

A Comprehensive Narrative on Job Stress and Employee Performance in the Banking Sector

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Abstract:

The purpose of this paper is to present a thorough review of literature on the research for the connection between employee performance and job stress in the banking industry. Stress is a prevalent factor in all industries in the age of globalization. Workers are under a lot of stress, and the banking industry is no exception. Jobs in banks are frequently hectic, hard, and packed with duties that can cause a lot of stress. The study highlights several stressors affecting banking workers, including work overload, position ambiguity, job instability, and bad management practices, based on more than 30 empirical researches carried out between 2020 and 2024. The research papers were found using online resources like Research Gate and Google Scholar. The results repeatedly point to a detrimental correlation between work-related stress and employee performance with a few studies indicating stress has no significant effect under certain conditions. The goal is to present a simple yet thorough picture of the stress-performance relation and suggest ideas for managing stress in banks more effectively.

Keywords: Job stress, employee performance, banking sector, role ambiguity, work overload.

Introduction

Stress, in the era of globalization, prevails at all level of work place. Stress as defined by Han Seyle is “a non-specific response of body to any demand”.¹ Stress arises when an individual's capabilities are unable to meet the obligations². Both positive and negative stress are possible. Positive stress can result in growth and motivation of an individual but when the stress shows harmful effects on mental and physical body of an individual it turns out to be negative. Eustress or positive stress can drive the employees to achieve well and perform at their best. Instead, an unrealistic target can give rise to distress. Moreover, it depends on an individual how he/she understands it and deal with it. Because of its reputation for being a high-pressure workplace, the banking industry has become a focus of studies on job-related stress and how it affects worker performance. Banking professionals are experiencing higher levels of stress due to a number of factors, including the rise of digitalization, increased competition, the move toward tech-driven operations, and the additional complications brought on by international events like the COVID-19 pandemic.

Employee performance is critical in the banking business since workers are an organization's most important asset, and their performance has a direct impact on overall success. Employee performance, according to Dessler³, is the record of outcomes produced on a specified job function or activity over a specific time period. Employees that perform well contribute to the growth and sustainability of organizations. Recent study, however, emphasizes the detrimental influence of workplace stress on

employee performance, stating that excessive stress relates to unhappiness, burnout, and a higher risk of departure, especially during peak career years. Banking may appear to provide solid employment and a good wage⁴. However, it frequently requires long work hours and strict deadlines. Employees are constantly under pressure and have high performance expectations. Customer complaints and tough contacts are commonplace in daily tasks. Regardless of its professional appearance, the job can be demanding. The most prevalent causes of stress in the banking industry are examined in this review, along with the impact that stress has on worker performance.

The association between occupational stress and worker performance is the main subject of this study. Finding the main causes of workplace stress and analysing the effects it has on worker performance are its main goals, providing insightful information for management and future studies. Supporting employees' personal and professional development increases their chances of thriving and making a significant contribution to their organizations in the highly competitive workplace of today⁵. This study arranges a comprehensive overview of factors that causes job stress among bank employees which act as challenges at workplace.

This study examines in greater detail how job stress affects workers' performance at work. Although stress is frequently viewed as an inevitable aspect of working life, particularly in high-pressure industries like banking, its effects can be profound, affecting not only how well employees' complete tasks but also their general job satisfaction, role comprehension, and capacity to use their skills effectively. The research emphasizes the various ways that stress can influence various aspects of work performance by examining a large number of prior studies.

The relationship between job stress and performance isn't always straightforward. In some cases, a certain amount of stress can motivate employees to push themselves and improve. However, when stress becomes overwhelming or constant, it often leads to negative consequences such as burnout, disengagement, and reduced productivity. This study aims to uncover the complexities of that relationship and provide deeper insights into how stress manifests in the banking sector, particularly in high-pressure roles.

The ultimate goal of this research is to offer valuable recommendations not only for fellow researchers but also for management. By understanding the causes and consequences of job stress, organizations can take more effective steps toward creating a healthier work environment—one that supports employee well-being while also enhancing overall productivity and job performance. Through this, the study hopes to contribute meaningfully to ongoing efforts to build more sustainable and employee-friendly workplaces.

Review of Literature

The survey of literature provides a thorough overview of the current studies on job stress and employee performance. It identifies important stressors for employees and how they affect various elements of their work. This section examines previous studies to identify patterns, hypotheses, and research gaps. It establishes the framework for the current investigation by situating the issue inside the banking industry. The main focus of review of literature here is to identify main factors of job stress which impact employee performance. The factors are identified through different reviews and are discussed as follows:

In 2020, a study by Kadiri, A.P. and Odion, A.S⁶ investigated the effects of job stressors like role ambiguity, role conflict, and work demands on employee performance. They discovered that all three stressors significantly and negatively affected job performance using ordinary least squares regression analysis. The researchers stressed that in order to assist employees feel less stressed and to perform better, banks should clearly define job positions and assign duties accordingly.

The eight main sources of stress were identified by Pandey, D.L.⁷ in his study "Work Stress and Employee Performance: An Assessment of the Impact of Work Stress" among bank employees. These included work type, salary, job insecurity, poor communication, work overload, lack of motivation, inadequate management support, and ineffective performance appraisal systems. Each of these stressors had a detrimental effect on worker performance, according to his findings. According to the study's findings, employees who experience high amounts of stress perform noticeably worse at work.

Priya, B.⁸ in her research titled "*Work Stress and Employee Performance in the Banking Sector*," examined how demographic variables influence stress related to workload, job security, and shift work. Using data collected from PNB bank staff through questionnaires, she found that 24% of respondents strongly agreed and 22.6% agreed that their job was stressful. Her study highlighted the need for both management and employees to adopt effective stress-reduction strategies to ensure well-being and job stability.

Khalid et al.⁹ conducted a cross-sectional study in Pakistani public banks and surveyed 2,000 employees using structured questionnaires. Results showed that male employees were motivated by rewards, while female employees preferred a positive work environment. Data analysis revealed that occupational stress contributed to job burnout and increased absenteeism due to poor working conditions.

Rajani, N. S., Reddy, V. B., and Santhi, M.¹⁰ in their study titled "*Occupational Stress and Job Performance of Bank Employees: A Comparative Approach*", investigated the link between occupational stress and job performance among bank employees in Chittoor, Andhra Pradesh. The researchers discovered a strong negative link between occupational stress and work performance after conducting regression analysis and t-tests on data obtained from 306 respondents using a multi-stage sampling procedure. Their findings suggest that higher levels of occupational stress reduce job effectiveness among bank personnel.

A study by Lakshmi, D. et al.¹¹ sought to determine how workplace stress affected worker performance and to provide practical ways to reduce it. ANOVA, chi-square tests, correlation coefficients, percentages, and other statistical methods were used to analyse the data from the study, which was based on a sample of 120 employees. According to the results, 40% of the respondents reported high levels of stress, which had a major impact on their behaviour and productivity at work. The study made clear that employees' reactions and performance at work are strongly impacted by the level of stress they endure.

The research by Iskanto¹² found that stress—caused by role ambiguity, work conditions, interpersonal conflicts, and organizational pressures—significantly hampered employee performance. The study concluded that 78.3% of performance declines could be attributed to stress factors.

Mekonen, E, G et al.¹³ investigated the effects of occupational stress on bank employees' emotional, cognitive, and psychological health in their 2021 study, "Prevalence of Work-Related Stress and Its Associated Factors Among Bank Workers." Using a standardized questionnaire, the researchers gathered responses from 296 participants using a straightforward random sample technique. SPSS version 21 was utilized to analyse the data. More than one in five bank workers reported having high levels of work-related stress, according to their findings, which is alarming and emphasizes the urgent need for efficient stress management programs in the banking industry.

Joyce P.R. and Sanunatha V.¹⁴ demonstrated in their study that workplace stress has a direct detrimental impact on employee productivity, frequently leading to recurrent errors and poor performance. The study included 298 bank employees, and the data were analysed using ANOVA. A key conclusion of the study was the growing competition between private banks like ICICI and public sector banks like SBI, which has increased stress among employees at both institutions. Interestingly, the findings revealed that SBI

employees experienced higher levels of work-related stress than those at ICICI, probably due to the pressure to keep up with the fast-paced working style and performance requirements established by private sector competitors.

In the study "Impact of Working Environment on Employee Performance in Banking Sector of Nepal," by Maharjan, S¹⁵ highlighted the impact of working environment on employees' performance. It has employed a quantitative research design. As we all know, Nepal's economic situation was mostly unaffected by the global epidemic, which imposed additional workload on banks. In the study, a self-structured questionnaire was administered, and the results revealed a significant relationship between employee performance and superior support and work incentives.

The sources of stress among bank employees were investigated by Verma E¹⁶ in her paper, "An Empirical Study of Factors Affecting Occupational Stress Among Bank Employees During COVID-19." There were 936 responders from SBI, private banks, and cooperative banks in the survey. The findings indicated that there was a negative correlation between job satisfaction and stress levels, with the former declining as the latter grew. Additionally, it was discovered that private bank personnel were more stressed than those employed by public sector banks.

Sharma D. and Singh S¹⁷ in their study "*Analysis of Effect of Work Stress on Work Performance of Employees*," looked into how job stress affects employees in the education sector. They pointed out that when stress levels are high, employees tend to lose interest in their work, and their performance suffers. Over time, this can lead to a lack of passion and enthusiasm for their job. The study identified several key stress factors, including difficulty concentrating, heavy workloads, fear of job loss, low pay, limited training opportunities, and a lack of support from management

A study by Adams, I. and Tettch, S¹⁸ sought to pinpoint the main causes of work-related stress. The study, which used a sample of 157 participants, discovered that employee work performance was negatively impacted by workplace stress. In order to assist reduce employee stress, the researchers also underlined the importance of fair and reasonable compensation.

Elsafy, A. and Shafik, L¹⁹ conducted a study in Egypt to investigate the impact of occupational stress on worker performance. They concentrated on stressors such role ambiguity, excessive workloads, and underutilization of staff members' abilities. According to the results, a sizable percentage of workers—43% agreed and 16% strongly agreed—said that stress frequently results from being overburdened with work that exceeds their capabilities, which eventually affects their performance.

In 2023, Majid, M.Z.A, Nakimin, N.F., and Kasavan, S²⁰ carried out a study to determine the root causes of stress in bank workers. Their study found that a lot of workers have trouble managing stress brought on by demanding work schedules, ambiguous job descriptions, and difficult working conditions. A cross-sectional survey and a quantitative research methodology were used in the study, which revealed that many workers were dealing with psychological and physical health problems. The researchers did caution, however, that these adverse effects might be lessened by employing practical stress-reduction strategies.

O.U. Young and O.I. Godwin²¹ conducted a study to determine how stress affects workers' job performance in a few banks in Delta State, Nigeria. The study, which included a sample of 276 individuals, discovered that employee performance was negatively impacted by elements including role ambiguity and frequent organizational changes. The researchers emphasized that employee dedication and productivity are significantly lowered by stress. In order to boost employee commitment to the company and enhance overall performance, they emphasized the need of efficiently managing workplace stress.

Madhavi A.V.R. and Rao B.S²² conducted a study to understand the relationship between job stress and job performance among bank employees. They surveyed 150 employees using a random convenience sampling method. The study examined various stress-related factors such as workload, job security, lack of autonomy, role conflicts, technological changes, low morale, lack of recognition, "bossism," and lack of motivation. Using the Chi-square test for analysis, the researchers found that employees across all levels in the banking sector were experiencing workplace stress. Among the various stressors, workload was the most common cause, often leading to dissatisfaction and a noticeable decline in employee performance. Similarly, Batool A. et al²³ explored the impact of occupational stress on job performance. Data was collected through a questionnaire from 200 respondents. The researchers used Smart PLS (Partial Least Squares), along with correlation coefficient analysis, regression collinearity statistics, and reliability tests to analyse the data. Their findings showed a clear inverse relationship between stress and performance—higher stress levels were linked to lower job performance. The study concluded that workplace stress significantly reduces the effectiveness and output of bank employees.

In her research study, Mishra, S²⁴ observed that recent shifts in working styles have altered worker lives in addition to organizational working styles. 97% of respondents were determined to be under stress, compared to 3% who were not. Work overload, lack of acceptability, trouble managing time, lack of support, job difficulty, stress from technological developments, impatient clients, and a sense of inequity were the top causes of stress.

S, Gupta and Chauhan, S²⁵ found that overwhelming stress can have a detrimental effect on workers' health and lead to poorer work, absenteeism, and even burnout, which can eventually harm the viability of the company. Because of their demanding job tasks, strict deadlines, and high client expectations, bank personnel frequently work under constant pressure. They also have to deal with issues including role conflicts, coping with unresponsive or challenging customers, and adjusting to the quick changes in technology. This study aimed to investigate the sources of stress and how it impacts bank employees' performance. It was found that numerous factors, like work overload, position ambiguity, and organizational culture, can contribute to occupational stress, which can have an impact on both individual workers and larger banking institutions.

The researchers, Lasisi, Ak, and Annor, P.O²⁶ concentrated on investigating the connection between job performance and work stress in the banking industry. A "Work stress and job performance questionnaire" was used to collect data from a sample of 120 bank workers selected by random sampling. Percentage, mean, and Pearson correlation were used to analyse the data. The findings indicated that there is a substantial inverse association between job stress and job performance, with $p=0.02$ rejecting the null hypothesis.

Mukherjee, N., Hider, S.A., and Choudhary, S²⁷ conducted research to investigate the effect of occupational stress on employee performance in the banking industry. After reviewing 37 previous studies, they found that there is a detrimental relationship between job stress and employee performance. The study highlighted important stressors such as role ambiguity, conflict, work pressure, and job instability. These characteristics were found to dramatically increase stress levels among banking professionals, resulting in a decrease in their overall job performance.

Singh, S, and Agarwal, R, K²⁸, according to this study, stress at work can have a serious negative effect on bank workers, resulting in a number of concerns like poorer job performance, lower-quality work, higher staff turnover, and higher absence from illness like anxiety, melancholy, migraines, and back pain. Using a random convenience sample technique, we surveyed 200 employees from different banks with a

particular focus on bank workers in the Bijnor district. The results demonstrated that high levels of stress are experienced by workers in both public and private banks, mostly as a result of demanding workloads, long workdays, role conflicts, and pressure from superiors.

Cairson N,G et al²⁹ in their research study to identify and rank the major factors influencing employee performance in the banking industry, a panel of 29 experts took part in two rounds of surveys using the Delphi Method. Expert perspectives were refined through the process, leading to a consensus on the most important elements. The results showed that the most important factors influencing employee performance are pay and benefits, followed by work-life balance and flexibility, leadership and management techniques, organizational culture and work environment, and job satisfaction and motivation. The study highlights the importance of pay above all else, but it also points out that while flexibility and work-life balance are beneficial, their effects on performance outcomes are typically less noticeable.

Ogheneyole, O.F., Kpoyibo, A.G., and Odini, V.L.O³⁰. carried out a quantitative study using a descriptive correlational research design to explore the impact of job stress on employee performance. Data were collected from a sample of 191 employees, and regression analysis was employed to examine the relationships between variables. The findings revealed that job insecurity, excessive workload, and poor work-life balance had a negative effect on employee motivation, ultimately leading to reduced performance in the workplace. To manage stress effectively, the researchers recommended strategies such as fair distribution of work and the implementation of reasonable and justifiable working hours.

Daneshvar, A³¹ conducted a study of 200 bank employees to investigate the impact of various stressors—such as job insecurity, heavy workload, and poor communication—on workplace performance. The data revealed that these stressors severely reduce employee productivity and overall job effectiveness. To address these issues, the study suggested enacting supportive workplace policies and developing effective communication strategies. According to the study, such methods could assist employees reduce stress while also creating a more productive and positive work atmosphere.

An investigation of the effects of workload, work environment, and work-related stress on employee performance was carried out by Mukssal, Ayumuati, and Maisyura A.³² Multiple regression analysis, t-tests, and f-tests were used to analyse the data, which were gathered using structured questionnaires. The findings demonstrated that the performance of employees at PT Bank Syariah was significantly impacted by the three variables of workload, work environment, and work stress. This suggests that improving employee productivity and organizational performance depends on these aspects being managed well.

Research Gap

From the above review, it was clear that researchers have identified several critical factors that contribute to employee stress, including role ambiguity, work overload, peer pressure, a lack of administrative support, difficult customer interactions, job insecurity, inadequate financial rewards, rapid technological changes, leadership style, insufficient training, low motivation, and limited control over tasks. Studies by Kaur, J and Singh, S³³, and Tejaswani, K. C³⁴ stressed the necessity of investigating occupational stress across various employee levels inside banking companies. They claim that such an approach can help identify the most significant stressors and lead the creation of focused stress-reduction methods. Building on this foundation, the challenges in banking sector are yet to be addressed. The landscape of job stress is rapidly changing as a result of technological advances, particularly the rise of AI-driven banking services and increased digitalization. While these improvements improve operational efficiency, they also add new types of stress, such as continual learning requirements and the fear of redundancy, as well as digital

weariness and surveillance-based performance monitoring. Stress is no longer restricted to human interaction or workload, but also includes technology-induced anxiety, rendering traditional coping mechanisms ineffective.

Conclusion

Thus, it was found that in the banking industry, there is a complicated and intricate relationship between job stress and employee performance. High levels of stress can seriously hinder an employee's capacity to function, especially if they are mismanaged. Stress affects one's ability to think clearly, make decisions, build relationships with others, and be productive overall—all of which are vital in the fast-paced, customer-focused banking industry. Although some stress can be inspiring, too much or too long-term stress frequently results in burnout, absenteeism, decreased job satisfaction, and even high turnover rates. Employees are more likely to remain engaged, perform at their best, and positively impact business outcomes when stress is well handled.

Given this important link, there is an urgent need for ongoing measurement of workplace stress and its impact on employee performance. Banks operate in dynamic environments characterized by changing regulatory frameworks, rapid technological advancements, and fluctuating economic conditions. In such cases, regular monitoring of employee well-being—via surveys, feedback mechanisms, and performance analytics—can aid in identifying early indicators of stress and allowing for prompt solutions. Maintaining a healthy work environment requires proactive methods such as flexible work arrangements, reasonable goal-setting, and supportive leadership.

Importantly, dealing with occupational stress requires a shared and continuous commitment from both management and people. Management is critical in creating an organizational culture that prioritizes mental well-being, promotes open communication, and addresses the core causes of workplace stress. This includes clearly defining employment tasks and responsibilities, setting realistic expectations, providing ongoing learning and growth opportunities, and implementing fair recognition and reward systems. Employees must also take responsibility for their own well-being by recognizing signs of stress, seeking help when necessary, and practicing effective time management and self-care. When both parties work together, the workplace becomes not only a place of production, but also one of support, balance, and long-term performance.

To summarize, addressing job stress in the banking sector is about more than just preventing burnout; it is about enabling employees to thrive, ensuring long-term performance, and developing a future-ready workforce that is resilient, motivated, and capable of navigating the challenges of modern banking with confidence.

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