



Bankers' job stress, job performance, and job commitment trajectories during the COVID-19 pandemic

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Abstract

PURPOSE: The global COVID-19 pandemic has profoundly impacted multiple sectors across industries and regions, including medical services, financial institutions, and others. The escalating global pandemic in both emerging and developed nations has resulted in the implementation of stringent lockdown measures and unparalleled disruptions to economic activities. Consequently, individuals have become accustomed to relying on banking operations as a routine aspect of their lives, regardless of the circumstances. Learning how bankers engage with customers in response to the given circumstances would be intriguing. Hence, the study aimed to unearth the relationship between bankers' job stress, job performance, and job commitment, as well as the stress-based job performance and its impact on job commitment during the second to third wave of the COVID-19 pandemic in an emerging market. **METHODOLOGY:** A number of 287 data (response rate 71.75 percent) were collected by online platforms due to the COVID-19 pandemic through the simple random sampling technique. The exploratory factor analysis, confirmatory factor analysis, and structural equation modeling were run to test the proposed research framework with the help of MS Excel 2007, SPSS 22.0, and AMOS 23.0. **FINDINGS:** The findings showed that bankers' work-related stress has a positive impact on job performance but no relationship with job commitment; acute stress has a negative impact on job commitment but no significant relationship with job performance; and stress-based job performance has a significant positive impact on job commitment during the COVID-19 pandemic. **IMPLICATIONS:** The outcomes of this study provide value

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to the field of behavioral science by introducing the phenomena of COVID-19 in the context of bankers and emerging economies. The demographic variables and the revealed relationships of bankers' job stress, job performance, and job commitment trajectories would help policymakers rethink stress management practices and policy building in the bank job and the long-term relationship building with their existing employees. **ORIGINALITY AND VALUE:** The novelty of the research is the COVID-19 phenomenon and an emerging economy's bankers' context.

Keywords: work-related stress, acute stress, job performance, job commitment, bankers, COVID-19 pandemic

INTRODUCTION

The banking and financial service sectors are among the most stable and growing industries worldwide (Khan et al., 2022a). The transition to a world economy and deregulated marketplaces has resulted in many significant improvements in the direction (Khan et al., 2022b; Khan & Arif, 2023). Because financial institutions have been organized and offered in past decades, this is especially noteworthy of the industry's structure and performance of work (Hassard et al., 2018; Hossain et al., 2018; Khan & Sharma, 2020). The way banks are structuring and changing dramatically by adopting new technology and structures significantly impacts bankers' job performance (Giorg et al., 2017). Besides the technology disruption, the current ongoing pandemic situation has also created a considerably negative effect on bankers' mental health (Marcu, 2021). The two vital potential sources of stress are organization and personal life. However, the maximum amount of mental stress originates from the workplace (Griffin, 2021). The American Institute of Stress and the UK Workplace Stress Survey consecutively found that 61 percent and percent the stress is caused by the working organization (Mahmud, 2020). A recent study by MetLife revealed that 67 percent of the top decision-makers were not interested in continuing their banking job in the upcoming year if the levels of job stress would not be improved (Pilcher, 2021).

Nowadays, stress is an emerging and worldwide increasing phenomenon for every organization (Ekienabor, 2016; Khan & Rammal, 2022). This universal substance can be expressed in various workplaces and works differently for diverse workers (Michael & Petal, 2009). The organization's size does not matter; stress most significantly impacts employee performance, organizational commitment, and job satisfaction (Li et al., 2021; Wu et al., 2021). In the present era of business, organizations are always looking for multitaskers (Brüning et al., 2021). However, that multi-tasking ability often creates several workplace responsibilities to work for a more extended period and also dedicates them to gaining the expected level of work

performance (Ekiabor, 2016). However, when the management authority or the organization does not properly appreciate the hard work of employees' contribution, it generates stress for the employee, and most of the time, they feel the intention to leave the organization (Stamper & Johlke, 2003). Thus, stress can be considered the employee's dynamic condition that may deal with resource, demand, opportunity, and/or the employee's wishes for the perceived result of vague or vital (Bashir & Ismail, 2010). Such high phases of stress without a managerial solution create a situation of degrading employee performance, jeopardizing an organization's reputation, and a significant failure to retain skilled employees (Ekiabor, 2016).

In the banking sector, almost every level of employee has to face stress (George & Zakkariya, 2015). Bankers are dealing with a massive amount of work stress, and the authority does not measure the effect of stress on job performance (Khalid et al., 2020). Researchers seriously scrutinized the stress-related issues to determine the employees' job performance and commitment that caused high turnover and hindered the organization's objectives and goals (Rizwan et al., 2014). The COVID-19 outbreak wreaked disaster on society and disrupted standards for everyone (Khan, 2020). However, the impacts on frontline workers, such as doctors, healthcare workers, police, volunteers, etc., have been incredibly intense (Rodríguez-Rey et al., 2020). Working physically as frontline workers or working from home, enormous anxiety affects workers' mental health (Galanti et al., 2021). Unlike the other developed countries, in Bangladesh, the lists of frontline workers are comparatively extensive. Besides the medical and healthcare facilities, most of the grocery shops, banks, financial institutions, and garment shops remained open due to energizing the wheel of the national economy (BetterWork, 2020). Till now, 25,399 bankers have been infected during the pandemic, and 133 have passed away; the regular work stresses add more anxiety to bankers' physical and mental health during the COVID-19 outbreak (Prothom Alo, 2021).

A few studies have explored frontline employees' work health during COVID-19 (Galbraith et al., 2021; Yasmin et al., 2021). In earlier studies, most researchers tried to explore the mental health condition of bankers during the Covid-19 crisis, such as psychological impact, performance hampering, work-life balance, work engagement, job satisfaction, digital capabilities, distance leadership, etc. (Khan et al., 2022c; Saleem et al., 2021). A few such earlier kinds of research were also conducted in the Bangladeshi bankers' context. However, separately the components of stress, such as work-related stress (Jackson & Maslach, 1982), acute stress (Kleber & van der Velden, 2009), and job performance-related stress (Coffey et al., 1988), did not measure. Hence, the literature shows a gap between each sort of stress and those impacts on banking job performance and commitment during

the ongoing COVID-19 pandemic. The primary aims of this research were to unearth the relationship between job stress, job performance, and job commitment of a COVID-19 frontline workers' class group and, particularly, narrow down the research on bankers (as frontline workers during the COVID-19 pandemic in Bangladesh). In addition, stress-based job performance and its impact on job commitment during pandemic situations would also be a fascinating investigation.

The authors tried to develop a conceptual framework for selected variables (see Figure 1). The model was tested with the help of 287 Bangladeshi bankers' work experiences during the COVID-19 situation. To unearth the research, the authors attempted to unveil the following three research questions:

- RQ1) Which job stress affects bankers' job performance during the COVID-19 pandemic?*
- RQ2) To what extent does each type of job stress affect bank employees' job performance and job commitment during the COVID-19 pandemic?*
- RQ3) How the stress-based job performances affect bankers' job commitment during the COVID-19 pandemic?*

The underpinning sections have been designed as the literature review and variable definition; the third section explains the research methodology. After that, the fourth section contains results and discussion. Finally, the study ended with implications, the future scope of studies, with concluding remarks.

LITERATURE REVIEW

Job stress and its consequences in an organization

Stress is a reality in everyone regardless of age, religion, gender, organization, or nationality (Iyayi & Kadiri, 2020; Pervin & Khan, 2022). In the research domain, stress in the employed is ambiguous and contradictory and is hardly defined (Kemeny, 2003). The oldest definition of stress is that the body and mind's nonspecific reaction to any stimulus is stress (Selye, 1956). In psychology, stress is defined as the perceived threat accompanying anxious discomfort, emotional strain, and difficulties in adaptation (Fink, 2016). In contrast, Griffin (2021) defined it as an individual's reaction to a potent stimulus (known as a stressor). This stimulus is a major worldwide challenge for employees' physical, mental, and organizational health (ILO, 1986). Stress is an employee's accustomed or coping reaction or a result of negative

emotion that affects psychological and physical symptoms or demands (CahayaSanthi & Piartrini, 2020).

In modern times, job stress is one of the most common job-related diseases for the organizational citizen, affecting employees' feelings (Iyayi & Kadiri, 2020). Typically, job stress originates when the workplace demands are not matched by the employees' ability to overcome such expectations (CahayaSanthi & Piartrini, 2020). In such times, job-related work or responsibilities become troublesome and disgusting, which generates harmful effects on the physical and mental willingness of the employees. Also, role-related factors significantly impact job stress (Rhineberger-Dunn & Mack, 2019). Job stress is a psychological pressure that affects a worker's ability to respond, work participation, physical illness and injury, hypertension, drug abuse, alcoholism, cardiovascular problems (Meneze 2005), family exception, job performance, time to work, grievances, absenteeism, turnover, health care costs, productivity, morality (Ismail et al., 2009; Bashir & Ismail, 2010; Ekienabor, 2016). Those consequences impact job performance and commitment (Summers et al., 2020; Li et al., 2021).

Employee performance

Performance refers to an individual's outcome or competence during specific times of employment compared to the job standard. The objectives or standards were set in advance and are essential for organizational work outcomes and success. Job performance determines an employee's and organizational performance (Khan et al., 2019; Al Ahad & Khan, 2020). Employees can do any work successfully through job performance, which contributes a good role in achieving organizational goals and objectives (Ekienabor, 2016). Job performance is an individual variable or something that a single person can do, and it is a primary affected outcome of stress (Bashir & Ismail, 2010). If the stress level is high, the performance level is low. That means a high-stress level affects employee performance, loss of employment and goal achievement, job satisfaction, and employee commitment (Ekienabor, 2016). Nevertheless, positively imposing human resources can strengthen employees' mental and psychological abilities or capacities and efficiently meliorate their job performance (Law & Guo, 2016).

Organizational and job commitment

Commitment means employee engagement for the employing company or organization; for committing or perceiving (Al Ahad et al., 2020) to provide services for the entire organization and the organization's core support to the

employee (Claudia, 2018). Organizational commitment is an emotional and unique connection or a psychological bond between employees to a specific organization, and the relationship explains the employees' behavior toward the organization (Griffin et al., 2010). It is a behavioral aspect or committed mode of action that employees are enthusiastic about continuing the membership, loyalty, and identity of the organization and giving their level best effort to achieve the organization's values and goals (Griffin et al., 2010; Khan, 2019; Khan, 2021).

Previous research provides pragmatic evidence of the relationship between job stress and commitment. Earlier research revealed a negative impact of job stress on the organization and job commitment (Law & Guo, 2016; Kim & Kim, 2020). As a factor of stress, perceived organizational support significantly impacts commitment levels (Rodriguez-Calcagno and Brewer, 2005). Job stress impacts employee commitment and job satisfaction as well. Employees who are satisfied with their work stress, work conditions, compensations, or policies feel satisfied and committed to the organization (Gazi et al., 2021). Satisfied employees are highly engaged, dedicated, and committed to the organization compared to unsatisfied employees (Iyayi & Kadiri, 2020). Job satisfaction is considered a crucial commitment estimator (Demir, 2020). Whereas commitment is the predictor of turnover, committed employees show better job performance in their respective organizations (Li et al., 2021; Moda et al., 2021).

Work-related stress

Work-related stress is the negative imbalance of stress-inducing demands or expectations about occupational, psychological, physiological, mental, and/or social resources. That is why employees actively take action to care about those demands (Leip et al., 2017). Due to work-related stress, about 20 percent of adults are stressed (Houdmont et al. 2011), 40 percent account for work-related illness, and every year almost 10.4 million working days are lost in Britain (HSE, 2012). Based on the earlier research, several factors were identified for work-related stress in an organization, such as the working conditions in a different country context, manufacturing process, noise, repetitive motion, frequent shift or lifting, salary, co-colleagues relationships, too much workload, frustration, tension, hardness, or distress, discrimination, uncertainty about work, inadequate preparation, short experience, lack of skills, age, and experience, low social support at work, and some others related factors (Capasso et al., 2018; CahayaSanthi & Piartrini, 2020; Albort-Morant et al., 2020; Iyayi & Kadiri, 2020). There have been some contrary research outcomes regarding work-related stress. A few kinds of

research found work-related stress as a negative cause of unfavorable health and socioeconomic consequences. However, several researchers mentioned that it has a positive impact on employee performance, job satisfaction, job commitment, or degree of innovation (Stanton et al., 2002; Van Gordon et al., 2014; Eskandari & Gorji, 2018; Bani-Melhem et al., 2018; Albort-Morant et al., 2020; Iyayi & Kadiri, 2020); So the propositions are:

H₁: Work-related stress significantly impacts employee job performance during the COVID-19 pandemic.

H₂: Work-related stress has a significant positive impact on job commitment during the COVID-19 pandemic.

Acute stress

Acute refers to the discrepancy that occurs unexpectedly, not necessarily that the stressor will be severe (Kleber & van der Velden, 2009). Acute stress may have short-term (Ogunbamila, 2013) and long-standing effects on employee performance or health conditions (Delahajj & Gaillard, 2008). Acute stress guides to an adverse reaction that turns off to concentrate with full attention to the current work; as a result of lack of control to work and job performance, fatigue, irritations, absenteeism, burnout, and commitment. In nonsocial contexts, acute stress has an inconsistent effect on making risky decisions, and stress makes employees make less risky decisions and job performance and commitment (Ellis, 2006; Regehr et al., 2008; Kleber & van der Velden, 2009; FeldmanHall et al., 2015; Iyayi & Kadiri, 2020). So the propositions are:

H₃: Acute stress significantly negatively impacts employee job performance during the COVID-19 pandemic.

H₄: Acute stress significantly negatively impacts job commitment during the COVID-19 pandemic.

H₅: Stress-based job performance significantly impacts job commitment during the COVID-19 pandemic.

Conceptual framework and hypotheses

This study intended to test the impact of work-related and acute stress on employee performance and job commitment in the context of Bangladeshi bankers during the COVID-19 pandemic. Figure 1 depicts the proposed conceptual framework. The conceptual framework was developed based on earlier research (Ellis, 2006; Regehr et al., 2008; Eskandari & Gorji, 2018).

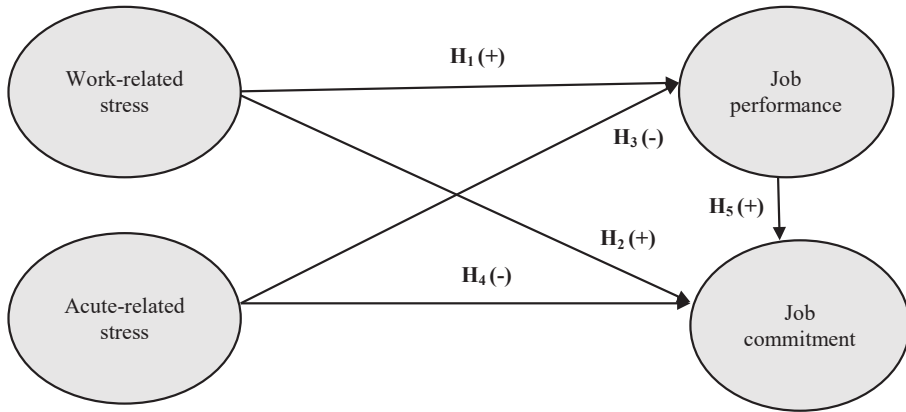


Figure 1. The proposed conceptual framework

RESEARCH METHODOLOGY

This study aims to understand bankers' job performance and commitment to the demands, needs, and expectations of globalization by dealing with work-related and acute stress during the COVID-19 pandemic. Several previous research works mention that employees' emotions or feelings for the company or the organization are an excellent measurable response to job commitment (Moda et al., 2021).

Sampling technique

The study was quantitative, based on the primary type of data. To test the proposed model, the study picked up bankers working in Dhaka city as frontline workers during the second to third waves of the COVID-19 pandemic (September 2020 to July 2021) in Bangladesh (Huq, 2021). Dhaka is the capital of Bangladesh, and most of the banking congregations and all the banks' head offices are Dhaka-centric (Khan et al., 2018; BankInfo, 2021; Khan et al., 2022a). In Bangladesh, the total number of banking employees is 175,027, excluding the bankers of the central bank (Ahmed & Rahman, 2020). For such a large population, the authors picked 400 samples (>200) based on simple random sampling from the bankers suggested by (Iacobucci, 2010). In addition, the study also justified the selected sample with the help of the Raosoft calculator (<http://www.raosoft.com/samplesize.html>). A concise overview of the sample's characteristics is provided in Table 1.

Item development and questionnaire

To develop the item for measurement, the authors did an extensive literature survey to develop a structured questionnaire (Roy & Ahmed, 2016). There were two parts to the questionnaire. The first part contains the respondents' demographic description, and the second part includes job-related stress, acute stress, employee performance, and job commitment-related questions. At first, data was collected for identifying exploratory variables, which were collected by reviewing the literature. After reviewing the literature deeply, 28 variables are finalized and converted into a single question. Seven items for work-related stress (*large amount of work, work time pressure, work hard, lot of physical work, atmosphere of workplace, lot of mental work, constantly thinking about work*) were taken from (Ismail et al., 2009; Moustaka & Constantinidis, 2010; Evanoff et al., 2020); eight items (*very active, full of energy, felt irritable, felt exhausted, felt tense, felt restless, depressed, heart palpitations*) for acute related stress were taken from (Kleber & van der Velden, 2009; Naish et al., 2019), seven items (*self-motivated, enjoy my work, well trained, duties and responsibilities, receive respect from colleagues, manager encouragement, positive feedback*) for employee performance taken from (Ekienabor, 2016; Nguyen et al., 2020), and finally six items (*highly motivated and satisfied, happy to spend the rest of my career, job responsibility, obligation, continue career here, not interested to leave organization*) for job commitment taken from (Griffin et al., 2010; Law & Guo, 2016).

Data collection and measure

This research study used a 5-point Likert scale measuring strongly disagree (1) to strongly agree (5) to collect data from the bank employees (Willits et al., 2016). In addition, some earlier researchers applied such a scale to evaluate employee's emotions and experiences with job stress, employee performance, and job commitment for gathering employee's attitudes (Lambert et al., 2016; Li et al., 2017; Almazroue et al., 2021; Khan et al., 2022c). Likert data types help reduce the skewness of the model's variables (Maddox 1985). After carefully checking, scrutinizing, and editing, only 287 questionnaires were usable for analysis from 400 surveyed questionnaires. The response rate was calculated as 71.75 percent. Due to the pandemic, the questionnaire was designed through Google Docs. It was circulated to the agreed respondents with the help of social media platforms such as email, messenger, IMO, and WhatsApp (Van Gelder et al., 2020). The collected data were checked and processed with MS Excel 2007, SPSS 22, and AMOS 23. The researcher used Explanatory Factor Analysis, Confirmatory Factor Analysis,

and structural equation modeling to investigate the proposed model's validity (Khan & Roy, 2023). The selected analyzing tools tried to reveal the relationship, whether it exists or not, and test the significant impact of work-related and acute stress on employee performance and job commitment, as well as stress-based job performance on job commitment.

RESULTS AND DISCUSSION

Descriptive statistics

From Table 1, it was found that about two-thirds of the employees are males. Whereas almost 90 percent of the bank employees are middle-aged, about 63 percent are within the age limit of 26–35, and the average age is roughly 34. Service length for the employees is perfect. 73.5 percent of the employees have worked for their organization for 11–15 years. Only 4.5 percent of employees have worked for more than 15 years, and the average length of service is 9.38 years. About 90 percent of the employees are junior to entry-level, and only 3.5 percent are top-level management.

Table 1. Descriptive statistics of the collected data

Variables	Category	Frequency	Percentage	Cumulative percent
Gender	Male	191	66.6	66.6
	Female	96	33.4	100.0
Age group	18-25	14	4.9	4.9
	26-35	180	62.7	67.6
	36-45	80	27.9	95.5
	46-55	8	2.8	98.3
	Above 55	5	1.7	100.0
Service year	Less than 5	42	14.6	14.6
	6-10	211	73.5	88.2
	11-15	21	7.3	95.5
	16-20	8	2.8	98.3
	Above 20	5	1.7	100.0
Hierarchy	Entry Level	36	12.5	12.5
	Junior Level	221	77.0	89.5
	Middle Level	20	7.0	96.5
	Top Level	10	3.5	100.0

The study found that youth and middle age people were amicable in sharing information and expressing their thought. Most top-level and experienced employees are engaged in conceptual issues rather than an organization's operational and technical tasks (Griffin, 2021). Hence, the study focuses on frontline (junior) employees, busy with operational banking tasks, to better understand work-related stress, acute stress, job performance, and job commitment analysis during the pandemic.

Reliability statistics

The collected data were strictly refined, evolved, and validated for the proposed model. An internal reliability test is used to determine research instruments' stability and dependability (Malhotra, 2004). Cronbach's alpha test was run to check the internal consistency and reliability of the 28 items. The internal reliability for 28 items was found to be 0.834, and it exceeded the minimum standard ($\alpha \geq .70$) proposed by Nunnally (1978). Furthermore, the average inter-item correlation was 0.157, which is acceptable because the recommended range is 0.15 – 0.50 (Clark & Watson; 1995).

Exploratory factor analysis (EFA)

At first, an exploratory factor analysis was run for the 28 variables to check the construct validity. For construct validity, varimax rotation was used for the 28 items for extracting the underlying dimensions. The items with low loading and cross loading are deleted to get a reasonable estimate. Finally, EFA confirms 16 items (Table 2 depicts the validated items for measurement) to construct four factors (Chen & Paulraj, 2004). By EFA, 77.40 percent variance was explained by the four distinct factors. All the eigenvalues for these four factors are more than 1, and the factor loadings are greater than 0.60, as suggested by (Hair et al., 2015). Results are shown in Table 2. In this way, construct validity has been tested. The four factors are work-related stress, acute stress, employee performance, and job commitment.

Confirmatory factor analysis (CFA)

The research step was a CFA analysis to confirm the identified 16 constructs from EFA. Researchers ran CFA for testing unidimensionality. It is necessary for construct validation (Rana et al., 2020). By unidimensionality, items are constructed with a single factor. The result shown in Table 2 mentioned that CFA ensured the model's fit about the four factors just like the EFA. From the CFA, it was found that the goodness-of-fit index (GFI) and comparative fit index (CFI) were above 0.90. So it was seen that there was unidimensionality

in all factors. EFA and CFA results indicated that all the variables were valid and reliable. Then, with these variables, a model was designed (see Figure 1), and the relationships among variables were tested.

Model development: Structural equation modeling (SEM)

Construct Validation: The relationship between the exogenous variables (work-related and acute stress) and the outcome variables (employee performance and job commitment) is determined. To estimate the validity of the construct for the proposed model, various regular goodness-of-fit indices were used: normed fit index (NFI), goodness-of-fit index (GFI), adjusted GFI (AGFI), comparative fit index (CFI), Tucker–Lewis index (TLI), the ratio of chi-square statistics to the degree of freedom, and root mean square error of approximation (RMSEA).

The range of GFI, CFI, TLI, NFI values is 0 to 1. A value of more than 0.90 indicates a better model fit (Khan & Roy, 2023). However, the GFI index for a specified model never considers the degrees of freedom. That is why, to overcome this lack, AGFI was developed, and a value of more than 0.80 is expected. RMSEA is another popularly used fit index. It measures how well a model fits (Byrne, 1998) and also considers the complexity of a model.

Table 3. Results of various goodness of fit index

χ^2	df	Sig.	χ^2/df	NFI	CFI	AGFI	GFI	TLI	RMSEA
278.45	96	0.000	2.901	0.918	0.944	0.855	0.898	0.930	0.082

Note: χ^2 = Chi Square; df = Degree of Freedom; NFI = Normed Fit Index; CFI = comparative fit index; AGFI = Adjusted GFI; GFI = Goodness-of-Fit Index; TLI = Tucker–Lewis index; RMSEA = Root Mean Square Error of Approximation.

Weston and Gore (2006) stated that RMSEA is more suitable for a simple model when two models' data fit equally well. For an acceptable model, the RMSEA value will be less than 0.10 (Rana et al., 2020). For fitting a good model, Hair et al. (2015) suggested that RMSEA, χ^2/df , or CMIN/df, and any one of the fit indexes means NFI or CFI or GFI or TLI ensures a good model fit. Since the structural equation model (SEM) met such a criterion, the model fits well. Table 3 displays the estimated results.

Table 2. Results of EFA and CFA (n = 287)

Factor	Items	Code	Factor Loading	Mean	SD	AVE	Eigenvalue	Variance explained (Percent)	α	CFA		
										CR	GFI	CFI
Employee Job Performance	• Self-motivated	JP1	0.918	3.92	0.51							
	• Well trained	JP3	0.908	3.90	0.63							
	• Duties and responsibilities	JP5	0.899	3.74	0.75	0.798	5.302	33.136	0.940	0.927	0.978	0.989
	• Positive feedback	JP7	0.847	3.87	0.73							
	• Felt exhausted	AL4	0.898	1.87	0.80							
Acute Related Stress	• Felt restless	AL6	0.888	1.89	1.00	0.730	3.162	19.761	0.889	0.888	0.970	0.979
	• Depressed	AL7	0.849	2.27	0.99							
	• Heart palpitations	AL8	0.778	2.10	1.13							
	• Highly motivated and satisfied	OC1	0.865	4.03	0.60							
Organizational Commitment	• Happy to spend the rest of my career	OC2	0.841	3.71	0.58	0.712	2.136	13.351	0.891	0.875	0.995	0.998
	• Continue career here	OC5	0.836	3.65	0.73							
	• Not interested in leaving the organization	OC6	0.832	4.06	0.66							
	• Work time pressure	WL2	0.853	3.43	0.83							
	• Lot of physical work	WL4	0.818	3.48	0.66	0.674	1.785	11.154	0.858	0.848	0.994	0.997
Work-Related Stress	• Atmosphere of workplace	WL5	0.812	3.53	0.50							
	• Constantly thinking about work	WL7	0.801	3.98	0.65							

Note: EFA = Exploratory Factor Analysis; CFA = Confirmatory Factor Analysis; SD = Standard Deviation; AVE = Average Variance Extracted; CR = Composite reliability; Cronbach's alpha = α ; GFI = The goodness of fit index; CFI = Comparative Fit Index.

Table 4. Structural Equation Model (SEM) with results

Relationship	Standard path coefficient	p	Hypothesis
Work-related stress → Employee job performance	0.412	***	H ₁ (Supported)
Work-related stress → Job Commitment	0.038	0.567	H ₂ (Not Supported)
Acute stress → Employee job performance	-0.075	0.183	H ₃ (Not Supported)
Acute stress → Job Commitment	-0.340	***	H ₄ (Supported)
Stressed-based job performance → Job Commitment	0.280	***	H ₅ (Supported)

Note: *** = P ≤ 0.001 (Significant at 0.01 percent).

Figure 2 shows the standardized path coefficients for the structural equation modeling, and the results are shown in Table 4. The analysis found that the standardized path coefficient provides the direction and significance of the relationships among various factors.

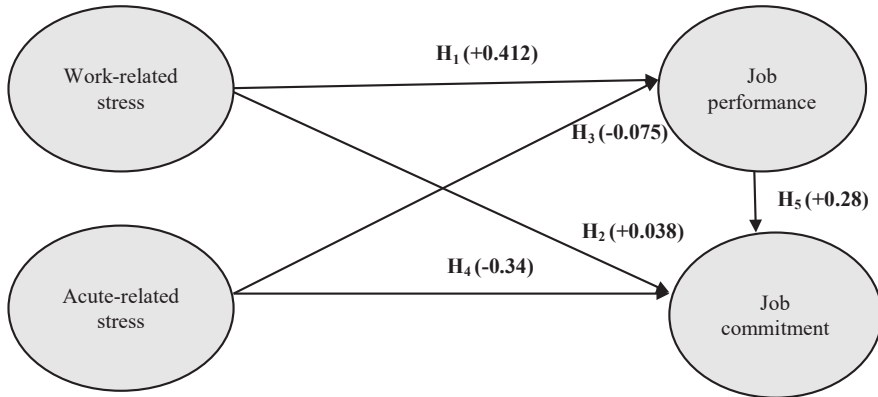


Figure 2. Flowchart of proposed research framework with results

In H₁, it was hypothesized that work-related stress positively impacts employee job performance during the COVID-19 situation. The earlier research altered the hypothesis of the study of Leip et al. (2017). Generally, a few earlier pieces of research outlined that work stress has a negative impact on job performance in a general situation (Van Gordon et al., 2014, Albort-Morant et al., 2020); no relation in a general situation (Rizwan et al., 2014); and positive impact on job performance (Eskandari & Gorji, 2018; Albort-Morant et al., 2020). The most interesting novelty of this H₁ is the pandemic phenomenon. The analysis results strongly support H₁ because the standardized path coefficient, $\beta = 0.412$ with p-value < 0.001, means work-

related stress significantly positively affects employee job performance. So it is said that during the COVID-19 situation, bank employees felt work stress but were happy to perform for their respective banks and consumers.

In H_2 , the hypothesis was that work-related stress positively impacts job commitment during the COVID-19 situation. That means whether the employees are committed to their bank job in high stress. A few earlier types of research revealed that employees were not committed to those jobs, creating more stress (Van Gordon et al., 2014; Iyayi & Kadiri, 2020). However, some other studies outlined a positive relationship between work stress and job performance (Bani-Melhem et al., 2018). Surprisingly, from this particular study, the COVID-19 research phenomenon did not explain the relationship between work stress and job commitment. The results of the path coefficient show the positive direction of work-related stress to job commitment, but the relationship is insignificant as $\beta = 0.038$ ($p > 0.050$).

In H_3 , the hypothesis was that acute stress negatively impacts employee job performance during the COVID-19 situation. Based on the literature survey, too many researchers did not investigate such a relationship. A few earlier pieces of research claimed that such stress has a negative effect on job performance (Kleber & van der Velden, 2009; Iyayi & Kadiri, 2020). However, the authors found no literature supporting a positive relationship. This research results of the path coefficient also show the negative direction of acute stress on employee job performance, but the relationship is insignificant as $\beta = -0.075$ ($p > 0.050$). So it is revealed that acute stress does not impact bankers' job performance during the COVID-19 situation.

In H_4 , it was hypothesized that acute-related stress negatively impacts job commitment during the COVID-19 situation. Like the H_3 , for this hypothesis, a few earlier types of research claimed that such stress has a negative effect on job commitment (Ellis, 2006; Regehr et al., 2008). However, the authors found no literature supporting a positive relationship. The path analysis found that the results support the hypothesis with a negative direction as $\beta = -0.340$ ($p < 0.001$). So it was concluded that acute-related stress has a negative impact on job commitment. That means whether the situation is normal or COVID-19 pandemic related, if the acute stress is not bearable, then acute stress reduces the employee's job commitment.

In H_5 , the hypothesis was that employees' stressed job performance positively impacts organizational commitment. The hypothesis was that employees who feel happy with their performance are likely to be more committed to their work (Aloisio et al., 2019; Gazi et al., 2021). The uniqueness of this hypothesis was stressed-based job performance during COVID-19. The results support the hypothesis since the path coefficient $\beta = 0.280$ ($p < 0.001$). That means stress-based job performance has a significant

positive relationship with employees' job commitment. So it can be said that if the employees accomplish their job very well, they are more committed to staying in this organization. No matter whether the situation is normal or pandemic related.

CONCLUSION, IMPLICATIONS, AND FUTURE RESEARCH

The study investigates the relationship between bankers' job stress, job performance, and job commitment trajectories from Bangladeshi bankers' context during the Covid-19 phenomenon. The study developed a model on selected variables based on the 287 collected data from the bankers. More interestingly, only three were found statistically significant among the five hypotheses. The study explains that bankers' work-related stress positively impacts job performance but has no relationship with job commitment. On the other hand, acute stress negatively impacts job commitment but has no significant relationship with job performance. Finally, stress-based job performance has a significant positive impact on job commitment during the COVID-19 pandemic. According to the study outcomes, all three research questions (RQs) answers were met. To support the bankers during COVID-19 or any normal situation, the policymakers should prioritize mental health. The study powerfully outlines that acute stress harms bankers and the organization. However, in some cases, work stress may be suitable for better job performance. However, long-term work stress may create burnout and even affect employees' commitment to the job and their respective organization (Griffin, 2021).

The core limitations of the research were data collection techniques. The authors faced challenges in data collection. Most experienced employees were unfamiliar with the online-based research questionnaire (Hossain & Khan, 2021). Another shortcoming was the busy schedule of the bankers. In addition, the outcomes of this research would not be the exact reflection if the data were collected from outside a busy city like Dhaka. However, the future direction of this research could be the moderation effect between work-related stress to job performance and job commitment and acute stress to job performance and job commitment. Some mediating effects, such as age, gender, experience, and hierarchy, can also be tested with the currently developed model. The work-family balance stress, job performance-related stress, and other established job-related stress will also be tested further. Finally, the ongoing COVID-19 phenomenon and the Bangladeshi bankers' context would be altered with the new normal or/and post COVID-19 era and other emerging markets and employee class groups contexts.

The implications of this study can be classified into two parts. One is research implications, and the other is the managerial implication. Firstly, the developed job stress, job performance, and job commitment model can add value to behavioral science research by introducing the new phenomenon called COVID-19 from bankers' and emerging economy contexts. Secondly, the debate about the impact of job stress on job performance and commitment is still unsolvable and needs further and deeper investigation by behavioral scientists. Thirdly, the bankers' demographic variables such as experience, hierarchy, age, gender, etc., along with the revealed relationships of bankers' job stress, job performance, and job commitment trajectories, would assist the policymakers to rethink more about stress management practice and policy building in the bank job. Finally, the outcomes would also provide good insights to the managers regarding long-term relationship building with their existing employees.

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Abstrakt

CEL: Globalna pandemia COVID-19 wywarła głęboki wpływ na wiele sektorów w różnych branżach i regionach, w tym usługi medyczne, instytucje finansowe i inne. Eskalacja globalnej pandemii, zarówno w krajach wschodzących, jak i rozwiniętych, doprowadziła do wdrożenia rygorystycznych środków blokujących i niezrównanych zakłóceń w działalności gospodarczej. W rezultacie jednostki przyzwyczyły się do polegania na operacjach bankowych jako rutynowym aspekcie ich życia, niezależnie od okoliczności. Intrygujące byłoby poznanie, w jaki sposób bankierzy reagują na klientów w danych okolicznościach. Dlatego badanie miało na celu ujawnienie związku między stresem zawodowym bankierów, wydajnością pracy i zaangażowaniem w pracę, a także wydajnością pracy opartą na stresie i jej wpływem na zaangażowanie w pracę podczas drugiej i trzeciej fali pandemii COVID-19 na wschodzący rynek. **METODOLOGIA:** Szereg 287 danych (wskaźnik odpowiedzi 71,75 procent) zostało zebranych przez platformy internetowe w związku z pandemią COVID-19 za pomocą prostej techniki losowego doboru próby. Przeprowadzono eksploracyjną analizę czynnikową, potwierdzającą analizę czynnikową i modelowanie równań strukturalnych w celu przetestowania proponowanych ram badawczych za pomocą MS Excel 2007, SPSS 22.0 i AMOS 23.0. **WYNIKI:** Wyniki pokazały, że stres związany z pracą bankierów ma pozytywny wpływ na wydajność pracy, ale nie ma związku z zaangażowaniem w pracę; ostry stres ma negatywny wpływ na zaangażowanie w pracę, ale nie ma istotnego związku z wydajnością pracy; a wyniki pracy oparte na stresie mają znaczący pozytywny wpływ na zaangażowanie w pracę podczas pandemii COVID-19. **IMPLIKACJE:** Wyniki tego badania wnoszą wartość do dziedziny nauk behawioralnych, przedstawiając zjawisko COVID-19 w kontekście bankierów i gospodarek wschodzących. Zmienne demograficzne i ujawnione zależności między stresem w pracy bankierów, wynikami pracy i trajektoriami zaangażowania w pracę pomogłyby decydom przemyśleć praktyki zarządzania stresem i tworzenie polityki w pracy w banku oraz budowanie długoterminowych relacji z ich obecnymi pracownikami. **ORYGINALNOŚĆ I WARTOŚĆ:** Nowością badań jest zjawisko COVID-19 i kontekst bankierski wschodzącej gospodarki. **Słowa kluczowe:** stres związany z pracą, ostry stres, wydajność pracy, zaangażowanie w pracę, bankierzy, pandemia COVID-19

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Authorship contribution statement

Sanjoy Kumar Roy: Conceptualization, Methodology, Formal Analysis, Resources, Software, Writing – Review & Editing. **Md. Rahat Khan:** Concept, Methodology, Project Administration, Resources, Supervision, Validation, Visualization, Writing – Original Draft, Writing – Review & Editing. **Nazrul Islam Shanto:** Data Curation, Investigation, Writing – Review & Editing.

Conflicts of interest

The authors declare no conflict of interest.

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