THE NON-LINEAR RELATIONSHIP BETWEEN EMPLOYEES′ PERFORMANCE AND WORK STRESSORS IN SAUDI BANKS

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ABSTRACT

*T*he objective of the study is to investigate the relationships between employees′ performance, workplace bullying, employees′ health, behavioral variable, and its resulting impact on work stressors under the legitimacy of inverted U-shaped work stressors-employees′ performance relationship in Saudi′s banking sector. The study evaluated four different groups of work stressors in relation to the employees′ performance i.e., stress -1 factors include disagreement & indecision, pressure on the job, job description conflict, and communications & comfort with supervisor; stress -2 factors include job-related health concerns, work overload stress, work under load stress, and boredom induced stress; stress -3 factors include problem of job security, time pressure, and job barrier stress; while total stress factor is the union of all the three stated stress factors. The ′inverted –U′ shaped methodology is tested with multiple regression techniques. The results show that workplace bullying is the strong predictor to influence all work stressors; employees′ health considerably reduces the stress -3 factor; behavioral variable has a positive relationship with the stress -1, stress -2 and with the total stress factors, while it has a negative relationship with the stress -3 factors. Employees′ experience significantly reduces stress -1 and total stress factor; employees′ education reduces stress -1 factor while employees′ salary considerably decreases stress -3 and total stress factor. This study has a unique standing adjacent to the previously available literature on the curvilinear relationship between stress and performance, which confirm the U-shaped relationship between work stressors and employees′ performance in Saudi′s banking sector.

Keywords: *Work stressors; employees′ performance; workplace bullying; employees′ health; behavioral variable; Demographic variables; Saudi′s banking sector.*
Jel Classification Code: *M10, M50.*

1.   Introduction

In Saudi Arabia, the prestigious Saudi Arabian Monetary Agency (SAMA) is authorized to give licensing to the banks, up till now there are 12 local banks and 12 foreign banks operate under the jurisdiction of Saudi Arabia.   The industrial and commercial bank of China although has received licensing to operate in a country, however, till date it has not start their operation. The National commercial bank has a largest asset reserves (around US$ 115.903 billion, in December, 2014) and one of the premier bank of Saudi Arabia, followed by Al Rajhi Bank (US$ 82.011 billion), Samba Financial Group (US$ 59.941 billion), Riyadh Bank (US$ 57.192 billion), Banque Saudi Fransi (US$ 50.312 billion), Saudi British Bank (US$ 50.001 billion), Arab National Bank (US$ 43.887 billion), Saudi Hollandi Bank (US$ 25.751 billion), Bank AlJazira (US$ 17.738 billion) etc (source: Relbanks, 2016).

The relationship between work stress and employees' performance under the legitimacy of inverted U-shaped hypothesis has grasp attention in the academic literature since last few decades. The rationale behind this hypothesis is that initially employees' performance associated with the higher work stress, while at the later stages of employees' maturity and experiences, stress reduces along with increase employees' performance. This hypothesis is certainly confirm the inverted U-shaped work stress-employees' performance relationship in organizational competitiveness. Edward and Cooper (1990) used person-environment fit approach to different stressors in military contexts and deduce the complex mathematical form for assessing the different forms of performance-demand relationship including negative linear, positive linear, non-linear, and curvilinear hypothesis and confined the substantial relationship between them. Later on, Westman and Eden (1996) adapted the same methodology of Edward and Cooper and found the negative and linear relationship between performance and demand in military contexts. Jerome and Williams (2000) confirmed the inverted U-shaped relationship between cognitive intensity and performance of professional bowlers; however, the study does not further confirm the multi-dimensional anxiety theory with different intensity scores. Hunter and Thatcher (2005) investigated the relationship between organizational commitment, job stress, work experience and employees' performance in banking sector and found that job stress leads to decrease employees' performance, which further impact on the level of commitment and work experience. Organizational commitment has a positive and significant association with the employees' performance when banks' employee had more job experience. The results conclude that human resource manager should have to be considered moderators role while devising strategies for evaluating work stress - employees' performance relationship in organizational settings. Kavanagh (2005) investigated the relationship between stress and performance in the military context and concluded that military personnel certainly feel physiological stress that somehow affected their task performance; however, consistent training, proper guidance, training etc may help them to cope with the physiological stressors. Podsakoff (2007) examined the linear and inverted U-shaped relationship between work stressors and employee's performance by collecting a sample of 164 employees' working in different insurance branches and found the linear relationship between hindrance stressors and challenge, and between employee's satisfaction and employee's strain, while it has a limited support for inverted U-shaped relationship between stressors and employee's performance. Tang et al. (2008) investigated the inverted U-shaped relationship between firm performance and entrepreneurial orientation in Chinese ventures firms and rejected the linear relationship as opposed to curvilinear relationship between them. Rosen et al. (2010) presented the updated literature and recommendations for different work stressors and job satisfaction and found the systematic linkages between them. Jamal (2011) investigated the relationship among work stressors, employee's performance, and organizational commitment in Multinational corporation that

actively worked both in Pakistan and Malaysia and assessed different hypothetical relationships between the variables in their country context including linear relationship, non-linear relationship, inverted U-shaped relationship and no relationship between job stressors and employee's performance in business contexts. The results support the negative linear relationship between job stress and performance with the mediating role of organizational commitment in both of the countries. Kakkos and Trivellas (2011) emphasized the linkages between work stressors, job performance and employees' motivation in Greece banking sector and found that employees' motivation subsequently decrease when work stressors influenced on employees' performance. Therefore, it is necessary for the human resource manager to develop a policy to reduce the strain of stress among the organizational employees that helpful to motivate employees in the banking sector. Goswami (2015) concluded that work stress has a detrimental impact on employees' health and well-being that further affected workplace productivity and organizational profits. The banking policies should be redesign in order to reduce psychological strain through proper training on time management and stress management. Azmi et al. (2016) investigated the relationship between work stressors and employee's performance of front-liners in a Malaysian shared service centre and concluded that overall work stress have a negative relationship with the employee's performance, while stress sub-counter parts including role ambiguity, role conflict, and inadequate resources have an indirect relationship, while workload have a direct relationship with the employee's performance. The above discussion confirms the strong relationship between work stressors and employees' performance in different business environment, therefore, the study proposed the following hypothesis for the study i.e.,

H1: There is a negative relationship between work stressors and employees' performance at the early stage of employee's working experience, while at the later stages of employees' mental and physical development, employees' performance will reduces the burden of work stressors.

This hypothesis indicates the viability of inverted U-shaped work stress-employees' performance relationship in Saudi's leading commercial banks.

Workplace bullying considered one of the most important predictor to influence occupational stress, employees' health and employees' behavior. Einarsen et al. (1994) derived the results from the comprehensive survey in organizational effectiveness by taking a large pool of 2215 employees and found that workplace bullying correlated with the low satisfaction with leadership, social climate, work control, and from role conflict. Einarsen (2000) further presented the holistic profile for work environment where the employees' received consistently offensive remarks, criticism, physical and /or personal abuse, threats etc that affected the employees' motivation, performance and health related costs. Mikkelsen and Einarsen (2002) examined the relationship between workplace bullying and health complaints in manufacturing companies and found that workplace bullying considerably increases the level of psychometric and physical health complaints under the moderating effect of self efficacy in the bullying-health relationship. Kivimäki et al. (2003) examined the prevalence of cardiovascular disease and depression by occurrence of workplace bullying and found that workplace bullying largely associated with the higher risk factors and depression among the 5432 hospital employees. The results conclude that prolonged workplace bullying have a severe affect on the cardiovascular disease and increase depression. Cooper et al. (2004) examined the negative consequences of bullying at workplace on employees' health; however, the results may vary with the difference in sexes and with different organizational settings. Kouvonen et al. (2005) investigated the relationship between work stressors and smoking intensity in 10 municipalities and 21 hospitals in Finland and found that there are 37309 female and 8881 male that have a prevalence of smoking at workplace. The study includes demographic variables for all adjustment in relation with the work stressors and smoking intensity to observe the robust inferences. The results of the study derive that among the higher prevalence

of smoking indicate the higher job strain and high job demands that need to be reduce for health perspectives. Hansen et al. (2006) investigated the relationship between workplace bullying, employees' health and psychological stress and found that workplace bullying affected employees' health and psychological stress, while the bullied respondents does not received any social support from their supervisors and coworkers, and have a greater symptoms of anxiety, depression, samotisation etc as compared to the nonbullied respondents. Qureshi et al. (2015) empirically investigated the relationship between mobbing, stress and employees' behavior by taking a sample of 450 employees from Pakistan's Higher Education Institutions and found that there is a positive and significant relationship between mobbing and stress that further lead to affect employees' behavior at workplace. Figueiredo-Ferraz et al. (2015) investigated the impact of workplace bullying on employees' depressive symptoms in a sample of 61 job centres with 372 Spanish employees working in the Valencian Community and found that workplace bullying have a considerable impact on increasing depressive symptoms among working employees with intellectual disabilities in a job centres. Picakciefe et al. (2015) investigated the relationship between level of mobbing, demographic variables and working conditions in the primary healthcare centre in the city of Magula and found the higher prevalence rate of mobbing in the primary healthcare workers, while married workers, experience and counterproductive behavior have a greater frequency in order to encountering the level of mobbing in healthcare centre. McDonald et al. (2015, p.26) concluded that, "…state legislatures and business managers should be proactive in safeguarding healthy work environments by enacting laws and employer policies that prohibit workplace bullying".

The above considerable discussion leads to the following hypothesis for the study i.e.,

H2: Workplace bullying will increase different work stressors with and without demographic factors.

H3: Employees' health and behavioral factors both will affect different work stressors with and without demographic factors.

H4: Demographic factors will be affected different work stressors in organizational competitiveness.

These hypothesis mainly driven by previous literature and have a confined role in order to evaluate work stress and employees' performance relationship in Saudi's leading commercial banks.

This study has a wider scope and it would contributed in the existing body of knowledge, as previous literatures are mostly ignore the importance of inverted U-shaped relationship between employee's performance and work related stressors with the demographic factors that deem desirable for sound policy implications in organizational settings. In addition, the study used further potential predictors of work – related stressors including workplace bullying, employee's health & behavioral factors, and distinct attributes of respondents' demographic characteristics that considerably affected the employee's performance in constraint business environment. Finally, the study borrowed the Kuznets (1955) inverted U-shaped growth-inequality theoretical framework, which are further modified and extended in line of Edwards and Cooper (1990) 'Peron-Environment fit approach to stress' to assess the curvilinear relationship between work stressors and employee's performance in Saudi's leading commercial banks.

The objective of the study is to examine the relationship between employee's performance, work –related stressors, workplace bullying, employee's health & behavioral factors, and demographic factors in Saudi's commercial banks. The more specific objectives are:

  i)   To validate the inverted U-shaped relationship between employee's performance and work –related stressors,

  ii)   To examine the relationship between workplace bullying and work –related stressors,

  iii)   To what extent have employee's health and behavioral factors affect work –related stressors, and

  iv)   To investigate the possible impact of demographic variables including gender, marital status, age,

experience, education, and respondents' income on work –related stressors.

These set of objectives are required extensive and through examination of different predictors that influence employee's performance and work –related stressors in Saudi banks.

2.   Methods

This study examine the relationship between work stressors, employees' performance, workplace bullying, employees' health, and behavioral factors in the context of Saudi banks due to their hefty assets holdings since last 5 years.

2.1.   Sample Selection

There are currently licensed 24 banks working in a country in which 12 banks are local banks, while 12 are foreign banks. This study selected top 15 Saudi banks due to their heavy assets holding since last 5 years. The primary purpose of this sample selection is to evaluate the valuable perceptions of the banks' employees regarding the work stress and its effect on their job performance.

2.2.   Sampling Technique: The study adopted non-probability sampling technique i.e., convenient sampling technique is used in this study in order to select the large banking audience to get the desired sample. The total 700 questionnaires distributed among the banks' employees and received 384 questionnaires dully filled. The response rate of the study was 54.8%. The banks details are as follows: The Saudi British Bank, Riyadh Bank, Saudi Hollandi Bank, Arab National Bank, Bank Al-Bilad, The National Commercial Bank, Banque Saudi Fransi, Samba Financial Group, Al Rajhi Bank, Bank AlJazira, Alinma Bank, Gulf International Bank, Emirates NBD, Muscat Bank, and BNP Paribas.

2.2.   Survey Instrument

This study used 55 items for work stressors, 17 questions for workplace bullying, 28 questions for employees' health, 9 questions for behavioral factor, and 9 questions for employees' performance. All the survey items were considered on a 5-point Likert scale ranging from 1- strongly disagree to 5- strongly agree.

2.2.1. *Work Stressors*

The total 55 items for work stressors divided in to four sub-groups i.e., 'stress -1' factor contain 20 items including four main stressors i.e., Disagreement & Indecision, Pressure on the Job, Job Description Conflict, and Communications & Comfort with Supervisor; 'stress -2' factor contain 20 items including four next main stressors i.e., Job Related Health Concerns, Work Overload Stress, Work Underload Stress, and Boredom Induced Stress; and 'stress -3' factor contain 15 items including last three main stressors i.e., Problem of Job Security, Time Pressure, and Job Barrier Stress. Each stressor have 5 questions, therefore, the total work stressor items are 55 in numbers. These stressors are borrowed from the work of Leka et al. (2003), Strahan et al. (2008), and Trivellas et al. (2013). The reliability is measured by Cronbach's alpha and the factor score of stress-1 is 0.818, for stress-2 factor is 0.799, for stress-3 factor is 0.801, and for total stress factor is 0.769. A sample item for stress-1 factors includes "Overloaded at work, unable to complete tasks during an average day'. A sample item for stress -2 factors includes "Can't consult with others on projects". A sample item for stress -3 factors includes "Fear of being laid off or fired".

2.2.2. Workplace Bullying

There are 17 items for workplace bullying borrowed from Iftikhar and Qureshi (2014), Giorgi (2010), and Asakura et al. (2008). Out of 17 items, 12 items represented personal bullying, while remaining 5 items represented work related bullying. The value of Cronbach's alpha is about 0.767. A sample item for workplace bullying includes "I am being humiliated or reticulated in connection with my work".

2.2.3. Employee's Health and behavioral factors

Employees' health expressed from 28 items, out of which 23 items related with the psychological health, while remaining 5 items with physical health. Behavioral factors including 9 items, out of which 4 items are related with hours of sleeping, while remaining 5 items associated with smoking/drug misuse. The items of employees' health and behavioral factors borrowed from Iftikhar and Qureshi (2014), and Asakura et al. (2008). The value of Cronbach's alpha for employee's health is about 0.874, while for behavioral factors is all about 0.576. A sample item for employee's health includes "I feel frequent anxiety". A sample item for behavioral factors include "Even if I want to sleep, I cannot sleep".

2.2.4. Employee's Performance

Finally, there are 9 items for employees' performance that borrowed from Brayfield and Rothe (1951) and Kim et al. (2014). The reliability value of employee's performance is comparatively higher than the other survey factor that's about 0.966. A sample item employee's performance includes "I find real enjoyment in my work".

2.3. Theoretical Framework

The stress and job performance fit accompanied with the different significant theories having different policy implications, at first instance, there are number of scholars that emphases the negative linear relationship between stress and performance in different business settings including Vroom (1964), Friend (1982), Jamal (1985), Westman and Eden (1991), Shaw et al. (2005), Zhang et al. (2014), Azmi et al. (2016) etc. There are other stream of literature available, which widely argued the findings of positive and linear relationship between stress and performance including Meglino (1977), Hatton et al. (1995), Janssen (2001), Chen et al. (2006), Bono et al. (2013), Lin et al. (2016) etc. The traces of inverted U-shaped stress-performance relationship have been found from the work of Seyle (1975) and McGrath (1976), both have a strong opinion regarding the curvilinear relationship between the twos. There are number of scholars that provoke the findings of Seyle and MacGrath including Srivastava & Krishna (1991), Jamal (1984), Vecchio, 2000 etc.

The study starts with the Edwards and Cooper's suggested curvilinear methodology in which stressors are the function of excessive demand and military personnel's performance i.e.,

$$Y = \beta_0 + \beta_1 P + \beta_2 E + \beta_3 P^2 + \beta_4 PE + \beta_5 E^2 + \varepsilon \tag{1}$$

Where, 'Y' indicates the stressors, 'P' indicates performance, 'E' indicates excessive demand, and ε is the error term.

Edwards and Cooper (1990) argued that if $\beta_1 < 0$ and $\beta_2 > 0$, then we may safely conclude 'negative linear' relationship between stressors and performance, while reverse is the case of 'positive linear'. In a similar way, if $\beta_3 > 0$, $\beta_4 < 0$, and $\beta_5 > 0$, we may confirm the inverted U-shaped relationship, while reverse is true for U-shaped relationship between stressors and performance in competitive environment.

This study, however, adapted the so called 'person-environment (P-E)" fit approach to stress with some adjustments, which we presented in subsequent equations i.e.,

$$Y = \beta_0 + \beta_1 P + \beta_2 P^2 + \beta_3 \lambda + \beta_4 D + \varepsilon \tag{2}$$

Where, 'Y' indicates work –related stressors, 'P' indicates employee's performance, λ indicates other explanatory variables (including workplace bullying, employees health, and behavioral factor), and 'D' indicates demographic variables.

Equation (2) is different from equation (1) in some respect i.e., firstly, explanatory variables other than performance are not taken in non-linear form (square form), as we intend to confirm only the stress-performance inverted U-shaped relationship. Secondly, we are not including interactive term of the explanatory variables, while we are adding demographic characteristics of the respondents that act as a control variable in an absolute form for the study. Third and finally, we follow the inverted U-shaped Kuznets (1955) framework, which presented the different forms of curvilinear relationship between the variables, although Kuznets proposed this framework for macroeconomic time series data, however, it would be equally qualified for validating the inverted U-shaped relationship for qualitative set of variables. Table 1 shows the different forms of functional relationship between stress and performance for ready reference.

Table 1: Different forms of expected relationships between stress and performance

Form of relationship	P	P^2	λ	D
Monotonic increasing	+	0	+/-	+/-
Monotonic decreasing	-	0	+/-	+/-
Inverted U-shaped relationship	+	-	+/-	+/-
U-shaped relationship	-	+	+/-	+/-
Flat relationship	0	0	+/-	+/-

Note: '+' indicates positive, '-'indicates negative and '0' indicates probability value is greater than 5%.

2.4.   Research Model

The following studies including Anderson (1976), Abramis (1994), Westman and Eden (1996), LePine et al. (2005), Hofmans et al. (2015) etc., used as a role model to develop a theoretical framework for this study with some little theoretical adjustments. We identified different work related stressors and its impact on employees' job performance in different organizational settings, however, this study has a unique standing in the bunch of available studies by incorporating square of job performance that would be helpful to quantitatively evaluate the possible inverted U-shaped relationship between work stressors and employees' performance. The study proposed the following quantitative expression for evaluating the plausible hypothesis of inverted U-shaped relationship between different work stressors and employees' job performance i.e.,

Stress- 1 Factors:

Stress -1 factor (Disagreement & Indecision+ Pressure on the Job+ Job Description Conflict+ Communications & Comfort with Supervisor) = *f*(Employees' performance, Square of performance, workplace bullying, health cost, Behavioral factors)   (3)

Stress- 2 Factors:

Stress -2 factor (Job Related Health Concerns+ Work Overload Stress+ Work Underload Stress+ Boredom Induced Stress) = *f*(Employees' performance, Square of performance, workplace bullying, health cost, Behavioral factors)   (4)

Stress- 3 Factors:

Stress -3 factor (Problem of Job Security+ Time Pressure+ Job Barrier Stress) = f(Employees' performance, Square of performance, workplace bullying, health cost, Behavioral factors)   (5)

Total Stress Factors:

Work Stress (Disagreement & Indecision+ Pressure on the Job+ Job Description Conflict+ Communications & Comfort with Supervisor+ Job Related Health Concerns+ Work Overload Stress+ Work Underload Stress+ Boredom Induced Stress+ Problem of Job Security+ Time Pressure+ Job Barrier Stress) = f(Employees' performance, Square of performance, workplace bullying, health cost, Behavioral factors)

(6)

In addition, the study used some demographic factors, which would serve as control variables for the study.

2.5.   Research Framework

Figure 1 show the research framework of the study where all the stated hypotheses have been shown with the prescribed variables with their *'a priori'* expectations.

Figure 1: Research Framework
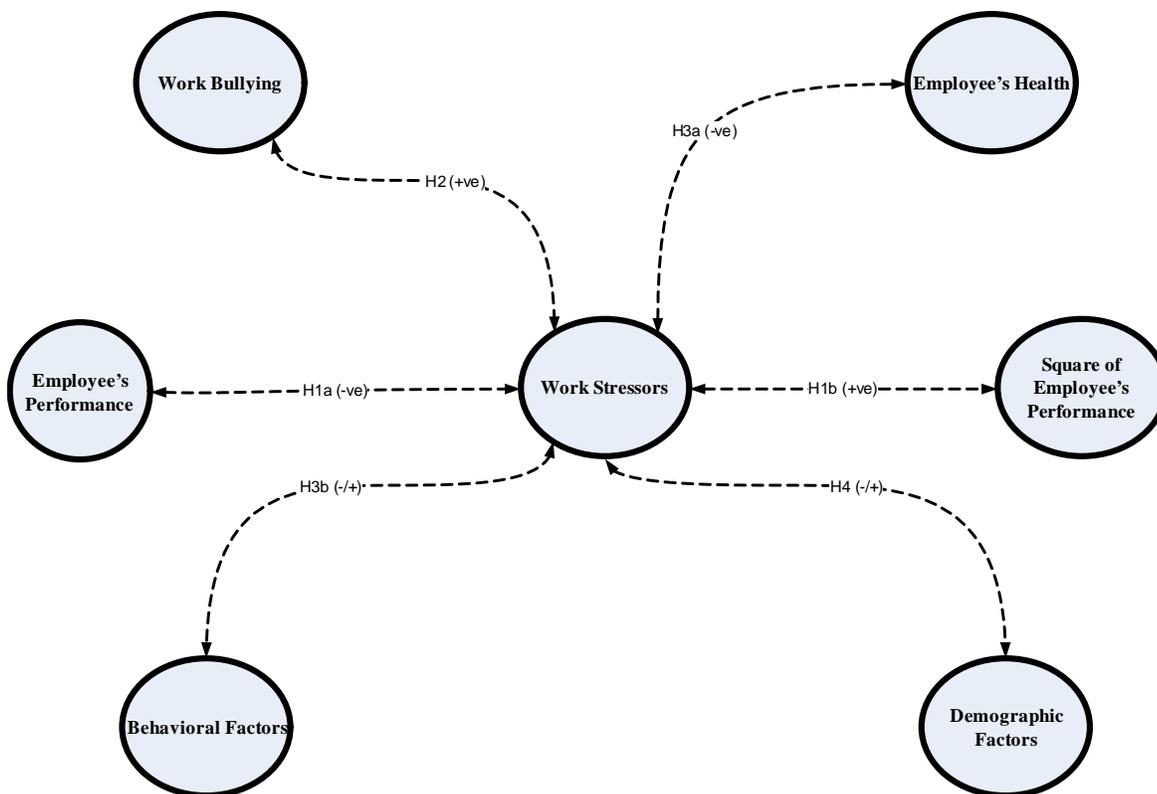
Source: Self Extract

Figure 1 shows the hypothesize relationship between the candidate variables, as it first instance employee's performance likely to have a negative effect on work stressors, while at the later stages of employee's maturity, work stressors would be considerably decline and confirm the inverted U-shaped relation between them. The study further hypothesize that there is a positive relationship between workplace bullying and work stressors, as workplace bullying considerably increases the work stressors which ultimately affected

the employee's performance. It is evident that employee's health played a major role to decrease work related stressors, while reverse may also happened when increases work related stressors badly affected the employee's performance. Behavioral factors are mostly associated with the employee's health and it has mixed impact on work stressors. Finally, demographic factors including gender, marital status, age, experience, education, and respondents' income have a disjoint impact on work related stressors in organizational settings.

3.   Results

Table 2 shows the demographic characteristics of the respondents, and the survey results reveal that out of 384 banks' employees, there are 78.9 percent (i.e., 303 employees) bankers were male, while 21.1% (i.e., 81) were female. The marital status of the banks' employees shows that around 81.8% (i.e., 314 employees) bankers were married, while remaining were single/bachelors. The maximum chunk of the banks' employees were in the age bracket of 35-39 years representing 29.2% of the total sample, followed by 101 (26.3%) employees, 72 (18.8%) employees, 51 (13.3%) employees, and 48 (12.5%) employees were in the age bracket of 40-44 years, 30-34 years, 45 years and above, and 25-29 employees respectively.

Table 2: Demographic Characteristics of the Banks' Employees

Demographic Survey	Frequency	Percent
Gender		
Male	303	78.9
Female	81	21.1
Marital Status		
Single/Bachelors	70	18.2
Married	314	81.8
Age		
25-29 years of age	48	12.5
30-34 years of age	72	18.8
35-39 years of age	112	29.2
40-44 years of age	101	26.3
45 years and above	51	13.3
Experience		
0-2 years of work experience	13	3.4
3-5 years of experience	43	11.2
6-8 years of experience	114	29.7
9-11 years of experience	153	39.8
more than 12 years of experience	61	15.9
Education		
Graduation	100	26
Masters	247	64.3
MS/M.Phil	29	7.6
Others	8	2.1
Salary		
SR 5000 - 10000	12	3.1
SR 10001 - 15000	95	24.7
SR – 15001-20000	152	39.6
More than SR 20000	125	32.5

The maximum sample of employees were experienced, as 39.8% (153 employees) having a 9-11 years of experience, followed by 6-8 years of experience of 29.7% (114 employees), more than 12 years of experience have a population of 61 employees (15.9%), 3-5 years of experience have 43 employees (11.2%), and only 13 employees (3.4%) have an experience in between 0-2 years. Banks' employees mostly have a 16 years masters degree i.e., 247 employees representing 64.3% of the total representative sample, while 100 employees (i.e., 26%) having a 14 years graduation degree, 29 employees (i.e., 7.6%) have a 18 years MS/M.Phil degree, while remaining 8 employees (i.e., 2.1%) have some other technical degrees. The salary structure of the employees largely fall in the range of SR15001-20000, i.e., 152 employees fall in the salary bracket that represent the 39.6% of total sample, followed by 125 employees (i.e., 32.5%) have a salary bracket of more than SR20000. There are 95 employees (i.e., 24.7%) received more than SR20000, while only 12 employees (i.e., 3.1%) fall in the salary range SR5000-10000.

Table 3 shows the descriptive statistics, relative Cronbach's alpha, principal component matrix, and confirmatory factor analysis. The survey statistics reveal that stress (total 55 items) have a mean score of 3.126 with the standard deviation of 0.270, while the relative Cronbach's Alpha value is 0.769 with the maximum factor loadings of 0.781. Workplace bullying has a mean value of 3.157 with the standard deviation of 0.444, having a relative Cronbach's alpha value of 0.767 and factor loading value is 0.817. Employees' health has a mean value of 3.040 with the standard deviation of 0.274. The relative Cronbach's alpha value is 0.874 with the factor loading value of 0.668.

Table 3: Descriptive Statistics, Relative Cronbach's alpha, Principal Component Matrix, and Confirmatory Factor Analysis

Constructs	Mean	Std. Deviation	Relative Cronbach's Alpha	Principal component matrix	Confirmatory Factor Analysis (CFA)
Stress	3.126	.270	0.769	0.781	Non-Normative Fit Index (NNFI) = 0.94
Bullying	3.157	.444	0.767	0.817	Normative Fit Index (NFI) =0.91
Health	3.040	.274	0.874	0.668	Comparative Fit Index (CFI) = 0.93
Behavioral factor	3.217	.697	0.576 [a]	0.379	Root Mean Square Error of Approximation (RMSEA)= 0.07
Performance	3.011	.512	0.966	0.425	
Square of Performance	9.331	3.165	--------	--------	

Note: Relative Cronbach's Alpha is calculated by Cronbach's Alpha if item deleted relative to the total Cronbach's Alpha. [a] shows Cronbach's Alpha value rather than relative value.

The behavioral factor has a Cronbach's alpha value of 0.576 with the factor loading of 0.379. The mean value is 3.217 with the standard deviation of 0.697. Employees' performance has a mean value of 3.011 with the standard deviation value of 0.512, have a relative Cronbach's alpha value is 0.966 with the factor loading of 0.425. The square of performance has a mean value of 9.331 with the standard deviation of 3.165. The measurement model fit is measured by confirmatory factor analysis (CFA) including different diagnostic tests including NFI, NNFI, CFI, and RMSEA. The results indicate that the prescribed diagnostic tests for model fit are according to the desired range; therefore, the model fitness is empirically accepted. These statistics would facilitate to understand the employees' perception towards the specific constructs and valuable inputs to cope from the unfavorable working conditions. Table 4 shows the results of functional relationships between work stressors and employees' performance in Saudi banks.

Table 4: Multiple Regression Analysis for Work Stressors and Job Performance

Variables	Dependent variable: Stress -1			Dependent variable: Stress -2			Dependent variable: Stress -3			Dependent variable: Total Stress		
Constant	2.497*	2.972*	4.200*	2.072*	2.379*	4.115*	2.229*	2.225*	4.291*	2.269*	2.553*	4.194*
Performance	-0.429	-0.543	-0.902	-0.632	-0.669	-0.912	-0.057	-0.086	-1.152**	-0.569	-0.651	-1.331**
Performance ^{2}	0.441	0.546	0.970***	0.799	0.831	1.156**	0.015	0.044	1.178**	0.652	0.728	1.507*
Workplace bullying	0.246*	0.246*	--------	0.267*	0.274*	--------	0.798*	0.799*	--------	0.546*	0.550*	--------
Health	0.016	0.022	--------	0.085	0.093***	--------	-0.198*	-0.184*	--------	-0.016	-0.004	--------
Behavioral variable	0.212*	0.204*	--------	0.217*	0.203*	--------	-0.071***	-0.084**	--------	0.192*	0.176*	--------
Control variables												
Gender	------	-0.005	0.023	------	-0.036	-0.004	------	-0.006	0.018	------	-0.024	0.014
Marital Status	------	-0.013	-0.026	------	-0.065	-0.077	------	0.034	0.044	------	-0.030	-0.039
Age	------	0.019	0.083	------	0.009	0.081	------	0.045	0.112**	------	0.030	0.123**
Experience	------	-0.145*	-0.162*	------	-0.068	-0.092	------	0.008	-0.010	------	-0.101**	-0.129**
Education	------	-0.092***	-0.099***	------	0.041	0.032	------	-0.001	-0.038	------	-0.019	-0.041
Salary	------	-0.082	-0.066	------	-0.057	-0.025	------	-0.089**	-0.018	------	-0.101**	-0.050
Statistical Tests												
R-squared	0.126	0.161	0.053	0.224	0.241	0.093	0.522	0.532	0.026	0.381	0.404	0.080
Adjusted R-squared	0.155	0.136	0.033	0.214	0.218	0.073	0.516	0.518	0.005	0.373	0.386	0.060
F-statistics	10.922*	6.470*	2.610*	21.821*	10.719*	4.779*	82.624*	38.464*	1.227	46.620*	22.915*	4.051*

Note: *, **, and *** indicates significance level at 1%, 5% and 10% respectively.

The results show that workplace bullying and behavioral variables (including hours of sleeping and smoking/drug misuse) are the strong predictors to influence employees' stress -1 factors (including Disagreement & Indecision, Pressure on the Job, Job Description Conflict, and Communications & Comfort with Supervisor), while incorporating demographic variables, both the employees' salary and work experience significantly reduces the stress -1 factors in Saudi banks. Workplace bullying and behavioral factors exhibit the strong determinants to influence employees' stress -2 factors (Job Related Health Concerns, Work Overload Stress, Work Underload Stress, and Boredom Induced Stress), while incorporating demographic variables, employees' health significantly associated with the stress -2 factors in the organizational competitiveness. Workplace bullying in stress -3 factors (i.e., Problem of Job Security, Time Pressure and Job Barrier Stress) still be the significant predictor, however, employees' health and behavioral variables significantly reduces the employees' work stress. Employees' salary further shared the burden of stress -3 factors and significantly reduces stress factors in the banking sector. Finally, the study examine the relationship between total stress factor (including stress -1, stress -2 and stress -3 factors) and employees' job performance and found that workplace and behavioral variable have a strong and positive influence in order to increase employees' stress, while employees' experience and salary significantly reduces the employees' stress in organizational competitiveness. Hauge et al. (2007) concluded that stressful and poor working environment substantiate to rise workplace bullying in organizational settings. In another study of Hauge et al. (2010) argued that bullying is the potential social stressor that have a considerable impact on employees' anxiety and depression, while for employees' job performance, organizational costs and turnover intention, bullying shows a more modest relationship with these organizational factors. Johnson et al. (2005) argued that high emotional employees' are the chief causal factor for high stressful job and this emotional factor drastically effect on the job performance, psychological well being and physical health. Agervold and Mikkelsen (2004) highlighted the role of management style that either directly and/or indirectly associated with the higher bullying, which further creates psychological stress and anxiety on bullied employees' rather than non-bullied employees. Rajalakshmi and Gomathi (2015) concluded that workplace bullying is associated with the work stress and individual stress, as bullying greatly increases the stress level of the employees in an organization.

The results of the study fail to explain the inverted U-shaped relationship between work stressors and employees' performance under the premises of workplace bullying, employees' health, and behavioral factor, while it shows the no/flat relationship between work stressors and employees' performance in the Saudi banks. The study further examine the relationship between work stressors and employees' performance without consider workplace bullying, health cost and behavioral factor to confine the results in a more systematic way. The results confirm the U-shaped relationship between stress -3 factors and employees' performance, and between total stress factor and employees' performance, while for stress –1 and stress – 2 factor, this result is evaporated, as after some maturity period, employees' job performance rises along with the increase employees' stress factors in banking sector. Employees' age confirm that stress factors increases along with the increase in the employees' age, while employees' experience and education considerably reduces the work stress among the employees' of Saudi banks. The results of the study although rejected the possibility of inverted U-shaped relationship between different work stressors and employees' performance, however, demographic variables have a constructive role in order to confine their possible impact on work stressors in the absence of bullying, employees' health and behavioral factor.

The study has limitations and based on certain assumptions that should be relaxed on due course of time. Firstly, the study is firm bounded, as we collected the data only from professional bankers, therefore, for more generalized results, future research may carried out on different firm's specific with different business environment. Secondly, the sample size may further enhance for more robust precision of results. Third and finally, the data collected for this research is cross-sectional, which should be conducted on longitudinal based surveys for sound policy conclusions.

4. Conclusions

The relationship between work stress and employees' performance considered be the one of the foremost debate in academic arena, however, there is surprisingly a mixed result been exist in different organizational settings. The inverted U-shaped work stress –employees' performance relationship been evaluated in this study for examining the possible conjunction between different work stressors, employees' performance, workplace bullying, employees' health, and behavioral variable in the context of Saudi banks. The results confirm the U-shaped relationship between work stress and employees' performance in the absence of workplace bullying, employees' health, and behavioral variables, however, this result is evaporated while using these variables. Bullying is the most potent factor to cause work stressors, while employees' health and behavioral variable have a direct and /or indirect relationship with the different work stressors. Demographic variables have a confined impact on work stressors in an organizational competitiveness.

Thus, the overall results drawn the following policy conclusions i.e., workplace bullying is a significant predictor to influenced different work stressors, therefore, the policy should be formulated in a way to reduce workplace bullying by substantially increases employees' education, employees' income, and work experience that would enlightened the intellect of the employees' to address workplace bullying in organizational settings. Employees' health and behavioral factors are significantly associated with the different work stressors, however, both respond and treated differently with the work stressors. There is a need to address the health and behavioral factors that would helpful to reduce the strain of stress among the organizational employees'. The relationship between work stressors and employees' performance required more thorough investigation, as the studied results indicate the no/flat relationship between work stressors and employees' performance under the premises of workplace bullying, employees' health and behavioral variable, while, there is a U-shaped relationship between them by assuming constant these factors in a next regression apparatus. The policies should be developed to empower the employees by coping different work stressors, and it could be possible, if and only if, there should be managed workplace bullying in organizational competitiveness.

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