

The Impact of Occupational Stress on the Mental Health of Corporate Employees

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Background: Occupational stress represents a widespread global phenomenon with significant economic and health implications in both developing and developed countries. It is characterized as psychological, emotional and physical strain experienced by employees due to job demands, work environment and organizational culture. Occupational stress constitutes a gradual process where an individual's perception of work stressors leads to decline in physical and mental well-being, ultimately resulting in behavioral consequences such as decreased productivity, strained relationships and burnout. To determine the impact of occupational stress on mental health of corporate employees.

Method: A cross-sectional study was conducted using convenient sampling technique. The sample size was 186 participants. Data was collected from Faysal Bank, National Bank of Punjab and HBL to study the impact of occupational stress on mental health of corporate employees.

Results: The results demonstrate that bank workers experience high levels of occupational stress, which affects their mental well-being and general conduct at work. Significant work-related issues pertaining to workload and expectations are highlighted by the results, which show a mean score of 98.64 ± 8.47 for job satisfaction and 177.62 ± 25.36 for source of pressure. The high standard deviation indicates that participant perceptions of stress and coping mechanisms varied considerably. Notably, coping mechanisms demonstrated a modest score of 75.29 ± 12.05 , indicating that stress management techniques require improvement.

Conclusion: Occupational stress significantly affects mental health and behavior, leading to reduced satisfaction and potential burnout. Implementing targeted interventions, such as stress management training, role clarity, and work-life balance programs could help mitigate these impacts and improve overall well-being.

Keywords: Occupational stress, mental health, corporate employees.

Introduction

Occupational stress is generally recognized as a global phenomenon with significant economic and health consequences in both developing and developed countries. Occupational stress

represents a gradual process where an individual's perception of work stressors leads to gradual decline in physical and mental well-being, which ultimately results in severe

behavioral consequences, including decreased productivity, strained relationships and burnout.¹ Occupational stress encompasses psychological, emotional and physical strain experienced by employees due to their job demands, work environment and organizational culture.² The global prevalence of occupational stress, according to a systematic review of 22 studies from 10 countries, reported a pooled prevalence of occupational stress among bank employees ranging from 24.1% to 71.4%.³ The prevalence of occupational stress in the United States is 43.8%.⁴ According to previous literature, occupational stress in India is 61.4%,⁵ in China is 55.6%,⁶ and in Japan is 46.5%.⁷ The prevalence of occupational stress in Pakistan, according to "Occupational Stress among Bank Employees in Pakistan" published in the Journal of Pakistan Medical Association, indicates that 71.4% of bank employees experienced occupational stress.⁸

Stress is characterized as a shift in an individual's physical or mental condition brought about by circumstances (stressors) that present difficulty or danger. The body's long-term response to ongoing stress is called strain, which eventually returns to its natural state. Any situation or incident that triggers a stress reaction is referred to as a stressor. The body's longer-term response to chronic stress is called strain, while stress represents the physiological response to the stressor.⁹ A wide system of interconnected variables interact in a complex manner to produce workplace stress.

Occupational stress is addressed by numerous psychological theories and models. The Person-Environment Fit Model is comparatively comprehensive and evidently prioritizes the individual's subjective engagement with the environment. In attempting to comprehend the stress reaction, other models place greater emphasis on interactions with the workplace. According to this paradigm, a person's health is

greatly influenced by how well they fit within their work environment. Work settings should satisfy workers' requirements, knowledge, and skill potential, and employees' attitudes, skills, abilities, and resources must align with the demands of their jobs for healthy conditions to exist. Problems can arise from a lack of fit in any of these areas; the greater the disconnect (subjective or objective) between an individual and their environment, the more strain there will be when needs outweigh resources and expectations surpass capabilities. These pressures may be connected to health concerns, decreased output, and other workplace challenges. Defense strategies such as coping, reevaluating demands, and denial also function within the paradigm to lessen subjective mismatch.¹⁰

The Job Characteristics Model focuses on key components including skill variety, task identity, task significance, autonomy, and feedback. It is suggested that these traits result in critical psychological states of experienced responsibility, meaningfulness, and outcome awareness. It is hypothesized that either favorable or unfavorable job attributes result in mental states that influence cognition and behavior, such as motivation, job satisfaction, and absenteeism. Together with this model, the Job Diagnostic Survey was developed as a job analysis questionnaire that suggests important aspects of job redesign, including task combination, feedback method creation, and job enrichment.¹¹

The Job Demands-Resources Model suggests how strain develops due to imbalance between demands of one's job and resources available to cope with those demands.¹² This model addresses how job stress arises from the interplay between a worker and their work environment. Elements from the workplace, individual characteristics, and environmental factors contribute to stress accumulation. As it

happens due to the interaction between the worker and working conditions, differing views exist on the importance of worker characteristics and working conditions as causes of job stress.¹³ Generally, occupational stress arises from a mismatch between perception of effort and perception of reward, and/or low control over job demands. Job insecurity was associated with occupational stress as well as low social support at work.¹⁴

In business environments, occupational stress is caused by a complicated web of interrelated factors. Stress levels are greatly influenced by organizational issues such as poor communication, insufficient resources, and competing priorities. Workload demands, including extended work hours, strict deadlines, and overwhelming amounts of work, are also quite significant. Stress is increased by lack of control over one's job, insufficient autonomy, and

Limited decision-making power. Stress levels might rise as a result of hostile work environments brought about by interpersonal conflicts with supervisors, clients, or coworkers. Uncertainty and anxiety might result from imprecise expectations and role ambiguity. Stress is also exacerbated by concerns about career advancement and development, such as job insecurity and lack of growth opportunities. Stress can be increased by problems with work-life balance, such as juggling work and family obligations.

Work and personal life boundaries may become blurred due to technological pressures, such as the need for constant connectivity and immediate response to emails and messages. A culture of tension and fear can be developed by leadership styles that include authoritarian or unsupportive management. Uncertainty and stress can result from organizational changes, such as reorganizations, layoffs, or mergers.^{15, 16} To prevent occupational stress, the National

Institute for Occupational Safety and Health (NIOSH) provides general recommendations for organizational change: workload should be adjusted to employees' abilities; roles and responsibilities should be clearly defined; jobs should be meaningful, stimulating, and allow employees to use their abilities; interaction among employees should be encouraged; employee participation in decisions about tasks and job completion should be promoted; and open lines of communication regarding workplace issues should be established. The majority of stress management techniques concentrate on individual efforts to impart coping skills for stress reduction or management. Stress management techniques include biofeedback, deep breathing exercises, physical activity, meditation, progressive relaxation exercises, stress-inoculation training, and yoga. Stress coping skills include developing assertiveness, resolving conflicts, decision-making and problem-solving, defining priorities and goals, and managing time effectively.¹⁷

Methodology

Study Design

This was a cross-sectional study.

Study Duration

The duration of the study was 6 months after approval of the synopsis, with data collection taking place at a single point in time.

Study Setting

The study settings included HBL (Habib Bank Limited), National Bank of Punjab, and Faysal Bank.

Sampling Technique

Convenient sampling technique was used.

Sample Size

The sample size was 186, calculated using Epitool with 0.219 estimated true proportion,

0.09 desired precision, and 0.95 confidence level.

Sample Selection Criteria

Inclusion Criteria:

- Both genders were included in the study
- Individuals between 26 to 46 years of age
- At least 1 year in current position
- Full-time employees in banking sector

Exclusion Criteria:

- Part-time employees
- Temporary workers
- Employees on long-term leaves

Assessment Tool and Data Collection Procedure

The assessment tool used for this study was the Pressure Management Indicator (PMI) questionnaire. Eligible participants meeting the inclusion criteria were provided with clear information about the study. Informed consent was obtained from participants prior to data collection. Data was collected through questionnaire completion, with forms collected by hand or through online survey methods.

Pressure Management Indicator

The 120-item self-report PMI (Williams & Cooper, 1998; translated, modified, and validated for Romanian respondents by Adrian Brate, 2004) was the instrument used to analyze occupational stress. It was derived from the Occupational Stress Indicator (OSI). The PMI has been widely benchmarked, is standardized, valid, and reliable, and has been translated into numerous languages. It is intended to quantify all facets of occupational stress.

The outcome scales measure job satisfaction, organizational satisfaction, organizational security, organizational commitment, anxiety-depression, resilience, worry, physical symptoms, and exhaustion. The stressor scales cover pressure from workload, relationships, career development, managerial responsibility,

personal responsibility, home demands, and daily hassles. The moderator variables measure drive, impatience, control, decision latitude, and coping strategies including problem focus, life-work balance, and social support.

Data Analysis

Data was presented in tables and graphs and analyzed using appropriate statistical data analysis techniques through the Statistical Package for Social Sciences (SPSS) software version 26. Quantitative variables were presented as mean and standard deviation. Qualitative variables were presented as frequency and percentages.

Ethical Considerations

After attaining approval from the Institutional Review Board and study settings at Faysal Bank, National Bank of Punjab and HBL, individuals were selected based on inclusion and exclusion criteria, and informed consent was obtained from them. The objective and procedure were explained to every individual, and the required data using PMI was obtained.

Results

Demographic Characteristics

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	148	79.6
	Female	38	20.4
Job Title	Customer Care Services	24	12.9
	Accounts Department	162	87.1
Job Classification	Clerical/ Administrative	112	60.2
	Manual/Skilled Labor	60	32.3
	Middle Management/ Technical	11	5.9
	Senior Management/ Professional	3	1.6

The demographic distribution of participants indicated that the majority were male (79.6%),

while females constituted 20.4% of the sample. This reflects a gender imbalance among the respondents. Regarding job titles, most participants (87.1%) were employed in the accounts department, while a smaller proportion (12.9%) worked in customer care services. In terms of job classification, 60.2% of participants held clerical, administrative, or similar roles. A total of 32.3% were engaged in manual or skilled labor, while 5.9% were in middle management or technical roles. Only 1.6% of respondents held senior management or professional positions.

Work Hours Analysis

Table 2: Expected versus Actual Working Hours		
Work Hours Variable	Mean \pm SD	Range
Expected Weekly Work Hours	44.44 \pm 5.87	35-50
Actual Weekly Work Hours	53.06 \pm 10.17	40-75
Additional Hours Worked	8.62 \pm 8.45	0-25

The average number of hours participants were supposed to work in a typical week was 44.44 hours (SD = 5.87). However, the actual average number of hours worked was significantly higher at 53.06 hours (SD = 10.17), suggesting a substantial workload beyond the officially scheduled time.

Psychological and Organizational Assessment

Table-3: Employee Perceptions and Well-being Assessment			
Variable	Mean \pm SD	Range	Interpretation
You and Your Organization	98.64 \pm 8.47	57-114	Moderate-High
How You Feel About Your Job	47.05 \pm 6.09	30-60	Moderate
How You Feel or Behave	46.82 \pm 6.46	32-62	Moderate
Your Physical Health	46.83 \pm 4.64	38-58	Average
The Way You Behave Generally	63.97 \pm 10.44	40-85	Moderate

How You Interpret Events Around You	66.23 \pm 9.08	45-82	Moderate-High
Source of Pressure in Your Job	177.62 \pm 25.36	118-203	High
How You Cope with Pressure	75.29 \pm 12.05	53-95	Moderate

Employee perceptions and well-being were assessed across several psychological and organizational dimensions. The variable "You and Your Organization" demonstrated a mean score of 98.64 (SD = 8.47), indicating generally favorable attitudes toward the workplace and employer. The mean score for "How You Feel About Your Job" was 47.05 (SD = 6.09), reflecting a moderate level of job satisfaction among participants. A similar score was observed for "How You Feel or Behave" (M = 46.82, SD = 6.46), indicating relative consistency in emotional and behavioral responses in the workplace.

Participants reported a mean score of 46.83 (SD = 4.64) for physical health, suggesting average levels of physical well-being. Regarding "The Way You Behave Generally," the mean was 63.97 (SD = 10.44), reflecting stability in general behavioral tendencies. The variable "How You Interpret Events Around You" yielded a mean score of 66.23 (SD = 9.08), pointing to a moderately positive cognitive interpretation of workplace experiences. In terms of occupational stress, the reported mean for "Source of Pressure in Your Job" was relatively high at 177.62 (SD = 25.36). Despite this, participants appeared to manage stress with moderate efficacy, as demonstrated by the mean score of 75.29 (SD = 12.05) for "How You Cope with the Pressure You Experience."

Discussion

The study results highlight key findings regarding occupational stress and its effects on mental health. The general job satisfaction mean score of 98.64 \pm 8.47 indicates that most

employees maintain above-average feelings about their jobs. However, the range (57–114) demonstrates varied satisfaction levels among participants. The standard deviation of 8.47 reflects moderate dispersion from the mean, suggesting individual differences in job satisfaction perceptions. Behavioral indicators, as measured by "How You Feel or Behave" and "The Way You Behave Generally," demonstrated means around 46.82 ± 6.46 and 63.97 ± 10.44 respectively, indicating that employees exhibit moderate behavioral effects due to stress. The standard deviations suggest considerable variability among participants in their behavioral responses to workplace stressors. The interpretation of events mean score of 66.23 ± 9.08 demonstrates that stress affects how employees perceive and interpret workplace challenges. This cognitive component of stress response is crucial as it influences how individuals process and respond to potentially stressful situations. The sources of pressure mean score of 177.62 ± 25.36 reveals high stress originating from job demands, with a wide range (118–203) indicating diversity in stress experiences among participants. This finding is particularly significant as it suggests that workplace stressors are prevalent and varied across the banking sector. Coping mechanisms demonstrated a mean score of 75.29 ± 12.05 , suggesting that employees rely on moderate coping strategies. The range (53–95) implies that some individuals have weaker stress management tools available to them, which could contribute to differential stress outcomes.

These findings underscore significant variability in how stress affects mental health and coping abilities. A targeted approach to reduce pressure and enhance resilience, such as counseling and organizational support, could mitigate these impacts. The mean score of 98.64 and moderate standard deviation (8.47)

align with research demonstrating that job satisfaction is often impacted by occupational stress. Studies report that high stress levels lead to emotional exhaustion, directly correlating with decreased satisfaction and higher turnover intentions.^{18,19}

The substantial variability in event interpretation (mean 63.98, SD 10.44) suggests that stress influences cognitive flexibility. Earlier research indicates that stress hampers decision-making processes and increases the risk of burnout.²⁰ Coping mechanisms (mean 75.29) are moderately developed, mirroring prior findings where employees rely on social support and adaptive strategies.²¹

Conclusion

The results demonstrate that bank workers experience high levels of occupational stress, which significantly affects their mental well-being and general conduct at work. Significant stress issues related to workload and expectations are highlighted by the results, which show a mean score of 98.64 for job satisfaction and 177.63 for sources of pressure. The high standard deviations indicate that participants' perceptions of stress and coping mechanisms varied considerably. Notably, coping mechanisms demonstrated a modest score (mean: 75.29), indicating that stress management techniques require improvement.

These findings highlight the critical need for focused interventions to improve worker satisfaction and reduce stress in the corporate banking industry. Occupational stress significantly affects mental health and behavior, leading to reduced satisfaction and potential burnout. Implementing targeted interventions, such as stress management training, role clarity, and work-life balance programs, could help mitigate these impacts and improve mental well-being.

Organizations should consider developing comprehensive stress management programs that address both individual coping strategies and organizational factors contributing to workplace stress. Such programs should include regular stress assessments, employee support services, workload management strategies, and creation of supportive work environments that promote mental health and well-being.

Author Contributions

Laiba Ali: Data collection, drafting of the manuscript.

Khadija Shaukat: Conceptualization, study design, supervision, critical review.

Nudrat Fatima: Literature review, data collection.

Kashaf Saleem: Data analysis, interpretation of results.

Ramma Inam: Proofreading, editing, referencing, final approval of the manuscript.

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None.

Conflict of Interest

The authors declare no conflicts of interest in relation to this research study.

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None.

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