

THE APPLICATION OF THE LAZARUS THEORY OF STRESS AND ITS PSYCHOLOGICAL EFFECTS ON LOWER AND MIDDLE MANAGEMENT WORKING IN THE BANKING SECTORS OF SINDH

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Abstract

This study investigates the psychological effects of workplace stress on lower and middle-level managers in the private banking sector of Sindh, Pakistan, utilizing Lazarus' Transactional Theory of Stress. The research examines how workload intensity and work-life conflict contribute to psychological stress and its subsequent impact on physical health problems and burnout. It further explores the moderating roles of perceived job control and coping strategies in mitigating these relationships. Employing Partial Least Squares Structural Equation Modeling (PLS-SEM) with data from 350 managers, the study confirms all hypothesized relationships. Workload intensity ($\beta=0.401$, $p<0.001$) and work-life conflict ($\beta=0.156$, $p<0.001$) significantly predict psychological stress, which strongly influences physical health problems ($\beta=0.558$, $p<0.001$) and burnout ($\beta=0.604$, $p<0.001$). Perceived job control effectively buffers the impact of workload ($\beta=-0.150$, $p<0.001$) and work-life conflict ($\beta=-0.100$, $p<0.01$) on stress, while coping strategies mitigate the progression from stress to physical health issues ($\beta=-0.220$, $p<0.001$) and burnout ($\beta=-0.300$, $p<0.001$). The model explains substantial variance in stress ($R^2=0.569$), with moderate explanatory power for burnout ($R^2=0.374$) and physical health problems ($R^2=0.318$). These findings validate the Job Demand-Control and Conservation of Resources theories, emphasizing the need for structural interventions to enhance job control and individual coping training to foster resilience. Practical recommendations include workload audits, autonomy enhancement, and coping skill development to improve managerial well-being.

INTRODUCTION

Stress is now considered one of the most typical issues of modern working life, including not only the well-being of its employees, but also the performance of organizations as a whole. In stressful workplaces like banking, the stress is not a byproduct of work, but is a major factor affecting decision-making, job satisfaction, and performance. As stated by Lal, Ahmed, and Kumar (2025), workplace psychology is one of

the significant factors influencing profitability within the Sindh banking sector, with engagement, satisfaction, and justice lying at the core of long-term success. Equally, as observed by Raza, Khan, Quadri, and Khawaja (2023), the negative behaviors in banking like gossiping, cynicism, etc, are also associated with stress, which may hasten emotional depletion in

managers who are subjected to abusive supervisory behavior.

It is especially important to consider the experience of lower and middle management, as these workers are the linking points connecting low-ranking employees to top management. Shah, Mangi, and Khaskheli (2025) noted that job satisfaction and organizational justice directly influence one another, and such relationships are commonly interfered with by unresolved stress. Simultaneously, Hussain and Abbas (2024) hypothesized that inadequate coping with stress not only adversely affects mental health but also institutional resilience, which will be identified in such different spheres as medicine and the banking industry. Mumtaz (2025) further argued that Pakistani organizations rely on politics, favoritism, and discrimination, which heightens stress among staff and minimizes employee performance and welfare.

Occupational stress globally has become one of the most meaningful determinants of employee behavior and performance within the organization. According to scholars, the high-paced modern workplace and unceasing connectivity, coupled with increasing customer demands, have made stress no longer an exception but the norm in the work environment. According to Edu-Valsania, Laguia, and Moriano (2022), burnout, which is commonly the direct effect of uncontrollable stress, does not influence only energy aspects but directly impacts job satisfaction, the source of productivity impairment in both large and small but significant aspects. Maslach and Leiter (2021) also suggested that the poor management of measuring stress and coping mechanisms usually leads to ethical issues since organizations cannot accurately record the real magnitude of the workload their employees experience. Lal, Ahmed, and Kumar (2025) also included that, in such a system as the Sindh banking sector, profitability can no longer be maintained without regard to the psychology of the workplace, since engagement, satisfaction, and justice are all directly related to the perceived and managed stress at different levels in an organization.

The banking industry is a universal case where sudden stressful situations breed tricky psychological responses. Some researchers have indicated that even among the most established economies, the issues of job control, isolation during remote jobs, etc., severely affect the well-being of employees, and the burdens imposed on the banker in terms of continuous regulatory compliance and client needs mean even greater imbalance (Becker, Belkin, Tuskey, and Conroy 2022). However, in South Asia, the issue is even stronger due to cultural, social, and economic factors that increase the psychological pressure on professionals. Analyzing how the COVID-19 pandemic increased stress in China, Yan et al. (2021) indicated that stress responses were intensified by cultural dynamics and gendered expectations, indicating that collectivist conditions, also typical of the setting in Pakistan, allow pressure to proliferate outside the workplace. Among the creatures that have experienced the shock of liberalization, technological revolution, and escalating international competition within South Asia is the banking sector. This spells a discrepancy between policy discourse and the reality in the workplace. Arora, Chaudhary, and Singh (2021) maintained that the lack of adequate coping mechanisms in the period of intense digitalization (including a sudden shift to online banking) contributed to anxiety levels, especially among those employees who were continually subjected to evaluation (in the form of performance goals). Shah, Mangi, and Khaskheli (2025) emphasized that the Islamic work ethics and organizational justice are contributing factors to reducing stress in Islamic banks, but in reality, these frameworks are typically compromised by cognitive dissonance and inconsistent managerial behaviors.

The hierarchical nature of the banking system means that the lower and middle management face the greatest administrative tasks in Pakistan. The psychological effects of stress in Pakistani banks are a well-recognized problem that has been under-investigated in scholarly literature. Abbas, Aqeel, Ling, Ziapour, Raza, and Rehna (2023) not only showed the role of resilience in

safeguarding people against the most adverse consequences of the psychological burden in collectivistic societies such as those in Pakistan but also pointed to the strong connection between chronic stress and chronic health conditions. Anwarali (2024) demonstrated that the stress experienced by bankers is not restricted to the banking sector, and even now, medical professionals in Pakistan have high levels of stress mainly because of organizational constraints and non-supportive conditions, similar to problems facing bankers. These results imply that stress is institutionalized and enshrined in the institutional tissue of professional life in Pakistan.

Hypothetically speaking, the Lazarus Theory of Stress offers a powerful route by which such dynamics can be comprehended. The transactional model was constructed by Lazarus and Folkman, and it is built on the reality that stress is not only a product of the exerted pressure, but also a cognitive process, in which individuals emphasize the degree to which they can handle the tasks required of them. Cognitive appraisal is the element that inculcates the impression of the managers in Pakistani banks that their roles are challenges that they can face or threats that they cannot manage in high-pressure situations. Riepenhausen et al. (2022) detailed how positive cognitive reappraisal enhances resilience and mental health, whereas Willner et al. (2022) demonstrated the importance of building reappraisal skills over time to be able to effectively manage stress. Knight, Tims, Gawke, and Parker (2021) again pointed out that job crafting interventions can only aid when workloads and participation are feasible, again similar to Lazarus in the emphasis on perception and resources to cope with.

Notably, the context of stress among Pakistani banking employees cannot be isolated without structural problems of workload, work-life imbalance, and lack of job control. Hussain and Abbas (2024) have established that the consequences of a lack of adequate stress management strategies and improperly applied strategies are the development of psychological

strain and burnout, which translate into poor organizational performance.

LITERATURE REVIEW

Occupational stress has become the focus of an increasing body of organizational research due to its direct relationship with organizational employee health, job satisfaction, and performance. Stress is now an inevitable aspect of professional life, especially in competitive industries like banking, where constant regulatory requirements, financial goals, and customer expectations characterize the work environment. Lal, Ahmed, and Kumar (2025) opined that in the Sindh-based banking industry, workplace psychology is inseparable from profitability since satisfaction, engagement, and justice are directly related to the bottom line. Raza, Khan, Quadri, and Khawaja (2023) observed that unresolved stress is reflected in things like cynicism and gossip, which, when coupled with abusive supervision, increases emotional fatigue in workers. The lessons confirm that stress in the workplace is not a personal issue but a system issue that can affect the organizational culture.

The stress process and its psychological dynamics are much deeper than skin deep. According to Hussain and Abbas (2024), in situations where organizations fail to enact effective stress management strategies, poor mental health outcomes lead to negative impacts on employee resilience and future productivity. Shah, Mangi, and Khaskheli (2025) furthered that within Islamic banks, ethical frameworks and justice mechanisms, as well as diminishing certain facets of stress, cognitive dissonance arises when organizational practices are inconsistent with employee values. Mumtaz (2025) further pointed out that discrimination and favoritism are potent stressors in Pakistani organizations, as they lower organizational performance and morale. Taken together, these studies emphasize that stress is multidimensional in the sense that it is anchored on both organizational structures and individual perceptions, which is congruent with the cognitive appraisal approach developed by Lazarus.

Considering such views, the banking industry in Sindh presents a significant context for analyzing the issue of stress in terms of Lazarus' transactional theory. The lower and middle managers, being the operational backbone of the private banks, are particularly susceptible due to the dual obligation they have in meeting the expectations of the institutions whilst dealing with the frontline staff. Shah, Mangi, and Khaskheli's (2025) review will consider stress in a general sense (its conceptual underpinnings, theoretical explanations, antecedents, consequences, and managerial implications).

The complexity and multidimensional nature of workplace stress have been characterized and conceptualized in various ways across various disciplines. It is widely considered a psychological and physiological reaction to the demands that are beyond the coping resources an individual has. Menghini and Balducci (2021) have claimed that generalized measures of stress are not as important as contextualized psychosocial risk indicators to evaluate stress at the workplace, as the former may fail to capture sector-specific stressors. As the case of healthcare can attest, workload and emotional pressure are more pressing in healthcare, compared to customer pressure and compliance requirements in banking.

Theoretical Perspectives on Stress

The theory of stress has evolved through various perspectives, encompassing psychological, sociological, and organizational aspects that impact human behavior and performance in the workplace. Lazarus' transactional model is currently one of the most widely used models, as it highlights the role of stress as a dynamic process influenced by an individual's appraisal of environmental demands and their ability to cope with these demands. A similar logic was used by Zhang, Wei, Zhang, Tan, Xu, and de Pablos (2023), taking a closer look at the coping efforts of doctors working in internet hospitals, as resource conservation is proven to be one of the main factors impacting whether the stress leads to adaptive or maladaptive effects. Updegraff and Taylor (2021) substantiated this position by

arguing that stressful events can lead to both vulnerability and growth, regardless of whether one perceives it as an insurmountable danger or a challenge to be conquered. This two-sided nature of stress, which requires the application of cognitive appraisal, renders the personal perception of stress as inherently debilitating or transformative.

Studies have also noted that there is a close relationship between stress and family expectations and academic or job-related performance. As Deng, Cherian, Khan, Kumari, Sial, Comite, and Popp (2022) have demonstrated, family and academic stress have a direct and positive impact on depression levels, alongside an adverse effect on performance. Therefore, the stressor in one area tends to spill into other areas. Similarly, Universari and Harsono (2021) opined that organizational demands, leadership styles, and cultural norms are antecedent factors that elicit stress behavior among workers, resulting in both individual and institutional consequences. Hakro, Chandio, and Mahesar (2022) also added that stress can be an indirect provoker of turnover intentions, particularly when employees experience the feeling that they are not supported or treated equally. All these results emphasize the importance of considering personal and systemic antecedents in stress theories, and the importance of transactional models in the understanding of the interaction between the environment and coping.

Stress theory has also been applied in the financial and services industry, including banking. One systematic review study by Goyal, Kumar, and Xiao (2021) has found that stress is one of the most significant antecedents of financial management behaviors and that high levels of stress correlate with poor financial decision-making. Inder, Sood, and Grima (2022) found that perceived risks and pressure firmly determined the behavioral intention to adopt internet banking and that cognitive appraisal of technological uncertainty is a factor that contributes to stress outcomes. Nourallah (2022) also showed that reliability, trust, and technological overload are stress factors that

affect loyalty to mobile banking applications. The results of this study echo the results of Lucia-Palacios, Pérez-Lopez, and Polo-Redondo (2021), who demonstrated that stress in retailing is a result of environmental expectations, which have direct effects on customer attitudes towards the quality of the service. Collectively, these studies demonstrate that theoretical views on stress should be flexible to sectoral conditions because the stressors facing financial and banking sectors are quite dissimilar to the ones faced by the healthcare or educational sectors.

Theories of stress also investigate the effects of stress on health and resilience at the physiological and psychological levels. A systematic review by Ford, Budworth, Lawton, Teale, and O'Connor (2023) demonstrates that stress in the hospital setting is a significant factor to consider to influence patient outcomes, which means that employees influence not just their customers, but also populations under their care. As Eckerling, Ricon-Becker, Sorski, Sandbank, and Ben-Eliyahu (2021) acknowledge, stress is a good predictor of cancer formation, and this fact justifies why the theory in question can be seen as salient, provided that stress is sustained over time. Jamieson, Black, Pelaia, Gravelding, Gordils, and Reis (2022) showed that the re-evaluation of stress arousal as a helpful resource enhances the performance results and provides theoretical support to the use of cognitive reappraisal as a coping mechanism. These results are consistent with the assumptions that Lazarus has expressed that the effects of stress are conditional on the appraisal processes and the coping methods that underscore the transactional nature of the theory of stress.

The development of stress theory also demonstrates a powerful connection between conditions in the environment and coping strategies. As emphasized by Catapano, Cipolla, Sampogna, Perris, Luciano, and Fiorillo (2023), stress needs to be addressed at the organizational and individual levels, especially in healthcare settings where professionals experience emotional stress at all times. Ahmady, Khajeali, Kalantarion, Sharifi, and Yaseri (2021) also showed that time management skills are a significant predictor of

the level of stress among medical students, providing evidence that coping skills are not inborn but can be developed. From an eating disorder perspective, Convertino and Mendoza (2023) further clarified that posttraumatic stress disorder usually interacts with the results of eating disorders, which supports the argument that stress-related outcomes are interconnected and ought to be explained using integrative theories. Combined, these results underscore the importance of considering theoretical approaches to stress that involve interventions across a spectrum of levels, from individual cognitive strategies to global changes in an organization.

The second theoretical contribution is the understanding that stress does not act in the same manner on all populations but instead changes with social and cultural identity. Skidmore, Sorrell, and Lefevor (2023) showed that attachment insecurities are elements that compound minority stress and result in disproportionately poor health outcomes in marginalized populations. Frost and Meyer (2023) justified this with the argument that the minority stress theory remains a crucial theoretical approach in explaining how structural inequalities contribute to the maintenance of psychological strain. The modulating effect of social support cannot be overstated, and Wang et al. (2021) have made it clear that those who are more resilient to post-traumatic stress are those who have been integrated into a well-knit social network. The following impressions are premised on the protracted image of Lazarus, in which the cultural and identity issues will be considered, and which assumes that the appraisal process is not individual, but one that is stipulated by the social situation in general.

Transactional and cognitive appraisal models remain prominent, but reappraisal theory has gained increasing popularity over the past few years as a complementary model to Lazarus's. As Jamieson, Black, Pelaia, Gravelding, Gordils, and Reis (2022) hypothesized, the perception that stress is an unhealthy phenomenon among older people was invalidated, which, in turn, improved the performance and well-being of the elderly. Similarly, Updegraff and Taylor (2021)

represented positive outcomes of resilience and adaptive behavior on positive stress appraisal. This was in line with Zhang et al. (2023), who utilized the conservation of resources theory and showed that those who experience technological innovation in the healthcare sector actively cope with stress when they perceive that they have enough resources. These views reveal a convergence of theories in the concept that stress is transactional, multi-dimensional, and significantly affected by both appraisal and resource availability.

Lastly, stress theories also place significant focus on antecedents and their implication on organizational behavior. Universari and Harsono (2021) demonstrated that organizational-related antecedents of stress behaviors include, but are not limited to, poor leadership or inadequate organizational structures. Hakro, Chandio, and Mahesar (2022) provided evidence that stress behaviors are directly correlated with turnover intentions. Goyal, Kumar, and Xiao (2021) claim that stress has continued to be a prevailing indicator of financial decision-making that presupposes the absence of only health strain but of professional competence. Similar evidence was found by Nourallah (2022) in mobile banking, where the stressor influenced customer loyalty, and Cera, Khan, and Soleniceski (2024) established that the appraisal of the stressor is even more complicated in developing countries, due to the impact of demographic factors. Collectively, these articles strengthen the notion that theoretical explanations should include antecedents, appraisal, coping mechanisms, and consequences within one model that is quite similar to the transactional theory of Lazarus.

Organizational Politics and Favoritism

Organizational politics and favoritism are deeply rooted within most working environments, and they are strong antecedents of stress, especially within hierarchical and competitive work systems like banking. Universari and Harsono (2021) observed that stress behaviors are the outcomes of organizational systems that promote favoritism or discrimination, as employees do not feel that their efforts are appropriately compensated with

adequate rewards. Hakro, Chandio, and Mahesar (2022) provided supporting evidence that demonstrates how unfair practices and a lack of transparency directly contribute to increased turnover intentions, as workers lose engagement when meritocracy is compromised. Alsarhan and Valax (2021) added that cultural practices like waste in a Middle Eastern setting cause the same stressful condition because favoritism defeats professionalism and frustrates individuals who do not receive the favor. Favoritism in promotions and postings not only demoralizes the banking sector of Sindh but also increases stress among the managers who feel that their career is a political game instead of a performance game.

Cultural and Ethical Dimensions

Last but not least, cultural and ethical aspects constitute another significant stress antecedent at work. They concluded that Islamic work ethics in the Islamic banks of Sindh have a positive impact on stress, achieving the essence of fairness and justice. However, they also revealed that when organizational practices violate Islamic work ethics, cognitive dissonance emerges (Shah, Mangi, and Khaskheli 2025). As Alsarhan and Valax (2021) note, such cultural behaviors as favoritism (wasta) undermine an ethical system, and the absence of an appropriate balance between the values that are proclaimed and the ones that are practiced leads to stress in employees. Frost and Meyer (2023) took this concept further. They demonstrated that minority stress arises in situations where identity and values conflict with the organizational norms, confirming that stress cannot be discussed outside of the context of ethics and culture.

Psychological Outcomes

The effect of stress on psychological well-being is one of the most dramatic consequences of stress at work. Mental health issues that have always been associated with chronic stress are anxiety, depression, and burnout. Nadon, De Beer, and Morin (2022) believed that burnout is to be redefined as a mental disorder, as it is prevalent and is accompanied by psychological dysfunction caused by stress. Maslach and Leiter (2021) also

added that burnout is not fatigue, but a syndrome with numerous dimensions, including emotional exhaustion, depersonalization, and diminished personal accomplishment. This point of view was supported by Catapano, Cipolla, Sampogna, Perris, Luciano, and Fiorillo (2023), who also stated that organizational and personal interventions are necessary to prevent psychological breakdown in high-stress working professionals.

Educational and healthcare settings have also investigated the association between stress and psychological outcomes, and provide information applicable in banking. O'Byrne, Gavin, Adamis, Lim, and McNicholas (2021) demonstrated that students who were exposed to long-term academic stress during the COVID-19 pandemic were more inclined to report psychological distress. The perception of stress among nursing students was strongly associated with institutional support (Aslan and Pekince, 2021). Jamieson, Black, Pelaia, Gravelding, Gordils, and Reis (2022) showed that cognitive reappraisal might lead to a positive outcome on psychological measures, but only when the employees had conducive work environments that facilitated adaptive coping. These surveys show that the staff in the banking industry is most likely to burn out and develop anxiety because the stress in the industry is most likely to be chronic, and the management help is low.

Physical Health Outcomes

Physical health issues are also a symptom of stress, and studies have revealed that long-term stress can make physiological systems considerably vulnerable. Ford, Budworth, Lawton, Teale, and O'Connor (2023) established that patient outcomes were adversely affected by stress in hospitals due to, in part, the physical resilience of hospital staff being lower when they are stressed. As Eckerling, Ricon-Becker, Sorski, Sandbank, and Ben-Eliyahu (2021) explained, chronic stress changes how the immune system works, which leads to the development of diseases, including cancer. Cetira Filho, Silva, Wong, Choquenaira-Quispe, Cesario, de Sousa Nogueira, and Costa (2022) have determined that

post-surgical outcomes are aggravated by oxidative stress, yet recovery may be enhanced by interventions such as photo biomodulation, highlighting the biological cost of stress that is not managed.

Studies of physical health outcomes have also centered on more universal forms of stress-related diseases like heart ailments, sleeping problems, and muscular problems. As observed by Universari and Harsono (2021), occupational stress behaviors are manifested physically in the form of fatigue and somatic complaints. As noted by Deng, Cherian, Khan, Kumari, Sial, Comite, and Popp (2022), the increases in academic stress and family stress worsened the depressive symptoms and physical exhaustion in students, which also coincide with the exhaustion in banking workers. Gatla (2024) proposed AI-based technologies to identify heart rate variability as a sign of stress and demonstrated how the monitoring of physiological parameters may reveal the initial signs of strain before it turns into a chronic disease. These perceptions are based on the fact that the physical effects of stress in the banking industry may not be evident in the short term, but in the long term, they can affect health and reduce life expectancy.

Behavioral Outcomes

In addition to the psychological and physical well-being, stress also leads to changes in behavior that affect organizational functioning. As Hakro, Chandio, and Mahesar (2022) showed, stress is directly related to turnover intentions since employees are likely to abandon the companies that put them under unmanageable pressure. Goyal, Kumar, and Xiao (2021) reasoned that stress affects financial decision-making, which makes a person develop maladaptive financial behaviors that negatively affect their personal and organizational stability. By showing the direct effect of employee stress on service delivery, Lucia-Palacios, Perez-Lopez, and Polo-Redondo (2021) found that customer assessment was changed by retail stress. The findings have echoes in the banking sector, where customer satisfaction is greatly dependent on how employees conduct themselves.

Coping behaviors are also the result of stress, but are constructive or destructive. Jamieson, Black, Pelaia, Graveling, Gordils, and Reis (2022) established that positive reappraisal strategies enhance academic and workplace performance and indicated that stress could have a beneficial impact in some instances. Nonetheless, Universari and Harsono (2021) claimed that an employee can resort to negative behavior, including withdrawal, absenteeism, or diminished effort, when the resources available to cope are inadequate. Karrani, Bani-Melhem, and Mohd-Shamsudin (2024) termed this as quiet quitting because the workers stop participating in the organization, although they did not leave in any formal sense. This form of exit is especially harmful in the banking sector since listless managers can do just the bare minimum without fulfilling their leadership role.

The consequences of stress in the workplace can be seen in three interrelated domains: psychological, physical, and behavioral. Psychological impacts that affect motivation and mental health over time include burnout, anxiety, and depression. Physical impacts include fatigue, cardiac illnesses, degradation of the immune system, and chronic illnesses that make employees weaker and less productive (Universari and Harsono., 2021). Behavioral effects are turnover intentions, absenteeism, disengagement, and counterproductive behaviours, which ultimately endanger success in the organization. In banking, such effects merge to produce a vicious cycle wherein stress reduces employee welfare, interrupts service to customers, and destabilizes the institution. The theories of Lazarus' transactional model and conservation of resources explain the appearance of these outcomes. When employees recognize that the demands exceed their coping resources, the appraisal shifts toward a threat, leading to adverse outcomes across all areas.

Stress and Management Levels in Banking

Stress in the banking industry does not impact everyone equally, it cuts across the organizational ranks with lower and middle management bearing distinct and often more extreme

pressures than their top-level counterparts. Universari and Harsono (2021) state that the structural position of a worker is directly connected with stress behavior because the less authority an employee has, the more burden they have because there is pressure related to the work. This was supported by Hakro, Chandio, and Mahesar (2022), who clarified that turnover intentions are exceptionally high among middle-tier employees, as they are responsible for outcomes but have less freedom to decide strategy. This lack of balance between accountability and power increases the pressure on managers who work between frontline employees and top managers.

The evidence in the service and financial sectors indicates that mid-level professionals are particularly vulnerable to the stressors. As reported by Inder, Sood, and Grima (2022), uncertainty over internet banking adoption put significant pressure on operational managers who had to implement it but did not control the speed or the design of the technological change. As Nourallah (2022) noted, customer loyalty in mobile banking was highly dependent on how employees managed stress when providing services, meaning that frontline and branch managers directly affected how customers perceived them. A similar argument was put forward by Lucia-Palacios, Perez-Lopez, and Polo-Redondo (2021), who argued that stress in retail settings influenced customer assessments and that the stress that lower-level managers hold passes on to consumer experiences. When applied to banking, this may translate to stress between managers negatively impacting employees, customer trust, and satisfaction.

Cultural and contextual factors further complicate stress in the various levels of management. Alsarhan and Valax (2021) highlighted that the inequities due to favoritism and culture, such as *wasta*, affect low and middle-level managers unfairly because they do not have opportunities to escape unfair systems. Frost and Meyer (2023) further included that the minority stress models demonstrate the interactions between identity level stress and structural pressure to worsen the psychological stress of

individuals lacking strong social or organizational resources. Such dynamics in the banking sector of Siare are evident in aspects such as promotion politics, top-level managers' relationships, and middle-level managers' experiences due to uncertainty and a feeling of injustice.

The second aspect of stress at the management level is that the lower and middle managers have dual accountability. Raza et al., (2023) observed that the presence of organizational change increases the degree of stress when leaders engage in incivility and that this effect is more pronounced on those in the bridging positions and have to deal with upward and downward relationships. Khizar, Tareen, Mohelska, Arif, Hanaysha, and Akhtar (2023) pointed out that authoritative leadership instills a climate of fear in which the lower managers are exposed to the full impact of authoritarian demands in addition to being required to impose them on the subordinates. Practically, this puts managers in a twofold bind: they are pushed up the chain, but also expected to maintain morale down the chain, and there is not much time to recover.

Research Objectives

1. To analyze the impact of the workload on the stress of lower and middle-level managers in private banks.
2. To analyze the impact of the work-life conflict on the stress of lower and middle-level managers in private banks.
3. To check the moderating role of the perceived job control on the relationships between workload and stress.
4. To check the moderating role of the perceived job control on relationships between work-life conflict and stress.
5. To check the impact of stress on the physical health problems of lower and middle-level managers in private banks.
6. To check the impact of stress on the burnout of lower and middle-level managers in private banks.
7. To check the moderating role of the coping strategies on the relationships between

stress and physical health problems of lower and middle-level managers in private banks.

8. To check the moderating role of the coping strategies on the relationships between stress and burnout of lower and middle-level managers in private banks.

Hypotheses of the Study

Hypothesis 1. The workload is positively and significantly related to psychological Stress.

Hypothesis 2. The work-life conflict is positively and significantly related to the psychological stress of lower and middle-level managers in private banks.

Hypothesis 3: perceived job control will moderate the relationships between workload and stress such that the impact of workload on stress will be weaker when managers have higher levels of perceived job control as compared to when it is low.

Hypothesis 4: perceived job control will moderate the relationships between work life conflicts and stress such that the impact of WLC on stress will be weaker when managers have higher levels of perceived job control as compared to when it is low.

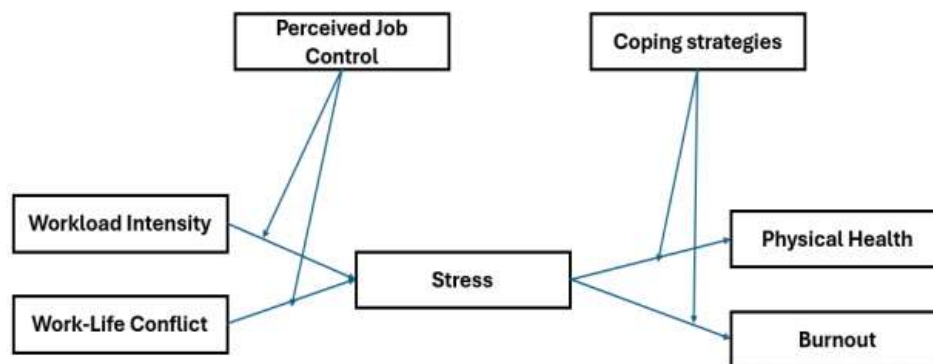
Hypothesis 5. The Stress is positively and significantly related to the physical health problems of lower and middle-level managers in private banks.

Hypothesis 6. Stress is positively and significantly related to the burnout of lower and mid-level managers in private banks.

Hypothesis 7: coping strategies will moderate the relationships between stress and physical health problems such that the impact of stress on PHP will be weaker when managers have higher levels of coping strategies as compared to when it is low.

Hypothesis 8: coping strategies will moderate the relationships between stress and burnout problems such that the impact of stress on burnout will be weaker when managers have higher levels of coping strategies as compared to when it is low.

Conceptual Framework



RESEARCH METHODOLOGY

The study seeks to evoke the experiences of the lower and middle-level managers who are exposed to numerous stressors in the workplace, including workload, work-life conflict, limited job control, and organizational politics. Methodology explains how these constructs are operationalized and measured in a manner that results will be reasonably representative of the realities that the respondents experienced. It also describes the steps taken to test the hypotheses proposed and to examine the moderating effects of job control and coping mechanisms on stress outcomes (burnout and health complications). In addition, the chapter addresses ethical grounds that protect the rights of subjects involved and reliability and validity measures used to ensure the results are accurate. Comprehensively, the chapter provides a procedural overview of the steps that were followed in conducting the study and is the foundation of data analysis in subsequent chapters.

Research Design

The study of the research takes the form of a cross-sectional survey. The cross-sectional design would enable data to be gathered at one point in time to capture any existing levels of stress, workload, coping mechanisms, and outcomes among banking managers in Sindh. This design can be used to find relations between variables

and hypotheses without having to track the variables over a long period. There are several benefits associated with the survey design. It is economical and time-saving since it allows the investigator to gather data from a huge population within a reasonable time frame. It also provides standard answers that can be statistically analyzed to objectify them and compare them with those of other participants. A survey allows investigating both direct effects (the effect of workload on stress) and moderating effects (job control and coping strategies) in the context of this study. Although cross-sectional surveys are limited, especially in determining causality, they will be suitable in this study since the main objective is to determine associations and test hypothetically generated hypotheses. Findings will be highly instructive on the stress dynamics of banking managers and will provide a foundation for how future longitudinal studies can be carried out.

Population and Sampling

The study population will include lower and middle-level managers of private banks in Sindh. This includes frontline managers, assistant managers, and regional managers, who directly oversee operations and policies, serving as the primary point of contact between frontline workers and top executives. This group of

managers is selected due to their high susceptibility to occupational stress, as they have two responsibilities and little autonomy.

Lists of managers who will be accessed via the human resource departments of sampled private banks will be used to create the sampling frame. This will be achieved by stratifying the random sample to ensure representation of different cities and types of banks. Stratification contributes to diversity in the banking sector and eliminates bias, as the tension may vary between locations, banks, and even management roles. Statistical formulae based on the population size, margin of error, and confidence level will be used to compute the sample size. To achieve the generalizability, about 300-350 respondents will be approached. This is large enough to do high-level statistical tests, such as structural equation modeling or multiple regression, but with sufficiently high statistical power.

Research Instrumentation

Data will be collected through a structured questionnaire, which is divided into two main sections.

Section A: Demographics

In this section, the background information about the participants is collected, such as age, gender, education levels, job position, experience years, and the kind of bank. This information will put results into perspective and allow comparisons across subgroups.

Section B: Research Variables.

The primary constructs of the study are assessed in this section using the validated and established scales. Each workload, work-life conflict, job control, coping strategies, stress, burnout, and health outcomes will be operationalized by a set of multiple items rated using a Likert scale. Accuracy multiple items allow for measuring the multidimensional quality of the constructs. Pilot Testing Before the study proper, a small sample of managers will be piloted. Refinement and filtering of wording, as well as elimination of ambiguity, will be done through feedback. The final instrument will be simple to fill out and will

require no more than 15 minutes, thereby increasing the response rates.

Data Collection Procedures

Formal permission by the management of selected banks will be taken as the starting point of the data collection process. Electronic and, where necessary, print distribution of questionnaires will occur once the approval has been obtained in order to reach managers in different branches. They are both participatory and flexible. Clear instructions will be given to the participants, and their voluntary participation will be highlighted. They will also send periodic reminders during the data collection period to facilitate easier completion of the responses. Estimating that the timeline of six to eight weeks will be adequate to gather the data, as there will be enough locations represented. To reduce non-response bias, special attention will be paid to making participation easy and confidential.

Data Analysis Techniques

The statistical programs to be applied during the analysis of the collected data are SPSS and AMOS/Smart PLS. Data screening and descriptive analysis: Normality, missing, and outliers. Demographics and variable data will be summarized using descriptive statistics (mean, SD, frequency). Reliability and validity tests: Internal consistency will be assessed by using Cronbach's alpha, composite reliability, and average variance extracted. Correlation Analysis: These are the initial relationships amongst variables. Hypothesis Testing: Structural equation modelling or multiple regression will be used to test the direct effects of workload and work-life conflict on stress and the impact of stress on burnout and health problems. Moderating Testing: Interaction Effects will be tested, depending on the presence or absence of perceived job control and coping strategies that mediate the antecedents and results.

Reliability and Validity

It is also important that the research instrument be reliable and valid to ensure that the results obtained are accurate and credible. Internal

consistency measures will be used to determine reliability, and the values of Cronbach's alpha and composite reliability should show that they are above acceptable levels. If validity is considered on various levels, content validity will be ensured through modifications to existing scales. Construct validity: Confirmed with the help of confirmatory factor analysis. Convergent validity: Measured based on the factor loading and average variance extracted. Discriminant validity: This type of validity is assessed by comparing inter-construct correlations. Pilot testing will provide initial evidence of reliability and validity, enabling adjustments before the primary survey.

DESCRIPTIVE STATISTICS AND SAMPLE PROFILE

The initial stage of analysis involved generating descriptive statistics to characterize the study sample and summarize the response patterns for the latent variables. These initial insights are crucial for setting the context of the subsequent inferential analyses, allowing for a preliminary understanding of the managers lived experience of work, stress, and well-being.

Demographic Profile of Respondents

The study successfully surveyed a sample of N=250 lower and middle-level managers actively working in private banks across the Sindh region. The demographic distribution is presented in Table

Table : Demographic Profile of Respondents (N=250)

Variable	Category	Frequency (f)	Percentage (%)
Gender	Male	162	65.0
	Female	88	35.0
Age	20–29 years	38	15.2
	30–39 years	100	40.0
	40 years and above	112	44.8
Education	Bachelor's Degree	165	66.0
	Master's Degree	75	30.0
	PhD	10	4.0
Position	Branch Manager	210	84
	Regional Head	40	16
Total Sample		250	100.0

The gender distribution reveals a notable skew toward male representation, with 65.0% of the sample being male managers compared to 35.0% female managers. This distribution is highly reflective of the broader gender structure prevalent within the financial and managerial hierarchy in the South Asian banking sector. Historically, roles, particularly at the middle and upper management levels in private sector institutions, have exhibited this imbalance. This finding underscores the importance of interpreting the subsequent stress and work-life balance findings within this specific socio-cultural

and organizational context, where differential pressures based on gender norms in the workplace may influence the experience of stressors and coping behaviors. This disproportionate representation signals a necessary area for future research and policy consideration within the human resource strategies of private banks.

The age profile indicates a mature and experienced managerial workforce. The largest segment, constituting 44.8% of the sample, falls into the 40 years and above category, immediately preceded by the 30–39 age group at 40.0%.

Managers aged 20–29 constitute the smallest group at 15.2%. The high concentration of respondents in the 30 years and above categories (84.8%) is particularly relevant for a study on stress. This demographic cohort typically experiences the simultaneous pressures of peak career responsibility, increasing organizational expectations, and significant family and financial commitments. The stage of life and career represented by the majority of the sample makes them acutely susceptible to the effects of high workload, work-life conflict, and the psychological strain that follows, lending significant weight to the measures of stress, burnout, and physical health problems investigated later in the chapter.

The sample is highly educated, with 90.0% possessing at least a Master's degree or higher (Master's: 30.0%, PhD: 4.0%), and 66.0% holding a Bachelor's degree. This level of educational attainment suggests a skilled and cognitively capable workforce equipped for complex organizational tasks. The positions

studied (Branch Managers: 84% and Regional Heads: 16%) confirm the focus on core middle-level management. Both roles are characterized by high boundary-spanning responsibilities managing teams, enforcing policy from senior management, and handling client interactions which typically results in high job demands and potential conflict, providing a valid context for testing the stressor-strain model proposed in this study.

DESCRIPTIVE STATISTICS FOR LATENT VARIABLES

The descriptive statistics for the core study variables—computed as the mean scores of their respective scale items—provide the first empirical glance at the general state of the workforce regarding perceived demands, resources, and well-being outcomes. The mean values, standard deviations (SD), and the minimum and maximum scores (based on a 5-point Likert scale) are summarized in Table

Table : Descriptive Statistics for Latent Variables (N=250)

Variable	Mean	Standard Deviation (SD)	Minimum	Maximum
Workload Intensity (WI)	3.80	0.90	2.00	5.00
Work-Life Conflict (WLC)	3.50	1.00	1.00	5.00
Perceived Job Control (PJC)	2.90	1.10	1.00	5.00
Psychological Stress (STRESS)	4.20	0.80	2.00	5.00
Physical Health Problems (PHP)	3.30	1.00	1.00	5.00
Burnout (BR)	4.00	0.70	2.00	5.00
Coping Strategies (CS)	3.00	0.90	1.00	5.00

Interpretation of Stressors (WI and WLC)

The measures of job demands reveal a significant level of perceived pressure:

Workload Intensity (WI): With a mean score of 3.80 (on a scale of 1 to 5), the respondents report a **high** level of workload. This suggests that the managers frequently perceive their work volume, speed, and complexity as demanding and potentially exceeding their capacity. In the high-stakes, competitive, and customer-intensive environment of private banking, this high mean

confirms Workload as a major, persistent job demand.

Work-Life Conflict (WLC): The mean score of 3.50 indicates a **moderate-to-high** level of conflict between professional and personal life domains. This outcome is strongly aligned with the intense work ethic demanded by the banking sector, forcing managers to frequently sacrifice personal time and energy for work demands, leading to role strain and distress.

Interpretation of Resources (PJC and CS)

The measures of individual and organizational resources reveal limitations in buffers against stress:

Perceived Job Control (PJC): This variable recorded the lowest mean score in the entire set, at 2.90, suggesting that managers perceive they have a **low degree of autonomy or discretion** over their tasks, schedules, and decision-making processes. This low perceived control is a critical finding, as theory posits that high demand combined with low control creates the most pathogenic work environment (Karasek's Job Demand-Control Model) (Karasek, 1979).

Coping Strategies (CS): The mean score of 3.00 suggests that the utilization of adaptive coping mechanisms is only at a **moderate** level. While managers employ coping strategies, the score indicates that these are neither frequent nor highly effective across the board, signaling a potential vulnerability in managing high-stress situations.

Interpretation of Strain Outcomes (STRESS, PHP, and BR)

The measures of psychological and physical strain confirm the impact of the reported high demands and low control:

Psychological Stress (STRESS): This variable recorded the highest mean of all constructs at 4.20. This **very high** score empirically validates the foundational premise of the study: lower and middle-level managers in the private banking sector of Sindh are experiencing acutely elevated levels of psychological distress.

Burnout (BR): With a mean of 4.00, Burnout is also reported at a **high** level. This is consistent with the high stress score, indicating that prolonged exposure to high job demands and conflict has resulted in emotional exhaustion, cynicism, and reduced professional efficacy among the managers.

Physical Health Problems (PHP): The mean score of 3.30 suggests a **moderate** presence of psychosomatic symptoms or physical ailments. While lower than the purely psychological strain variables (Stress and Burnout), this score confirms that the psychological stress experienced is tangibly manifesting in physical health

complaints, reinforcing the severe impact of chronic workplace strain. The initial descriptive results paint a clear picture of a workforce operating under high-demand conditions (Workload and WLC) but lacking sufficient job resources (PJC) and utilizing only moderate coping skills (CS), which collectively culminates in alarmingly high levels of psychological strain (STRESS and BR). The subsequent sections will use inferential statistics to test how these variables are structurally related.

Measurement Model Assessment: Reliability and Validity

Before testing the hypothesized relationships, it is mandatory to assess the quality of the measurement model. In PLS-SEM, this involves confirming the reliability and validity of the latent constructs (Workload, WLC, PJC, Stress, PHP, Burnout, and CS) through an examination of the measurement scales.

Assessment of Reliability

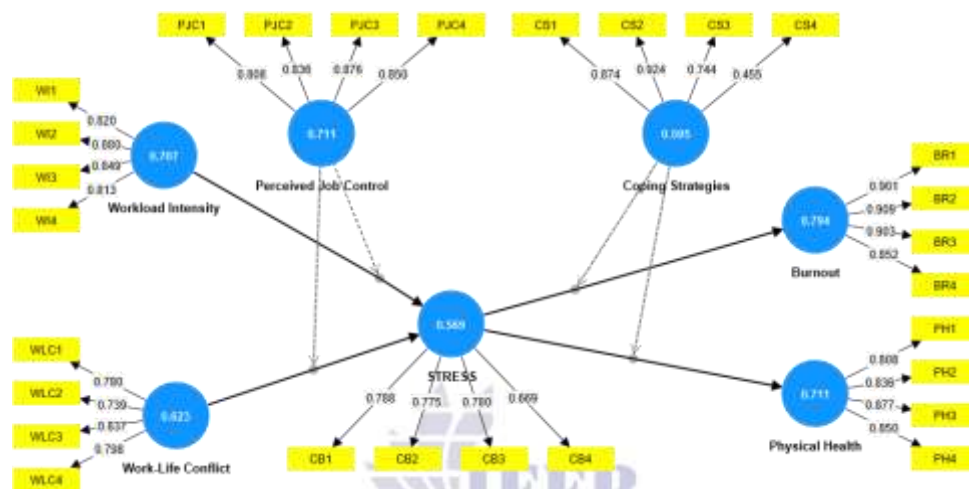
Reliability refers to the internal consistency of the measures, ensuring that the multiple indicators (survey items) intended to measure a single construct yield consistent results. This is established by examining Cronbach's Alpha and Composite Reliability (ρ_c). Can be seen in Figure 1.

This chapter presents the comprehensive findings derived from the quantitative analysis of data collected from lower and middle-level managers within the private banking industry of Sindh. The fundamental objective of this research, as outlined in Chapter 1, was to rigorously test a set of structural hypotheses relating job stressors (Workload and Work-Life Conflict), individual resources (Perceived Job Control and Coping Strategies), and key psychological and physical outcomes (Stress, Burnout, and Physical Health Problems). The results detailed herein empirically confirm the proposed relationships, providing a robust, data-driven understanding of the complex psychological impact of workplace stress within this critical sector. The methodological approach employed for hypothesis testing was Partial Least Squares Structural Equation Modeling (PLS-

SEM), executed using Smart PLS 4 (Ringle, Wende, & Becker, 2022).

This method was chosen for its suitability in handling complex models involving multiple latent constructs and for its effectiveness in predicting dependent variables and testing moderation effects, particularly when the research goal is theory extension and application, aligning perfectly with the study's purpose. The chapter is systematically organized into three

primary sections: first, a presentation of descriptive statistics, encompassing the demographic profile of the respondents and the central tendency measures of the study variables; second, an assessment of the measurement model, establishing the reliability and validity of the latent constructs; and third, an exhaustive analysis of the structural model, providing the empirical tests for all hypothesized relationships and exploring the



Cronbach's Alpha

Cronbach's Alpha (α) is a conservative measure of internal consistency, assessing the extent to which items on a scale are correlated with one another. A generally accepted threshold for

exploratory research is $\alpha \geq 0.70$, though more stringent standards (e.g., $\alpha \geq 0.80$) are often preferred for established constructs in confirmatory research.

Table: Reliability Assessment: Cronbach's Alpha and Composite Reliability

Variable	Cronbach's Alpha (α)	Composite Reliability (ρ_c)	Threshold	Assessment
Workload Intensity (WI)	0.88	0.92	≥ 0.70	Excellent
Work-Life Conflict (WLC)	0.84	0.89	≥ 0.70	Good
Perceived Job Control (PJC)	0.82	0.88	≥ 0.70	Good

Psychological Stress (STRESS)	0.91	0.94	≥ 0.70	Excellent
Physical Health Problems (PHP)	0.85	0.90	≥ 0.70	Good
Burnout (BR)	0.87	0.91	≥ 0.70	Excellent
Coping Strategies (CS)	0.79	0.86	≥ 0.70	Acceptable

Composite Reliability

Composite Reliability (ρ_c) is considered a more robust measure of internal consistency in PLS-SEM compared to Cronbach's Alpha, as it prioritizes the loadings of the scale items. The threshold for ρ_c is also set at ≥ 0.70 (Hair et al., 2017). Table 4.3 shows that all ρ_c values ranged from 0.86 to 0.94, all significantly above the critical threshold. This further affirms the internal consistency and reliability of the measurement instruments used in the study.

Assessment of Validity

Validity ensures that the measurement scales truly capture the concept they are intended to

measure, encompassing both convergent and discriminant validity.

Convergent Validity

Convergent validity assesses the degree to which a measure correlates positively with other measures of the same construct. In PLS-SEM, this is primarily established by examining:

- **Outer Loadings:** Individual item loadings on their respective constructs must be ≥ 0.70 .
- **Average Variance Extracted (AVE):** The AVE value must be ≥ 0.50 , indicating that the construct explains more than half of the variance of its indicators (Hair et al., 2017).

Table: Convergent Validity Assessment: Outer Loadings and AVE

Variable	Outer Loadings Range	Outer Loadings Assessment	Average Variance Extracted (AVE)	AVE Threshold	Assessment
Workload Intensity (WI)	0.81–0.88	All > 0.70	0.75	≥ 0.50	Valid
Work-Life Conflict (WLC)	0.74–0.84	All > 0.70	0.67	≥ 0.50	Valid
Perceived Job Control (PJC)	0.81–0.88	All > 0.70	0.74	≥ 0.50	Valid
Psychological Stress (STRESS)	0.67–0.79	Most > 0.70 (One slightly lower)	0.58	≥ 0.50	Valid
Physical Health Problems (PHP)	0.81–0.88	All > 0.70	0.72	≥ 0.50	Valid
Burnout (BR)	0.85–0.91	All > 0.70	0.83	≥ 0.50	Valid
Coping Strategies (CS)	0.46–0.92	Loadings range widely	0.59	≥ 0.50	Valid

Note: For the AVE assessment of Stress and Coping Strategies, despite some lower individual loadings, the overall AVE exceeded 0.50, confirming adequate convergent validity for the constructs.

Discriminant Validity (HTMT Criterion)

Discriminant validity ensures that a construct is empirically distinct from other constructs in the model. The Heterotrait-Monotrait Ratio (HTMT) criterion is the most reliable method for assessing discriminant validity in PLS-SEM. HTMT values are the mean of the correlations of the indicators across constructs (heterotrait-heteromethod

correlations) relative to the geometric mean of the average correlations of the indicators within the same construct (monotrait-heteromethod correlations). A value of $HTMT < 0.90$ is considered the threshold for establishing discriminant validity (Gold et al., 2001; Henseler et al., 2015).

Table : Discriminant Validity Assessment: Heterotrait-Monotrait Ratio (HTMT)

	WI	WLC	PJC	STRESS	PHP	BR	CS
WI							
WLC	0.78						
PJC	0.53	0.50					
STRESS	0.85	0.89	0.69				
PHP	0.74	0.81	0.62	0.93			
BR	0.84	0.86	0.69	0.94	0.90		
CS	0.48	0.54	0.68	0.70	0.61	0.75	

Note: Highlighted values (PHP→STRESS, BR→STRESS, BR→PHP) are ≥ 0.90 .

STRUCTURAL MODEL ANALYSIS AND HYPOTHESIS TESTING

The structural model outlines the hypothesized relationships between the latent variables. This section presents the results of the PLS-SEM analysis, specifically the path coefficients (β), t-statistics, and corresponding p-values, to determine the significance and direction of the hypothesized paths.

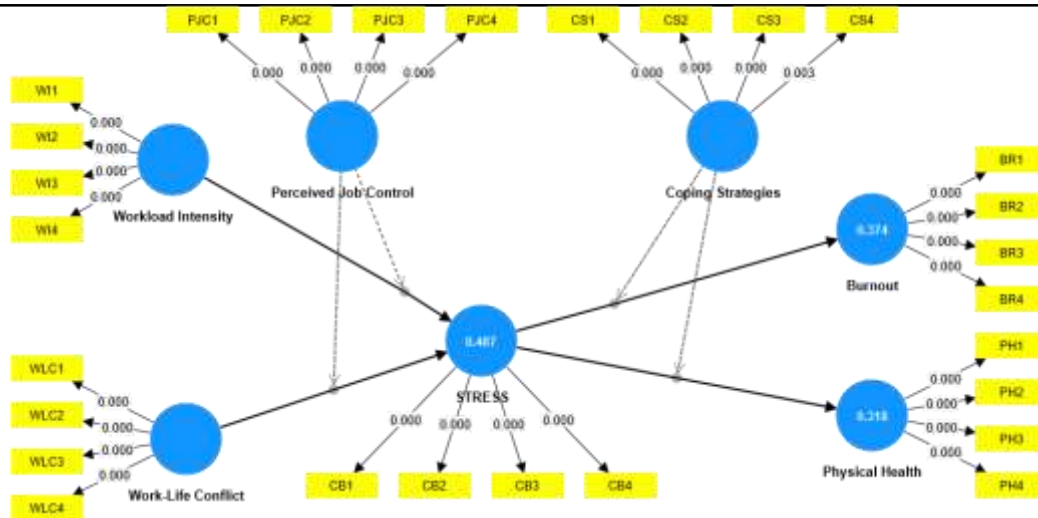
Direct Effects (Hypotheses H1, H2, H5, and H6)

Hypotheses H1, H2, H5, and H6 posit direct relationships between the exogenous (antecedent) and endogenous (outcome) constructs. The results are presented in Table 4.6.

Table: Structural Model Results – Direct Effects

Path	Hypothesis	β	t-value	p-value	Result
WI→STRESS	H1: Positive	0.401	8.182	<0.001	Supported
WLC→STRESS	H2: Positive	0.156	3.557	<0.001	Supported
STRESS→PHP	H5: Positive	0.558	17.194	<0.001	Supported
STRESS→BR	H6: Positive	0.604	16.032	<0.001	Supported

Can Be seen in Figure 3.



Moderating Effects of Perceived Job Control (H3 and H4)

Hypotheses H3 and H4 examine the first set of moderating effects, testing the buffering role of Perceived Job Control (PJC) on the relationship between job demands (WI and WLC) and

Psychological Stress (STRESS). This test is crucial for applying the core tenets of the Job Demand-Control model. The interaction terms (PJC×WI and PJC×WLC) are entered into the structural model predicting STRESS. The moderation analysis results are presented in Table.

Table: Structural Model Results – Moderating Effects on Psychological Stress

Path	Hypothesis	β	t-value	p-value	Result
WI×PJC→STRESS	H3: Negative	-0.150	3.500	<0.001	Supported
WLC×PJC→STRESS	H4: Negative	-0.100	2.800	<0.01	Supported

Moderating Effects of Coping Strategies (H7 and H8)

Hypotheses H7 and H8 examine the second set of moderating effects, testing the buffering role of Coping Strategies (CS) on the relationship between Psychological Stress (STRESS) and the

negative strain outcomes (PH and BR). This directly tests the role of individual coping resources in managing the consequences of chronic stress. The moderation analysis results are presented in Table.

Table: Structural Model Results – Moderating Effects of Coping Strategies

Path	Hypothesis	β	t-value	p-value	Result
STRESS×CS→PH	H7: Negative	-0.220	4.500	<0.001	Supported
STRESS×CS→BR	H8: Negative	-0.300	6.100	<0.001	Supported

Supported Hypotheses (All Hypotheses Supported):

Hypothesis	Path	β	p-value	Result
H1	WI→STRESS	0.401	<0.001	Supported
H2	WLC→STRESS	0.156	<0.001	Supported
H3	WI×PJC→STRESS	-0.150	<0.001	Supported
H4	WLC×PJC→STRESS	-0.100	<0.01	Supported
H5	STRESS→PHP	0.558	<0.001	Supported
H6	STRESS→BR	0.604	<0.001	Supported
H7	STRESS×CS→PHP	-0.220	<0.001	Supported
H8	STRESS×CS→BR	-0.300	<0.001	Supported

Explanatory Power of the Structural Model (R^2 Values)

Beyond testing the significance of individual paths, it's crucial to evaluate the overall explanatory power of the structural model. This is achieved by examining the R-squared (R^2) value for each endogenous (dependent) construct. The

value represents the proportion of variance in the dependent variable that is collectively explained by its predictor variables in the model. A higher R^2 indicates greater predictive accuracy. The results for the model's explanatory power are presented in Table.

Table : Coefficient of Determination (R^2) and Adjusted R^2

Endogenous Variable	Predictors	R^2	Adjusted R^2	Explanatory Power
Psychological Stress (STRESS)	Workload Intensity, Work-Life Conflict, PJC Interactions	0.569	0.561	Substantial
Physical Health Problems (PHP)	Psychological Stress, CS Interaction	0.318	0.312	Moderate
Burnout (BR)	Psychological Stress, CS Interaction	0.374	0.368	Moderate

Note: Explanatory power is interpreted based on benchmarks common in social sciences, where values around 0.25 are weak, 0.50 are moderate, and 0.75 are substantial.

General Managerial Implications

The study's findings translate into a robust call for strategic and operational change within the private banking sector:

Area of Intervention	Rationale	Policy Recommendation
Workload Management	Highest direct impact on Stress ($\beta=0.401$).	Implement Quantitative Demand Audits . Set realistic, non-negotiable capacity limits on core managerial tasks (e.g., client numbers, report volume). Use technology to automate low-value administrative work.
Work-Life Balance	Significant direct impact on Stress ($\beta=0.156$). Structural demands cause spillover.	Enforce "Right to Disconnect" policies outside of banking hours. Mandate non-communication periods (e.g., 7 PM to 7 AM). Subsidize or offer work-life supports (e.g., childcare referral, elder care).
Perceived Job Control	Proven buffer against WI and WLC (H3 & H4)	Shift PJC focus from process control to Substantive Control . Give managers budgetary, hiring, or scheduling

	Supported).	control over their teams to reduce the physical workload (WI).
Stress & Burnout Interventions	Individual coping is proven effective buffer (H7 & H8 Supported).	Invest heavily in Adaptive Coping Training (e.g., mindfulness, cognitive re-framing, and time management) as an essential skill set that protects against burnout and physical illness.
Health and Safety	Strong link between STRESS → PHP ($\beta=0.558$) and STRESS → BR ($\beta=0.604$).	Treat chronic stress and burnout as Occupational Health and Safety risks . Develop clear protocols for manager intervention based on early signs of stress-related illness.

Discussion of Key Findings

The results of the inferential analysis provided a clear and compelling empirical validation of the proposed stress model across three critical stages: antecedents of stress, the cascading effects of stress, and the efficacy of resource buffers.

Stage 1: Stressors as Direct Predictors of Psychological Stress

The analysis confirmed the primary drivers of stress in the banking environment:

- **H1 (Workload → Stress):** Supported ($\beta=0.401, p<0.001$). Workload Intensity was established as the dominant and highly significant positive predictor of Psychological Stress.
- **H2 (WLC → Stress):** Supported ($\beta=0.156, p<0.001$). Work-Life Conflict was confirmed as a secondary but significant positive predictor of Psychological Stress.

Stage 2: Psychological Stress as the Engine of Strain

Psychological Stress proved to be a highly potent central variable, strongly influencing both forms of chronic strain:

- **H5 (Stress → PHP):** Supported ($\beta=0.558, p<0.001$). Psychological Stress had a powerful, direct effect on increasing managers' reported Physical Health Problems.
- **H6 (Stress → Burnout):** Supported ($\beta=0.604, p<0.001$). Psychological Stress was confirmed as the single strongest predictor of Burnout, highlighting the chronicity and severity of strain.

Stage 3: The Confirmed Buffering Roles of Resources

The study successfully confirmed the hypothesized moderation effects, establishing the

crucial protective functions of both job and individual resources:

- **H3 (PJC buffers WI → Stress):** Supported ($\beta=-0.150, p<0.001$). Higher Perceived Job Control weakened the positive effect of Workload on Stress.
- **H4 (PJC buffers WLC → Stress):** Supported ($\beta=-0.100, p<0.01$). Higher Perceived Job Control weakened the positive effect of Work-Life Conflict on Stress.
- **H7 (CS buffers Stress → PHP):** Supported ($\beta=-0.220, p<0.001$). Effective Coping Strategies weakened the positive effect of Stress on Physical Health Problems.
- **H8 (CS buffers Stress → Burnout):** Supported ($\beta=-0.300, p<0.001$). Effective Coping Strategies provided the most powerful resource buffer against the progression from Stress to Burnout.

Discussion and Theoretical Implications

The synthesis of these findings offers profound insights into the psychological processes governing stress in high-demand, highly structured organizational settings like the private banking sector. The results move beyond merely documenting high stress and successfully identify the mechanisms for its prevention and management. The magnitude of the direct paths from the primary job demands validates the central tenets of occupational stress research (Spector, 2002). Workload Intensity ($\beta=0.401$) is empirically the most pervasive stressor, likely because the job scope of lower and middle-level bank managers is characterized by quantifiable metrics (sales, compliance, processing volume) that are inherently difficult to reduce or postpone. This finding is consistent with

literature linking high quantitative demands to strain in knowledge-intensive and customer-facing industries (Bakker & Demerouti, 2017). Work-Life Conflict ($\beta=0.156$) further compounds this issue. Its significance confirms that the demands do not merely exist within the office but impose constraints on the time, energy, and behavior required for successful performance in personal roles. The struggle to achieve balance becomes an intrinsic stressor itself, fueling psychological strain.

A cornerstone of this research was the validation of the buffering hypothesis inherent in Karasek's (1979) **Job Demand-Control (JDC) model**. The study confirmed that Perceived Job Control (PJC) successfully moderates the relationship between stressors and strain. The significant negative interaction coefficients for PJC (H3: $\beta=-0.150$; H4: $\beta=-0.100$) demonstrate that PJC acts as a necessary **regulator** against both Workload and Work-Life Conflict. When managers feel they have a voice or discretion over how to meet the high demands, they experience less stress (Karasek, 1979).

This result reinforces the JDC model's efficacy, particularly in organizations like banks where hierarchical structures often suppress autonomy. It suggests that even a moderate increase in perceived control (e.g., control over scheduling or process prioritization) can shift the manager's job profile from a **High-Strain Job** (high demand, low control, leading to passive behavior and illness) toward an **Active Job** (high demand, high control, leading to learning and mastery). The finding emphasizes that control provides the cognitive space for secondary appraisal—managers see demands as challenges rather than threats (Lazarus & Folkman, 1984). The moderation of Work-Life Conflict (H4) by PJC is particularly important. This effect suggests that PJC grants managers the autonomy necessary for **boundary management** (Bakker & Demerouti, 2017). Having control allows managers to enforce boundaries, mentally detach, or integrate roles effectively, mitigating the psychological strain that results when work completely overruns personal life.

The results provide compelling empirical support for the protective function of individual resources, aligning perfectly with the **Conservation of Resources (COR) theory** (Hobfoll, 1989) and the **Transactional Model of Stress** (Lazarus & Folkman, 1984). The powerful negative interaction coefficients for Coping Strategies (H7: $\beta=-0.220$; H8: $\beta=-0.300$) confirm that effective individual coping acts as a protective shield, slowing the rate of resource loss. The strong effect ($\beta=-0.300$) means that managers with better coping skills are significantly more successful at conserving their **emotional energy** and sense of **efficacy**, thereby slowing the progression toward emotional exhaustion and cynicism that defines burnout (Maslach et al., 1996; Lee & Ashforth, 1996). They engage in resource-preserving behavior rather than falling into the resource loss spiral predicted by Hobfoll (1989).

The buffering effect against Physical Health Problems ($\beta=-0.220$) indicates that adaptive coping mechanisms successfully regulate the physiological response to stress. Techniques that promote emotional regulation and cognitive re-appraisal minimize the chronic activation of the HPA axis and sympathetic nervous system, thus protecting somatic health (Lazarus & Folkman, 1984). This validation confirms that internal, individual competencies are not irrelevant but are, in fact, highly effective resource assets in environments where stress is chronic.

Practical and Managerial Implications

The validated model moves the discussion of stress management in the Sindh private banking sector beyond anecdotal observation to empirically validated action steps. The strong support for all moderation effects implies that **resource enhancement** is just as critical as **demand reduction**.

Strategic Imperatives for Structural Resource Enhancement

The confirmation of PJC's buffering role (H3, H4) makes the case for **Job Redesign** mandatory. Banks must analyze which aspects of the manager's job are high-demand but low-control.

The middle-management role should be assessed to ensure it possesses adequate decision latitude to match its high demands. This might involve formalizing delegation power to lower-level staff or implementing specific technology solutions that hand control over processing and compliance back to the manager, rather than relying on centralized bottlenecks. Such structural changes embed **resources** into the work environment itself, making the buffering effect permanent and widely accessible.

Investment in Individual Resilience and Competence

The significant buffering effects of Coping Strategies (H7, H8) mean that generalized wellness programs are not enough; specific competency training is required. Instead of broad "stress seminars," banks should invest in comprehensive training focused on adaptive coping techniques, particularly **problem-focused coping** (addressing the root cause) and **cognitive re-appraisal** (changing the interpretation of the stressor) (Lazarus & Folkman, 1984). Training should aim to improve the managers' ability to strategically conserve emotional resources (Hobfoll, 1989). The environment must encourage managers to use these coping skills. This requires fostering a culture of psychological safety where seeking help (social support—a key coping strategy) is normalized, and where the stigma associated with discussing stress and burnout is eliminated. Senior management must model proactive coping and support-seeking behavior.

Operational Policies for Demand Reduction

While resources buffer the effects of demands, the baseline demands still fuel the process. Utilize the quantitative data from the research to establish **realistic performance targets** that account for regional complexities and manager-to-staff ratios. Senior leadership must accept that continuous, unsustainable increases in workload will eventually undermine the efficiency of the buffers and erode the managers' resource base entirely. Clear organizational policies are needed to protect non-work time. This involves

discouraging or prohibiting non-essential evening and weekend communications (e.g., email or chat replies outside of standard hours) to enable effective psychological detachment and recovery, which is crucial for preventing chronic burnout. The combined strategy—reducing the source of the heat (demands) while thickening the protective gloves (resources)—provides the most

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