

A qualitative analysis of workload, occupational stress, and job performance : Coping strategies among bank employees

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Abstract

This qualitative study analyses the relationship between workload, occupational stress, and job performance among bank employees, with a special focus on the coping methods individuals choose in response to workplace stresses. Thematic analysis using the framework of Braun and Clarke [8] was used to analyze open-ended responses from 200 participants who represented different private sector banks. Three key themes emerged after analysis were sources of workload, perceived effects on performance and coping mechanisms. The main causes of job stress, which frequently results in pressure, exhaustion, and poor attention, were found to be too ambitious goals, multitasking, and staff shortages. The majority of workers stated that an ongoing burden had a negative effect on their productivity, efficiency and general job satisfaction. However, adaptive coping strategies—such as yoga, meditation, exercise, social support, and skill development—helped to reduce these impacts and sustain productivity. The study stresses the human dimension of banking operations and the need of management-level interventions such as reasonable target-setting, staff support systems, and wellness programs in ensuring employee well-being and long-term success. The study contributes by emphasizing the human dimension of innovation and sustainability in the banking sector within an evolving AI-driven global context.

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Introduction

India's banking industry has been rapidly digitalized, with target-driven rules and customer-centric performance standards. In such an atmosphere, bank employees frequently confront increased workloads and high expectations, challenging their capacity to sustain continuous work performance.

Employees in banks face particular difficulties juggling administrative, sales, and customer service responsibilities since both public and private banks operate throughout geographically and demographically in varied regions. Additionally, employees may have an impact on the success of non-financial aspects including customer happiness, staff productivity, and customer service [1]. Work performance plays a vital role in an organization's growth and success. Balancing workload is crucial to ensure staff productivity and well-being. Extended working hours and mental strain are common outcomes of an excessive workload. Such continuous pressure can diminish concentration and job satisfaction [2]. In research study by Joyce and Samunnatha [3] noted that workload pressure reduces an employee's productivity, which causes them to make mistakes again. Thus, this study explores how bank employees enhance work performance and qualitatively investigates how workload affects job performance.

Review of literature

The following literature evaluation assisted in drawing major findings as well as providing a guiding map for the current study. Some of the significant studies that have been evaluated are as follows:

A report by Elma [4] found that stress and workload are important factors that directly impact workers' wellbeing, performance, and satisfaction. However, unrealistic workloads cause people to burn out and experience persistent stress, which lowers their effectiveness.

Sibuea [5] investigated and reported that employee performance is positively and significantly impacted by job pressure and the workplace environment. The data was collected through questionnaire from 115 respondents. The findings demonstrate that work motivation is positively and significantly impacted by job pressure and the workplace.

Daneshvar [6] studied 200 bank workers to see how different stresses, such as job instability, a severe workload, and poor communication, affected workplace performance. The findings demonstrated that these pressures significantly affect employee productivity and overall work

performance. To address these challenges, the research recommended implementing supportive workplace rules and creating effective communication tactics.

Dinar and Perkasa [7] in their study set out to explore how workload, motivation, and work discipline shape the performance of banking employees in Jakarta. Using a causal-descriptive quantitative approach, the research involved 100 employees who took part as respondents. The data were analyzed with SPSS, the findings show that each factor—workload, motivation, and discipline—plays an important and meaningful role in influencing the performance of Islamic banking employees in Jakarta.

The review above showed that there were some gaps in the field of study. Although comprehensive research has been conducted in several locations, no qualitative study has investigated workload, stress and performance in private sector banks, hence highlighting a vacuum that this study aims to fill.

Objectives of the Study

1. To examine how workload affects work performance of bank employees.
2. To know what measures are adopted by employees to improve work performance.
3. To identify coping strategies used by bank employees to manage work-related pressure.

Methodology

A qualitative, descriptive study approach was used to investigate workers experiences and perceptions of workload and job performance in the private banking industry. Data were gathered through open-ended replies from employees of private sector banks. This methodology enabled a thorough knowledge of the complicated interplay between workload and performance, allowing for the identification of recurring themes and patterns linked to occupational stress, task management, and employee well-being across a variety of institutional contexts.

Participants responded to the following questions:

- “Do you feel work performance is affected by workload?”

- “What measures do you take to improve work performance?”
- “What coping strategies do you employ for managing workload stress?”

The study adopted thematic analysis, recognizing it as both analytically appropriate and methodologically sound for capturing recurring patterns within the qualitative data as it allows for the systematic identification, organization, and interpretation of patterns. Given the exploratory nature of the research, this method enabled a deep understanding of employees’ subjective experiences and perceptions related to workload and performance. By applying Braun and Clarke [8] framework, the analysis maintained both flexibility and methodological rigor, ensuring that the themes accurately reflected participants’ perspectives while remaining grounded in the empirical data. This approach provided valuable insights into the dynamics of workload, coping, and productivity among bank employees in diverse organizational contexts.

Findings

Theme 1: Effects of Workload on Performance

A majority of respondents confirmed that workload negatively affects their job performance:

- Target-Related Pressure

Many respondents said that frequent target revisions, unreasonable expectations, and heavy sales pressure have a substantial impact on their performance. Employees said that the strain of meeting demanding objectives and providing “huge results” produces constant stress, reducing their productivity and attention.

“New targets are given every day and week”

“Targets keep on changing”

“Many unachievable targets given by seniors.”

- Increasing Workload and Time Constraints

Workload-related stress appeared as a key theme. Respondents stated that the quantity of tasks is increasing day-by-day, deadlines are approaching quickly, and multitasking has become unavoidable. Limited time for job completion, an increasing workload, and new problems each day all hinder their capacity to execute efficiently.

“Large volume of work at branch”

"High workload of generating sales for branch"

"Tight deadlines are reason"

- Management Expectations and Organizational Demands

Employees said that their stress levels are increased by high managerial expectations, the need to make money, and the weight of avoiding mistakes. Employees find it challenging to sustain continuous performance due to pressure from frequent policy changes, quick technical advancements, and growing competition.

"Work to be done immediately"

"Answerable to higher heads for each work and getting scolding"

- Interpersonal and Branch-Level Issues

Some employees emphasized relationship and branch-level dynamics. When collaboration is lacking—for example, when seniors fail to give enough assistance, clients are not cooperative, or individuals bear responsibility for the entire branch—performance suffers. Respondents remarked that one employee's inefficiency can have an influence on overall branch performance, causing stress for others.

"Customer handling and need to increase sale of branch"

"Conflict with sales department for credit of work"

- Stress, Mental Pressure, and Health Implications

A significant proportion of respondents clearly indicated that stress consistently impacts their work performance. They emphasized that mental strain frequently surpasses real effort, and that chronic work stress can have a harmful impact on both health and job performance. Employees also said that stress impacts their productivity and overall job effectiveness. Employees associated increased work pressure with mental weariness, less focus, and worse job satisfaction.

"Transaction accuracy is very tiring and risky"

"Mental pressure is much"

Theme 2: Measures to Improve Work Performance

Analysis of the responses revealed five key strategies that employees commonly adopt to enhance their work performance.

- Skill Development and Continuous Learning

Employees generally claimed that regular training helped them improve their abilities, acquire new techniques, gain product knowledge, and better comprehend bank rules. They emphasized the significance of being up-to-date with technical development and engaging in training programs designed to improve knowledge and performance.

"Add new skills"

"Understand things calmly"

- Effective Time Management and Goal Setting

Respondents identified time management, prioritizing vital work, creating clear goals, and completing one activity at a time as critical criteria for improving performance. Several employees stated that focusing on duties, planning well, and managing workload consistently allows them to operate more efficiently.

"Adapt new technique to increase profit"

"Updating skill"

"Discipline"

- Customer Interaction and Relationship Building

Many employees believe that knowing client demands, making regular customer visits, and maintaining pleasant connections are critical for improving performance. Satisfying consumer inquiries and boosting communication were viewed as critical contributors to greater success.

"Customer visits to know their demands"

"Training programs"

"Knowhow of policies"

"Satisfy customer regarding queries"

- Adoption of New Methods and Work Practices

Participants said that incorporating new strategies, employing current methods, appropriately organizing work, and adapting creative ways increased their productivity. Accepting new technologies and consistently enhancing work procedures were also deemed crucial.

"Increase knowledge"

"Product knowledge to sell it"

- Motivation, Discipline, and Professional Attitude

Employees identified discipline, genuine work effort, self-motivation, and inspiring colleagues to attain goals as critical behavioral measures. Maintaining a calm attitude, focusing on work, and demonstrating dedication to goals were all often cited as techniques to increase performance.

"Prioritizing the work of customers"

"Understand need of customer"

"Manage important work first"

"Implementing new methods"

These responses suggest a performance-oriented culture supported by self-improvement and skill development.

Theme 3: Coping Strategies

Analysis of the responses revealed five major coping strategies commonly used by employees to manage workload stress.

- **Physical Exercise and Fitness Activities:** To relieve stress, employees regularly turned to physical activities such as going to the gym, doing home exercises, cycling, walking, and taking aerobics classes. Regular exercise was viewed as a beneficial approach to preserve both physical and mental health.

"I spend evening in gym."

"I go to gym everyday"

- **Mindfulness, Yoga, and Meditation**

Many respondents engaged in mindfulness-based exercises, yoga, and meditation to help them relax and deal with the demands of their jobs. They were able to maintain their composure, emotional equilibrium, and relaxation thanks to these techniques.

"I go for walk."

"I do yoga"

- **Music and Relaxation Practices**

Listening to music, songs, or spiritual bhajans has evolved as an effective relaxing approach. These activities allowed employees to decompress and feel a feeling of mental peace after hard workdays.

"I listen to songs."

"I go to gym."

"I talk to friends."

- **Social Support and Family Time**

Talking to friends, spending time with family, or putting important connections first were common coping mechanisms among employees. Social contacts eased emotions of stress and loneliness and offered emotional support.

"I listen to bhajans."

"I prefer family time than outside."

"I use cycle to release stress."

- Positive Attitude and Adaptive Behavior

Respondents also listed cognitive methods such as having a cheerful attitude, taking breaks between tasks, learning new things, and reacting quickly to changing events. Some people reported having no unique coping method.

"I go to gym everyday"

"I do meditation"

"Break between work."

"I keep positive attitude."

Discussion

The results show that bank employees deal with a variety of overlapping pressures from administrative overburden to sales expectations. Most people deal with workload pressure on a regular basis, which negatively impacts their performance. In line with Lazarus and Folkman [9] stress-coping approach, the study also shows notable individual attempts toward self-improvement and emotional control. Samarth, Lokesh, and Karkera [10] examined occupational stress among bank employees and found that increasing workplace stress adversely affects employee motivation, job satisfaction, and performance. Also, Hashemnia, Abadiyan, and Fard [11] reported that occupational stress and psychological stress significantly influence employee performance in the banking sector, while burnout negatively affects organizational outcomes. These qualitative findings validate other studies that highlight the significance of training initiatives, realistic goals, and organizational support in reducing performance-related burden.

These qualitative findings reflect previous studies highlighting the relevance of organizational support, reasonable goals, and training programs in reducing performance-related stress.

Conclusion

According to the study, workload has a big impact on how well private sector bank employees perform at work. Employees cope with the stress of excessive workloads by combining personal coping mechanisms like exercise, relaxation, and keeping a good outlook with professional measures like job prioritizing, time management, and asking for help from coworkers.

To improve staff productivity and maintain healthy performance levels, bank management must implement focused interventions. These should include establishing reasonable and balanced performance goals, ensuring sufficient staffing levels to reduce the burden on individual employees, and offering ongoing skill-development opportunities. Furthermore, implementing regular health and wellness programs might help employees manage stress more successfully.

In today's fast changing, technology-driven banking environment, preventive measures not only increase employee well-being, but and enhance the organization's efficiency and ability to cope with changing demands.

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