hour per week

30 hours and below

31 hours- 40 hours

41 hours- 50 hours

Above 51 hours

9. Marital status

Single

Married

others

10. Number of children

no child

1 child

2-3 children

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- 4-6 children
- more than 6 children

**Section B: Work Overload**

Based on your experience, kindly choose the most appropriate option that best indicate your agreement level.

Level of agreement

- 1- Strongly disagree
- 2- Disagree
- 3- Neutral
- 4- Agree
- 5- Strongly agree

No	Question	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	I experience excessive work pressure.					
2	I work for long hours, on overtime and even on holidays.					
3	I am unable to meet out the demands of my job.					
4	I spend so long at work that my outside relationships are suffering.					
5	I'm so busy I find it increasingly difficult to concentrate on the job in front of me.					
6	I feel tired during the day due to excessive workload.					

**Section C: Role Conflict**

Based on your experience, kindly choose the most appropriate option that best indicate your agreement level.

Level of agreement

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1- Strongly disagree

2- Disagree

3- Neutral

4- Agree

5- Strongly agree

No	Question	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	I receive incompatible request from two or more people.					
2	I do things that are likely to be accepted by one person and not accepted by others.					
3	I am having uncertainties on what is expected from my work.					
4	I am having task that have no relation to the job function.					
5	I receive an assignment without the manpower to complete it.					
6	I have to buck a rule or policy in order to carry out an assignment.					
7	I work with two or more groups who operate quite differently.					
8	I always feel unable to influence my immediate supervisor's decision and action that affect me.					
9	I always feel that I have to do things on the job that are against my better judgement.					

**Section D: Work-Family Conflict**

Based on your experience, kindly choose the most appropriate option that best indicate your agreement level.

Level of agreement

1- Strongly disagree

2- Disagree

3- Neutral

4- Agree

5- Strongly agree

No	Question	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
<b>Work-to-Family Conflict</b>						
1	The demands of my work interfere with my home and family life.					
2	The amount of time my job takes up makes it difficult to fulfill family responsibilities.					
3	Things I want to do at home do not get done because of the demands my job puts on me.					
4	My job produces strain that makes it difficult to fulfill family duties.					
5	Due to work-related duties, I have to make changes to my plans for family activities.					
<b>Family-to work conflict</b>						

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

1	The demands of my family or spouse/partner interfere with work-related activities.					
2	I have to put off doing things at work because of demands on my time at home.					
3	Things I want to do at work don't get done because of the demands of my family or spouse/partner.					
4	My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.					

**Section E: Career Development**

Based on your experience, kindly choose the most appropriate option that best indicate your agreement level.

Level of agreement

1- Strongly disagree

2- Disagree

3- Neutral

4- Agree

5- Strongly agree

No	Question	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	My workplace provides me with opportunity to fully develop my skills and abilities.					

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

2	I receive appropriate recognition or rewards for good performance.					
3	I have been trained to develop my career.					
4	I have been given a personal development plan.					
5	I have been given work which has developed my skills for the future.					
6	My departmental officer has made sure I get the training I need for my future.					
7	I see a future for myself in a higher level role in this organisation.					
8	My direct supervisor takes interest in my career development.					
9	I have good access to development opportunities in my current job.					
10	My organisation has a formal mentoring program for all employees.					



**Section F: Job Stress**

Based on your experience, kindly choose the most appropriate option that best indicate your agreement level.

Level of agreement

1- Strongly disagree

2- Disagree

3- Neutral

4- Agree

5- Strongly agree

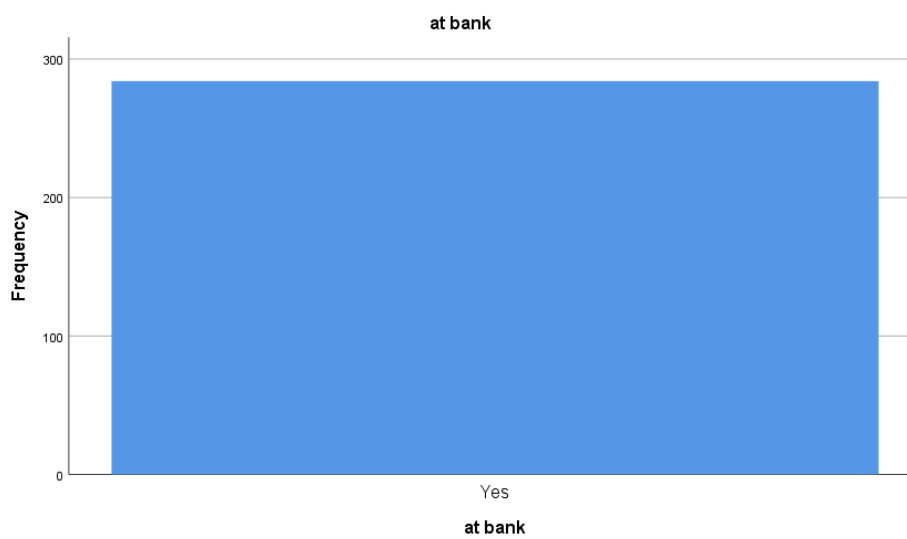
No	Question	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	In my daily working, often I am tensed and get annoyed.					
2	It is difficult to manage time at my workplace and I feel tensed about it.					
3	I feel things are outside of my control causing tension and uneasiness during work.					
4	Many times I feel mental fatigue and frustration while doing my work.					
5	My work at the banks puts emotional strain on me which can be difficult to bear.					

**Appendix 2: Descriptive Analysis**

Demographic Profile: Work at bank

**at bank**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	284	100.0	100.0	100.0

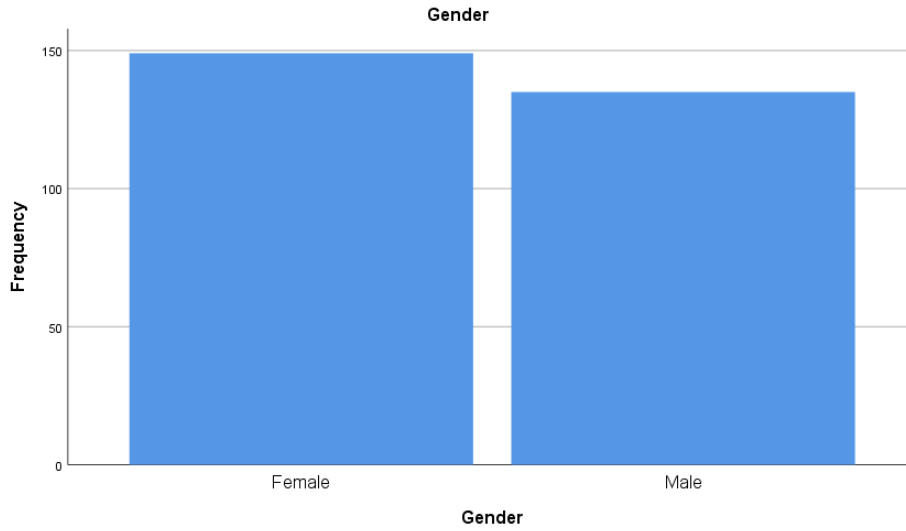


Demographic Profile: Gender

**Gender**

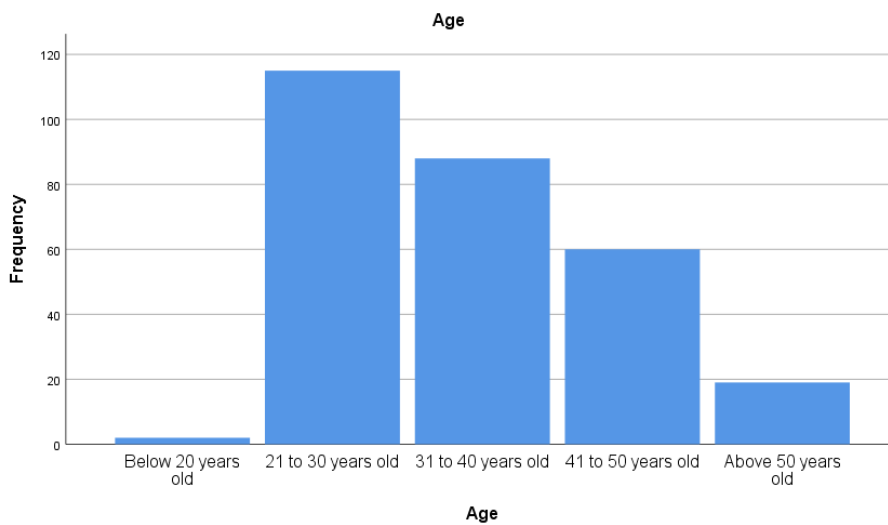
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	149	52.5	52.5	52.5
	Male	135	47.5	47.5	100.0
	Total	284	100.0	100.0	

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry



Demographic Profile: Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 20 years old	2	.7	.7	.7
	21 to 30 years old	115	40.5	40.5	41.2
	31 to 40 years old	88	31.0	31.0	72.2
	41 to 50 years old	60	21.1	21.1	93.3
	Above 50 years old	19	6.7	6.7	100.0
	Total	284	100.0	100.0	

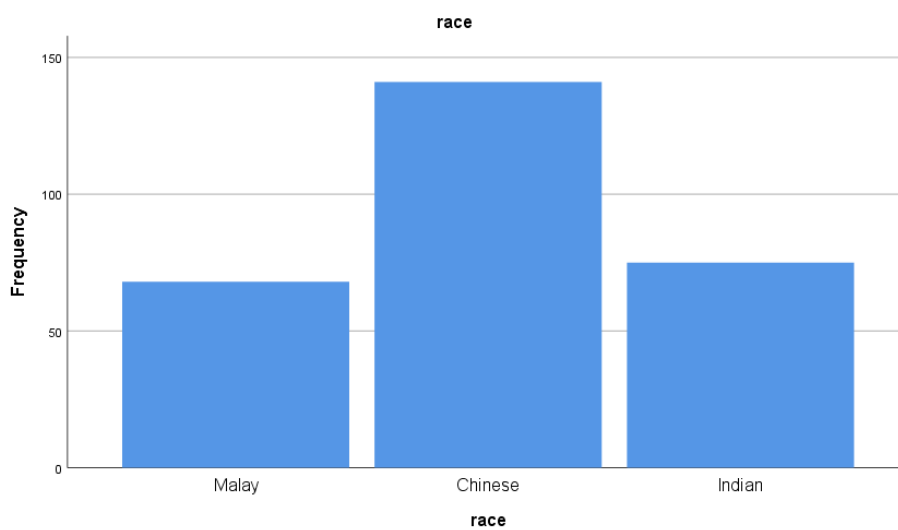


Demographic Profile: Race

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**race**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	68	23.9	23.9	23.9
	Chinese	141	49.6	49.6	73.6
	Indian	75	26.4	26.4	100.0
	Total	284	100.0	100.0	

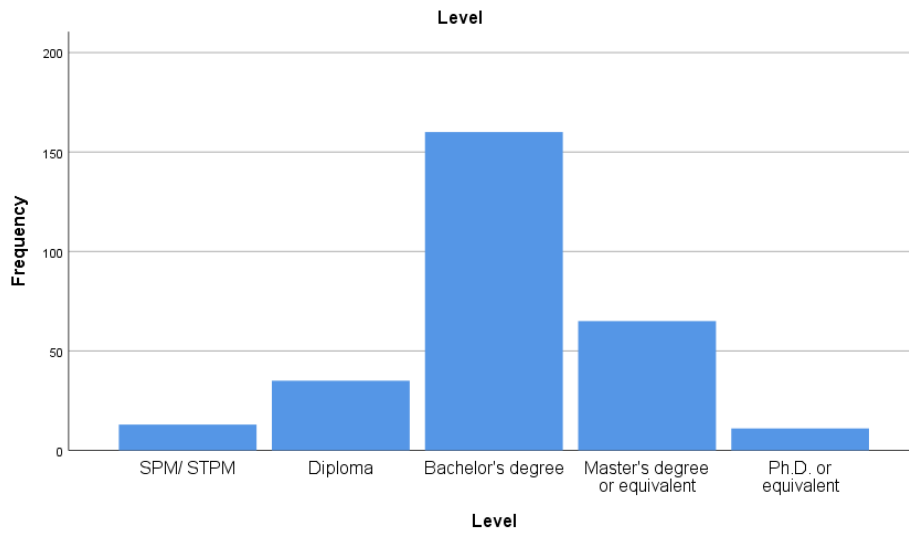


Demographic Profile: Educational level

**Level**

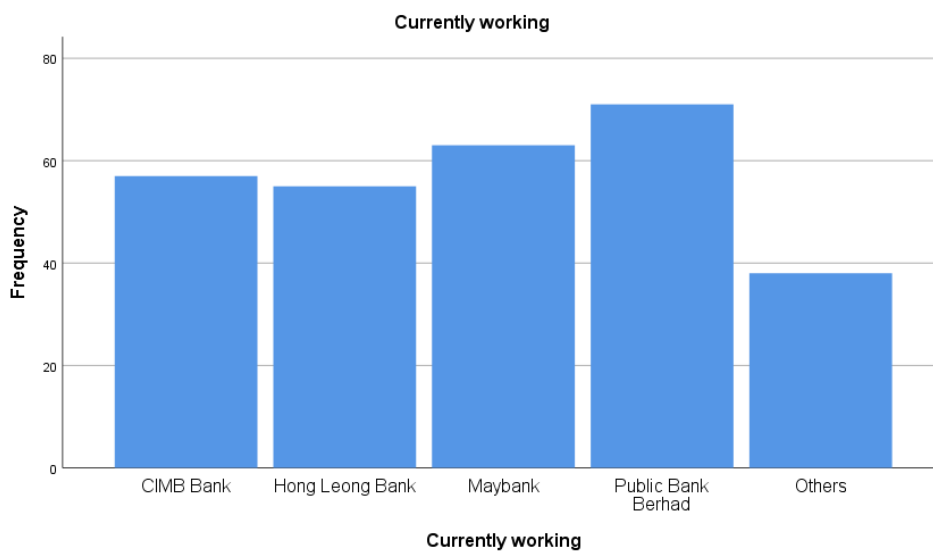
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM/ STPM	13	4.6	4.6	4.6
	Diploma	35	12.3	12.3	16.9
	Bachelor's degree	160	56.3	56.3	73.2
	Master's degree or equivalent	65	22.9	22.9	96.1
	Ph.D. or equivalent	11	3.9	3.9	100.0
	Total	284	100.0	100.0	

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry



Demographic Profile: Currently Working

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	CIMB Bank	57	20.1	20.1	20.1
	Hong Leong Bank	55	19.4	19.4	39.4
	Maybank	63	22.2	22.2	61.6
	Public Bank Berhad	71	25.0	25.0	86.6
	Others	38	13.4	13.4	100.0
	Total	284	100.0	100.0	



Demographic Profile: Working experience in current organisation

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Working experience in current organisation**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 1 year	44	15.5	15.5	15.5
	1 to 5 years	137	48.2	48.2	63.7
	6 to 10 years	79	27.8	27.8	91.5
	Above 10 years	24	8.5	8.5	100.0
	Total	284	100.0	100.0	

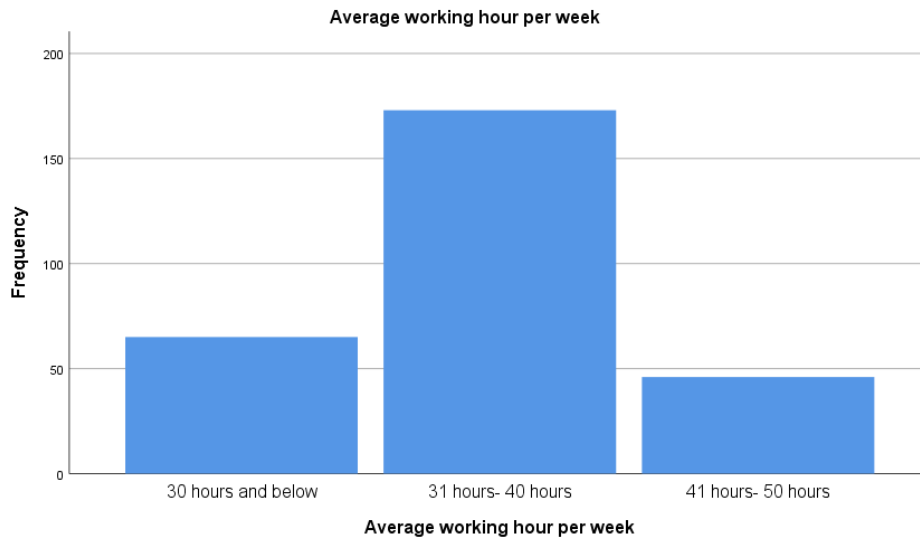


Demographic Profile: Average working hour per week

**Average working hour per week**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	30 hours and below	65	22.9	22.9	22.9
	31 hours- 40 hours	173	60.9	60.9	83.8
	41 hours- 50 hours	46	16.2	16.2	100.0
	Total	284	100.0	100.0	

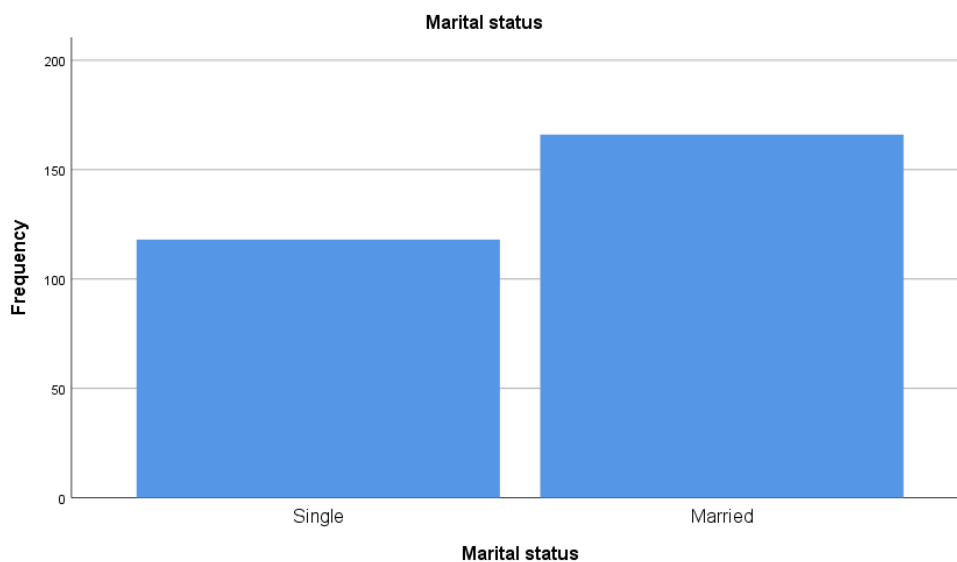
The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry



Demographic Profile: Marital Status

**Marital status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	118	41.5	41.5	41.5
	Married	166	58.5	58.5	100.0
	Total	284	100.0	100.0	

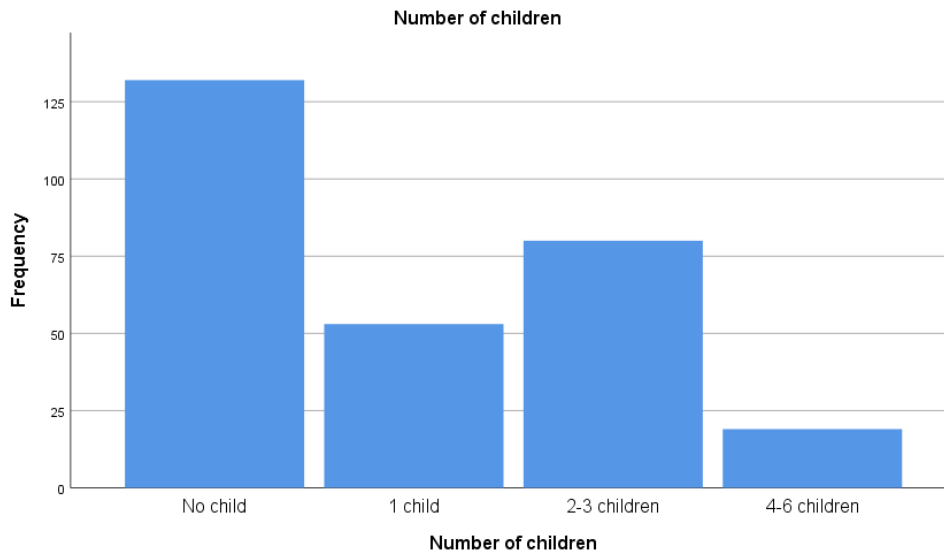


Demographic Profile: Number of children

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Number of children**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No child	132	46.5	46.5	46.5
	1 child	53	18.7	18.7	65.1
	2-3 children	80	28.2	28.2	93.3
	4-6 children	19	6.7	6.7	100.0
	Total	284	100.0	100.0	





**Appendix 3: Reliability Test for Pilot Study**

Independent Variables: Work Overload

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.878	.880	6

**Item Statistics**

	Mean	Std. Deviation	N
I experience excessive work pressure.	3.6667	.95893	30
I work for long hours, on overtime and even on holidays.	2.7000	1.23596	30
I am unable to meet out the demands of my job.	3.0000	1.25945	30
I spend so long at work that my outside relationships are suffering.	2.7333	1.38796	30
I'm so busy I find it increasingly difficult to concentrate on the job in front of me.	3.1000	1.24152	30
I feel tired during the day due to excessive workload.	3.5667	1.25075	30

Independent Variables: Role Conflict

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.882	.882	9

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Item Statistics**

Variables	Mean	Std. Deviation	N
I receive incompatible request from two or more people.	3.4333	1.16511	30
I do things that are likely to be accepted by one person and not accepted by others.	3.0333	1.29943	30
I am having uncertainties on what is expected from my work.	3.4333	1.13512	30
I am having task that have no relation to the job function.	2.8667	1.40770	30
I receive an assignment without the manpower to complete it.	2.5000	1.33261	30
I have to buck a rule or policy in order to carry out an assignment.	3.2333	1.35655	30
I work with two or more groups who operate quite differently.	3.4667	1.40770	30
I always feel unable to influence my immediate supervisor's decision and action that affect me.	2.9667	1.42595	30
I always feel that I have to do things on the job that are against my better judgement.	2.8667	1.40770	30

Independent Variables: Work-To-Family Conflict

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.904	.905	5

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Item Statistics**

	Mean	Std. Deviation	N
In my daily working, often I am tensed and get annoyed.	2.9667	1.06620	30
It is difficult to manage time at my workplace and I feel tensed about it.	3.1667	1.05318	30
I feel things are outside of my control causing tension and uneasiness during work.	3.0667	1.17248	30
Many times I feel mental fatigue and frustration while doing my work.	3.2333	1.13512	30
My work at the banks puts emotional strain on me which can be difficult to bear.	3.2000	1.12648	30

Independent Variables: Family-To-Work Conflict

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.930	.933	4

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Item Statistics**

	Mean	Std. Deviation	N
The demands of my family or spouse/partner interfere with work-related activities.	2.4333	1.30472	30
I have to put off doing things at work because of demands on my time at home.	2.3667	1.49674	30
Things I want to do at work don't get done because of the demands of my family or spouse/partner.	2.1333	1.22428	30
My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.	2.7000	1.53466	30

Independent Variables: Career Development

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.832	.842	10

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Item Statistics**

	Mean	Std. Deviation	N
My workplace provide me with opportunity to fully develop my skills and abilities.	4.3667	.85029	30
I receive appropriate recognition or rewards for good performance.	4.3000	.70221	30
I have been trained to develop my career.	4.6000	.67466	30
I have been given a personal development plan.	4.5000	.57235	30
I have been given work which has developed my skills for the future.	4.3667	.80872	30
My departmental officer has made sure I get the training I need for my future.	4.4333	.77385	30
I see a future for myself in a higher level role in this organisation.	4.2000	.96132	30
My direct supervisor takes interest in my career development.	4.3333	.88409	30
I have good access to development opportunities in my current job.	4.4667	.77608	30
My organisation has a formal mentoring program for all employees.	4.6667	.54667	30

Dependent Variables: Job Stress

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.904	.905	5

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Item Statistics**

	Mean	Std. Deviation	N
In my daily working, often I am tensed and get annoyed.	2.9667	1.06620	30
It is difficult to manage time at my workplace and I feel tensed about it.	3.1667	1.05318	30
I feel things are outside of my control causing tension and uneasiness during work.	3.0667	1.17248	30
Many times I feel mental fatigue and frustration while doing my work.	3.2333	1.13512	30
My work at the banks puts emotional strain on me which can be difficult to bear.	3.2000	1.12648	30

**Appendix 4: Reliability Test for Actual Study**

Independent Variables: Work Overload

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.878	.881	6

**Item Statistics**

	Mean	Std. Deviation	N
I experience excessive work pressure.	3.9789	1.01556	284
I work for long hours, on overtime and even on holidays.	3.1092	1.21186	284
I am unable to meet out the demands of my job.	3.4648	1.17790	284
I spend so long at work that my outside relationships are suffering.	3.2042	1.32675	284
I'm so busy I find it increasingly difficult to concentrate on the job in front of me.	3.6725	1.17775	284
I feel tired during the day due to excessive workload.	3.9542	1.06735	284

Independent Variables: Role Conflict

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.883	.884	9

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Item Statistics**

	Mean	Std. Deviation	N
I receive incompatible request from two or more people.	3.8944	1.01722	284
I do things that are likely to be accepted by one person and not accepted by others.	3.1972	1.25672	284
I am having uncertainties on what is expected from my work.	3.8028	1.05160	284
I am having task that have no relation to the job function.	3.1901	1.25781	284
I receive an assignment without the manpower to complete it.	3.1056	1.32232	284
I have to buck a rule or policy in order to carry out an assignment.	3.5563	1.18902	284
I work with two or more groups who operate quite differently.	3.8486	1.18663	284
I always feel unable to influence my immediate supervisor's decision and action that affect me.	3.5880	1.15082	284
I always feel that I have to do things on the job that are against my better judgement.	3.3063	1.30553	284

Independent Variables: Work-To-Family Conflict

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.928	.928	5



The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Item Statistics**

	Mean	Std. Deviation	N
The demands of my work interfere with my home and family life.	3.8275	1.15349	284
The amount of time my job takes up makes it difficult to fulfil family responsibilities.	3.5880	1.22806	284
Things I want to do at home do not get done because of the demands my job puts on me.	3.7077	1.17804	284
My job produces strain that makes it difficult to fulfil family duties.	3.6901	1.18699	284
Due to work-related duties, I have to make changes to my plans for family activities.	3.9754	1.16003	284

Independent Variables: Family-To-Work Conflict

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.893	.894	4

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Item Statistics**

	Mean	Std. Deviation	N
The demands of my family or spouse/partner interfere with work-related activities.	3.0810	1.30660	284
I have to put off doing things at work because of demands on my time at home.	2.8908	1.39106	284
Things I want to do at work don't get done because of the demands of my family or spouse/partner.	2.7113	1.26145	284
My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.	3.4155	1.39024	284

Independent Variables: Career Development

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.956	.956	10

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Item Statistics**

	Mean	Std. Deviation	N
My workplace provide me with opportunity to fully develop my skills and abilities.	4.1479	1.01888	284
I receive appropriate recognition or rewards for good performance.	3.8944	1.10705	284
I have been trained to develop my career.	4.2465	.97449	284
I have been given a personal development plan.	3.9401	1.08635	284
I have been given work which has developed my skills for the future.	4.0880	1.14157	284
My departmental officer has made sure I get the training I need for my future.	3.9472	1.12819	284
I see a future for myself in a higher level role in this organisation.	3.8838	1.17266	284
My direct supervisor takes interest in my career development.	3.8732	1.18208	284
I have good access to development opportunities in my current job.	4.1092	1.15513	284
My organisation has a formal mentoring program for all employees.	4.2570	1.00570	284

Dependent Variables: Job Stress

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.905	.905	5

The Influences of Work Overload, Role Conflict, Work-Family Conflict, and Career Development towards Job Stress among Employees in Banking Industry

**Item Statistics**

	Mean	Std. Deviation	N
In my daily working, often I am tensed and get annoyed.	3.5599	1.20068	284
It is difficult to manage time at my workplace and I feel tensed about it.	3.4859	1.13247	284
I feel things are outside of my control causing tension and uneasiness during work.	3.5845	1.18437	284
Many times I feel mental fatigue and frustration while doing my work.	3.4542	1.17453	284
My work at the banks puts emotional strain on me which can be difficult to bear.	3.7183	1.12703	284

**Appendix 5: Pearson Correlation Coefficient Analysis**

Work Overload and Job Stress

**Correlations**

**Descriptive Statistics**

	Mean	Std. Deviation	N
WO	3.5640	.92032	284
JS	3.5606	.99105	284

**Correlations**

		WO	JS
WO	Pearson Correlation	1	.725**
	Sig. (2-tailed)		.000
	N	284	284
JS	Pearson Correlation	.725**	1
	Sig. (2-tailed)	.000	
	N	284	284

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

Role Conflict and Job Stress

## Correlations

### Descriptive Statistics

	Mean	Std. Deviation	N
RC	3.4988	.86043	284
JS	3.5606	.99105	284

### Correlations

		RC	JS
RC	Pearson Correlation	1	.742 <sup>**</sup>
	Sig. (2-tailed)		.000
	N	284	284
JS	Pearson Correlation	.742 <sup>**</sup>	1
	Sig. (2-tailed)	.000	
	N	284	284

<sup>\*\*</sup>. Correlation is significant at the 0.01 level (2-tailed).

Work-To-Family Conflict and Job Stress

## Correlations

### Descriptive Statistics

	Mean	Std. Deviation	N
WFC	3.7577	1.04170	284
JS	3.5606	.99105	284

### Correlations

		WFC	JS
WFC	Pearson Correlation	1	.643**
	Sig. (2-tailed)		.000
	N	284	284
JS	Pearson Correlation	.643**	1
	Sig. (2-tailed)	.000	
	N	284	284

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

Family-To-Work Conflict and Job Stress

## Correlations

### Descriptive Statistics

	Mean	Std. Deviation	N
FWC	3.0246	1.16478	284
JS	3.5606	.99105	284

### Correlations

		FWC	JS
FWC	Pearson Correlation	1	.496**
	Sig. (2-tailed)		.000
	N	284	284
JS	Pearson Correlation	.496**	1
	Sig. (2-tailed)	.000	
	N	284	284

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

Career Development and Job Stress



## Correlations

### Descriptive Statistics

	Mean	Std. Deviation	N
CD	1.9613	.93032	284
JS	3.5606	.99105	284

### Correlations

		CD	JS
CD	Pearson Correlation	1	-.055
	Sig. (2-tailed)		.352
	N	284	284
JS	Pearson Correlation	-.055	1
	Sig. (2-tailed)	.352	
	N	284	284

### Appendix 6: Multiple Linear Regression Analysis

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.776 <sup>a</sup>	.602	.595	.63047

a. Predictors: (Constant), CD, WO, FWC, WFC, RC

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	167.454	5	33.491	84.254	.000 <sup>b</sup>
	Residual	110.504	278	.397		
	Total	277.958	283			

a. Dependent Variable: JS

b. Predictors: (Constant), CD, WO, FWC, WFC, RC

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.256	.194		1.315	.190
	WO	.314	.078	.292	4.053	.000
	RC	.469	.079	.407	5.959	.000
	WFC	.116	.060	.122	1.928	.055
	FWC	.020	.043	.023	.459	.646
	CD	.025	.044	.023	.570	.569

a. Dependent Variable: JS