

PERSONAL AND FAMILIAL ROOTS OF JOB STRESS: THE SPILLOVER EFFECT

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Abstract *In today's rapidly evolving global economy, job stress has emerged as a more pervasive issue than ever before. Conventional perspectives often link job stress primarily to work-related conditions, Yet underexplore the significant role of non-work dimensions. Personal life conditions are central to individuals' identities and often spill over into their professional domains. Recognising the profound impact of these interconnected domains on job stress is essential. Addressing this gap, the present study examines the influence of personal and familial factors on job stress. Data were collected from 140 banking professionals in Sri Lanka using a structured survey questionnaire. The responses were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) to test the hypotheses. The results indicate that the majority of employees experience a high level of job stress. Further, Individual Well-being, Personality Traits, and Domestic Support respectively emerged as key contributors, which collectively explained approximately 33% of the variance in their level of job stress. These insights support employees, HR managers, policymakers, and researchers in advancing occupational health and performance.*

Keywords: Banking Professionals, Banks, Job Stress, Personality Traits, Domestic Support, Individual Well-Being

INTRODUCTION

Job stress has long been a global concern, extensively studied over the past few decades due to its detrimental effects. Stress affects all employees across organisations, regardless of their attributes, as individuals may feel satisfied with certain aspects while dissatisfied with some other aspects of their job. Today, financial institutions as the backbone of any nation's economy, are undergoing unprecedented structural, cultural, technological, procedural, legislative and economic transformations, which have revolutionised the way banks conduct their activities (Giacosa et al., 2023; Thennakoon & Praveeni, 2022). These paradigm shifts have intensified chronic stress among employees, which often permeates the entire organisation incurring substantial costs for both employers and employees (Surekha & Kavyashree, 2023).

Job stress is a pressing global issue, challenged by an interplay of contextual, situational, and individual differences (Perrewé & Ganster, 2011). This variability, compounded by diverse organisational transformations, presents significant

challenges for its understanding, measurement, and management. An effective stress management intervention should begin with a clear understanding of employees' stress levels and predominant stressors within their work, non-work, and intrapsychic domains (Pestonjee, 1992). Consequently, research on job stress remains a persistent and evolving field, consistent with the rapid change across industries.

LITERATURE REVIEW

Job Stress

Hans Selye first introduced the concept of "biological stress" in *Nature* in 1936 (Selye, 1936, p. 32). He defined stress as "the non-specific response of the body to any demand" (Selye, 1956, p. 12). Stress has also been defined in various ways, often referring to it as job stress, work stress, or occupational stress to emphasise its work-centric manifestations.

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Entering the new millennium, a large proportion of recent research has described job stress as “a pattern of emotional, cognitive, behavioural, and physiological reactions or responses to adverse and harmful circumstances” (Narban et al., 2016), because when an individual’s tolerance level is exceeded, diverse psychophysiological reactions become evident across interconnected domains (Ghasemi et al., 2024; Halbreich, 2021b). These reactions are normally characterised by frustration, worry, anxiety, depression etc., and become emotionally and physiologically challenging. Some scholars, covering a wider scope, have described stress as a form of personal dysfunction resulting from incongruence between the individual and the environment, manifested in job demands, workplace conditions, resource gaps, and biopsychosocial reactions to various circumstances (Singh, 2018; Sarita & Chandel, 2024).

From these varied perspectives spanning the past few decades, it is evident that considerable debates exist over whether job stress should be conceptualised as external pressure, internal strain within the individual, or as a dynamic interaction between the two (Raza & Irfan, 2014). Stress is an individual level experience and directly influenced by a combination of work, non-work, and intrapsychic domains (Pestonjee, 1992). These domains often interact, either amplifying or buffering their impact, resulting in emotional, physiological, cognitive, and behavioural changes in human life. Thus, understanding employee stress demands a holistic perspective that accords essential attention to personal and familial factors, in addition to the widely studied work-related dimensions.

Stressors in Banks

Stressors are the diverse sources of stress. “An individual can experience stress from four basic sources: environmental, social stressors, physiological, and thoughts” (Matthews, 2001). Hence, there is no exception for banks. Banking occupations are becoming increasingly demanding and are continuously evolving to remain competitive, leading to higher levels of job stress, a wider range of stressors, and greater costs than ever before (Agravat & Bhatt, 2024; Vaishnavi, 2025).

Consequently, there is a great deal of recent literature that introduces a vast array of work stressors in banks such as workload, work schedules, role demands, work conditions, job security, organisational change, leadership styles, management practices, interpersonal relationships, etc. (Barman, 2023; Daneshvar, 2025; Singh & Agarwal, 2024; Young & Godwin, 2023).

However, there is very little research investigating the impact of non-work stressors, including both personal and familial factors on banking stress, despite their practical relevance in exacerbating individual stress levels. Hence, this section reviews recent empirical evidence on non-work-related factors (excluding demographics) among banking professionals to demonstrate their critical role in both intensifying and mitigating job stress (Table 1).

Table 1: Non-Work-Related Factors Affecting Job Stress in Banks

Source	Non-Work Factors
Giao et al., (2020)	Internal locus of control
Yukongdi and Shrestha (2020)	Affective commitment
Robina-Ramírez et al., (2021)	Values, Transcendent employee behaviour
Hooda and Singh (2022)	Work-life balance, Mindfulness
Joseph (2022)	Work home interface
Madhur (2022)	Emotional Intelligence
Mekonen et al. (2022)	Chronic diseases, Alcohol use, Physical exercise, Break
Larsen et al. (2023)	Own disease, Lack of social support, Financial circumstances, Relationship with partner, Relationship with family and friends, Disease among close relatives
Suhartini and Nurnadjamuddin (2023)	Work-life balance, Work-life conflict
Lee and Lee (2024)	Individual mental health
Rahman (2025)	Work-life dynamics
Sankar (2025)	Work-family conflict, Emotional exhaustion
Sibindi and Platen (2025)	Workload-life balance, Areas of work-life

Source: Author’s Literature Review.

Overall, the extant literature indicates that both work-related and non-work-related factors significantly contribute to occupational stress in banks. While work-related factors

have received substantial empirical attention, recent studies have largely focused on work-life balance, leaving other non-work dimensions relatively underexplored. Consequently,

a notable gap persists in examining how personality traits, domestic support, and individual well-being influence job stress, particularly amid recent organisational transformations.

THEORETICAL FOUNDATION

Trait Theory of Personality

This is one of the most relevant theoretical perspectives supporting the present research, as it describes one’s personality traits influence behaviour (Allport, 1937). “Personality is defined as the dynamic organisation within the individual of those psychophysical systems that determine his unique adjustments to his environment”, and the term “psychophysical” implies that “the organisation entails the operation of both body and mind inextricably fused into a personal unity” (Allport, 1937, p.48). The Big Five model of personality traits (Goldberg, 1990) is one of the most influential frameworks supporting trait theory, which describes Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism (OCEAN), which altogether represent stable individual differences that, in turn, influence how people typically think, feel, and behave.

Social Stress Perspective

This perspective emphasises that stress is influenced not only by individual characteristics but also by wider social and life circumstances (Pearlin et al., 1981). The Social Stress Perspective has introduced the stress process model that describes “how life events, chronic life strains, self-concepts, coping, and social support come together to form a process of stress” (Pearlin et al., 1981, p. 337). According to the conceptualisation of the present research, domestic

support (support from spouse, parents, close relatives, household assistants, and neighbors), individual well-being concerning both life events (sudden life changes) and chronic life strains (ongoing pressures like financial issues, time pressure, health issues, childcare issues) are supported to explain how they contribute to employees’ level of stress.

Research Gap

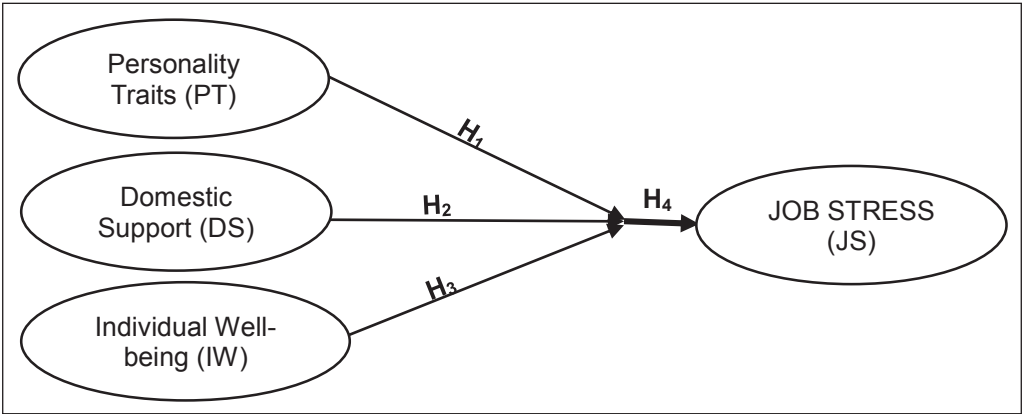
Theoretical frameworks consistently emphasise that stress is influenced by both work-related and non-work-related factors. Empirical evidence has extensively validated the role of work-related factors in contributing to job stress within the global banking sector. Yet, limited attention has been given to non-work-related factors, particularly personal and familial dynamics (Dartey-Baah et al., 2020; Halbreich, 2021a). Consequently, scholars underscore the pressing need to investigate the multifaceted dimensions of banking stress (Agravat & Bhatt, 2024; Budhathoki et al., 2025; Dwitanti et al., 2023; Larsen et al., 2023; Sorensen et al., 2021).

Moreover, methodological rigour in this domain can be enhanced through advanced analytical techniques such as PLS-SEM, which supports modelling complex relationships among latent constructs and thus addresses the limitations of traditional methods.

RESEARCH METHODOLOGY

Conceptual Framework and Hypotheses

In addressing the empirical gap, the conceptual framework (Fig. 1) was adopted from extant theoretical and empirical evidence to explore the influence of employees’ Personality Traits, Domestic Support, and Individual Well-being (exogenous constructs) on their level of Job Stress (endogenous construct).



Source: Adapted from extant theoretical and empirical literature.

Fig. 1: Conceptual Framework and Hypotheses

This study tests the following four hypotheses:

Hypothesis 1 (H_1): Employees' personality traits significantly predict job stress ($PT \rightarrow JS$).

Hypothesis 2 (H_2): Employees' domestic support significantly predicts job stress ($DS \rightarrow JS$).

Hypothesis 3 (H_3): Employees' individual well-being significantly predicts job stress ($IW \rightarrow JS$).

Hypothesis 4 (H_4): Employees' personality traits, domestic support, and individual well-being collectively explain a meaningful proportion of the variance in job stress.

Study Setting and Sample

A cross-sectional survey employing a quantitative research design was conducted among 140 employees across six bank branches in three selected private banking institutions located in the Western Province of Sri Lanka. This region was chosen due to its economic significance and higher concentration of banking activities than in the other provinces. A purposive-convenience sampling strategy was employed, targeting

parent employees (given their heightened vulnerability to job stress) and was restricted to those conveniently accessible.

Instrument

A structured questionnaire served as the primary tool for data collection, which was purposefully brief and direct to minimise response time and effort, ensuring that banking professionals could respond without added stress. It deliberately requested the most essential demographic details for this study to encourage a higher response rate.

Measures

Table 2 shows the abstract versions of the four measures. Each exogenous construct, PT, DS, and IW was assessed by five reverse-coded indicators (only PT5 was direct-coded), and the self-reported responses were rated on a 5-point Likert Scale. Accordingly, a high Likert score indicates weak/negative personality traits, poor domestic support, and poor individual well-being, and vice versa.

Table 2: Abstract Versions of Research Measures

Latent Construct	Indicator Code & Label
Personality Traits (PT)	PT1: Openness; PT2: Conscientiousness; PT3: Extraversion; PT4: Agreeableness; PT5: Neuroticism
Domestic Support (DS)	DS1: Support from spouse; DS2: Parental emotional support; DS3: Support from close relatives; DS4: Support from domestic assistants; DS5: Having a supportive neighborhood
Individual Well-being (IW)	IW1: Significant life changes; IW2: Major financial issues; IW3: Chronic health issues (self/family); IW4: Time pressure; IW5: Children's welfare issues
Level of Job Stress (JS)	EI1 – EI5: Emotional indicators; PI1 – PI6: Physiological indicators; CI1 – CI5: Cognitive indicators; BI1 – BI5: Behavioural indicators

Source: Adapted from extant theoretical and empirical literature.

Scale: 1=strongly disagree; 2=disagree; 3=neutral; 4=agree; 5=strongly agree

The endogenous construct JS was conceptualised as a higher-order construct comprising 21 indicators distributed across four first-order dimensions, which were direct-coded and the self-reported responses were rated on a 5-point Likert Scale. Accordingly, a high Likert score indicates a high level of job stress and vice versa.

DATA ANALYSIS AND RESULTS

The data analysis was aligned with three primary objectives. First, descriptive statistics were employed to understand the level of job stress among respondents. Second, the measurement model was assessed to evaluate the reliability and validity of the indicators and constructs used. Third,

the structural model was assessed to test the proposed hypotheses. PLS-SEM using SmartPLS 4 (Ringle et al., 2024) was chosen because it is particularly well-suited for studies with small sample sizes and non-normal data distributions (Hair et al., 2019).

Descriptive Analysis

According to Table 3, the mean score of JS is 4.08, which indicates that the respondents on average perceived themselves as experiencing a high level of emotional, physiological, cognitive, and behavioural indicators of job stress. The standard deviation ($SD = 0.40$) was relatively low, indicating that the responses were clustered closely around the mean of 4.08. Most responses fell within the

approximate range of 3.68 to 4.48 (± 0.40 SD), showing strong consensus among participants. This was further confirmed by the minimum value of 3 and maximum value of 5 across all dimensions EI, PI, CI, and BI. The skewness value of 0.47 indicates a slight positive skew, meaning that while most responses clustered within the 3.68 - 4.48 range, a small proportion of respondents reported stress

levels higher than this upper limit. However, the distribution remained largely symmetric with a slightly longer tail on the right side. The excess kurtosis (Ex-K = 0.30) was close to zero, indicating that the distribution of job stress responses approximates normality, with no extreme outliers or heavy tails.

Table 3: Level of Job Stress

Construct/Dimensions	M	Min	Max	SD	Ex-K	Skew
Level of Job Stress (JS)	4.08	3	5	0.40	0.30	0.47
Emotional indicators (EI)	4.03	3	5	0.44	-0.64	0.12
Physiological indicators (PI)	4.00	3	5	0.53	0.56	-0.01
Cognitive indicators (CI)	4.12	3	5	0.43	-0.18	0.30
Behavioural indicators (BI)	4.15	3	5	0.45	-0.06	0.71

Source: Survey data, Values rounded to two decimals.

M=Mean; Min=Minimum; Max=Maximum; SD=Standard Deviation; Ex-K=Excess Kurtosis; Skew=Skewness

The behavioural indicators showed the highest mean score (BI = 4.15) indicating that the respondents perceived themselves as experiencing a high level of impatience (BI1), isolation (BI2), disengagement from self-care (BI3), frequent errors/mistakes (BI4), and reduced engagement with official discussions (BI5). Cognitive indicators (CI) placed the second highest with the mean score of 4.12, indicating that the respondents strongly believed that they were experiencing continuous replay of worries (CI1), forgetfulness (CI2), difficulty in organising things (CI3), negative cognitive bias, meaning giving more weight to negative rather than positive circumstances (CI4), and reduced concentration on daily responsibilities (CI5). Emotional indicators (EI = 4.03) were showing a high agreement with low confidence in certain aspects of their job (EI1), emotional volatility meaning sudden ups and downs in emotions (EI2), nervousness (EI3), depressive mood (EI4), and persistent tension (EI5). Physiological indicators of job stress such as physical exhaustion (PI1), headaches (PI2), stomach discomfort (PI3), appetite dysregulation (PI4), reduced immunity (PI5), and sleep disorders (PI6) were slightly lower than all other indicators. All indicators ranged from 3 to 5 on the Likert scale confirming moderate to high agreement with the experience of all four types of stress indicators. The standard deviations of the indicators were relatively low and ranged from 0.4 to 0.5, indicating that the responses were clustered closely around the mean, showing strong consensus among participants.

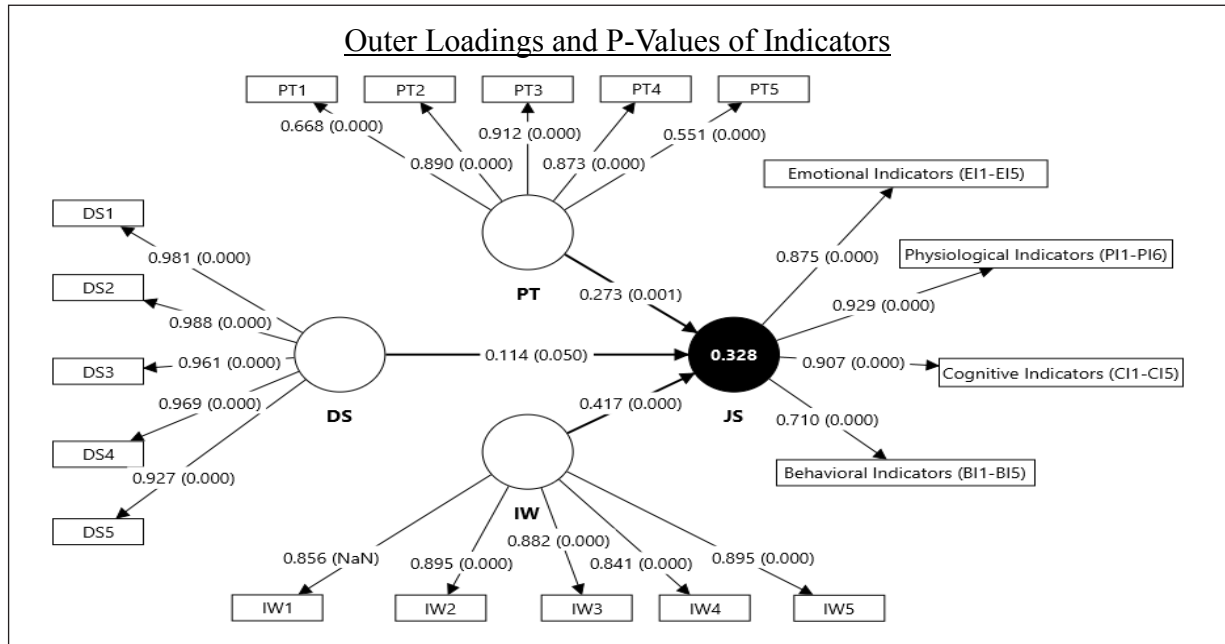
The skewness value of behavioural indicators was close to 1 (skew = 0.71), indicating a moderate positive skew ($0.5 \leq \text{Skew} \leq 1$), suggesting that most responses were clustered around the mean, with a few higher scores extending the distribution to the right. The skewness of emotional and

cognitive indicators was close to zero, suggesting that a very small proportion of respondents reported stress levels higher than the mean while a large majority clustered around the mean. Physiological indicators were almost normally distributed (Skew = -0.01). The excess kurtosis (Ex-K) for all indicators except physiological indicators was slightly less than zero, indicating a slight platykurtic distribution (responses approximated normality with fewer outliers). The excess Kurtosis of physiological responses was 0.56, indicating a slightly leptokurtic distribution, representing more extreme outliers than the other dimensions.

Taken together, these descriptive results suggest that job stress is a salient and consistently experienced phenomenon among the sampled employees. The considerably high mean score, coupled with moderate dispersion and a near-normal distribution, underscores the relevance of job stress as a central construct in the study and justifies its further examination through structural modelling. These findings are particularly noteworthy in high-demand professional contexts, where sustained emotional, physiological, cognitive and behavioural responses to job stress may eventually lead to occupational ill-health and reduced performance across the workforce.

Measurement Model Analysis

The primary objective of the outer model analysis (Fig. 2) is to rigorously assess the reliability and validity of both the manifest indicators and their underlying latent constructs, which is fundamental for testing the hypothesised relationships in the structural model, ensuring reliable generalisation of the findings.



Source: Survey data,

Fig. 2: PLS-SEM Analysis - Measurement Model

Indicator Reliability and Validity

High-quality indicators ensure accuracy to their corresponding latent constructs, thereby enhancing the reliability and validity of the measurement model. In PLS-

SEM, the strength of the relationship between an indicator and its latent construct is assessed through its outer loading, indicator reliability, and statistical significance using the p-value and t-value. Table 4 presents the metrics of the measurement model.

Table 4: PLS-SEM Indicator Reliability and Validity Analysis

Latent Construct	Indicator Code and Label	Outer Loading	Indicator Reliability*	p	t
Personality Traits (PT)	PT1: Openness	0.67	0.45	0.000	6.22
	PT2: Conscientiousness	0.89	0.79	0.000	16.88
	PT3: Extraversion	0.91	0.83	0.000	34.99
	PT4: Agreeableness	0.87	0.76	0.000	18.44
	PT5: Neuroticism	0.55	0.30	0.000	3.96
Domestic Support (DS)	DS1: Support from spouse	0.98	0.96	0.000	19.28
	DS2: Parental emotional support	0.99	0.98	0.000	20.98
	DS3: Support from close relatives	0.96	0.92	0.000	18.07
	DS4: Support from domestic assistants	0.97	0.94	0.000	18.58
	DS5: Having a supportive neighbourhood	0.93	0.86	0.000	17.42
Individual Well-being (IW)	IW1: Significant life changes	0.86	0.74	NaN	NaN
	IW2: Major financial issues	0.90	0.81	0.000	21.66
	IW3: Chronic health issues (self/family)	0.88	0.77	0.000	20.81
	IW4: Time pressure	0.84	0.71	0.000	19.21
	IW5: Children's welfare issues	0.90	0.81	0.000	27.31
Level of Job Stress (JS)	EI1-EI5: Emotional Indicators	0.88	0.77	0.000	39.58
	PI1-PI6: Physiological Indicators	0.93	0.86	0.000	60.38
	CI1-CI5: Cognitive Indicators	0.91	0.83	0.000	60.07
	BI1-BI5: Behavioural Indicators	0.71	0.50	0.000	9.88

Source: Survey data; Values rounded to two decimals.

* Square of outer loading, Significance level (p), t-statistics (bootstrapped, two-tailed)

The results revealed several key insights. Four indicators out of the five for PT (PT1–PT4) exhibited strong outer loadings (≥ 0.70), high indicator reliability scores (≥ 0.49) although a slight decline was visible in PT1, and overall robust significance ($p < 0.001$ and $t \geq 3.29$). However, the PT5 in exception was highly significantly related to its construct ($p < 0.001$ and $t \geq 3.29$), showing a moderate outer loading value of 0.55 (0.40 - 0.70). Thus, its indicator reliability score was 0.30, which was below the reliability threshold of 0.49. It revealed that although PT5 was statistically significant, it was practically a bit low in its reliability in explaining variance in the PT construct.

In the DS construct, all indicators (DS1-DS5) showed strong outer loadings (≥ 0.9), strong indicator reliability (≥ 0.9), and robust statistical significance ($p < 0.001$ and $t \geq 3.29$).

In the IW construct, four indicators out of the five (IW2 – IW5) demonstrated strong outer loadings (≥ 0.8), high indicator reliability (≥ 0.7), and strong statistically significant contributions ($p < 0.001$ and $t \geq 3.29$). However, IW1 demonstrated a high loading (0.86) and a strong indicator reliability (0.74), yet its statistical significance remained unverified due to missing t-value and p-value.

All dimensions of JS demonstrated strong outer loadings (ranging from 0.710 to 0.93) and strong indicator reliability (≥ 0.50). All dimensions were highly statistically significant, with p-values < 0.001 and t-values ranging from 9.88 to

60.38, confirming their robust contribution to their respective manifest variables and, in turn, to the higher-order latent construct JS. Overall, these results validated the hierarchical measurement model and supported the multidimensional nature of job stress.

Reliability and Validity of Constructs

The evaluation of construct reliability and validity in this study was conducted using a suite of established diagnostic metrics as shown in Table 5. Internal consistency reliability was assessed using Cronbach’s Alpha (α), and composite reliability was evaluated using Dijkstra–Henseler’s rho_a. The Average Variance Extracted (AVE) was assessed to ensure convergent validity, and the discriminant validity was evaluated through the Heterotrait-Monotrait Ratio of Correlations (HTMT). Collectively, these measures ensure whether the measurement model is consistent with the rigorous empirical standards, thereby assures the credibility of the structural model analysis.

The results demonstrated that all four constructs PT, DS, IW, JS secured excellent internal consistency reliability ($\alpha \geq 0.90$), excellent composite reliability ($\text{rho_a} \geq 0.90$), strong convergent validity ($\text{AVE} \geq 0.50$), and strong discriminant validity ($\text{HTMT} < 0.85$). Accordingly, the overall measurement model showed robust reliability and validity.

Table 5: PLS-SEM Construct Reliability and Validity Analysis

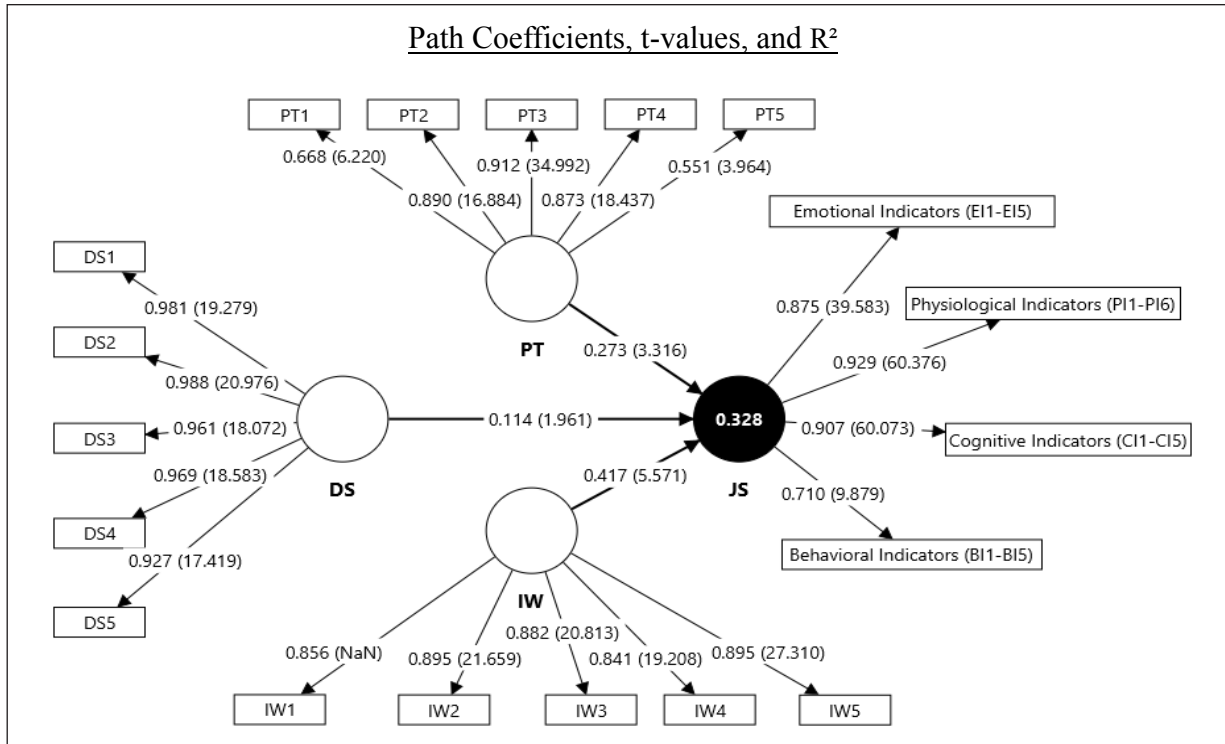
Construct	α	(rho_a)	AVE	HTMT				
					DS	IW	PT	JS
Personality Traits (PT)	0.85	0.90	0.63	DS				
Domestic Support (DS)	0.98	0.98	0.93	IW	0.15			
Individual Well-being (IW)	0.92	0.93	0.76	PT	0.11	0.21		
Level of Job Stress (JS)	0.88	0.90	0.74	JS	0.20	0.54	0.41	

Source: Survey data, Values rounded to two decimals.
Cronbach’s alpha reliability coefficient (α), Dijkstra–Henseler’s composite reliability (rho_a).
Average Variance Extracted (AVE), Heterotrait-Monotrait Ratio of Correlations (HTMT).

In summary, the measurement model demonstrates a high degree of reliability and validity for most indicators. A few indicators, particularly PT1 and PT5, exhibited lower reliability, while IW1 showed missing p-value and t-value data from statistical significance testing. Despite these limitations, it was decided to retain all three (PT1, PT5, and IW1) in the measurement model and proceed with the structural model analysis due to their theoretical relevance as well as the strong composite reliability ($\text{rho_a} \geq 0.90$) and strong AVE ($\text{AVE} \geq 0.50$) of both PT and IW constructs.

Structural Model and Hypothesis Testing

To rigorously evaluate the conceptual framework and facilitate testing the proposed hypotheses, the study employed structural metrics including Path Coefficient (β), Correlation Coefficient (r), Effect Size (f^2), Coefficient of Determination (R^2), Adjusted R^2 (R^2_{adj}), p-value, and t-value using PLS-SEM algorithm and bootstrapping procedures (Fig. 3 and Table 6).



Source: Survey data.

Fig. 3: PLS-SEM Analysis – Structural Model

The PLS-SEM results of the structural model are summarised in Table 6 for testing the four hypothesised

causal relationships (H_1 , H_2 , H_3 , and H_4) as shown in the conceptual framework (Fig. 1).

Table 6: PLS-SEM Structural Path Analysis

Hypotheses		β	r	f ²	p	t	R ²
H1	PT → JS	0.27	0.37	0.11	0.001	3.32	(R ² _{adj.} = 0.31)
H2	DS → JS	0.11	0.20	0.02	0.050	1.96	
H3	IW → JS	0.42	0.49	0.24	0.000	5.57	
H4	(PT + DS + IW) → JS (explaining a meaningful proportion of the variance in job stress).						

Source: Survey data, Values rounded to two decimals.

Path Coefficient (β), Correlation Coefficient (r), Effect size (f^2), Significance Level (p), t-statistics (bootstrapped, two-tailed), Coefficient of determination (R^2), Adjusted coefficient of determination ($R^2_{adj.}$).

To support Hypotheses H_1 , H_2 , and H_3 , the PLS-SEM structural path analysis must demonstrate positive relationships of acceptable strength and statistical significance between each of the three exogenous constructs (PT, DS, and IW) and the endogenous construct JS. This is because the measurement scales of PT, DS, and IW were reverse-coded, meaning that a high score for PT indicates negative or weak personality traits, a high score of DS indicates poor domestic support, and a high score of IW indicates poor individual well-being, which in turn is associated with increased level of job stress (JS). In the opposite direction, lower scores for PT, DS, and IW indicate overall positive or strong personality traits, domestic support and individual well-being, which are ultimately associated with a reduced level of job stress.

Hypothesis 1 (H_1): Employees' personality traits significantly predict job stress ($PT \rightarrow JS$).

The path coefficient ($\beta = 0.27$) along with its p-value of 0.000 ($p \leq 0.001$) and t-value of 3.32 ($t \geq 3.29$) indicated that PT has a highly significant and moderately strong positive effect on JS. The corresponding correlation coefficient ($r = 0.37$) suggested a moderate bivariate linear association between PT and JS. The effect size ($f^2 = 0.11$) was close to the medium cut-off value of 0.15, indicating that PT has contributed meaningfully to the explained variance in JS. These results supported H_1 at a 99.9% confidence level and underscored the substantive role of personality traits as critical predictors of job stress in high-pressure work environments such as banks.

Hypothesis 2 (H₂): Employees' domestic support significantly predicts job stress (DS → JS).

The path coefficient ($\beta = 0.11$) suggested that DS exerts a small yet statistically significant positive effect on JS ($p = 0.050$; $t = 1.96$). The correlation coefficient ($r = 0.20$) suggested a small to moderate bivariate association. The effect size ($f^2 = 0.02$) was small, indicating that while DS significantly contributes to JS, its impact is relatively limited compared to PT and IW. However, the results supported H₂, as DS demonstrated a small but meaningful effect on JS at the 95% confidence level. Overall, the path suggested that poor domestic support is associated with high level of job stress among employees, and vice versa.

Hypothesis 3 (H₃): Employees' individual well-being significantly predicts job stress (IW → JS).

According to the results in Table 6, the path coefficient ($\beta = 0.42$) and correlation coefficient ($r = 0.49$) indicated a moderate positive relationship between IW and JS, which showed very strong statistical significance with a p -value < 0.001 and a t -value of 5.57. The effect size ($f^2 = 0.24$) was moderate to large, suggesting a meaningful contribution to JS. These findings supported H₃ and reinforced the association with 99.9% confidence implying that poor IW is associated with a high level of JS among employees, and vice versa.

Hypothesis 4 (H₄): Employees' personality traits, domestic support, and individual well-being collectively explain a meaningful proportion of the variance in job stress.

To support Hypothesis 4, the PLS-SEM structural path analysis must demonstrate a Coefficient of Determination value exceeding 0.250 ($R^2 > 0.250$), which is generally considered indicative of acceptable explanatory strength, and the $R^2 < 0.250$ is considered weak (Hair et al., 2019), provided that all three exogenous constructs (PT, DS, and IW) demonstrate positive and statistically significant relationships with the endogenous construct (JS). These findings would indicate that employees' personality traits, domestic support, and individual well-being collectively account for a meaningful proportion of the variance in job stress.

According to the results of H₁, H₂, and H₃, it was confirmed that there were positive relationships of acceptable strength and statistical significance between the three exogenous constructs and the endogenous construct in the complete structural model. According to the R^2 score of 0.328 (Fig. 2) together with the Adjusted R^2 of 0.313 (Fig. 3) revealed that PT, DS, and IW were able to make a substantial proportion of variance in JS, which approximated 33% with R^2 and 31% with adjusted R^2 supporting H₄. With more clarity, these results indicated that employees' personality traits, domestic support, and individual well-being could altogether explain

more than 25% of variance in their level of job stress, accounting for both higher stress when these factors are unfavourable and lower stress when they are favourable. This indicates that the model captured a meaningful proportion of the underlying personal and familial factors contributing to job stress, thereby affirming the constructs' empirical robustness.

MAJOR FINDINGS AND IMPLICATIONS

In the present study, findings revealed that job stress was a highly pronounced experience among participants, manifesting across multiple dimensions. The behavioural indicators ranked the highest, followed by cognitive, emotional, and physiological manifestations.

Individual well-being emerged as the highest critical determinant of banking related stress. This reinforced the importance of holistic well-being programmes, including health promotion, financial counselling, life transition therapy/counselling, work-life balance initiatives, and child welfare programmes as strategic tools for reducing occupational stress. This finding is consistent with the social stress perspective (Pearlin et al., 1981), which underscores the multidimensional nature of stress, where health, financial stability, social relations and quality of life function as individual level conditions/resources that interact with workplace demands. By addressing employees' broader life circumstances, employers can foster resilience and sustained productivity.

Moreover, the findings underscore the significant role of personality traits (openness, conscientiousness, extraversion, agreeableness, and neuroticism), in shaping job stress among banking employees. This highlights the practical value of incorporating personality assessments into recruitment, training, and stress management programmes, enabling organisations to design supportive strategies that recognise and accommodate individual differences. This significant association reinforces the trait theory of personality (Allport, 1937) and the big - five personality framework (Goldberg, 1990) by illustrating that personality traits are not only linked to performance outcomes but also to stress vulnerability in high-pressure contexts. This extends occupational stress models by positioning personality traits as a central predictor and motivates employees to adapt their personality to cope with stress more effectively.

Although the effect of domestic support was limited compared to individual well-being and personality traits factors examined in this study, it showed a statistically significant role in influencing individual stress levels, suggesting that family dynamics and household structures should be considered in occupational stress frameworks. However,

it was evident that the presence or absence of domestic support can meaningfully buffer or intensify workplace stress. Employers may therefore benefit from initiatives that acknowledge employees' family responsibilities, such as flexible scheduling, family-friendly policies, and support services to enhance work-life balance. Even modest recognition of domestic demands can strengthen employees' resilience through coping capacity and reduce stress spillover from home to work. This finding is in line with the social stress perspective (Pearlin et al., 1981), highlighting the need to expand stress models beyond workplace variables to include familial contexts.

Taken together, these insights affirm that workplace stress is multifaceted. In addition to work-related factors, job stress is shaped by the interplay of personal characteristics, family dynamics, and overall individual well-being, which altogether can explain a meaningful proportion of the variance in individual stress levels. Organisations that adopt integrated approaches combining personality-aware management practices, family-sensitive policies, and well-being promotion are proactive steps to foster healthier, more resilient workforces in high-pressure environments. As a whole, these key findings are worth integrating into stress education, organisational stress management interventions, public policy developments, and future research endeavours to bridge the gap between theory and practice.

CONCLUSION

Job stress is not a peripheral concern, but rather a central determinant of employee health, productivity, organisational performance, and long-term sustainability. If not adequately addressed, stress can manifest in physical illness, mental health challenges, counterproductive employee behaviours, diminished motivation, absenteeism, and increased employee turnover. Over time, these consequences transcend the individual, disrupting team dynamics, undermining customer satisfaction, and ultimately eroding organisational competitiveness.

Managers must therefore recognise stress as a critical organisational issue, not an isolated personal problem. Addressing it requires a holistic, systemic approach that considers the dynamic interplay of work and non-work stressors, given their inevitable spillover effects. Organisations cannot afford to overlook the broader context in which employees live and work.

Effective stress management calls for proactive strategies. These include supportive leadership that fosters trust and psychological safety, balanced workloads to prevent burnout, wellness initiatives such as health programmes, counselling, and mindfulness practices to foster healthier behavioural responses, personality development and resilience training

to strengthen coping capacity, and flexible policies including remote work options and flexible schedules that acknowledge diverse employee needs and promote work-life integration.

Ultimately, addressing job stress is both a moral responsibility, reflecting the organisation's duty of care, and a strategic business imperative essential for innovation, productivity, and sustainability. Organisations that embed stress management into their culture demonstrate ethical leadership and position themselves to thrive in an increasingly complex and demanding environment. Moreover, organisational growth is deeply intertwined with employee behaviour. When organisations invest in employees' health, safety, well-being, and overall development, they foster resilience, engagement, and innovation that, in turn, fuel sustainable corporate performance. This reciprocal relationship highlights that productive employee behaviour is a key driver of long-term organisational success.

FINANCIAL AND TECHNICAL SUPPORT

The author declares that no financial or technical assistance was received for this research or manuscript.

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