

**YANGON UNIVERSITY OF ECONOMICS  
DEPARTMENT OF COMMERCE**

**JOB STRESS AND EMPLOYEE PERFORMANCE OF  
MYANMA AGRICULTURAL DEVELOPMENT BANK**

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**JOB STRESS AND EMPLOYEE PERFORMANCE OF  
MYANMA AGRICULTURAL DEVELOPMENT BANK**

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## **ABSTRACT**

The main purposes of this study are to examine the factors influencing job stress among employees and to analyse the effect of job stress on employee performance at the Myanmar Agricultural Development Bank (MADB). A quantitative research method is applied to achieve these purposes. In this study, 90 employees working at the MADB Head Office were selected using a simple random sampling method. The study revealed that work relations, career development, and work-life balance have statistically significant negative influences on job stress level among employees, while job insecurity has a statistically significant positive influence on job stress level. Among these factors, career development opportunities are the most influential stressor. The study also found that job stress has a statistically significant negative effect on employee performance at MADB. Therefore, MADB management should develop and implement clear career development pathways and introduce flexible work policies to reduce stress and improve performance. Moreover, wellness programs and support services aimed at improving mental health and reducing job stress should be provided by management to help lower employee stress level.

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# CHAPTER 1

## INTRODUCTION

The banking industry is a cornerstone of economic development, playing a pivotal role in facilitating financial transactions, supporting businesses, and promoting economic growth. In today's fast-paced and competitive environment, banks are required to operate efficiently while meeting the increasing demands of customers and stakeholders. Employees in the banking sector often face high-pressure work environments characterized by tight deadlines, performance targets, and customer expectations. These conditions can lead to significant Job stress, which, if not managed properly, can negatively impact employee performance and overall organizational productivity. Understanding the dynamics of Job stress and its effects on employee performance is crucial for banks to maintain a competitive edge and ensure sustainable growth.

The majority of senior managers in banking organizations do not understand how stress affects bank employees' performance in relation to their individual duties. Finally, it is causing serious issues for managers, as demonstrated by Subha and Shakeel (2009) [6], who showed that there was a high level of job stress without any managerial concern for a solution, which had an impact on employees' performance and the organization's reputation. These kinds of situations necessitate that the organization's top managers take immediate action to implement the best stress management practices to lower employees' job stress and improve their job satisfaction and performance.

Myanmar has 28 domestic banks—14 privately owned, 10 semi-private, and 4 state-owned. MEB, MFTB, MICB, and MADB are Myanmar's four state-owned banks. Banks—public and private—are vital to the nation's financial system. The Myanma Agricultural Development Bank (MADB) is a prominent government bank that supports the agricultural industry, which is the foundation of Myanmar's economy. Individuals, companies, and governmental organizations can obtain vital financial services from MADB and other government banks including Myanma Economic Bank and Myanma Foreign Trade Bank. These banks play a key role in promoting economic growth, especially in rural regions where financial services accessibility is essential for boosting agriculture and reducing poverty.

Farmers and agricultural companies in Myanmar depend on Myanma Agricultural Development Bank (MADB) for loans, savings, and credit. As a government-owned bank, MADB is tasked with supporting the country's agricultural development, which is essential for food security, rural development, and economic stability. The bank's employees are at the forefront of delivering these services, and their performance directly impacts the bank's ability to achieve its objectives. However, MADB personnel generally suffer heavy workloads, time pressure, and job uncertainty, which can cause stress and lower performance. Understanding work stress and staff performance at MADB is crucial to the bank's effectiveness in aiding Myanmar's agriculture industry.

When people believe they can't handle the obligations imposed on them, they experience job stress, a complicated emotional and physiological reaction (Lazarus & Folkman, 1984). Stress at work can be caused by a number of things, such as heavy workloads, looming deadlines, unclear roles, and a lack of organizational support. In particular, job stress describes the unfavorable responses workers have when work demands beyond their capacity for coping (Merkett, 2014). Long-term exposure to stress at work can result in greater turnover rates, more absenteeism, worse job satisfaction, and worse job performance. Stress at work can reduce staff productivity and make it more difficult for MADB to provide its clients with efficient financial services.

Job stress is thought to be a common event that has a significant effect on people. In the current period of rapid technological advancement, the impact of globalization, which increased worldwide rivalry and consumption, raises occupational stress levels. Workers are sick, underproductive, uninspired, and anxious at work as a result of the increased levels of workplace stress. Both employers and workers may experience workplace stress as a result of high demands and a lack of control over the circumstances. Some stress is called "challenge" or "positive stress," but too much stress can cause physical and mental problems. Being susceptible to stress causes mental disease, even if stress itself is not a medical ailment. According to the Institute of Psychiatry, those who work in stressful occupations are twice as likely to have severe anxiety or depression as other people (DeHoff and Cusick, 2018). No matter a worker's position, gender, or kind of employment, occupational stress can still happen. Workers now cannot escape stress, which is linked to their capacity to manage resources, environmental demands, and other unanticipated process weaknesses when carrying out a task.

Employee performance evaluation is a critical tool for assessing workplace effectiveness and improving productivity (Taylor, 2004). It involves measuring employee performance through key indicators such as task completion rate, quality of work, and job satisfaction. Performance evaluations are often linked to compensation and career development, making them an essential component of organizational success (Memon et al., 2010). In the banking sector, where employee performance directly impacts customer satisfaction and organizational outcomes, understanding the factors that influence performance is crucial. Organizations like MADB must detect and handle job stress to improve employee well-being and productivity.

Work-life balance is essential for stress reduction and performance. Balance between work and life improves job satisfaction and mental health (Greenhaus & Allen, 2011). Work-life balance reduces absenteeism and attrition, improving employee and organizational performance (Haar et al., 2014).

Work relations refer to the quality of interactions between employees, supervisors, and colleagues. Positive work relationships can foster collaboration, enhance job satisfaction, and reduce the adverse effects of workplace stress (Duffy et al., 2002). In contrast, negative work relations may contribute to a toxic work environment and increase job stress.

Career development is another critical factor in employee motivation and performance. Opportunities for growth and career advancement contribute to a sense of achievement and engagement at work (Judge & Bono, 2001). Employees who feel that their career development is supported are more likely to be motivated and exhibit higher performance levels.

Job insecurity is a stressor that occurs when employees feel uncertain about their future employment status. This uncertainty can lead to anxiety, lower job satisfaction, and decreased performance (De Witte, 2005). Employees who experience job insecurity may also demonstrate lower organizational commitment and a decline in motivation (Greenhalgh & Rosenblatt, 1984).

## **1.1 Rationale of the Study**

The success of any organization, particularly in the banking sector, hinges on the performance and well-being of its employees. Employees of the Myanmar Agricultural

Development Bank (MADB) provide financial services to Myanmar's agricultural industry, which drives the economy. However, the high-pressure banking atmosphere typically causes occupational stress, which can lower staff performance and the bank's ability to meet goals. This study aims to examine the link between job stress and employee performance at MADB to find ways to reduce stress and boost productivity.

The banking industry serves as the backbone of economic development, facilitating financial transactions, supporting businesses, and driving national growth (Islam, 2016). In Myanmar, where agriculture constitutes 38% of GDP and employs over 60% of the workforce (World Bank, 2023), the Myanma Agricultural Development Bank (MADB) plays a pivotal role in providing credit to rural farmers. However, the confluence of rapid sectoral reforms, political volatility, and heightened service expectations has created a high-pressure environment for banking employees.

For this study to determine how stress affects employee productivity and job satisfaction, job stress and performance must be considered. Work stress, caused by work life balance, work relationships, career advancement, and job uncertainty, can diminish task completion, quality, and employee happiness. In contrast, employee performance is assessed by task completion, quality, and job satisfaction. By assessing these indicators, the study hopes to identify MADB occupational stressors and suggest ways to boost employee performance.

Balance between work and life might increase workplace stress. Employees who feel unsupported or unable to combine work and life are more vulnerable to burnout, lowering job satisfaction and performance. By examining these factors, the study aims to identify ways in which MADB can provide better support to its employees, such as through stress management programs, flexible work arrangements, and improved communication channels.

Work relationships within the organization whether with supervisors, peers, or subordinates can either mitigate or amplify job stress. Supportive and communicative work environments tend to foster collaboration, increase morale, and reduce emotional exhaustion. In contrast, toxic or strained interpersonal dynamics can create psychological stress, diminish trust, and lead to job dissatisfaction. For MADB employees, who often operate under tight deadlines and high expectations, strong collegial relationships are essential for maintaining a healthy work-life balance and preventing burnout.

Career development is another vital dimension that influences employees' perception. When employees see clear paths for advancement, skill enhancement, and professional growth, they are more likely to feel motivated, engaged, and valued. A lack of development opportunities, on the other hand, can lead to feelings of stagnation, under appreciation, and stress. For MADB, offering training programs, mentorship, and promotion opportunities not only boosts performance but also reinforces the organization's commitment to employee growth and long-term retention.

Job insecurity is a major stressor that disrupts the equilibrium between work and personal life. Uncertainty regarding employment status—whether due to organizational restructuring, political instability, or economic challenges—can create anxiety and distract employees from their duties. Persistent job insecurity undermines confidence and mental well-being, which in turn affects performance, satisfaction, and loyalty. Addressing job security concerns at MADB through transparent communication and employment policies can alleviate stress and foster a more stable and productive workforce.

Job stress at MADB and its effects on staff performance prompted this investigation. The research analyses important variables and identifies stress causes to provide practical solutions that increase employee well-being, turnover, and organizational performance. The findings of this study will not only benefit MADB but also contribute to the broader understanding of job stress and its effects in the banking sector, particularly in developing economies like Myanmar.

## **1.2 Objective of the study**

The main objectives of this study are as follows:

1. To examine the factors influencing job stress among employees at Myanmar Agricultural Development Bank.
2. To analyze the effect of job stress on employee performance at Myanmar Agricultural Development Bank.

## **1.3 Scope and Method of the study**

This study focuses on the factors influencing job stress among employees at the Myanmar Agricultural Development Bank (MADB). The research aims to investigate how job stress affects the overall performance of employees and to identify the key elements

that contribute to stress in the banking sector. The study also considers the moderating effects of work-life balance, work relation, career development and job insecurity on the relationship between job stress and employee performance.

Quantitative research method is used for this study. The primary data are collected through structured surveys and interviews with Manager and Non-Manager, while secondary data are obtained from the bank's human resources reports, performance evaluations, and other relevant documents.

The study targets employees working at the Head Office of Myanmar Agricultural Development Bank (MADB), with a total population of 300 employees. Using a simple random sampling method, a sample size of 90 respondents (30% of the target population) is selected to ensure a representative and statistically significant sample.

#### **1.4 Organization of the Study**

Each of this study's five primary chapters enhances research understanding. Chapters are arranged as follows: Chapter 1: Introduction includes research purpose, scope, methodology, structure, and rationale. Chapter 2: Theory, research, and framework. Chapter three covers agriculture, MADB's history and actions, and occupational stress reduction. Chapter 4: MADB job stress research methodology and analysis. Chapter 5: discusses the study's findings and offers recommendations.

## **CHAPTER 2**

### **THEORETICAL BACKGROUND**

Numerous research on the impact of work-related stress on employee performance, as well as the associated hypotheses and conclusions, were included in this area. The last part of the study was the conceptual framework, which also included an empirical analysis of earlier research on similar subjects.

#### **2.1 Concept of Job Stress**

Work Stress is thought to be a common event that has a significant effect on people. In the current period of rapid technological advancement, the impact of globalization, which increased worldwide rivalry and consumption, raises occupational stress levels. Workers are sick, underproductive, uninspired, and anxious at work as a result of the increased levels of workplace stress. Both employers and workers may experience workplace stress as a result of high job expectations and a lack of control over the circumstances. Some stress is called "challenge" or "positive stress," but too much stress can cause physical and mental problems. Being susceptible to stress causes mental disease, even if stress itself is not a medical ailment. According to the Institute of Psychiatry, those who work in stressful occupations are twice as likely to have severe anxiety or depression as other people (DeHoff and Cusick, 2018). No matter a worker's position, gender, or kind of employment, occupational stress can still happen. Workers now cannot escape stress, which is linked to their capacity to manage resources, environmental demands, and other unanticipated process weaknesses when carrying out a task.

Job stress arises from a perceived imbalance between job demands and an employee's capacity to cope (Lazarus & Folkman, 1984). In banking, stressors include high workloads, role ambiguity, and lack of autonomy (Karasek, 1979). Prolonged stress leads to burnout, absenteeism, and reduced productivity (De Witte, 2005).

The term "Job stress" initially used by the physics' experts and later it is used by the psychologist. Job stress sources are mainly linked to job duties, responsibilities, work relationships and conditions. Gibson and others relate the job stress to the environmental

factors i.e. light, temperature, disturbance etc. and individual's stress factors i.e. role ambiguity, role conflict, overloads, poor control etc., social stress factors i.e. weak relationships among individuals or colleagues, with super or sub ordinates etc., organizational stress factor i.e. organizational structure, policies etc (Gibson, 1994).

Rose (2003) found that time and working longer hours cause workplace stress, which diminishes worker motivation. Management assistance can enhance or lessen employee stress (Stamper & Johlke, 2003). Management assistance buffers workplace stress. Work concerns, family disputes, and overwork can generate stress. Stamper and Johlke (2003) say that if management doesn't appreciate employees' work, it might cause tension and even the desire to quit.

## **2.2 Factors Influencing Job Stress**

Lazarus and Folkman (1984) say job stress is created by a mismatch between workplace expectations and an individual's capacity to meet them. Work-life imbalance, poor workplace relations, career stagnation, and job insecurity undermine employee well-being and performance in high-pressure industries like banking and telecommunications. These pressures also harm employee performance.

Stress is caused by challenging workloads, strict deadlines, and pressure to perform well. According to the Job Demands-Resources (JD-R) paradigm, excessive job demands deplete employees' mental and physical resources, causing burnout (Demerouti et al., 2001). Workloads that are never-ending are frequently prevalent in industries such as banking (for example, investment banking and trading floors) and telecommunications (for example, network operations and customer support).

A considerable amount of friction is brought about by the blurring of boundaries between work and personal life, which is made worse by long hours, continual contact through technology, and rigid scheduling. According to Allen et al. (2012) and Schieman et al. (2009), this imbalance makes it difficult to recuperate and contributes to high levels of chronic stress.

The presence of social stressors such as conflict with supervisors, lack of support from coworkers, incivility in the workplace, bullying, or the perception of injustice are all significant factors. According to Hobfoll (1989) and Nielsen and Einarsen (2012), inadequate social support, which is a crucial resource in the JD-R model, does not act as a buffer against other demands, which in turn amplifies stress.

As noted in the Demand-Control Model (Karasek, 1979), a lack of control over work tasks, timetables, decision-making, or procedures (low job control) is significantly associated to stress and ill health outcomes. This is the case because low job control is synonymous with low job control. A higher level of stress is experienced by workers who believe they are being micromanaged or helpless.

Frustration, disillusionment, and stress linked with feeling unappreciated or stuck might be caused by perceived stagnation, a lack of promotional prospects, inadequate training, or underutilization of skills (underemployment) (Feldman, 1996; Skaalvik & Skaalvik, 2018). These factors can contribute to underemployment.

A widespread concern and uncertainty about the future is caused by the fear of being laid off, getting laid off, or having a contract not renewed. This fear has a substantial influence on both well-being and participation. According to Sverke et al. (2002) and De Witte (2005), this is particularly pertinent in sectors that are experiencing fast technological development, restructuring, or mergers. These determinants are investigated in this section via both theoretical and empirical perspectives, with an emphasis placed on the pervasive influence that they have across a variety of organizational situations.

### **2.2.1 Work-Life Balance**

The pros and cons of work-life balance may affect different employee roles. Work-life balance involves several aspects of employment (Jones et al., 2013). One researcher defined work-life balance as the ability to function well at work and at home with little role conflict (Clark, 2001), while another defined it as the ability to manage the behavioral, emotional, and temporal demands of paid and family responsibilities.

"Work-life balance" is often used to refer to regulations that were originally "family-friendly" but are now wider. "Work life balance" refers to flexible work schedules that allow parents and non-parents to manage work and personal commitments (Redmond Valiulis & Drew, 2006). Tausig and Fenwick (2001) measured work-life balance by the friction people encounter juggling work and personal life and their success. Due to this concern, many banks are offering complete work-life benefit programs.

Work-life programmes usually include part-time work and flexible scheduling. employment-life balance includes flexible employment options, family leave, and

dependent care help (Estes & Michael, 2005). Employment practices that promote job-life balance allow people to balance their work and personal lives (Armstrong, 2006). Work-life balance policies help minimize absenteeism, low morale, and excessive stress, which can lead to poor performance when workers tire of juggling work and personal duties. Academics have recognised the importance of work-life balance for employees' mental health and life balance (Clark, 2000).

Ngozi (2015) found that leave regulations affect employee service delivery, hence work-life balance rules boost productivity. Academics have recognised the importance of work-life balance for employees' mental health and life balance (Clark, 2000). Healthy work-life balances make employees more loyal and less inclined to leave (Tladinyane, 2012). Balanced work-life balance boosts corporate commitment and job satisfaction.

### **2.2.2 Work Relations**

One of the most important factors that determines an employee's well-being and a significant factor that determines the amount of stress they experience on the job is their work relations. Work relations cover the intricate web of interactions that occur between coworkers, supervisors, and teams. The social fabric of the workplace is formed by these interactions, which sculpt the experiences that employees have on a daily basis and have a direct influence on the psychological and physiological responses that employees have to the demands of their jobs (Kahn, 1990). The presence of positive work connections, which are defined by mutual trust and respect, successful teamwork, and helpful communication, serves as an essential psychological resource. According to Edmondson (1999), they cultivate an atmosphere of psychological safety in which workers feel in a comfortable position to express their opinions, acknowledge when they are wrong, and seek assistance without fear of being punished. According to Bakker and Demerouti (2007) and Xanthopoulou et al. (2007), this safety net provides a large buffer against the negative consequences of high job demands, reduces the amount of stress that is experienced, and increases the level of resilience attained. As a result of receiving emotional nourishment, practical aid, and important feedback from supportive colleagues and leaders, individuals are able to deal with obstacles in a more effective manner, which in turn reduces the chance of burnout (Halbesleben, 2006).

On the other hand, dysfunctional work interactions are widespread and powerful stresses that frequently result in the creation of toxic environments that are detrimental to the health and performance of employees. According to Rizzo, House, and Litzman (1970), poor communication, which can be characterized by ambiguity, inconsistency, or the purposeful withholding of information, is a key stressor that fosters uncertainty, frustration, and role conflict. Role conflict is a significant stressor in situations when employees confront contradictory expectations. Unresolved disputes, whether they are overt fights or simmering tensions, deplete emotional energy, take attention away from duties, and create an atmosphere of hatred and distrust (Jehn, 1995; De Dreu & Weingart, 2003). In particular, the relationship between the supervisor and the subordinate is quite important. Strained dynamics in this dyad, which manifest themselves through behaviors such as micromanagement (excessive control and monitoring undermining autonomy), inconsistent or absent feedback (leaving employees unsure of expectations or performance), lack of support, or perceived injustice, are strongly linked to increased anxiety, decreased perceived control, diminished self-efficacy, and a profound erosion of psychological safety (Karasek, 1979; Tepper, 2000; Skogstad et al., 2007). These behaviors are characterized by a profound erosion of psychological safety. According to Seligman (1972), employees who are often exposed to leadership styles like these frequently acquire learned helplessness and chronic stress reactions. Similarly, negative peer interactions, including incivility (rude, disrespectful behavior), lack of cooperation, social exclusion, bullying, or perceived inequity within teams, generate significant emotional exhaustion, increase interpersonal friction, and substantially diminish morale and commitment (Andersson & Pearson, 1999; Nielsen & Einarsen, 2012; Hershcovis & Barling, 2010).

### **2.2.3 Career Development**

Opportunities for skill refinement, promotions, and general professional progress are all included in career development, which is a crucial component of employee happiness and the success of a firm. Employees are more likely to demonstrate high levels of engagement, dedication, and productivity when they have the perception that they are supported in their efforts to continue their career progression. On the other hand, the lack of such possibilities or their limited availability can result in feelings of stagnation and disengagement, which have a detrimental influence not just on the person

but also on the organization (Judge & Bono, 2001). During the process of career development, individuals aspire to gain new competences and climb the organizational ladder. This serves as a motivating driver for individuals. It is possible for employees to experience feelings of undervaluation and being neglected when these channels are hindered or unclear, which can lead to a drop in morale and motivation.

The existence of inflexible organizational hierarchies is a considerable obstacle to effective career growth. These hierarchies restrict access to training programs and conceal promotion standards, which are both significant barriers. According to De Witte (2005), there is a correlation between settings that are characterized by restricted developing resources and advancement procedures that are opaque and environments that generate irritation and work discontent. The notion of professional stagnation, in which employees feel that their advancement is restricted regardless of their efforts or abilities, is the source of this employee's discontent. Such situations are especially frequent in businesses that are conventional or bureaucratic, since formal structures and procedures have the potential to unwittingly inhibit flexibility and creativity in people management.

Memon et al. (2010) discovered that there is a clear connection between the sense of limited career advancement and higher stress associated to work. This stress, in turn, leads to a decrease in employees' creativity and productivity. In the banking industry, employees are keenly sensitive to the availability of clear and realistic career development routes. This is because banking personnel frequently operate in situations that are extremely competitive and fast-paced. In the absence of these, the stress that is caused can result in burnout, absenteeism, and greater turnover rates, which poses substantial dangers to the stability of the organization as well as the quality of the services it provides.

Developing and implementing comprehensive career development frameworks is a proactive step that businesses need to take in order to reduce the negative effects of these outcomes. The provision of mentoring programs that include the pairing of less experienced workers with more experienced professionals, the facilitation of skill-building seminars that are suited to the ever-changing demands of the business, and the maintenance of promotion standards that are both transparent and properly stated are all included in this. Not only do these kinds of programs help to cultivate a culture of lifelong learning, but they also help to match individual goals with the strategic objectives of the institution. It is possible to create a positive cycle of growth and innovation by

providing employees with a clear roadmap for progression and help in expanding their capabilities. This will increase employee engagement and loyalty, which will in turn boost growth and innovation.

#### **2.2.4 Job Insecurity**

One definition of work insecurity is "persistent concern about the job's continued existence in the future." High employee turnover is a result of most organizations' failure to recognize the great potential of trained labor. Employers who value their workers will instead encourage career progression, create a work climate that supports career advancement, and convey their future pension requirements through a pension provision system. Long-term staff motivation and retention is a company's top priority. A research by Viljoen and Rothmann (2009) identified a relationship between chronic sickness, professional stress, and an organization's dedication.

work insecurity is exemplified by people's expectations and personal concerns over work permanence (Davey, Kinicki, & Scheck, 1997). (Van Vuuren & Klein Hesselink, 1999). These definitions represent a worldwide view of unemployment as they place a strong focus on job loss or discontinuity (De Witte, 1999; Sverke et al., 2002).

### **2.3 Employee performance**

People, equipment, materials, and capital help businesses operate smoothly. All managers care about employee performance, regardless of rank. Companies value their employees. Employee performance depends on their actions and inactions. Employee performance is sometimes called job or individual performance.

Deadrick and Gardner (1997) define employee performance as past results for each job function across time. Schermerhorn (1989) defines work performance as the quality and quantity an employee or group achieves after completing a task. Hoppock (1957) and Kane & Lawler (1976) define work performance as the results of practice. Employee performance may be judged by productivity, quality, timeliness, presence at work, and cooperation, according to Gung (2011).

According to Qureshi and Ramay (2006), an organization's success and effectiveness are ultimately increased when its people perform well, which in turn impacts the organization's overall performance. Armstrong & Baron (1998) went on to say that successful organizations are a direct result of their people's high performance. This is due to the fact that an effective organizational performance may be achieved by the aggregate of the performance of all personnel.

Kim (2010) says employee performance affects team performance, which affects departmental performance, and each department's performance reflects the company's success. Businesses win or fail based on employee performance (Bartlett & Ghoshal, 1995 in Ahmed and Ramzan, 2013).

According to Sarmiento and Beale, reported in June 2011, two elements affected work performance: an employee's motivation to use their innate or taught traits and talents to do better. Employee performance may be measured by meeting standards, goals, and targets.

According to Wang et al. (2015), employee job performance is the most crucial factor that affects organizational performance. Social connection, workplace climate, and work environments all affect how well employees perform. Setting objectives had a big impact on how well each individual performed on the work since having similar goals encouraged everyone to proceed in the same direction, which ultimately led to success (Pantang, 2007).

According to Nurul Aini Ibrahim (2013), there are three ways to assess employee performance: job efficiency, behavior/attitude, and job quality/effectiveness. Employee performance is evaluated in this study based on conduct and attitude as well as work quality and effectiveness.

## **2.4 Related Theories of Job Stress**

Job-Demand Control Theory and Person-Environment Fit Theory were used in this study.

### **2.4.1 Person-Environment Fit Theory**

Individual-Environment Fit theory comes from Kurt Lewin's behavior equation. The person-environment fit theory analyzes how environments affect an individual's traits. In fact, people impact their surroundings and the environment influences them. The ability to connect to one's surroundings can alter motivation, behavior, and mental and physical health. The P-E fit hypothesis suggests that environment and development may affect adaptive transformation. This challenging situation idea is connected to job stress. The first is workplace supply against worker needs. The second examines how a mismatch affects employment needs and skills. According to the Person-Environment Fit theory, job stress is caused by a mismatch between a person's skills and the workplace's resources and expectations. According to various studies, stress can result when an employee's skills and attitudes don't match job expectations or when their workplace doesn't satisfy needs (French, Rodgers, & Cobb, 1974).

### **2.4.2 Job-Demand Control Theory (JDC)**

Sociologist Robert Karasek created the JDC model in 1979 to study workplace stress and its causes. It was the most effective model for workload and work-related stress. A complicated interaction of job control, skill discretion, cognitive, emotional, and authority-related job components may produce working-related stress. Workload affects all these things. This notion came from Karasek (1979) research. Beehr et al. (2001) found that stressed workers with minimal job autonomy are more likely to experience psychological distress. Psychological strain forecasting is the JDC model's focus. The Job-Demand Control idea said that employees should have a balance between demands and autonomy and choice. Karasek says employees who can't determine when to finish their employment are stressed by work. When control is lost, stress and weight become overwhelming. Personal control reduces stress despite job demands, contrary to popular opinion. Worker stress is higher in positions with limited deadline or time management. Autonomy causes stress more than task complexity or high expectations. This paradigm allows people to adapt to "active-learning jobs," which may solve problems if given the chance (Mark & Smith, 2008).

They claimed that the Demand-Control paradigm ignores other criteria and assumes that high control is always wanted, which will be tested (Cox et al., 2000).

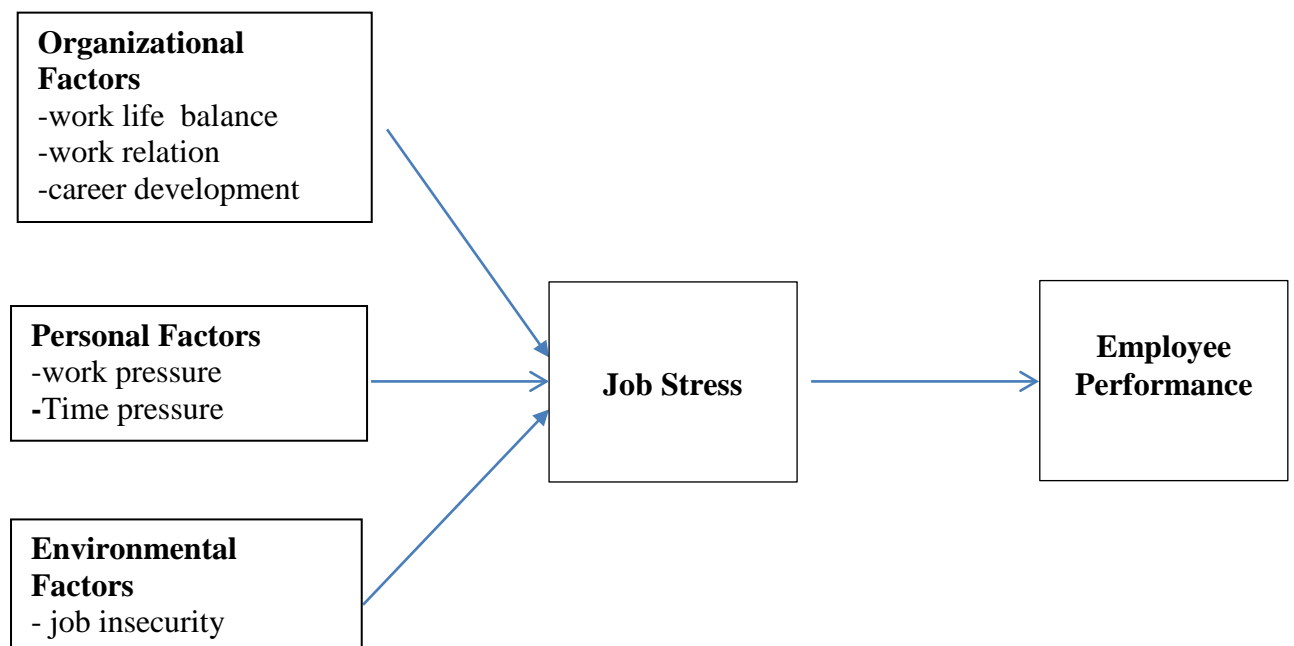
People who think they can control the stressor and don't know work control isn't always desirable may have poor self-efficacy (Mark & Smith, 2008). This paradigm allows people to adapt to "active-learning jobs," which may solve problems if given the chance (Mark & Smith, 2008).

## 2.5 Previous Studies

There are numerous research papers on job stress and employee performance in the banking industry. Among them, the studies conducted by Md. Ariful Islam (2016) and Rambabu Lavuri (2019) have been used as previous studies in this research, with a particular focus on the variables they examined.

Job stress variables and employee performance in southern Bangladesh's banking industry were examined by Md. Ariful Islam (2016). It examined how job stress, caused by task overload, position ambiguity, job insecurity, and lack of organizational support, impacts banking employee performance. The conceptual framework is in Figure 2.1.

**Figure (2.1): Job Stress Factors and their Impact on Employee Performance: A Study of the Banking Sector in Bangladesh's Southern Area**



Source: Md. Ariful Islam (2016)

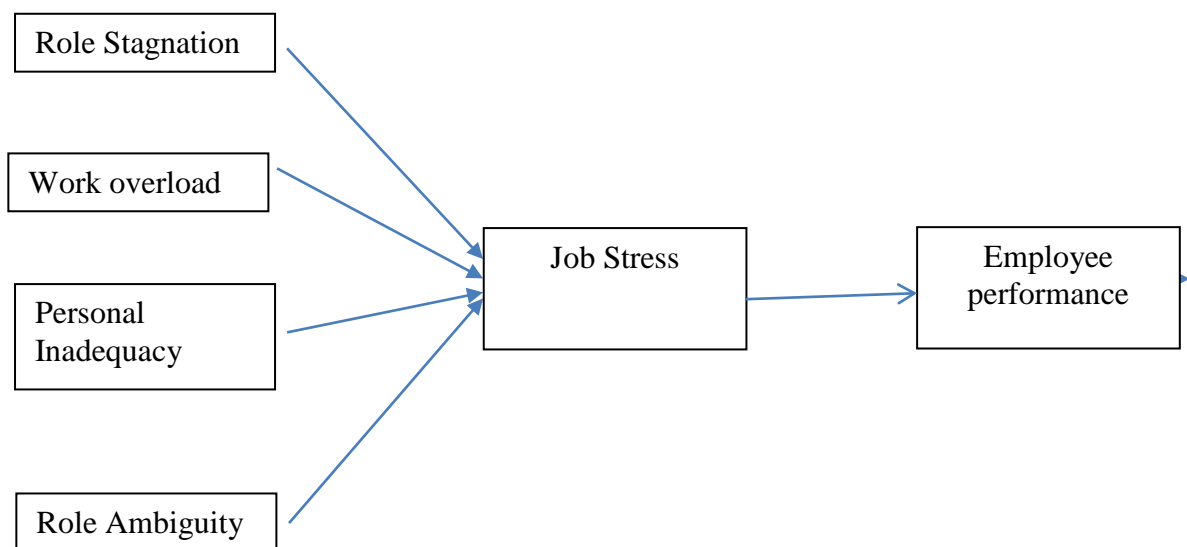
The research suggested stress management strategies including employee health, flexible work arrangements, and organizational support to reduce workplace stress and increase employee performance.

The study stressed the relevance of organizational, physical, and environmental elements in lowering job stress and boosting employee performance. Perfect workplaces drove motivation and productivity. The study also found that organizational support and a healthy work environment might reduce stress and promote employee well-being.

This study is important for the banking sector in underdeveloped countries like Bangladesh, where workers endure severe pressure. Banks may improve employee performance, minimize attrition, and grow sustainably by addressing job stress and using stress management measures.

Another study, Job Stress and Employee Performance of a Bank in Rambabu Lavuri (2019), examined how job stress affects banking employees in Hyderabad, India. Study examined how workplace stress, caused by work overload, role ambiguity, job insecurity, and lack of organizational support, impacts banking employee performance and well-being. The conceptual framework is in Figure 2.2.

**Figure (2.2): Job Stress and its Impact on Employees Performance: A Study on Banking Sector**



Source: Rambabu Lavuri (2019)

The study indicated that workplace stress negatively affected employee performance, notably task completion, quality of work, and job satisfaction. Low productivity, absenteeism, and turnover were associated with high stress. The research found that work pressure and job instability were the biggest stresses, lowering employee motivation and engagement.

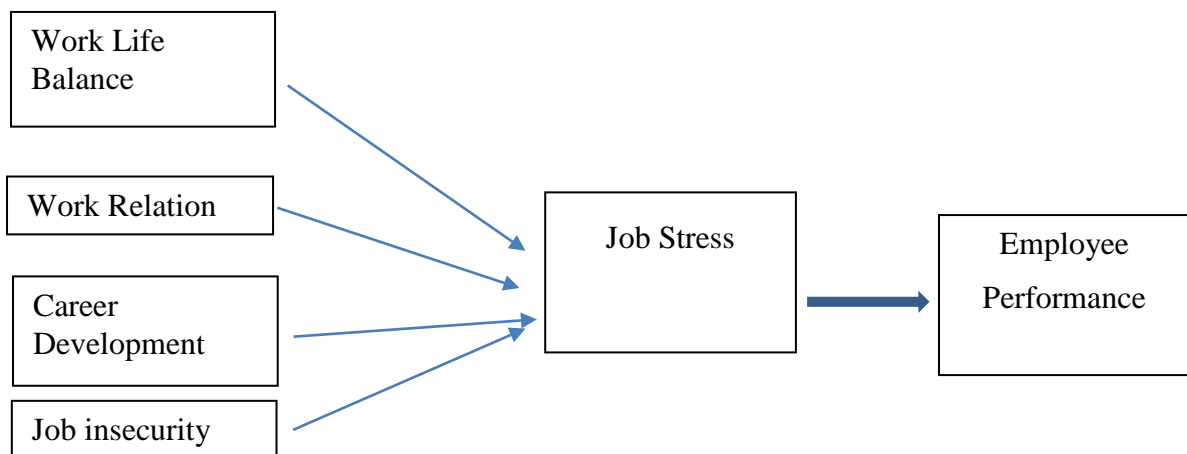
The research suggested stress management strategies including employee health, flexible work arrangements, and organizational support to reduce workplace stress and increase employee performance. The research also stressed the significance of job autonomy and work-life balance in lowering stress and boosting employee well-being. Motivation and productivity increased with task and decision-making control.

This study is crucial for banking staff, who regularly operate under pressure. Banks may improve employee performance, minimize attrition, and grow sustainably by addressing job stress and using stress management measures.

## 2.6 Conceptual Framework

Previous studies on workplace stress and employee performance in banking formed the basis for this investigation. Studies on job stress and employee performance in public sector organizations and private banks have provided insights. This methodology links job stress indicators to Myanma Agricultural Development Bank employee performance. This study's conceptual framework is shown in Figure 2.3.

**Figure (2.3) Conceptual Framework of the Study**



Source: Own Compilation (2025)

This study examined occupational stress and employee performance at MADB, unlike earlier studies that employed secondary data or focused on specific industries. A systematic survey of MADB workers will examine workplace stress factors such work-life balance, work relationships, career advancement, and job insecurity.

The investigation will evaluate which job stress indicators have the greatest statistically significant impact on task completion, quality of work, and employee satisfaction. As employee performance is a key aim for any firm, including MADB, the study will provide practical advice on improving job stress management to improve employee well-being and productivity. The study's findings will recommend MADB's best practices for operational efficiency and sustainability. Working study definitions are as follows:

### **Work-Life Balance**

Work-life balance is the balance between work and family, leisure, health, and self-care.

### **Work Relations**

Work relations refer to the interactions, dynamics, and relationships between employees, managers, and other stakeholders within a workplace.

### **Career Development**

Career development involves managing professional growth and improvement.

### **Job insecurity**

Job insecurity occurs when workers are uncertain about their occupations' daily, weekly, or annual stability.

### **Job Stress**

The perceived mismatch between job expectations and employee ability to cope, causing physical, emotional, and psychological stress.

### **Employee Performance**

The extent to which employees achieve their job objectives, measured through task completion rate, quality of work, and job satisfaction.

## **CHAPTER 3**

### **PROFILE AND FACTORS CAUSING JOB STRESS IN MYANMAR AGRICULTURAL DEVELOPMENT BANK**

This chapter provides an overview of the banking industry, the historical history of Myanmar Agricultural Development Bank (MADB), including its profile, structure, and operations, as well as the elements that affect employee stress at the bank.

#### **3.1 Profile of the Myanmar Agricultural Development Bank**

In 1990, Myanmar's agricultural legislation established Myanmar Agricultural Development Bank as a state-owned bank to help rural enterprises, livestock, and agriculture. There are fourteen private, eleven semi-private, three municipal, and four state-owned banks. Myanmar's four state-owned banks include the central bank, Myanmar Economic Bank, Investment and Commercial Bank, Foreign Trade Bank, and Agricultural Development Bank. MADB ranks second in bank branches. Additionally, MADB is the largest lender to rural households interested in agricultural operations, helping farmers.

MADB Bank became the State Agricultural Bank in June 1953 under the Agricultural Development Law. It was Agricultural Finance Division in 1967. The name was changed to Myanmar Agricultural Bank in 1975. The Myanmar government renamed MADB the Myanmar Agricultural and Rural Development Bank in 1990. Since 1997, MADB has been called Myanmar Agricultural and Development Bank. MADB provides a wide variety of banking services in Myanmar with over 70 years of expertise.

By working with Myanmar Economic Bank, MADB Bank is effectively offering financial services to the general population in accordance with the guidelines and policies of the Ministry of Planning and Finance and the Central Bank of Myanmar. Yangon is home to the head office of the Myanmar Agricultural Development Bank. With 226 branches, MADB provides the service to the general public. With a total workforce of 2577, comprising 237 officers and 2340 workers in 2025, MADB Bank offers 23 financial services. The MADB Law (1990) states that the organization's objective is to support banking services in order to efficiently promote the growth of rural, livestock, and agricultural socioeconomic enterprises in the nation.

MADB focuses on providing accessible credit to smallholder farmers, who constitute the majority of Myanmar's rural population. Key services include:

Seasonal Loans: Short-term loans for purchasing seeds, fertilizers, and other inputs for crop cultivation.

Medium-Term Loans: For acquiring farming equipment or livestock.

Savings and Remittance Services: Encouraging financial inclusion in rural areas.

The bank operates under the Ministry of Planning and Finance, with a network of over 200 branches nationwide, ensuring outreach to remote regions. MADB holds a near-monopoly on formal agricultural credit, disbursing loans to millions of farmers annually.

### **3.2 Financial Services of Myanma Agricultural Development Bank**

The 1990 MADB statute oversees Myanmar Agriculture Development Bank's finances. The Bank receives deposits for rural development, makes loans and advances or allows overdrafts with or without security, and lends annual, short-term, and long-term loans to state-owned agricultural organizations, livestock organizations, cooperative societies, private individuals, village banks, farmers, entrepreneurs, and labourers on terms and conditions

Identifying village bank organizational, reorganization, and supervision roles. Buy and sell drafts, telegraphic transfers, payment orders, etc. Borrowing money in or out of the country for bank operations, supplying and getting management and technical skills, and consulting on such problems. Doing ministry-approved business.

### **3.3 Objectives and Mission of Myanma Agricultural Development Bank**

The Myanma Agricultural Development Bank (MADB) provides complete financial services to promote agricultural, livestock, and rural socioeconomic companies nationwide. In pursuit of this fundamental goal, the bank pursues the following specific goals:

To make financing for agricultural, livestock, and rural socioeconomic programs easy, clear, and accessible. To promote and enhance rural banking operations. To

encourage a culture of saving and self-reliance among rural communities. To assist in the development and progress of rural socioeconomic activities. To cultivate trust and habitual use of banking services among customers. To foster the overall growth and modernization of banking services.

Six Key Mission Statements of MADB are as follows.

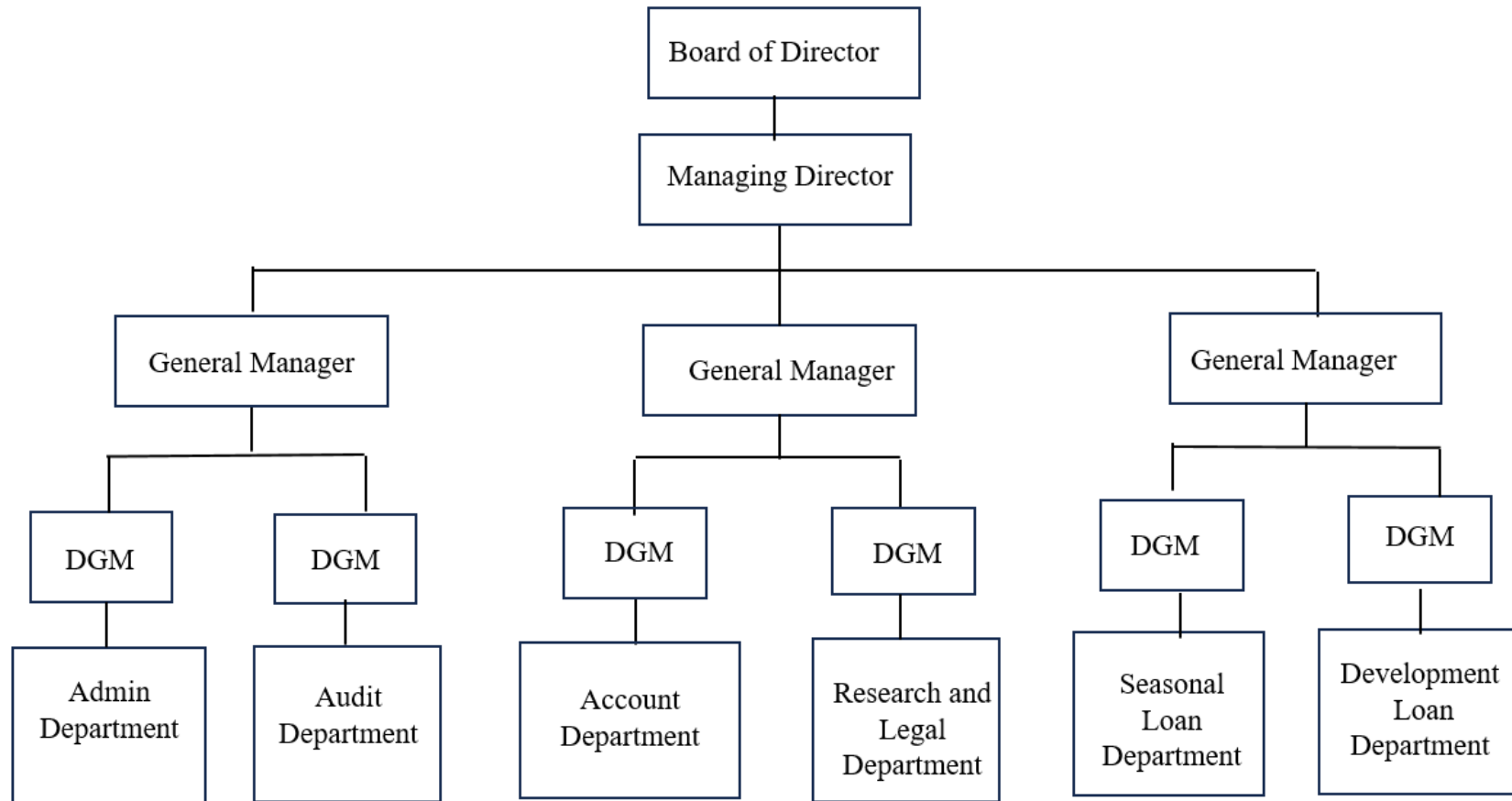
Loans must be adequately available to meet the needs of farmers. Loans must be disbursed in a timely manner. Full recovery of loans must be ensured. Capital must be accumulated through savings mobilization. The establishment of a debt-free and sustainable livelihood for farmers. The bank must achieve financial self-reliance and operate sustainably.

### **3.4 Organization Structure of MADB**

Planning and Finance oversees Myanmar Agricultural Development Bank. Board of Directors is senior management. The Deputy Minister of MOPF chairs BOD, while the MADB Managing Director is Secretary. MADB is hierarchical. Department general managers and deputy general managers' report to the Managing Director.

Figure (3.1) shows Myanmar Agricultural Development Bank's organization chart.

**Figure (3.1) Organization Chart of Myanmar Agricultural Development Bank**



Source: Myanmar Agricultural Development Bank Data (2025)

The Head Office of Myanma Agricultural Development Bank has six departments: administrative, audit, account, research and legal, seasonal loan, and development loan. See Figure (3.1).

In the first place, the administrative department is in charge of the care of the equipment, the acquisition of supplies, and the maintenance of the office. Recruitment, administration of personnel data, and staff training are all tasks that fall within the purview of human resources. Take measures to ensure that administrative regulations and policies are followed. Providing assistance in communication amongst the many departments that make up the corporation. The provision of logistical assistance for events, meetings, and other activities that are organized by the organization. Taking care of the organization's facilities and ensuring that workers have a working environment that is both secure and conducive to productivity.

Assuring that the bank's financial records and statements are accurate, ensuring that the bank complies with all applicable laws, regulations, and internal policies, identifying discrepancies or errors and reporting them for corrective action, and evaluating and recommending improvements in the bank's procedures and operations are all responsibilities that fall under the purview of the audit department.

The account department manages funds, income, costs, performance, financial data, and yearly financial statements. The account department records financial transactions to support cost and expenditure budgets and prevent fraud and theft from damaging assets and capital. Profit/loss figures, cash flow, and financial condition are provided. Accounts payable, receivable, management reporting, and financial controls.

Research and legal generate mobile, e-banking, software, and apps. Loan and banking disputes, legal filings, and Act sections. The seasonal and development loan departments make annual, short-term, and long-term loans to state-owned agricultural organizations, livestock organizations, cooperative societies, private individuals, village banks, farmers, entrepreneurs, and labourers on various terms and conditions, convert the loans to deposits, sell and buy drafts and remittances, and borrow money in or out of the country.

### **3.5 Factors Influencing Job Stress among Employees in Myanmar Agricultural Development Bank (MADB)**

Myanmar Agricultural Development Bank (MADB) is the only specialist agricultural bank in the country, and it has the responsibility of providing farmers all throughout Myanmar with loans that are necessary for crop development. As a result of the one-of-a-kind duties and difficulties that are inherent in the agricultural banking industry, employees at MADB are subjected to a variety of potential sources of stress on the job. These include the persistent pressure to manage non-performing loans (NPLs) and ensuring that loan repayments are made on schedule, both of which have the potential to substantially impact the bank's ability to maintain its financial stability. Furthermore, staff are faced with the vital responsibility of preventing the abuse of loans or fraud, which necessitates tight monitoring and oversight at various supervisory levels. There are numerous layers of supervision. Work-related stress is significantly increased when there is a requirement to carefully monitor borrowers and ensure compliance with regulations. The total job stress that MADB personnel face is a result of a combination of variables, including the pressures of working in a sector that has a direct influence on the livelihoods of rural residents and the national food security. A comprehensive understanding of these stresses is necessary for the development of effective measures to promote the well-being of employees and to improve the performance of the business.

#### **3.5.1 Work-Life Balance**

In general, the official working hours of MADB are from 9:30 in the morning to 4:30 in the afternoon. Certain departments, on the other hand, are subjected to increased workload pressure and working hours during peak agricultural loan seasons or budget allocation times. As a result of prolonged office tasks and sometimes weekend assignments, employees frequently find it difficult to balance their personal and family commitments with their professional obligations. Despite the fact that some managers make an effort to accommodate flexible schedules, the overall organizational structure makes it difficult for employees to strike a healthy balance between their professional and personal lives.

#### **3.5.2 Work Relation**

At MADB, the atmosphere of the workplace is characterized by both good and negative dynamics among worker participants. Coworkers in many branches exhibit

pleasant conduct and help one another amid high-pressure duties such as loan assessments and customer outreach. This is the case in many of the organizations. On the other hand, friction among employees is caused by hierarchical communication in specific areas, as well as occasional bias from bosses. There are certain members of the workforce who have the impression that their concerns or proposals are not heard equitably. There are defined methods or systems (such as policies, processes, or tools) that may be utilized to settle disputes within an organization or environment; however, these methods and systems are not utilized on a consistent basis or in a fair manner in every circumstance. The nature of the banking industry and the stringent procedural standards can often cause members of the team to feel stressed, which can have a negative impact on both trust and collaboration.

### **3.5.3 Career Development Opportunities**

Although MADB offers basic work training classes to employees who are new to the bank as PSCs, employees who have just been promoted at every level, and employees who have been moved from other ministries, many employees believe that the bank does not provide a professional growth path that is consistent and transparent. Many people have the impression that prospects for promotion are few and that they are determined more by seniority than by performance or capacity. Even after many years of service, it is possible for employees to continue working in the same jobs without receiving a crystal-clear explanation or feedback on their career advancement. A limited number of mentorship programs are available, and chances to improve one's skills are not allocated in an equitable manner across all departments. This lack of growth potential leads to frustration, which in turn contributes greatly to the stress that is experienced by junior officers and mid-level staff members in their occupations.

### **3.5.4 Job Insecurity**

There are a lot of employees at MADB who are worried about their long-term job security, particularly in light of the many policies that the government is implementing, the limits on the budget, and the internal reorganization. Although MADB is a state-owned firm, employees are worried about their futures because they are concerned about the possibility of a political crisis or a sudden transfer to remote places. Staff members who are employed on a contract express concern about not being confirmed or renewed. This uncertainty causes employees to experience higher levels of psychological stress and

lower levels of motivation because they are uncertain about their future positions and their financial stability.

## **CHAPTER 4**

### **ANALYSIS OF JOB STRESS AND EMPLOYEE PERFORMANCE OF MYANMA AGRICULTURAL DEVELOPMENT BANK**

This chapter covers study design, demographic profile of respondents, descriptive analysis of job stress, job stress and employee performance, reliability test, and analysis.

#### **4.1 Research Design**

The primary emphasis of the study is MADB employee performance and job stressors. According to this study, work-life balance, relationships at work, professional advancement, and job uncertainty are all stresses. Descriptive research was used in this study to accomplish its goals. A key element of the study design is the data acquired from primary and secondary sources. The study's target demographic consists of 300 individuals who work at MADB's head office. Using a simple random selection procedure, 90 employees (30 percent of the target group) were selected, and primary data is collected from them. Relevant books, journals, websites, research papers, and these are the sources of secondary data. Cronbach's Alpha analysis for work-life balance, work relationships, career development, job insecurity, and job stress are used to assess the trustworthiness of the data gathered. Multiple linear regression is used to examine the impact of job stress on MADB employees' performance, while correlation analysis is utilized to examine the link between variables. This study makes use of standardized questionnaires using a five-point Likert scale. There are three sections to the questionnaire. The demographics of the respondents are shown in the first area, followed by their perceptions of stressors and job stress, and employee performance in the second and final sections.

## 4.2 Demographic Profile of Respondents

Table (4.1) displays the respondents' demographic characteristics, which include gender, age, marital status, education level, occupation, and income level.

**Table (4.1) Demographic Profile of Respondents**

<b>Category</b>		<b>Frequency (N=90)</b>	<b>Percentage (%)</b>
<b>Total Respondents</b>			
<b>Gender</b>	Male	35	38.89
	Female	55	61.11
<b>Age (Years)</b>	Under 20	1	1.11
	21-30	26	28.89
	31-40	36	40.00
	41-50	21	23.33
	Above 50	6	6.67
<b>Education Level</b>	Diploma	1	1.11
	Bachelor's Degree	70	77.78
	Master's Degree	19	21.11
<b>Position at MADB</b>	Junior level(non-Managerial)	34	37.78
	Middle level(AM- Manager)	48	53.33
	Senior Management level(AGM and above)	8	8.89
<b>Years of Experience at MADB (Years)</b>	Under 2	16	17.78
	2-15	46	51.11
	15-26	19	21.11
	Above 26	9	10.00

Source: Survey Data (2025)

Table (4.1) showed survey respondents' demographics. A profile comprises gender, age, marital status, education, work position, years of experience, and income. An MADB poll had 90 respondents. The demographic breakdown appears in Table 4.1.

The study found 38.89% men and 61.11% women. This suggests most replies are women.

1.11% of respondents were under 20, 28.89% were 21–30, 40.00% were 31–40, 23.33% were 41–50, and 6.67% were above 50. This indicates that most responses are early to mid-career.

1.11% had a Diploma, 77.78% a Bachelor's, and 21.11% a Master's. Most MADB employees have Bachelor's degrees, according to the statistics.

Regarding job positions, 37.78% of respondents held junior-level (non-managerial) positions, 53.33% were at middle-level positions (Assistant Manager to Manager), and 8.89% were in senior management (Assistant General Manager and above). This reflects a healthy distribution across organizational levels.

As for work experience at MADB, 17.78% of the respondents had less than 2 years of experience, 51.11% had between 2 to 15 years, 21.11% had between 15 to 26 years, and 10.00% had over 26 years of service. This suggests that the majority of employees are relatively experienced, with more than half having served between 2 to 15 years.

### **4.3 Descriptive Statistics on Factors Affecting Job Stress**

This study examines work-life balance, work relationships, career advancement, and job instability as causes of work stress in MADB. All questions are organized and 5-point Likert scale. For mean value interpretation, see Table 4.2.

**Table (4.2) Mean Value Interpretation**

<b>Sr. No.</b>	<b>Level of Mean Value</b>	<b>Interpretation</b>
1	1.00-2.33	Low
2	2.34-3.67	Moderate
3	3.68-5.00	High

Source: Joshi, A., Kale, S., Chandel, S., & Pal, D. K. (2015)

This section used mean and standard deviation to assess respondents' work-life balance, work relationships, career advancement, and job insecurity. Stressor effects on employee performance are examined in this study. Each element has multiple assertions that responders must rank on a scale of 1 to 5 (1.00-2.33 for low-level interpretation, 2.34-3.67 for moderate, and 3.68 to 5.00 for high).

**(a) Respondent Perception on Work Life balance**

This survey asks respondents to answer seven five-point Likert scale statements to assess work-life balance. Work-Life Balance mean and standard deviation are determined in Table 4.3.

**Table (4.3) Employees Perception on Work Life balance**

<b>No.</b>	<b>Item</b>	<b>Mean</b>	<b>SD</b>
1	Having enough time outside of work to fulfill personal or family responsibilities.	3.6	0.76
2	Allowing adjustments to work hours when needed to manage personal commitments.	3.52	0.767
3	Experiencing frequent disruptions in personal life due to job demands (e.g., evenings, weekends).	3.43	0.765
4	Providing adequate policies (e.g., leave, remote work) to help employees balance work and personal life.	3.63	0.725
5	Feeling significant stress due to conflicts between job and personal life.	3.74	0.591
6	Performing better in the job when achieving a good work-life balance.	3.86	0.564
<b>Overall Mean</b>		<b>3.63</b>	

Source: Survey Data (2025)

Work-life balance elements are moderately agreed upon by most respondents (3.63 mean value). This suggests MADB employees have a reasonable work-life balance. The highest mean value for work-life balance is doing well at work, whereas the lowest mean value is enduring frequent personal life interruptions owing to workplace obligations.

**(b) Respondent Perception on Work Relation**

This survey asks respondents to answer seven five-point Likert scale statements to measure Work Relationship degree. Work Relation mean and standard deviation are determined in Table 4.4.

**Table (4.4) Employees Perception on Work Relation**

No.	Item	Mean	SD
1	Communicating clearly and effectively with supervisors and colleagues.	3.73	0.614
2	Receiving active listening and meaningful support from supervisors.	3.78	0.550
3	Resolving conflicts between colleagues or with supervisors constructively at MADB.	3.75	0.567
4	Working in a collaborative environment where teamwork is encouraged.	3.82	0.487
5	Feeling respected and valued by colleagues and supervisors in the workplace.	3.80	0.564
6	Receiving constructive feedback on performance from supervisors regularly.	3.65	0.656
<b>Overall Mean</b>		<b>3.75</b>	

Source: Survey Data (2025)

The overall mean value is 3.75, which indicates that most respondents have a high perception toward work relation practice of MADB. This means that the work environment generally fosters collaboration, mutual respect, and support among staff and supervisors. Among the over work relation items, working in a collaborative environment where teamwork is encouraged has the highest mean value whereas receiving constructive feedback on performance from supervisors regularly has the lowest mean value.

(c) **Respondent Perception on Career Development**

This research asks respondents to answer seven five-point Likert scale statements to measure Career Development level. Career Development mean and standard deviation are determined in Table 4.4.

**Table (4.5) Employees Perception on Career Development**

No.	Item	Mean	SD
1	Supporting continuing education or external learning opportunities	3.56	0.608
2	Providing sufficient training programs to improve professional skills.	3.67	0.661
3	Offering clear opportunities for career advancement within MADB.	3.75	0.546
4	Aligning career goals with the opportunities available at MADB.	3.74	0.623
5	Receiving regular feedback from supervisors that aids professional growth.	3.76	0.671
6	Having enough autonomy in the role to develop new skills and take on responsibilities.	3.73	0.556
<b>Overall Mean</b>		<b>3.70</b>	

Source: Survey Data (2025)

Table 4.5 shows that most respondents thought MADB provided high-quality career development help with a mean score of 3.70. Among the items of carrier development practice of MADB, aligning career goals with the opportunities available at MADB, receiving regular feedback from supervisors that aids professional growth and having enough autonomy in the role to develop new skills and take on responsibilities possess high level mean perception of employees whereas supporting continuing education or external learning opportunities and Providing sufficient training programs to improve professional skills possess moderate level of employees.

**(d) Respondent Perception on Job insecurity**

In this study, respondents answer seven five-point Likert scale statements to assess job insecurity. Job insecurity mean and standard deviation are determined in Table 4.6.

**Table (4.6) Employees Perception on Job Insecurity**

No.	Item	Mean	SD
1	Worrying about the elimination of the position due to organizational changes.	2.36	0.770
2	Increasing anxiety about job retention due to recent restructuring or policy shifts.	2.33	0.807
3	Rarely receiving transparent communication from top level management about future plans affecting job security.	2.72	0.899
4	Experiencing role security for unclear job future.	2.63	0.840
5	Struggling to focus on high-quality work due to job insecurity concerns.	2.24	0.641
<b>Overall Mean</b>		<b>2.46</b>	

Source: Survey Data (2025)

The overall mean value is 2.46, suggesting that respondents expressed a moderate level of concern regarding job insecurity at MADB. This means that while job insecurity is not perceived as critically high, it is a notable concern for some employees, particularly in relation to organizational changes and lack of communication. Among the job insecurity items, rarely receiving transparent communication from top level management about future plans affecting job security has the highest mean value whereas struggling to focus on high-quality work due to job insecurity concerns has the lowest mean value.

**Table (4.7) Summary Table of Factors Influencing Job Stress**

<b>No.</b>	<b>Factor</b>	<b>Mean</b>
1	Work-Life balance	3.63
2	Work relation	3.75
3	Career Development	3.75
4	Job Insecurity	2.46

Source: Survey Data (2025)

According to Table (4.7), MADB employees experience moderate level of job insecurity and work-life balance whereas they have high level perception with work relation, career development, and work-life balance. Among them, work relation as well as carrier development practices have highest overall mean value. Therefore, MADB adopts high level of effective work relation, career development, and provides moderate level work-life balance and job insecurity for its employees.

#### **4.3.2 Respondent Perception on Job Stress**

The research employs six phrases to assess MADB workers' workplace stress. Table (4.8) illustrates the mean and standard deviation of each individual work stress statement.

**Table (4.8) Job Stress of Employees**

No.	Item	Mean	SD
1	Having anxiety to completing work amounts	3.63	0.770
2	Feeling frequently rushed to meet tight deadlines at MADB.	3.62	0.807
3	Feeling overwhelmed by the amount of work employees have to do.	3.27	0.899
4	Ending the workday emotionally drained due to the job.	3.45	0.795
5	Experiencing physical symptoms of stress (e.g., headaches, fatigue) from work.	2.24	0.641
6	Taking work stress home often that affects personal life	2.16	0.661
<b>Overall Mean</b>		<b>3.11</b>	

Source: Survey Data (2025)

Employee job stress indicators are described in Table 4.8. MADB employees have moderate job stress, as the mean value of 3.11 falls between 1.00 and 2.33, 2.34 and 3.67, and 3.68 and 5.00. Among the job stress items, most respondents have a moderate stress level in having anxiety to completing work amounts indicates, feeling frequently rushed to meet tight deadlines and feeling overwhelmed by the amount of work and ending the workday emotionally drained. But they perceived they have low level stress in experiencing physical symptoms of stress and taking work stress home.

#### **4.4 Descriptive Analysis on Employee Performance**

To assess MADB staff performance, respondents answer eight statements. Employee performance mean and standard deviation are calculated in Table 4.9.

**Table (4.9) Performance of Employees**

No.	Item	Mean	SD
1	Completing assigned tasks consistently within the expected timeframe.	3.86	0.50
2	Meeting or exceeding work quality standards set by MADB.	3.76	0.54
3	Achieving performance targets regularly (e.g., loan processing, customer service).	3.78	0.508
4	Resolving challenges or unexpected issues effectively in daily work.	3.85	0.463
5	Feeling motivated to contribute to MADB's organizational goals.	3.82	0.487
6	Deriving satisfaction from the level of accomplishment in the job.	3.85	0.412
<b>Overall Mean</b>		<b>3.82</b>	

Source: Survey Data (2025)

The mean employee performance number is 3.82, indicating strong performance at MADB. Since the mean values of all items fall within the range of 3.68 to 5.00, most respondents have a high-level perception of all aspects of performance. Among the items of employee performance, completing assigned tasks consistently within the expected timeframe has the highest mean value, whereas meeting or exceeding work quality standards set by MADB has the lowest mean value.

#### **4.5 Reliability Test**

Reliability tests calculate Cronbach's Alpha. Hair et al. (2009) recommended Cronbach Alpha values of 0.7, however Bakon and Hassan (2013) suggested 0.6 in some cases. Table (4.10) shows this study's results.

**Table (4.10) Reliability Test**

<b>Variables</b>	<b>No. of items</b>	<b>Cronbach's Alpha</b>
Work-Life balance	6	0.807
Work relation	6	0.727
Career Development	6	0.858
Job Insecurity	5	0.846
Job Stress	6	0.697
Employee Performance	6	0.761

Source: Survey Data (2025)

Table (4.10) shows that Work-Life balance has six items and a Cronbach's alpha of 0.807. Work connection has a Cronbach's alpha of 0.727 with six components. Career Development has six elements and 0.858 Cronbach's alpha. Five questions assess Job Insecurity, which has a Cronbach's alpha of 0.846. Job stress is measured with six items and has 0.697 Cronbach's alpha. Employee performance is measured with 6 items and has a Cronbach's alpha of 0.761. All variables meet dependability standards because they are over 6 Alpha.

#### **4.6 Analysis on the Factors Influencing Job Stress**

The intensity and direction of the associations between prospective stressors and employee work stress were examined using Pearson correlation analysis to identify job stress components. Table 4.11 shows the association coefficients and significant levels for Work-Life Balance, Work Relation, Career Development, Job Insecurity, and Job Stress.

**Table (4.11) Relationship Between Stressors and Job Stress**

<b>Description</b>		<b>Work-Life balance</b>	<b>Work relation</b>	<b>Career Development</b>	<b>Job Insecurity</b>
<b>Job Stress</b>	<b>Correlation Coefficient</b>	-0.83**	-0.353***	-0.394***	.119*
	<b>Sig. (2 tailed)</b>	0.039	0.001	0.000	0.066

Source: Survey Data (2025)

\*\*\* represents 1%, \*\* represents 5% and \* represent 10% level of significance

Table 4.11 shows that Work-Life Balance ( $r = -0.830$ ,  $\text{Sig.} = 0.039$ ) strongly negatively correlates with workplace stress. Harmonizing work and life decreases job stress. Work Relation ( $r = -0.353$ ,  $\text{Sig.} = 0.001$ ) and Career Development ( $r = -0.394$ ,  $\text{Sig.} = 0.000$ ) also negatively correlate with job stress. However, Job Insecurity ( $r = 0.119$ ,  $\text{Sig.} = 0.066$ ) positively correlates with job stress. Thus, employment instability increases MADB employees' job stress.

Multiple regression analysis was used to examine the independent variables' influence on job stress after correlation. The results are in Table 4.12.

**Table (4.12) Factors Influencing Job Stress**

Independent Variables	Unstandardized Coefficients		Std. Coef	t	Sig. Level	VIF
	B	Std. Error	Beta			
Constant	5.383	0.469		11.467	0.000	
Work-Life balance	-0.132**	.067	-0.151	-1.952	0.054	1.368
Work relation	-1.347***	0.187	-1.606	-7.193	0.000	1.000
Career Development	-0.252**	0.104	0.201	-2.418	0.018	1.363
Job Insecurity	0.924***	0.152	1.364	6.094	0.000	1.008
R	0.706					
R <sup>2</sup>	0.498					
Adjusted R <sup>2</sup>	0.474					
F test	21.073***					

Source: Survey Data (2025)

\*\*\* represents 1%, \*\* represents 5% and \* represent 10% level of significance

Table (4.12) shows a statistically significant regression model at 1% via F-test ( $F = 21.073$ ,  $p < 0.01$ ). The Adjusted  $R^2$  of 0.474 indicates that the four variables (Work-Life Balance, Work Relation, Career Development, and work Insecurity) explain 47.4% of work stress variation, whereas the remaining 52.6% may be due to additional factors not included in the model.

The work relationship has the most negative impact on workplace stress ( $\beta = -1.606$ , Sig. = 0.000). This means MADB employees' stress levels are greatly increased by bad work relationships.

Career development results in a substantial negative impact on job stress ( $\beta = -0.201$ , Sig. = 0.018). Lack of growth possibilities increases stress.

At the 10% level, Work-Life Balance ( $\beta = -0.151$ , Sig. = 0.054) indicates a marginally significant negative connection with occupational stress. Therefore, employees who struggle to manage work and personal life are more stressed.

Job Insecurity ( $\beta = 1.364$ , Sig. = 0.000) significantly increases job stress levels, suggesting that employees who feel uncertain about their job security are more likely to suffer greater stress levels.

Finally, Work Relation, Career Development, and Job Insecurity indicate MADB employees' job stress. Although less influential, Work-Life Balance is still important. Thus, lowering work uncertainty and enhancing internal connections and professional growth can reduce job stress.

#### 4.7 Analysis on the Effect of Work Stress on Employee Performance

Pearson Correlation analysis determines the relationship between job stress and employee performance before assessing its effect.

**Table (4.13) Relationship Between Job Stress and Employee Performance**

Description		Job Stress
Employee Performance	Correlation Coefficient	0.383***
	Sig. (2-tailed)	0.000

Source: Survey Data (2025)

\*\*\* represents 1% level of significance

Table (4.13) shows a 0.383 correlation coefficient (Sig. = 0.000) between job stress and employee performance. The result indicates a moderate relationship at the 1% level of significance ( $p < 0.01$ ), meaning that as job stress increases, employee performance decreases. This negative association demonstrates that job stress can be a detrimental factor to employee effectiveness.

Simple linear regression was used to examine how job stress affects employee performance. The results are in Table 4.14.

**Table (4.14) Effect of Job Stress on Employee Performance**

Independent Variables	Unstandardized Coefficients		Std. Coef	t	Sig. Level	VIF
	B	Std. Error	Beta			
Constant	5.680	0.104		54.647	0.000	
Job Stress	-0.852***	0.041	-0.910	-20.641	0.000	1.000
R	0.910					
R <sup>2</sup>	0.829					
Adjusted R <sup>2</sup>	0.827					
F test	426.043***					

Source: Survey Data (2025)

\*\*\* represents 1% level of significance

The regression model is highly significant at 1% level, as shown in Table 4.14 with an F-statistic value of 426.043 ( $p < 0.01$ ). The  $R^2$  value of 0.829 indicates that work stress alone explains 82.7% of employee performance variance. Other non-model elements may account for 17.3%.

Job stress has a severe negative influence on employee performance, with a standardized beta value of -0.910. The unstandardized coefficient ( $B = -0.852$ , Sig. = 0.000) confirms that job stress affects employee performance by 0.852 units per unit.

This reveals that job stress negatively impacts MADB employees' performance statistically. Workers' stress can be caused by workload pressure, job uncertainty, bad working relationships, or career stagnation, which lowers motivation, attention, and productivity.

## **CHAPTER 5**

### **CONCLUSION**

This chapter has three parts. The first section discusses analytical results while the second portion offers suggestions and recommendations. The last part lists research needs.

#### **5.1 Findings and Discussions**

This study examines occupational stress causes and its effects on Myanma Agricultural Development Bank employees. To achieve these two goals, 90 MADB Head Office workers were sample responses.

Most responses are women and mid-career workers aged 31–40. Most responders have graduate degrees and 2–15 years of work experience.

The study indicated that working relationship and career growth had the highest mean values for workplace pressures, followed by work-life balance and job uncertainty. The survey found that most MADB workers had moderate occupational stress.

Regarding the working relation, one of the key stressors, most respondents reported a moderate to high level of stress. In particular, poor communication with supervisors and lack of collaboration among coworkers were found to be the major contributors. Concerning career development, most respondents also indicated moderate stress levels. The data showed that limited promotion opportunities and lack of skill development programs contributed to frustration among employees.

With respect to work-life balance, the study found that many respondents face difficulty balancing their job responsibilities with personal life due to extended working hours and high workloads. Regarding job insecurity, although it was the least significant stressor, it still influenced employees' mental well-being. Concerns regarding organizational restructuring and inadequate communication about job stability.

According to multiple regression research, working connection, career advancement, and work-life balance all negatively affect job stress, whereas job instability positively affects it.

Specifically, work relation has the strongest negative effect on job stress, highlighting that poor interpersonal dynamics significantly raise stress levels. Career development follows that limited growth opportunities contribute to employee dissatisfaction. Work-life balance has a weaker but borderline significant negative impact. Job insecurity demonstrates a positive effect on stress, indicating that fear of job loss increases tension among employees.

With regard to the level of employee performance, the study indicates that most respondents perform at a moderate to high level despite experiencing stress. Among performance indicators, task completion and problem-solving are rated highest. However, quality of work is slightly lower, suggesting that stress may impair attention to detail and overall work quality.

In terms of regression analysis, the study confirms that job stress negatively affects employee performance. According to the results of linear regression, work relation has the strongest negative effect on job stress, indicating that positive supervisor support, constructive conflict resolution, and collaborative environments significantly reduce stress. And then Career Development has the second negative effect because of limited growth opportunities (e.g., unclear promotion pathways, inadequate training) increase stress. Work life balance has follow marginally significant, extended hours and inflexible policies disrupt personal life, contributing to stress. Job insecurity is the only positive effect on Job Stress because of uncertainty from restructuring or opaque communication heightened anxiety.

The linear regression analysis found that job stress negatively impacts MADB employee performance because employees worry about completing workloads, feel rushed to meet deadlines, and feel overwhelmed by the amount of work. Additionally, they end the workday emotionally drained, suffer physical symptoms of stress such as headaches and fatigue, and often take work stress home, which affects their personal life. These stressors collectively impair focus, reduce motivation, and lower the quality of job and overall job satisfaction.

## 5.2 Suggestions and Recommendations

The research recommends the following to minimize job stress and increase staff performance at Myanmar Agricultural Development Bank based on the preceding part.

Since work relations have the greatest detrimental influence on workplace stress, the government should encourage open and polite communication between employees and supervisors. Regular communication workshops and conflict resolution training should be conducted to reduce interpersonal tensions. Furthermore, supervisors should be encouraged to share work-related information transparently and promote collaboration among teams to build trust and improve the overall work environment.

Since career development limitations are one of the primary sources of job stress, MADB management should develop clear promotion pathways and provide fair and transparent evaluation criteria for career advancement. Additionally, the bank should offer ongoing training programs and skill development workshops to enhance employees' competencies and ensure that they see long-term growth within the organization.

When possible, MADB should offer flexible work arrangements like staggered hours or remote work to improve work-life balance and reduce employee stress. The government should monitor workloads to minimize overwork and ensure employees have enough rest and personal time. Better work-life balance reduces burnout and boosts employee satisfaction.

Although job insecurity showed a positive relationship with stress, its effect was less than other factors. However, MADB should still address this issue by maintaining transparent internal communication about organizational changes and job expectations. Ensuring that employees are well-informed about their roles and job stability can help to alleviate unnecessary anxiety.

Since job stress has a significant negative impact on employee performance, government should take proactive steps to support employee well-being. MADB should provide wellness programs that promote physical and mental health, such as regular health check-ups, counselling services, and recreational activities. To enhance team spirit and reduce emotional exhaustion, the bank should organize regular team-building events and group development training.

Moreover, the government should consider introducing employee assistance programs (EAPs) to support both work-related and personal challenges. These programs

can provide confidential counselling, stress management workshops, and resources to help employees cope effectively with stress.

By addressing these areas, MADB can reduce job stress, enhance employee motivation, and ultimately improve overall performance within the organization.

### **5.3 Needs for Further Study**

Only four stressors—work-life balance, work connection, career advancement, and job insecurity—are examined in this study on job stress and employee performance at Myanma Agricultural advancement Bank (MADB). Therefore, future study should also examine corporate culture, workload intensity, position ambiguity, and lack of employee appreciation, which may potentially affect employee stress. To better understand workplace dynamics, stress should be examined in relation to employee engagement, job satisfaction, absenteeism, and turnover intention. Finally, more research should examine how job stress affects job satisfaction in various areas including telecommunications, education, healthcare, and hotels.

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## **APPENDIX I**

### **JOB STRESS AND EMPLOYEE PERFORMANCE OF MYANMA AGRICULTURAL DEVELOPMENT BANK**

#### **Structured Questionnaire**

Dear Respondents,

I'm a candidate from Master of Banking and Finance at Yangon University of Economics." Job Stress and Employee Performance of Myanmar Agricultural Development Bank" is the title of my current independent study. Your Assistance in responding to the following inquiries is crucial to my research .Your responses are anonymous and confidential. The information provided will only be used for academic purposes in this study. Thank you in advance for your participation in this research.

Respondent Profile

**1 Gender**

- Male
- Female

**2 Age**

- Under 20
- 21-30
- 31-40
- 41-50
- 51 and above

**3 Educational Level**

- Diploma
- Bachelor's Degree
- Master's Degree
- Doctoral Degree (PhD or equivalent)

**4 Position at MADB**

- Junior Level (Non-Managerial)
- Middle level(AM to Manager)
- Senior Management Level(AGM and above)

**5. Years of Experience at MADB Bank:**

- Under 2 years
- 2-4years
- 4-6 years
- above 6 years

## Part(B) Factors Influencing Job Stress and Employee Performance

These statements are to examine work stress & employee performance at MPT. Please kindly answer as truthfully as possible for the best results. The item scales are five-point Likert type scales with 1 = strongly disagree, 2=disagree, 3= neutral, 4= agree, 5= strongly agree.

If you have some comments, please leave below.

No	Questionnaire	Score				
		1	2	3	4	5
1	<b>Work-Life Balance</b>					
(a)	I have enough time outside of work to fulfill my personal or family responsibilities					
(b)	My job allows me to adjust my work hours when needed to manage personal commitments.					
(c)	My job demands frequently disrupt my personal life (e.g., evenings, weekends).					
(d)	MADB provides adequate policies (e.g., leave, remote work) to help employees balance work and personal life.					
(e)	I experience significant stress due to conflicts between my job and personal life.					
(f)	When I achieve a good work-life balance, I perform better in my job.					
2	<b>Work Relation</b>					
(a)	Communication with my supervisors and colleagues is clear and effective.					

(b)	My supervisors actively listen to my concerns and provide meaningful support.					
(c)	Conflicts between colleagues or with supervisors are resolved constructively at MADB.					
(d)	I work in a collaborative environment where teamwork is encouraged.					
(e)	I feel respected and valued by my colleagues and supervisors in the workplace.					
(f)	I receive constructive feedback on my performance from supervisors regularly.					
3	<b>Career development</b>					
(a)	My current role at MADB fully supports my skills and qualifications.					
(b)	MADB provides sufficient training programs to help me improve my professional skills					
(c)	I offer clear opportunities for career advancement within MADB.					
(d)	My career goals align with the opportunities available at MADB.					
(e)	I receive regular feedback from supervisors that helps me grow professionally.					
(f)	I have enough autonomy in my role to develop new skills and take on responsibilities.					
4	<b>Job insecurity</b>					
(a)	I worry that my position at MADB may be eliminated due to organizational changes.					
(b)	Recent restructuring or policy shifts at MADB have increased my anxiety about job retention.					
(c)	MADB's management rarely communicates					

	transparently about future plans affecting my job security.					
(d)	The lack of clarity about my job's future causes me role security.					
(e)	My concerns about job insecurity make it harder to focus on delivering high-quality work.					
	<b>Job Stress</b>					
(a)	I have anxiety to completing work amounts.					
(b)	I frequently feel rushed to meet tight deadlines at MADB.					
(c)	I feel overwhelmed by the amount of work employees have to do.					
(d)	My job leaves me emotionally drained by the end of the workday.					
(e)	I experience physical symptoms of stress (e.g., headaches, fatigue) due to my work.					
(f)	I take work stress home often that affects my personal life.					
	<b>Employee Performance</b>					
(a)	I consistently complete my assigned tasks within the expected timeframe.					
(b)	The quality of my work meets or exceeds the standards set by MADB.					
(c)	I regularly achieve my performance targets (e.g., loan processing, customer service).					
(d)	I effectively resolve challenges or unexpected issues in my daily work.					
(e)	I feel motivated to contribute to MADB's organizational goals.					

(f)	I am satisfied with the level of accomplishment I derive from my job.					
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## APPENDIX II

### (1) Work life balance

#### Reliability Statistics

Cronbach's Alpha	N of Items
.807	6

### (2) Work Relation

#### Reliability Statistics

Cronbach's Alpha	N of Items
.727	6

### (3) Career Development

#### Reliability Statistics

Cronbach's Alpha	N of Items
.858	6

### (4) Job insecurity

#### Reliability Statistics

Cronbach's Alpha	N of Items
.846	6

**(5) Job Stress**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.697	5

**(6) Employee Performance**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.761	6

**Correlations**

		LifeBal	WRelation	CareerDev	JobIns	JStress
LifeBal	Pearson Correlation	1	.007	-.106	.043	-.083
	Sig. (2-tailed)		.947	.320	.687	.039
	N	90	90	90	90	90
WRelation	Pearson Correlation	.007	1	.061	.929	-.353
	Sig. (2-tailed)	.947		.565	.000	.001
	N	90	90	90	90	90
CareerDev	Pearson Correlation	-.106	.061	1	-.081	-.394
	Sig. (2-tailed)	.320	.565		.450	.000
	N	90	90	90	90	90
JobIns	Pearson Correlation	.043	.929	-.081	1	.119
	Sig. (2-tailed)	.687	.000	.450		.066
	N	90	90	90	90	90
JStress	Pearson Correlation	-.083	-.353	-.394	.119	1
	Sig. (2-tailed)	.039	.001	.000	.066	

N	90	90	90	90	90
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\*\*Correlation is significant at the 0.01 level (2-tailed).

## Regression Analysis

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.706a	.498	.474	.38853	1.549

a. Predictors: (Constant), JobIns, LifeBal, CareerDev, WRelation

b. Dependent Variable: JStress

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

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	12.725	4	3.181	21.073	.000 <sup>b</sup>
	Residual	12.831	85	.151		
	Total	25.556	89			

a. Dependent Variable: JStress

b. Predictors: (Constant), JobIns, LifeBal, CareerDev, WRelation

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	5.383	.469		11.467	.000
	LifeBal	-.132	.067	-.151	-1.952	.054
	WRelation	-1.347	.187	-1.606	-7.193	.000
	CareerDev	-.252	.104	-.201	-2.418	.018
	JobIns	.924	.152	1.364	6.094	.000

a. Dependent Variable: JStress

#### Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.6659	3.4682	2.4600	.37812	90
Residual	-.63112	1.05222	.00000	.37970	90
Std. Predicted Value	-2.100	2.666	.000	1.000	90
Std. Residual	-1.624	2.708	.000	.977	90

a. Dependent Variable: JStress

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.910 <sup>a</sup>	.829	.827	.20876

a. Predictors: (Constant), JStress

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

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.568	1	18.568	426.043	.000 <sup>b</sup>
	Residual	3.835	88	.044		
	Total	22.403	89			

a. Dependent Variable: Performance

b. Predictors: (Constant), JStress

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

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.680	.104		54.647	.000
JStress	-.852	.041	-.910	-20.641	.000

a. Dependent Variable: Performance