

Impact of Working Hours, Work Overload and Role Ambiguity on Perceived Workplace Stress among Employees in Nepalese Commercial Banks

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Abstract

This study examines the effects of work overload, long working hours, and role ambiguity on job stress within the framework of the Job Demands-Resources (JD-R) Model. The Job Demands-Resources (JD-R) model is a comprehensive framework used to understand the relationship between job characteristics and employee well-being, particularly in the context of job stress. In this study, a quantitative research approach has been used to investigate the causal relationships between the independent and dependent variables. In this study, a cross-sectional survey has been conducted with a structured questionnaire among N=280 employees of both government-owned and private Nepalese commercial banks. Based on data analysis, this study finds that there is a positive and significant relationship between work overload, long working hours, and role ambiguity on the perceived job stress among employees working in Nepalese commercial banks. More importantly, the findings of the study provide strong evidence for the JD-R model, where job demands and the lack of job resources are primarily related to a sense of stress among employees in commercial banks. Hence, the study recommends commercial banks to systematically assess job demands and enhance job resources while promoting a healthy work-life balance and maintaining open lines of communication with employees. Nepalese commercial banks can effectively manage the equilibrium between what is expected from their workforce and what support is provided.

Keywords: Long working hours, Role ambiguity, Work overload, Job Stress

1.Introduction

Employees of commercial banks encounter work stress when they are required to contribute to the accomplishment of organizational goals beyond the scope of their job description, area of expertise, and performance dimension (Chienwattanasook & Jermisittiparsert, 2019). Hence, employees in the banks sector need to apply additional resources and exert extra effort to fulfill job requirements due to employment demand (Bakker & Demerouti, 2017). In the banking sector, work overload indicates that people are working excessively, and role ambiguity—a phenomenon brought on by ambiguous job design, content, and specialization—leads to employees feeling stressed out at work (Wu et al., 2019; Abd Majid, 2023)

Similarly, extended work hours imply that employees are putting in extra hours at commercial banks in Nepal, and because of these ever-increasing long working hours, employees also perceive the experience of job stress (Vinod & Ambatipudi, 2024). Likewise, long working hours are significantly related to the prevalence of psychosocial stress among employees in commercial banks (Lee et al., 2017). Hence, variables such as working hours, work overload, and role ambiguity result in the prevalence of workplace stress among employees associated with the Nepalese banking sector. More importantly, the analysis of workplace stress from the research framework of working hours, work overload, and role ambiguity enables senior-level executives, department heads, human resources managers, and supervisors in the Nepalese commercial banks sector to gain insights into the variances in work stress generated and explained by factors such as work overload, working hours, and role ambiguity (Rahman et al., 2015; Abd Majid, 2023).

Moreover, in the Nepalese commercial banks employees face significant workplace challenges that contribute to elevated stress levels. Work overload, long working hours, and role ambiguity are pervasive issues, particularly in a dynamic, fast-paced, and competitive working environment of banking institutions (Rahman et al., 2015). Besides, work overload strains their capacity to balance tasks effectively, while extended working hours encroach on personal time, leading to burnout and work-life imbalance. Role ambiguity exacerbates the problem by creating confusion, performance anxiety, and interpersonal conflicts (Mwakyusa & Mcharo, 2024). Together, these factors not only harm employee well-being but also hinder organizational efficiency, increasing absenteeism, turnover, and declining productivity of employees (Chienwattanasook & Jermisittiparsert, 2019).

Similarly, challenging tasks while adhering to the strict standards imposed by corporations for maximum competitive advantages can be stressful for employees working in banking institutions

(Ismail & Gali, 2017). Furthermore, commercial banks rarely examine and explore into their employees' capacity to manage stress, therefore, in commercial banks, the perception and prevalence of work-related stress have become the norm (Rahman et al., 2015). Additionally, executives and managers at commercial banks ignore the problem of work stress by assigning employees extra tasks and requiring them to finish them regardless of the time, which exacerbates employees' psychological strains and stressful feelings when they work in the banking industry (Dhankar, 2015).

From a psychological perspective, work stress influences employees' psychological states, which, in turn, affects their effort levels at work (Glicken & Robinson, 2013; Dhankar, 2015). The basic issue there is that working in a highly dynamic and competitive Nepalese commercial banks, job stress is often confused with job challenge, but challenge energizes us emotionally and physically and motivates us. Whereas job stress has harmful physical and emotional consequences when either these straining experiences are not handled well by employees or they don't have adequate resources to deal with them effectively (Burch & Anderson 2008). More importantly, stress has been one of the major issues faced by employees in commercial banks (George & Zakkariya, 2015; Chienwattanasook & Jermisittiparsert, 2019).

Moreover, the research on workplace stress in Nepal's banking industry is also increasing, although little is known about the precise effects of particular workplace stresses on workers. To improve their workplace, increase employee engagement, and boost organizational performance, these deficiencies must be filled. In order to provide insights for focused interventions, this study aims to investigate the association between work overload, long working hours, role ambiguity, and perceived workplace stress among Nepalese banking industry personnel (Abd Majid et al., 2023).

Several studies have looked at the causes of occupational stress in Nepal and how it affects job performance, intention to leave, and job satisfaction (Basnet et al., 2022; Pandey & Risal, 2023; Yadav, 2024; Mahajan, 2024). Nevertheless, prior research on occupational stress in Nepal has primarily examined the effects of antecedents linked to workplace stressors, ignoring particular elements that contribute to the development and perception of job stress in workers. Without looking at the different work-related elements that contribute to the experience or level of stress, research studies on work stress in Nepal have only looked at how stressors affect employee performance, job satisfaction, and turnover intentions. Hence, previous studies have assumed occupational stress as something synergistic, where different components of job stress create a particular result, whereas this study is based on job demand variables that add up and culminate in experience of job stress when their lack of resources in the workplace for employees to adjust and adopt with stressful

experiences (Karasek, 1990). This study is based on the notion that people feel certain levels of work stress when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope with job demands (Chireh et al., 2023)

In order for banking institutions to create particular organizational policies, procedures, and interventions to lessen the experience of work-related stress, it is vital to comprehend and claim that workplace circumstances generate on-the-job stress (Clegg, 2001; Palomino & Frezatti, 2016). More significantly, in light of this research gap, this study uses the workplace Demands-Resources (JD-R) Model to frame and analyze how work overload, extended working hours, and position ambiguity affect workplace stress. The main purpose of this study is to examine the effects of work overload, long working hours, and role ambiguity on occupational stress within the framework of the Job Demands-Resources (JD-R) Model. According to the Job Demands-Resources (JD-R) Model, when company offers employees with resources to overcome strains generated by work demands, employees will feel less stressed even if they are performing demanding tasks (Demerouti et al., 2001). Hence, long working hours, work overload, and role ambiguity culminate in an experience of stress, and organizations need to provide adequate resources to employees to deal with these resource factors. But first, commercial banks need to understand the variances in stress generated by these factors to analyze to what extent work demand factors generate occupation stress.

2. Objective of the Study

The main purpose of this study is to determine the effect of work-related stressors on the perceived experience of job stress among employees located in the Kathmandu Valley.

3.Literature Review

This study examines the effects of work overload, long working hours, and role ambiguity on occupational stress within the framework of the Job Demands-Resources (JD-R) Model. The Job Demands-Resources (JD-R) model is a comprehensive framework used to understand the relationship between job characteristics and employee well-being, particularly in the context of job stress. The JD-R model provides a valuable framework for understanding how various workplace factors contribute to employee stress levels. By recognizing the importance of balancing job demands with appropriate resources, organizations can foster better employee well-being and enhance overall performance (Bakker & Demerouti, 2017). Job demands refer to the physical, emotional, or cognitive requirements of a job that can lead to stress. High job demands can include factors such as heavy

workloads, tight deadlines, role ambiguity, and emotional labor. When employees face excessive demands without adequate resources or support, they are more likely to experience stress (Bakker & Demerouti, 2017). Before examining the consequences or outcomes of different stress variables, it is necessary to understand the underlying components, practices, operational ambiguities, and working mechanisms of the Nepalese commercial banks that contribute to the experience of work stress among its employees.

The Job Demands-Resources (JD-R) model is a widely recognized framework that helps executives, managers, and supervisors associated with the Nepalese banking sector understand how job demands and resources affect employee well-being and performance. This model posits that every job has its own specific characteristics that can be categorized into two main components: job demands and job resources. Job demands refer to the physical, psychological, social, or organizational aspects of a job that require sustained physical or mental effort (Bakker & Demerouti, 2017). High job demands can lead to stress and burnout if not balanced by adequate resources. Job demands are job aspects that require sustained effort and are associated with variables that impact the prevalence of job stress among employees (Demerouti et al., 2001; Bakker and Demerouti, 2017).

According to this theory, key elements of job demand include (i) working hours: extended working hours are a significant demand that can lead to fatigue, decreased productivity, and increased stress levels. (ii) Work Overload: this occurs when the amount of work exceeds an employee's capacity to manage it effectively. Work overload can stem from unrealistic deadlines, high expectations from management, or insufficient staffing levels. It often results in emotional exhaustion and reduced job satisfaction. (iii) Role Ambiguity: this refers to uncertainty about one's responsibilities and expectations within a role. When employees lack clarity regarding their tasks or how their performance is evaluated, it can lead to confusion, anxiety, and decreased motivation (Demerouti et al., 2001; Bakker and Demerouti, 2017; Mwakyusa & Mcharo, 2024).

The JD-R model emphasizes the balance between demands and resources. When employees face high demands but have sufficient resources to cope with them, they are more likely to experience positive outcomes such as engagement and satisfaction. However, when demands exceed available resources—such as during periods of excessive working hours or overwhelming workloads—the risk of burnout increases significantly (Tummers & Bakker, 2021). Based on this theory, this study hypothesizes that understanding the interplay between job demands—such as working hours, work overload, and role ambiguity—and available resources is crucial for managing perceived workplace

stress effectively. Hence, Nepalese commercial banks need to strive for a balance where demands do not overwhelm resources available for employees.

Regarding the review of literature on various factors influencing job stress Salami et al. (2010) have considered that instability in the organizations' policies, rules, and procedures due to continuous change; strategic alliances or acquisitions can be a major source of job stress in any organization. Likewise, George & Zakkariya (2015) indicate that due to market expansion, competition, the volatile nature of the economy, and technological advances, employees in the commercial banks will feel under pressure while working in stressful conditions since their workload continues to increase.

Furthermore, in their study, Achmadi et al. (2023) find that the presence of work overload places strain and stress on employees, resulting in adverse outcomes in terms of less creativity, ineffective job performance, and bullying. Accordingly, Chienwattanasook and Jermstittiparsert (2019) find in their study that job stress is a crucial factor that has considerable impact on employee productivity. Moreover, Chienwattanasook & Jermstittiparsert, (2019) in their study, also reveal that introducing a change in the structure of the banks and the pattern of the work, using advanced, up-to-date technology frequently without having enough knowledge about it, tackling customer complaints, achieving sales targets, and competitive markets generates an experience of stress among employees. Glicken and Robinson (2013) identified causal variables resulting in job stress, and their finding includes variables such as work role demands, role conflict, role ambiguity, role overload, work complexity and multitasking, the home-work interface, the work-family balance, and financial and other non-work problems. In addition, Elshaer et al. (2022) indicate that since customer satisfaction is paramount in service sector; hence, employees are often required to work long hours, including weekends and holidays, to meet the demands of customers in commercial banks.

Wu et al. (2019) conducted a study that specifically investigated the effects of role ambiguity on job burnout, particularly emotional exhaustion. Their findings supported a negative and significant relationship, indicating that higher levels of role ambiguity were linked to increased emotional exhaustion among employees. Regarding research on job stress in the context of the Malaysian banking sector, Abd Majid et al. (2023) found that the role ambiguity is the main cause of job stress among banking employees, followed by long working hours and working environment.

Mwakyusa and Mcharo (2024), role ambiguity is positively and significantly correlated with employees' experiences of stress and emotional weariness. More significantly, this study's variables and their relationships in terms of independent and dependent variables were conceptualized based on prior research and theoretical references that have looked at the relationship between long work

hours, role ambiguity, job stress, and work overload. (Rahman et al., 2015; Abd Majid et al., 2023; Mwakyusa & Mcharo, 2024). Furthermore, Rahman et al. (2015) report that workers in Bangladesh's commercial banks cited heavy workloads and extended working hours as the main sources of stress. Research on job stress in Nepal highlights significant findings. Pandey and Risal (2023) report a positive relationship between workload, long work hours, unsupportive supervisors, unfair treatment, and employee burnout. Basnet et al. (2022) find that increased workload and role conflict cause stress in the banking sector but do not significantly affect job performance, likely due to differences in workload perception. Maharjan (2024) notes that job stress impacts performance for many employees, while Pradhananga (2024) identifies a positive link between work overload and employee turnover intention. Yadav (2024) reveals moderate to strong correlations between stress levels and productivity, efficiency, job satisfaction, and retention among female banking professionals. In Nepal, there is limited research on job stress using the Job Demands-Resources (JD-R) model, which highlights how specific job demands and resources influence stress levels. This study explores how work overload, role ambiguity, and long working hours, coupled with inadequate resources, contribute to job stress among employees in Nepalese commercial banks (Bakker & Demerouti, 2017).

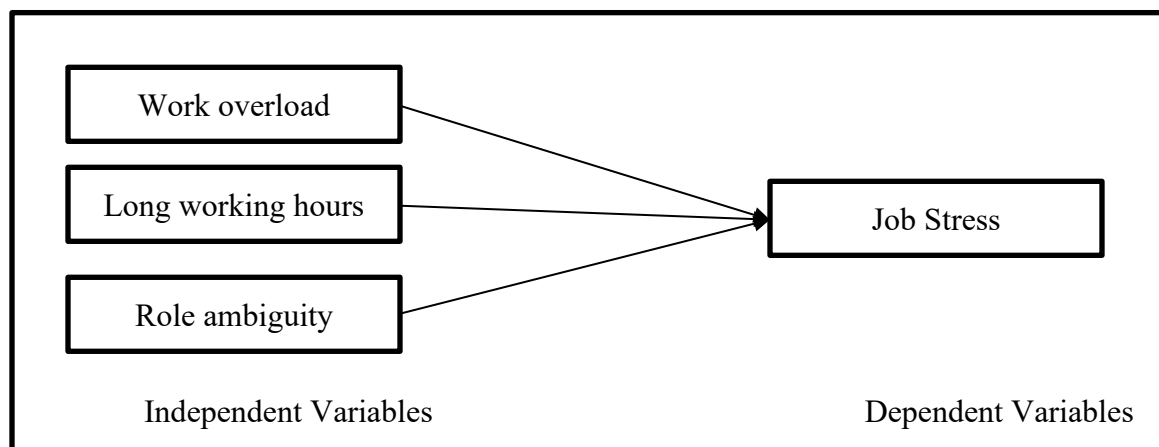


Figure 1: Conceptual Framework

The conceptual framework for this study illustrates the relationship between work overload, long working hours, and role ambiguity with the prevalence of job stress among employees in Nepal's banking sector, developed based on previous literature and theoretical references (Rahman et al., 2015; Palomino & Frezatti, 2016; Bakker & Demerouti, 2017; Chienwattanasook & Jermisittiparsert, 2019; Chireh et al., 2023; Abd Majid et al., 2023; Mwakyusa & Mcharo, 2024). Work overload refers to situations where employees are assigned more tasks than they can manage within a reasonable

timeframe, often involving excessive responsibilities, unrealistic deadlines, or both. Long working hours are defined as work durations exceeding typical standards, generally beyond 48 hours per week in Nepal, and include both overtime and uncompensated extended hours (Chireh et al., 2023; Abd Majid et al., 2023). Role ambiguity arises when employees lack clarity about their job responsibilities, expectations, or role scope, often due to vague job descriptions, insufficient communication, or structural changes, leading to confusion and stress (Palomino & Frezatti, 2016). This framework serves as a basis to examine how these factors contribute to workplace stress in Nepalese banks. In this study, the Job Demands-Resources (JD-R) model offers a comprehensive framework to understand job stress, focusing on the balance between job demands and resources. Job stress is defined as the psychological and physiological response arising when an individual perceives that job demands exceed their available coping resources (Demerouti et al., 2001; Bakker & Demerouti, 2017; Mwakyusa & Mcharo, 2024).

4. Research Hypothesis

Based on the above literature review and operational definitions, the following hypothesis has been developed for this study:

Hypothesis (H1): There is a positive and significant relationship between role ambiguity and the experience of job stress among employees in Nepalese commercial banks

Hypothesis (H2): There is a positive and significant relationship between long working hours and level of work stress experienced by employees in the Nepalese commercial banks.

Hypothesis (H3): There is a positive and significant relationship between work overload and perceived occupational stress among employees in Nepalese commercial banks.

5. Research Methodology

In this study, a quantitative research approach has been used to investigate the causal relationships between the independent and dependent variables. Likewise, this study has applied a descriptive research design to observe, record, and analyze the phenomenon of job stress and its antecedents without manipulating variables. In addition, a causal comparative research design methodological approach has also been used to identify and analyze potential cause-and-effect relationships between variables without the direct manipulation of those variables. In causal comparative research, researchers examine the relationship between an independent variable (the presumed cause) and a dependent variable (the presumed effect). Here, the independent variable is not manipulated but

rather observed as it naturally occurs within different groups. Moreover, a cross-sectional survey has been conducted in this study with a structured questionnaire among 280 employees of Nepalese commercial banks.

Sample Size and Survey Area: This study employed convenient sampling to select 280 employees from 15 branches of 7 commercial banks within Kathmandu Valley. Data were collected using a structured questionnaire distributed through physical interactions, email, and Google Forms. The target respondents included employees in lower- and middle-level managerial positions from both government-owned and private banks. The survey was conducted between September 1 and October 28, 2024. The banks were chosen based on the researcher's network, developed with undergraduate internship students, using structured questionnaires in both printed and digital formats.

Survey Instruments & Data Analysis: This study employed a survey instrument developed from existing literature (Rahman et al., 2015; Palomino & Frezatti, 2016; Bakker & Demerouti, 2017; Chienwattanasook & Jermisittiparsert, 2019; Chireh et al., 2023; Abd Majid et al., 2023; Mwakyusa & Mcharo, 2024). The structured questionnaire included two sections: demographic details and data on role ambiguity, work overload, long working hours, and job stress among Nepalese commercial bank employees, measured on a five-point Likert scale. Data from 280 completed questionnaires were analyzed using SPSS 21.0, and the 16-item measurement scale showed high reliability (Cronbach's alpha: 0.80–0.95). Scales for work overload were adapted from Qasim et al. (2020), long working hours from Abd Majid et al. (2023) and Vinod and Ambatipudi (2024), role ambiguity from Palomino and Frezatti (2016), and job stress from George and Zakkariya (2015) and Dhankar (2015). Descriptive statistics were used to summarize the data, while multi-regression analysis identified causal relationships between job demand factors and varying levels of job stress. The study adopts a descriptive research approach to explore how job demand-related factors influence perceived job stress among Nepalese commercial bank employees.

6. Results and Discussion

6.1 Demographic profile

This study sampled 280 employees aged above 30, holding graduation degrees, and with at least 5 years of work experience to ensure insights on job stress. Participants were chosen for their sustained experience, enabling them to provide objective data on stress factors linked to job demands (Bakker & Demerouti, 2017).

Table 1: Demographic Information of Respondents

Respondents	No. of responses	Percentage (Approx.)
Age (in years)		
30-35	120	43%
35-45	90	32%
45-50	60	21%
50 & Above	10	4%
Total	N=280	100%
Academic Qualifications		
Graduate Studies (Bachelors Level)	70	25%
Post-Graduate (Master's Level)	190	68%
Master of Philosophy (M.Phil.)	20	7%
Total	N=280	100%
Organizational Tenure		
5 years	70	25%
5-10 years	150	54%
10-15 years and above	60	21%
Total	N=280	100%
Organizational Hierarchy		
First line managers	190	68%
Middle level managers	90	32%
Total	N=280	100%
Working Hours		
8 hours per day	10	4 %
8-10 hours per day	100	36 %
10-12 Hours per day	130	46 %
12 Hours and above	40	14 %
Total	N=280	100%
Bank Type		
Government- Owned	70	25%
Private-Ownership	210	75%
Total	N=280	100%

(Source: *Researcher's Survey, 2024*)

The data regarding the demographic profile of respondents collected from a cross-sectional survey indicate that of 280 employees (N = 280) of Nepalese commercial banks, both private and state-owned commercial banks in Nepal. In this study, most of the employees fall under the age group between 30 and 35 years, with approximately 120 respondents, which constitutes about 43% of the total sample size (N = 280), while those aged 50 and above represent the smallest segment of this

population sample, consisting of only 4%. With 10 respondents, the remaining respondents fall under the age groups of 35-45 years and 45-50 years, comprising 150 employees of a Nepalese commercial bank. In this study, employees of government-owned commercial banks consist of $n = 70$ respondents (25%), and respondents from private-owned banks consist of $n = 210$ (75%).

Regarding academic qualifications, among respondents in this study, 25% (25%)($n=70$) of them have Graduate Studies (Bachelors Level), 68% ($n = 180$) have Post-Graduate degrees (Master's Level), and the remaining have completed a Master of Philosophy (M.Phil.), which comprises 7% of respondents ($n = 20$). Likewise, demographic data based on the distribution of respondents on their tenure within an organization consists of 5 years. 25% of employees ($n = 70$) 5-10 years: 54% of employees ($n = 150$), and respondents with 10-15 years and above consist of 21% of employees ($n = 60$). In this study, as respondents, first-line managers consist of $n = 190$ (68%) and middle-level managers constitute $n = 90$ (32%). First-line managers are typically responsible for overseeing the day-to-day operations and managing employees directly involved in production or service delivery. Middle-level managers serve as a bridge between upper management and first-line managers. They are responsible for implementing organizational policies set by higher management and coordinating activities across departments (Robbins & Coulter, 2009). This study finds that only 10 employees (4%) work strictly an 8-hour day. This low percentage suggests that most employees are engaged in longer work hours, possibly reflecting industry norms or organizational culture that encourages extended working periods.

The study reveals that 36% of employees work 8–10 hours daily, indicating moderate overtime, while 46% work 10–12 hours, reflecting high workloads and expectations. A smaller group, 14%, works over 12 hours daily, likely due to intensive roles. This distribution suggests a workplace culture prioritizing productivity over work-life balance, with extended hours common among Nepalese bank employees (Vinod & Ambatipudi, 2024; Robbins & Coulter, 2009).

6.2 Descriptive Statistics

The findings of descriptive in this study indicate that respondents confirm with and acknowledge research constructs and items associated with three significant job demand related stressors—role, ambiguity, work overload and long working hours on prevalence of job stress as female employees associated with Nepalese commercial banks. Based on previous studies in this study the constructs and research items have been extracted and adopted acknowledging research contextual (Rahman

et al., 2015; Palomino & Frezatti, 2016; Chienwattanasook & Jermstittiparsert, 2019; Abd Majid et al., 2023; Mwakyusa & Mcharo, 2024; Vinod & Ambatipudi, 2024)

Table 2: Statistics of Construct Items

Constructs	Weighted MEAN(\bar{X})	Standard Deviation(σ)
Role Ambiguity	3.9	0.72
Long Working Hours	4.4	0.65
Work Overload	3.5	0.95
Job Stress	4.1	0.69

(Source: *Researcher's Survey, 2024*)

Table 2 indicates, employees of Nepalese commercial banks associate job stress with long working hours, followed by role ambiguity and work stress, descriptive statistics associated with variables indicated that employees of Nepalese Banks perceived long working hours emerging due to job demands as main source of job stress. Nepalese context Long working hours in commercial banks typically refer to work schedules that exceed the standard 48-hour workweek. This extension can include extended hours during peak periods, such as financial reporting, accepting deposits or project deadlines. The findings of this study confirm that employees experience increased stress due to various job demands (Vinod & Ambatipudi, 2024).

According to Fisher (2001), role ambiguity is manifest when an executive does not have useful information that allows him/her to effectively perform his/her duties and this leads to stress. The descriptive findings of this study confirm that in accordance to his or her job demands, there is a lack of definitions or information regarding responsibilities, expectations and expected behaviors for a position or regarding its scope in Nepalese commercial banks (Palomino & Frezatti, 2016). Likewise, there is prevalence of Work overload in Nepalese commercial banks where employees are assigned more tasks or responsibilities than they can reasonably manage within their working hours, which leads to their experience of stress (Okon et al., 2021)

6.3 Multiple Regression Analysis

The table below indicates that the stressors associated with job demand explain 60.3 percent of the variation in the prevalence of job stress among employees of Nepalese Commercial banks is generated by long working hours, work overload and role ambiguity. Remaining 39.7 % of job stress due to job demand remains unexplained in this study. This indicates presence of other job demand associated variables that have not been considered in this study.

Table 3: Model Summary

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.756	.603	.587		.61078

Predictors: (Constant): Long working hours, Role Ambiguity, Work Overload

Dependent Variable: Job Stress

Table 4: Result of Multiple Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.263	.189		1.30	.022*
	Long working Hour	0.488	.009	0.401	0.17	.012*
	Role Ambiguity	0.301	.007	0.283	7.45	.027*
	Work Overload	0.206	.008	0.180	4.63	.037*

*. Significant at the 0.05 level, Model 1 F value=80.209, Dependent variable: Job Stress

Table 4 represents the regression equation exploited in this study is: Job stress = 0.263 + 0.401 (long working hours) + 0.283 (role ambiguity) + 0.180 (work overload). Based on the multiple regression equation, this study estimates that independent variables predict the prevalence of job stress among employees in Nepalese commercial banks. The findings of this study indicate that long working hours and role ambiguity are important predictors of job stress that emerge due to discrepancy between job demand and job resources (Demerouti et al., 2001; Bakker and Demerouti, 2017) in Nepalese commercial banks. Whereas work overload also has statistically significant but has less contribution to job stress, this indicates that employees have accepted as Work overload as a routine basis phenomenon as part of their normal practice as an employee of Nepalese commercial banks (Okon et al., 2021)

Based on the significance of the coefficients found, all three alternative hypotheses proposed in the study have been accepted and rejected. Thus, multi-regression analysis of this study concludes employees of Nepalese commercial banks experience stress due to cumulative factors of job stress that emerge from excessive job demands. The model has been able to explain 60.3. % of the variance in occupational stress due to work overload, long working hours, and role ambiguity. The result also indicates long working hours as the strongest predictor to predict occupational stress due to job demand in the context of Nepalese commercial banks. In addition, the findings of this study confirm with Irawanto et al. (2015) that the prevalence of work stress is heavily influenced by internal factors that originate from within the organization.

The results obtained after data analysis in this study indicate that the proposed hypotheses in this study are accepted. Based on data analysis, this study finds that there is a positive and significant relationship between work overload, long working hours, and role ambiguity on the perceived job stress among employees working in Nepalese commercial banks. Therefore, this study, by analyzing job stress from the conceptual references of role ambiguity, work overloads, and long working hours, enables Nepalese commercial banks to gain insights into the variance in job stress explained by these factors and develop policies, practices, job designs, job specializations, job descriptions, working spaces, performance planning, performance dimensions, time management initiatives, and employee assistance programs that enable, empower, and provide ample resources for employees to prevent, cope with, or manage their occupational stress (Chienwattanasook & Jernsittiparsert, 2019; Abd Majid et al., 2023)

More importantly, the findings of the study confirm with Demerouti et al. (2001) that working conditions provided strong evidence for the JD-R model and Job demands and (lack of) job resources are primarily related to a sense of disengagement and stress among employees in commercial banks. The Job Demands-Resources (JD-R) model provides a comprehensive framework for understanding how job demands and resources interact to influence employee well-being, particularly in relation to job stress. This model posits that job demands are aspects of the work environment that require sustained physical or psychological effort, leading to potential costs such as stress and burnout (Bakker and Demerouti, 2017). Hence, in alignment with Job Demands-Resources (JD-R), this study also indicates that excessive job demands create conditions for role ambiguity, work overload, and long working hours in commercial banks, which eventually culminate in experiences of job stress.

Similar to a study by Abd Majid et al. (2023), this study also finds that there is a significant and positive relationship between workload, time pressure, and role ambiguity toward job stress among banking employees. Likewise, comparable with a study in the context of Bangladesh by Rahman et al. (2015), this study also indicates that employees perceived that long working hours and workloads have been perceived as leading causes of job stress in both public and private commercial banks in Nepal. Similarly, the findings of this study are congruent with a study by Khalid (2020) that the duration of working hours is significantly associated with both employee burnout and job stress. Therefore, regulating the working hours may help adequately manage stress and burnout, thereby improving the mental health of employees working in commercial banks.

Furthermore, in line with Palomino & Frezatti (2016), with a positive and significant relationship between role ambiguity and job stress, this study also confirms that most employees in Nepalese

commercial banks operate under the perception of not knowing exactly what is expected of them in their job position. Likewise, findings of this study in comparison with Qasim et al. (2020), with the association between work overload and job stress, indicate employees of Nepalese commercial banks have insufficient time available to properly execute all necessary tasks related to work.

This study, aligning with Chienwattanasook and Jermisittiparsert (2019), highlights that working in commercial banks is inherently stressful due to long hours, competition, work overload, role ambiguity, and demanding customers. It confirms that job stress arises when workplace demands exceed an individual's ability to cope (Glicken & Robinson, 2013).

Mumenthaler et al. (2021) highlighted that it is common for employees to put in extra hours when they're exposed to a heavy workload. Likewise, research conducted by Idris et al. (2011) concluded that role ambiguity is correlated with elevated stress levels on the job. Hence, in line with previous study, this research also confirms that role ambiguity is a stressful condition for workers because it leaves them uncertain about their place in the organization and their ability to make a positive impact (Idris, et al., 2011). In addition, Muis et al. (2021) have also demonstrated that there is a relationship between work overload and job stress.

Importantly, concerning the Nepalese context, this study also confirms with Pandey and Risal, (2023) that the work hours are the major predictor of employee burnout among Nepalese professional employees. Likewise, in line with Basnet et al. (2022) this study also reveals that respondent perceive workloads as part of job characteristics that define nature of work in banking sector, hence workloads have lower contribution to stress.

Ekienabor (2016) highlights that banking sector employees are often required to work extra hours to fulfill their duties. Similarly, Mwakyusa and Mcharo (2024) reveal that role ambiguity significantly contributes to employees' emotional exhaustion. This study's findings can guide the Nepalese banking sector in developing policies and interventions to mitigate job stress. Additionally, it confirms that stress in the banking sector arises not only from customer interactions but also from internal workplace pressures (Chienwattanasook & Jermisittiparsert, 2019; Abd Majid et al., 2023).

7. Conclusion and Implications

This study reveals that stress-related issues among Nepalese commercial bank employees are largely influenced by job demand factors, including work overload, long working hours, and role ambiguity (Bakker & Demerouti, 2017). Of these, long working hours have the most significant impact on psychosocial stress responses, aligning with findings by Lee et al. (2017). Additionally, work

overload and role ambiguity also contribute to job stress. Notably, role ambiguity strongly influences stress levels, as unclear job descriptions lead to confusion, reduced accountability, poor communication, and inefficiencies in performance (Mwakyusa & Mcharo, 2024).

Moreover, based on this finding that employees in Nepalese banks are experiencing work stress due to role ambiguity, this study recommends commercial banks to (i) establish clear job descriptions and responsibilities for each role to minimize confusion among team members and (iii) foster an environment where employees feel comfortable discussing their roles and seeking clarification when needed. Likewise, (iii) implement regular meetings to review roles, responsibilities, and expectations, allowing for adjustments as necessary; (iv) offer training sessions focused on teamwork and role clarity to help employees understand their contributions within the larger organizational context to enable employee to manage job stress emerging from their perception of role ambiguity (Fisher, 2001; Palomino & Frezatti, 2016; Mwakyusa & Mcharo, 2024).

Prolonged and ongoing work overload can have detrimental effects on bank employees, particularly when they are regularly subjected to stressful routines, leading to job overload stress (Okon et al., 2021). To mitigate this, the study recommends that Nepalese commercial banks set realistic and attainable goals rather than imposing excessive workloads. Tasks should align with employees' skills and knowledge, and a shift system could be implemented to allow employees to rest, particularly during peak periods (Lee et al., 2017; Vinod & Ambatipudi, 2024). Adrian and Ashcraft (2016) highlight that under new management models, bank employees have transitioned into roles as bank sellers, tasked with meeting targets in areas like investment sales and loan disbursements. With increasing competition among banks, employees face tight schedules and customer interactions daily, making work-related factors a significant source of stress (Chienwattanasook & Jermisittiparsert, 2019).

Since this study finds long working as the most significant factor that contributes to the experience of job stress among employees in Nepalese commercial banks. In accordance with Rajan (2020), this study also recommends that working hours should be reasonable, meaning that they are neither too long nor too short, to protect employees' wellbeing, boost productivity, and significantly improve their level of contentment on the job. Furthermore, this study, as an implication, recommends to both state-owned and private-owned Nepalese commercial banks that regulating the working hours may help adequately manage stress and burnout, thereby improving the mental health of bank employees. (Vinod & Ambatipudi, 2024).

To regulate working hours in Nepalese commercial banks, this study recommends: (i) establishing comprehensive policies on standard working hours, overtime, and break times to ensure consistency; (ii) implementing digital timekeeping systems for accurate monitoring of employee hours and policy compliance; and (iii) promoting work-life balance through flexible arrangements like remote work or staggered shifts to meet personal needs while maintaining productivity. Additionally, (iv) conducting periodic reviews of working hour practices to identify discrepancies and areas for improvement, and (v) educating employees on their rights and the importance of compliance with labor laws through regular training sessions (Lee et al., 2017; Abd Majid et al., 2023; Vinod & Ambatipudi, 2024). Managing stress caused by long working hours is crucial, as time pressures influence employees' risk attitudes and hinder strategic thinking (Lee et al., 2017). This study concludes that commercial bank employees in Nepal operate under high-stress conditions (Rahman et al., 2015).

Tourigny et al. (2010) highlighted how job characteristics contribute to work stress, particularly when commercial bank employees face high job demands but lack the resources needed to perform their tasks effectively. The Job Demands-Resources (JD-R) model categorizes job aspects into two groups: job demands and job resources, providing a concise framework to explain workplace stress. The model emphasizes that adequate job resources can mitigate the adverse effects of high job demands on employee well-being. For example, supportive leadership can help employees manage heavy workloads by offering guidance and constructive feedback (Demerouti et al., 2001). In commercial banks, job demands encompass physical, psychological, social, or organizational aspects that require sustained effort, such as high workloads, time pressures, emotional demands from customer interactions, and complex regulatory requirements. Conversely, job resources are elements that aid employees in achieving work goals, mitigating the impact of job demands, and fostering personal growth. This study recommends that commercial banks systematically evaluate job demands, enhance job resources, promote a healthy work-life balance, and maintain open communication with employees (Tummers & Bakker, 2021). By balancing workforce expectations with adequate support, Nepalese commercial banks can effectively manage job stress and improve employee well-being.

This study opens avenues for further research on various job demand factors such as management pressure, deadlines, poor working conditions, physiological sickness, role conflict, and job insecurity, to evaluate their impact on job stress. Research on job stress in commercial banks is crucial, as employees in this sector often operate under high-stress conditions (Rahman et al., 2015). Despite limitations in variables, methodology, and sample size, this study contributes to understanding job

stress in commercial banks by highlighting the impacts of work overload, long working hours, and role ambiguity. It lays a foundation for future studies and targeted interventions to address the root causes of job stress.

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