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Abstract

Digital transformation has been a significant topic of discussion in Pakistan's banking industry. High levels of stress in the workplace might be caused by the introduction of various uncertainties due to technological advancements. Work-related stress can directly impact employees' engagement in their work, jeopardizing the organization's effectiveness. The study took place in a private bank in Indonesia, involving 448 participants located in Jakarta. These responders have witnessed significant technological advancements during the past year. This work utilizes a quantitative approach, specifically employing the Structural Equation Modelling Partial Least Squares (SEM PLS) method. Furthermore, 25 indicators from several worldwide publications are utilized. The study's findings demonstrated that the 25 indicators were able to form each of the latent variables. The research indicated that workplace stress had a negative impact on employee engagement. Therefore, it was suggested to conduct further research on the issues identified in the findings.

Keywords: Stress Impact, Employee Engagement, Private Banking

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Abstract

Digital transformation has been a significant topic of discussion in Pakistan's banking industry. High levels of stress in the workplace might be caused by the introduction of various uncertainties due to technological advancements. Work-related stress can directly impact employees' engagement in their work, jeopardizing the organization's effectiveness. The study took place in a private bank in Indonesia, involving 448 participants located in Jakarta. These responders have witnessed significant technological advancements during the past year. This work utilizes a quantitative approach, specifically employing the Structural Equation Modelling Partial Least Squares (SEM PLS) method. Furthermore, 25 indicators from several worldwide publications are utilized. The study's findings demonstrated that the 25 indicators were able to form each of the latent variables. The research indicated that workplace stress had a negative impact on employee engagement. Therefore, it was suggested to conduct further research on the issues identified in the findings.

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Introduction

The banking sector in Pakistan has numerous challenges, such as the economic downturn caused by the COVID-19 pandemic, competition from fintech companies, fluctuations in the value of the national currency, and anticipated changes in an era of disruption. The current functioning of banks is precarious. The company's long-term survival hinges on digital transformation; without it, its very existence is at risk. Legner et al. (2017) and Iansiti and Levien (2004) argue that change leads to

the creation of dynamic, imaginative, and demanding work environments. Banks can enhance their operational procedures and systems through digital transformation, thereby providing customers with a diverse array of experiences across the entire process (Omarini, 2017). The shifting client preferences for transactions necessitate the adoption of digital transformation. The COVID-19 epidemic has increased customers' propensity to utilize digital media. Consequently, consumers are opting for digital solutions instead



of traditional branch services. Consumers have a preference for cashless services since they enable them to carry out transactions autonomously without the need to physically go to the bank. The conventional practice of stationing bank staff at the counter to handle incoming transactions must be modified to address this situation. Bank professionals are recommended to transition from the role of clerks to that of personal assistants or consultants. Bank employees must enhance their social skills and develop expertise in various banking programs and products. Companies should provide comprehensive assistance, including reporting, spontaneous visits, training, mentorship, and coordination. Initially, there may be a sense of doubt or mistrust over the modifications made to well-established standard operating procedures and systems. Ultimately, the enhancements optimize several antiquated processes that seem convoluted and bureaucratic. Modifying the existing paradigm, particularly in the areas of culture, perception, and the precautionary principle in banking is a challenging task. According to Anderson (2010), employees will have emotional consequences when companies implement significant changes. The key is to possess the knowledge of transforming any bad emotions that arise during the transition into positive vitality. This will offer a beneficial and optimistic impetus to initiate the process of transitioning. Enthusiastic employees are crucial for companies undergoing a shift. Engaged workers are those who are capable of effectively communicating their ideas and emotions while performing their duties. The company will ultimately derive the greatest advantage from these employees (Kahn 1965). Workers who are passionate about their work outperform their colleagues by 20% and have higher rates of employment retention. This will enhance the organization's financial performance and deepen their comprehension of the business challenges confronting the company, so augmenting their effectiveness and productivity in the workplace (Robertson-Smith 2009; Robinson 2004). As stated by Jaramillo (2018), maintaining a strong level of

involvement is crucial for maintaining the quality of the firm and is an important initial step in retaining the organization's competitive edge. Stephen Hickey (2018) said that an AON poll revealed a greater level of employee engagement in Asian nations compared to other regions in 2017, reaching 65%. Several Asian firms find that maintaining staff involvement is a successful strategy, particularly when dealing with challenges such as digital disruption, macroeconomic constraints, and changing client demands. Menguc et al. (2017) found that inadequate management of stress or burnout can lead to reduced engagement and performance among workers in the service industry. According to the research findings presented by (Semmer et al., 2015), workers experience heightened levels of anxiety when they are unable to successfully complete a task. This is particularly evident when there is ambiguity in the task, instructions coincide, timetables clash, and performance standards or limitations are exceedingly demanding. This is a frequent phenomenon observed in companies undergoing significant transformations. This essay aims to elucidate the ramifications of job stress and its impact on employee engagement at a private bank that has been undergoing a digital transformation over the past two years.

Literature Review

Stress has an impact on both the well-being of individuals and the financial sustainability of a firm. Due to this factor, stress emerged as a progressively significant health issue over the twentieth century. Selye (1936) was the pioneer in studying occupational stress. Thought can be defined as the cognitive outcome of experiencing stress or strain. Stress is an inherent aspect of human existence and impacts individuals at various stages of their lives. Van de Broeck et al. (2016) reported that inadequate stress management could have negative effects on an individual's physical and mental well-being, as noted by David (1998). For many individuals, stress, if effectively controlled, can serve as a driving force that compels them to exert greater effort in order to achieve their

goals. However, if this continues to occur, tensions will escalate (Shahid, [2014](#)). According to Lou, [1999](#) stress is associated with increased rates of absenteeism and turnover, decreased productivity, and elevated healthcare expenses. The data was initially provided in 1999 by Osibanjo et al. ([2016](#)). Employees encounter stress in the workplace as a result of several factors. Multiple reasons contribute to this situation, such as a hostile work environment, inadequate managerial support, interpersonal disputes among staff members, and an excessive workload assigned by employers. Psychosocial stress arising from domestic issues can influence an individual's level of occupational stress (Bashir [2010](#), Anderson [2002](#)). This research utilizes eleven indicators of occupational stress that are specifically applicable to transitional work contexts. Glambek ([2018](#)), Lin ([2016](#)), McVicar (2016), Gluschkoff ([2016](#)), Adriaenssens ([2013](#)), Bashir ([2010](#)), and Kahn et al. [1965](#) are some of the works that contribute to the generation of indicators. Eleven prevalent stressors encompass role ambiguity, role conflict, responsibility for others, authority/decision participation, lack of feedback, obligation to keep pace with rapid technological advancements, pressure to be innovative, career growth/prospects, organizational structure and environment, work overload, and a recent episodic personal event.

Workplace stress has detrimental effects on both businesses and workers (Kahn et al., [1965](#)). Initially, tension can serve as a source of motivation for individuals, but if not effectively handled, it can rapidly transform into organizational stress. Workplace stress is an inevitable occurrence in all enterprises, regardless of their size. The presence of complexity in the workplace can exert a substantial impact on the physical and emotional well-being of employees, irrespective of the size of the firm. In order to safeguard the productivity of the business, employers should effectively regulate the stress levels experienced by their employees (Landy, [2016](#); Anderson, [2003](#)). The study of employee engagement has been a subject of research for the past twenty years. They originate from various backgrounds, possessing specialized knowledge in

a wide range of sectors such as business, psychology, healthcare, and HR. The topic has undergone substantial investigation in an attempt to gain a deeper understanding of it. To further investigate the beneficial relationship between the productivity of committed employees, their loyalty to the firm, and their level of engagement, as demonstrated by Saks ([2006](#)), Bakker and Demerouti ([2008](#)), and Xanthopoulou et al. ([2009](#)), it is necessary to undertake research. Examine the relationship between employee engagement and demonstrate its favorable link. Although business is always changing, the corporation is aware that its employees are its most precious asset and understands the need to protect and nurture them through empowerment. Efficient human resource management is crucial for every organization that values its employees and aims to retain them.

Alexander the Great, a famous military leader from 356–323 BC, established the foundation for contemporary employee engagement regulations through his extensive military conquests that overthrew kingdoms on various continents. The Roman army, under the command of Alexander the Great, is fiercely loyal to their king and will courageously fight beside him in battle. Alexander the Great mandated that the army commander undertake certain responsibilities, including leading troops, addressing grievances, ensuring prompt payment of salaries, and setting an example by personally participating in battles while wearing a uniform. These methods were considered innovative at the time. Leadership, as exemplified by numerous esteemed leaders in the past, involves more than just relying on monetary rewards to drive followers. It also entails encouraging them to collaborate towards common values and objectives. Juneja ([2018](#)) asserts that the contemporary concept of employee engagement is founded upon the psychological contract. William Kahn completed a significant study on interaction scenarios in 1964. He proceeded to describe the contemporary notion of employee engagement. Kahn asserts that individuals exhibit greater commitment to their work when they have the opportunity to freely express themselves in a

physical, mental, and emotional manner within their professional environment. When employees experience a sense of appreciation and recognition, they are more inclined to exceed expectations and diligently accomplish projects that will ultimately contribute to the company's success. According to Kahn's idea of involvement, individuals have the autonomy to determine the extent of bodily expression they want to include in their jobs. Kahn suggests that workers' levels of engagement vary in response to their particular job circumstances. The oscillations can be ascribed to multiple factors, including the manner in which management interacts with employees, sees them as peers, involves them in conversations and decision-making processes, and fosters collaborations between management and workers (Young [2018](#), Kahn [2015](#)). In later research, Alan Saks ([2006](#)) thoroughly examines the elements that impact employee engagement. Several elements that influence these include job characteristics, attitudes towards organizational support, perceptions of assistance from supervisors, appreciation and recognition, procedural fairness, and distributive justice. Employee engagement is influenced by job factors. Participation, conversely, enhances Organizational Citizenship Behavior (OCB), organizational commitment, and job happiness, while reducing the inclination to quit the company. Studies conducted by Anitha ([2014](#)), Saks ([2006](#)), and Maslach et al. ([2001](#)) provide evidence that increased employee engagement significantly reduces the likelihood of employees choosing to leave the firm. Engaged employees, as described by Dagher ([2015](#)), Burke et al. ([2009](#)), and Staples et al. ([1999](#)), exhibit enthusiasm, actively participate in tasks, and are driven to consistently enhance their performance. According to both Saks ([2006](#)), employees who have a personal and professional

commitment to their firm have a strong bond with their employer and are more inclined to exceed expectations in their work for the company. The study incorporated fourteen mapping indicators provided by various organizations, including Ghosh et al. ([2016](#)), Garg ([2017](#)), Anthony-McMann et al. ([2016](#)), Cooke et al. ([2016](#)), Bailey ([2015](#)), Bakker et al. ([2011](#)). The measurements were obtained from numerous global research initiatives. Below is a compilation of the fourteen indicators: Experiencing a sense of empowerment while working on assignments (EE3), actively engaging in meetings (EE5), regularly experiencing joy in work (EE1), being enthusiastic about doing chores (EE3), taking initiative in business events and activities (EE4), being diligent in completing tasks (EE2), and feeling empowered to perform well (EE1). Some examples of positive characteristics include: spreading positive business news (EE9), finding work activities motivating (EE7), feeling a strong sense of satisfaction after completing tasks (EE10), and appreciating one's role within the firm (EE8). Due to my intense focus, I frequently fail to perceive the passage of time while working on a project. No matter the level of difficulty, I am unable to muster the will to cease my efforts in working. There has been an abundance of recent written and scientific studies on the relationship between workplace stress and employee engagement. Management can enhance employee retention and engagement by implementing measures to mitigate workplace stress (Babakaus, 2017). Various studies have shown that work stress has a detrimental effect on employee engagement. This study is predicated on the premise that work-related stress exerts a significant impact on employee engagement. Extensive previous studies conducted globally have investigated and substantiated this concept.

Table 1

Demographic Respondents

Profile	Frequency	%
1. Gender		
Male	143	32.70
Female	307	69.30

Profile	Frequency	%
2. Age		
< 20 Years	23	5,90
21-25 Years	49	11,70
26-30 Years	44	10,60
31-35 Years	32	7,90
36-40 Years	60	14,20
41-45 Years	129	29,60
46-50 Years	60	14,20
> 50 Years	59	13,90
3. Service Years		
< 5 Years	83	19,30
5-10 Years	68	16,00
11-20 Years	170	38,70
> 20 Years	131	30,00
4. Working Area		
South Punjab	44	10,60
East Punjab	50	11,90
North Punjab	124	28,50
West Punjab	234	53,00
5. Work Location		
Branch	278	62,80
Sub Branch	172	39,20

Research Method

This research employs a quantitative methodology and utilizes the Smart PLS 3 analytic tool to analyze data using the Structural Equation Modeling Partial Least Squares (SEM PLS) method. The VB-SEM PLS approach was chosen for this inquiry because of its ability to be used without the need for assumptions regarding structural relationships. This approach can also be used to forecast the results of the inquiry. The 2013 research conducted by Hair and colleagues, [2011](#). In order to fully

comprehend the suggested model of the study, it is essential to examine the assumptions regarding the relationships between the variables.

Results and Discussion

The study's demographic analysis showed that most respondents were female, accounting for 306 (68.30%) of the total. They were aged between 41 and 45 years, with 128 (28.60%) falling into this age group. Additionally, 169 respondents had job experience ranging from 11 to 20 years.

Table 2

Loading Factor

Indicator	Loading Factor	Indicator	Loading Factor
WS 1	0,825	EE 3	0,840
WS 2	0,920	EE 4	0,859
WS 3	0,834	EE 5	0,813
WS 4	0,825	EE 6	0,728
WS 5	0,848	EE 7	0,788
WS 6	0,894	EE 8	0,816
WS 7	0,818	EE 9	0,803
WS 8	0,826	EE 10	0,768
WS 9	0,843	EE 11	0,819
WS 10	0,835	EE 12	0,823

Indicator	Loading Factor	Indicator	Loading Factor
WS 11	0,842	EE 13	0,756
EE 1	0,790	EE 14	0,783
EE 2	0,792		

37.70% of respondents worked in West Jakarta, with 233 (52.0%), whereas 277 (61.80%) lived in the Branch.

Table 3

Composite Reliability

Construct	Composite Reliability
Work Stress	0,966
Employee Engagement	0,962

Table 4

Cronbach's Alpha

Construct	Composite Reliability
Work Stress	0,961
Employee Engagement	0,958

Convergent validity values depend on the loading factors associated with each latent variable. Factor loading values above 0.70 are suggested, while values larger than 0.60 can still be utilized during model construction. A high composite reliability

score indicates that each indicator within the latent variable is coherent with the other indicators employed for its measurement. If the composite reliability criterion score is above 0.7, it signifies a high level of internal consistency for the variable.

Table 5

Average Variance Extracted

Construct	Composite Reliability
Work Stress	0,717
Employee Engagement	0,638

The job stress variable has a composite reliability rating of 0.95, and the employee engagement

variable has a value of 0.961. This indicates that the variable exhibits a high degree of consistency.

Table 6

R-Square

Construct	R-Square	R-Square Adjusted
Work Stress	0,224	0,223

Cronbach's Alpha assesses the internal consistency of indicators measuring latent variables. The external analysis results show Cronbach's Alpha scores of 0.960 for job stress and 0.956 for employee

engagement. Both of these criteria are considered highly reliable. The results indicate that each indicator exhibits a high level of consistency when measuring its hidden variables. The indicators

exhibit a variance exceeding 0.50, the ideal value for average variance extracted (AVE).

Table 7

Blindfolding

Construct	S SO	S SE	Q ² = (1- S SE/S SO)
Employee Engagement	6.273,000	5.481,180	0,127
Work Stress	4.929,000	4.929,000	

The latent construct yielded a higher value compared to the error. The analysis of variance (AVE) indicates that the AVE for the job stress variable is 0.716 and for the employee engagement variable is 0.637. The table presents the results of an internal analysis of the study model, indicating that

the R-square value for the job stress variable in relation to employee engagement is 0.223. The publication has a full explanation of these findings. The research indicates that work stress-related variables impact employee engagement by 22.3%, with the remaining 77.7% unaccounted for.

Table 8

Mean, STDEV, T-Values, P-Values

Construct	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
Employee Engagement	-0,474	-0,479	0,038	12,862	0,000

Integrates an extra variable into the study model. The Stone Geiser Value (Q2), a metric that assesses job stress and engagement, was derived from the data collected without prior knowledge, revealing a Q2 value of 0.126. The results indicating a positive value for the job stress variable imply its strong significance in predicting employee engagement variables. The estimated path coefficient of -0.473 suggests a negative association between job stress and employee engagement. An increase in stress levels at work is correlated with a decline in employee engagement. Table 10 displays the findings of the internal analysis of the study model, with a statistical T value of 12.861. The idea is substantiated by the fact that the number exceeds 1.96. The level of employee engagement in their work is directly correlated with their stress levels. The results of this study support the findings of earlier studies that have identified a negative relationship between work stress connected to clients and low levels of engagement and service quality among personnel in the banking industry.

Travis (2015) conducted prior research that identified an association between occupational stress and disengagement. According to Ahmed (2017), Eldor (2017), and Anthony McMann (2016), there is consensus that the mental and emotional well-being of employees has an influence on the situation. A study conducted by Mallika (2019) suggests that implementing regulations for wellness programs can potentially alleviate employee stress. This is due to a significant correlation observed between the presence of these programs and increased involvement among employees in the corporate setting. To address the decrease in employee engagement, Li et al. (2019) assert that managers and supervisors should provide unwavering support to each of their subordinates. Employees will exhibit greater commitment and concern, perceiving this as a manifestation of moral endorsement from higher authorities.

Conclusion

Throughout the process of transformation, there are swift alterations that can present potential hazards. The objective of this study was to increase the understanding of banking sector companies regarding these potential risks. The evaluation of the internal model resulted in an R-squared value of 0.223 for the model. Our analysis revealed that the latent variable of work stress explains 22.3% of the total influence on the employee engagement variable. The findings indicated that the degree of involvement is influenced by a variety of factors. The examination of the dependent variable, conducted with blindfolding (Q2), reveals that this model surpasses its competitors in terms of predictive relevance. The hypothesis evaluation results indicate a strong negative association between employee involvement and workplace stress. This is shown by the fact that the original hypothesis proposed at the start of the inquiry was accurate. To enhance employee engagement, bank

management should prioritize the establishment of a conducive work environment. Several effective solutions to address this issue involve reducing work hours, providing employees with increased appreciation for their diligent efforts, and offering unwavering support during the transition process. The following text will discuss the factors that may affect employee engagement during periods of substantial change. Factors such as leadership style, job happiness, work-related stress, corporate culture, and self-efficacy beliefs all contribute to the overall picture. It is advisable to carry out the survey at many branches of various officially recognized Indonesian banks. The group consisted of commercial, regional, government, and sharia banks, each with varying sample sizes. The ongoing study's findings have the potential to significantly influence the current digital transformation of the banking sector in Indonesia, resulting in an enhanced overall success of the process.

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