FACTORS AFFECTING JOB STRESS AND IMPACT OF STRESS ON ABSENTEEISM: A STUDY ON THE BANKING SECTOR IN BANGLADESH

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Abstract
The purpose of the study is to explore the factors affecting stress and the impact of stress on absenteeism in the public and private banking sector in Bangladesh. An attempt was also made to investigate how stress is related to absenteeism. The number of samples was 272. With help of the structured questionnaire data was collected. The research applied the confidence interval, univariate, bivariate, multivariate analysis and t-test analysis for analyzing the collected data. It is found that the degree of stress is high in this sector, and stress factors (workload, role characteristics, time pressure & deadline and non-work pressure) are positively related to employee absenteeism. Whereas it has also found that, stress level is almost same for male and female employees in the banking sector. This study is advantageous to human resource practitioners and managers in developing workplace strategies and in improving positive workplace outcomes from the workplace by reducing stress.

Keywords: Stress, workload, employee, bank, absenteeism

Introduction
Human resources play a vital role on the organizational performance, vis-à-vis, and the organizational performance also depends on humans (Felício et al., 2014). But employees are unable to perform best because of stress which is becoming a challenging issue for the organizations. Various reasons work behind employees’ stress (Kundaragi & Kadakol, 2015). Though there is no work without stress (Dhankar, 2015). Basically, employees working in the financial sector, exposed to great stress at work (Renukamurthy, 2017). In the banking sector, stress is becoming a major issue and matter of concern not only for employees but also for the organization (Jayashree, 2010) because stressors make people absent from the workplace (Brunner et al., 2019). Some factors are working behind the scenes as stress, and those factors are addressed as stressors (Akrani, 2011). However, stressors have an impact on absenteeism because of work-family issues (Kodagoda, 2010) and health-related issues (Malamardi et al., 2015) in the employees of the bank.

Stress is becoming a part and parcel of day-to-day life, and it is omnipresent and unavoidable in our lives (Emmanuel & Collins, 2016). In the case of stress, it affects people

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not only mentally but also physically (Kundaragi & Kadakol, 2015). During the time of investigation, it has been found that occupational stress in the banking sector is because of work overload, time management, feeling of inequality, job difficulty, lack of role authority, lack of acceptability and support, impatient customers, and stress due to technical problems. These various attributes are influenced by organizational stress (Jayashree, 2010). Yahaya et al. (2010) stressed out that occupational stress makes employees unsatisfied because it hurts employees to build the perception that they are intentionally leaving and absent from the workplace. Moreover, work stress has also linked with the performance (Islam et al., 2019). Managers in the organization faces high work stress (Islam et al., 2017). Along with this, nurses in the hospital also face occupational stress (Islam et al., 2021).

Rizwan et al. (2014) pointed out the stress-related factors, and those are: role conflict, role ambiguity, work overload, and work-family conflict. Akrani (2011) has mentioned thirteen causes of work-related stress, and those are concern for career, role ambiguity and conflict, rotating work shifts, occupational demands, work overload and under load, lack of participation in decision making, and social support, poor working conditions, absence of group cohesiveness, conflict in interpersonal and intergroup, and changes in the organization. Along with this Ahmed et al. (2017) pointed out some factors that contribute to job stress in the garments sector in Bangladesh. Consequently, stress has an impact on psychological health. Those are addressed like anxiety, fatigue, and depression, while headaches and gastrointestinal problems (Beehr & Newman, 1978). As a result of stress, employees lose their ability to carry out tasks, and it has a great impact not only on the working environment but also on the personal lives of employees (Sayeed, 1985).

The relationship between stress and absenteeism has been the most concerning issue in the organization (Al Zadjali & Ibrahim, 2021). Stress impacts on the performance of the employee, quality of work, absenteeism, and turnover. Most of the stress related work is based on the banking sector (Al Zadjali & Ibrahim, 2021). Hendrix et al. (1994) conducted a study that was based on the stress-related factors and emphasized the effect of stress on gender. It is also obvious that stress factors vary for gender. In one study, Stevenson and Harper (2006) showed that women are facing more stress in the workplace.

This paper also illustrates the various stress-related theories. Many research studies have been conducted on the relationship between stress and absenteeism through different number of variables (four to five). This research illustrates the relationship between stressors (5 factors that are causing stress) and absenteeism on the public and private banks in Bangladesh. There is no such work available that broadly explains the degree of absenteeism in the organization between males and females because of stress. Therefore, the study is trying to find out the factors which affect stress and the impact of stress on absenteeism in the banking industry in Bangladesh. These also show the relationship between stressors and absenteeism. Finally, this study found the differences in opinion between males and females regarding absenteeism.

**Theory and Literature Review**

**Stress**

In 1936, the stress concept was first introduced by Hans Selye. People have defined stress in different ways. Ismail et al. (2009) defined that "stress" originates the Latin word "stingere", which indicates hardships. Stress is defined as "the pressure, force, or strain exerted upon a material object or person which resists these forces and attempts to maintain its original state" (Selye, 1956). People face stress when they move to the other side of something that is contradictory, especially to the external environment (Rizwan et al., 2014). Stress is the reaction of people and it is not wanted because it creates severe pressure upon them. Many
key factors are working behind this, such as the work environment, workload, management support, etc. Workplace stress affects employees both physically and mentally (Logan & Ganster, 2005). Bashir & Ismail (2010) listed out eleven elements which are known as antecedents of stress, and those are- overloads, role ambiguity and conflict, responsibility, insufficient feedback, current episodic events, innovation, fast technological change, career development, participation, organizational environment, and structure.

Factors of Stress
Some factors are considered as most responsible for causing stress; these are workload, role characteristics, rotating work shifts, time pressure, and deadlines and non-work pressure.

1. Workload
Work Overload: Work overload occurs when it goes beyond the employees’ capacity because of too much work (Margolis et al., 1974). In the banking sector, employees have to work excessive hours, which creates an overload. It is a source of stress. When employees take a small number of days off, it takes the immediate impact of other staff and it creates a workload (Bermingham, 2013). Work overload can be of two types (Bruggen, 2015). These are as follows:

Qualitative Work Overload: Qualitative work overload occurs when the job is complicated in nature and employees are unable to perform because it sometimes goes beyond their capacity.

Quantitative Work Overload: Quantitative work overload occurs when employees are under pressure to manage time. It means that employees need to perform many activities in a prescribed time. So, maintenance of time is a severe issue.

Role Overload: Bacharach et al., (1990) defined role overload as employees' need to complete a task within a specified timeframe, and the organization's demand that employees must complete the task effectively. The result of role overload turns into frustration and anger for the employee (Marini et al., 1995).

2. Role Characteristics
Role conflict is regarded as a stressor which occurs in the workplace when there is a conflict between personal values and job responsibilities, and it does not know what is done by them because work is not clearly defined. So, the irrational role is performed, and the expectations of roles vary from organization to organization (Van Sell et al., 1981). An individual has to fulfill the demands of supervisors and subordinates, though the demands are contradictory (Caplan and Jones, 1975).

Dyer & Quine (1998) explain that role ambiguity exists when an employee has an absence of information about work role, how the requirements of the works can be fulfilled, and a lack of available guidance to ensure that the role is being performed successfully. Jackson & Schuler (1985) illustrate that role ambiguity produces negative outcomes that reduce the confidence of employees and create a sense of anxiety, hopelessness, and depression.

Role stress is the combination of role ambiguity and conflict, and there is doubtfulness about authority, duties, how the work is to be done, whom to report, and the importance of the role which is carried by the employees (Hartline & Ferrell, 1996). Role stress differ from job, person, and situation. When the person is not satisfied with what they do, then they are not interested to do the task in the office, though the role stress has small consequences of the employees for instance habit (Boles et al., 2003).
3. Rotating Work Shift
Different work shifts create stress, and most of the employees want to work the morning shift rather than the night shift. It creates a problem when employees need to adjust their timing. It affects not only the personal lives but also the family lives of the employees (Akrani, 2011). Rotating work shifts happen mostly in the IT sector (Labidi et al., 2014). It creates conflicting constraints. The occurrence of conflicts is stressful and it hampers productivity. Work nature is a major determinant of employees’ absences. Earlier studies show the absenteeism rate is higher when shifting is remaining in the industrial sector (Awan, 2013).

4. Time Pressure and Deadline
Bank employees are facing stress because they need to complete their work within a specific date and time, and also for long working hours. That is why an employee is unable to perform better (Svenson & Maule, 1993). The UK-based study indicated that a large portion of workers was unhappy because of the culture of the organization indicates to work overtime, workload, and have the pressure of attending meetings for the attainment of production targets and deadlines (Townley, 2000).

5. Non-Work Pressure
Stress happens because of family conflicts, life changes (divorce of husband or wife, illness of family members, death of a spouse or child, and so on (Cunradi et al., 2005). A family problem at home increases when work and family issues contradict each other because both are interrelated and interdependent and it affects the quality of life of employees (Sarantakos, 1996). Russo & Vitaliano (1995) mentioned that employees face a stressful situation in the workplace that turns into either chronic stress at home or other major life stressors. Workplace stressor creates chronic stress or following this stress is in connection with other major life stressors and it turns into employee absenteeism from the workplace.

Stress as a Factor of Absenteeism
The term "absenteeism" originates from the Latin word "absentia" (Mashonganyika, 2004). "Absenteeism occurs when an employee fails to report for the scheduled work (Schappi, 1988)". Nicholson (1993) argues that work-life factors and personal factors are responsible for workplace absenteeism, and this is taken into account in the organization when it creates complexity.

CIPD (Charter Institute of Personnel and Development, 2016), mentioned one of the most common reasons for an employee's absence for the long term, because of stress-related matters. Stress occurs when an employee's behavioral, psychological, and physiological responses are not reaching an equilibrium point, as a result of unfulfilled demand and tension (Palmer S, 1989).

Petrus and Kleiner (2003) described the importance of stress in our day-to-day life but it becomes risky when an employee faces a higher level of stress and its effect on individuals' daily activities. Based on the study, it has been found that stress in the workplace can be harmful and various factors accompany it:

1. To allow employees little control over a job because an employee does not know how the job is to perform while the employees' task is a demanding role in the organization.
2. The working environment is unsafe.
Table 1. Stress related theories

<table>
<thead>
<tr>
<th>Theory</th>
<th>Summery</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Exchange Theory</td>
<td>Social exchange theory is used to understand the behavior of individuals in the workplace (Homans, 1958), where prevailing is the ongoing relationship with the social network that generates the employee’s responsibility in the workplace (Richard &amp; Emerson, 1976).</td>
</tr>
<tr>
<td>Job Demand-Control Model (DCM)</td>
<td>Karasek (1979) mentioned that stress comes during the time of the learning process. In the case of job stress, it occurs when the expectations of the work are high and employees are not able to control the job.</td>
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<tr>
<td>Cognitive Theory</td>
<td>Cox (1987) mentioned the process of stress. Here, he also mentioned that when a person is in a stressful situation, then psychological changes occur in a human being.</td>
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<tr>
<td>Conservation of Resources</td>
<td>The main reason for stress is tension and a gap exists between what is done and expected. Hobfoll (1989) stated that resources for a job are connected with the working structure, organizational offering, task structures, and interpersonal relationships.</td>
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<tr>
<td>Job Characteristics Theory</td>
<td>Ganster and Schaubroeck (1991) pointed out that stressors indirectly affect human health and that there is a relationship between emotional and psychological responses and experiences at work.</td>
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<tr>
<td>The Cybernetic Theory</td>
<td>The sequential situation is taken into account between stress and stressor (Cummings and Cooper, 1998).</td>
</tr>
<tr>
<td>Role Stressors</td>
<td>Jex &amp; Thomas (2003) pointed out the role stressors, for instance, role ambiguity, role overload, and role conflict, and they are used as an indicator of the behavior of the employee.</td>
</tr>
<tr>
<td>Control Theory</td>
<td>Spector (1998) illustrates the control theory, which indicates that people don’t have the power to maintain their workload, enjoy independence, and schedule for work.</td>
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<tr>
<td>Family Stress</td>
<td>Patterson (2002) illustrates the family stress theory from the perspective of family resilience.</td>
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<tr>
<td>Leader-Member Exchange</td>
<td>The idea is based on social exchange and making a role. With the help of the Leader-member exchange theory, this shows the relationship with stress in the workplace, where the involvement of job and role conflict plays the mediating role (Lawrence &amp; Kacmar, 2012).</td>
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<tr>
<td>Minority Stress</td>
<td>Mayer (2003) introduced the minority of stressors that have a noticeable impact on health, especially the mental health and wellbeing of those people.</td>
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<tr>
<td>Person–Environment Fit</td>
<td>Based on the person-environment fit theory, stress does not only come from the environment and the person, rather it depends on the fitness of the worker within the characteristics of work and worker (French &amp; Kahn, 2013).</td>
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</tbody>
</table>
According to the CIPD HR practices in Ireland 2019 survey, 54% of respondents believe that stress is increasing, 44% believe that stress is a critical factor that leads to absenteeism in the organization, 20% of the organization claims that absenteeism is increasing in the last 12 months, 28% of respondents believe that ineffective management or leadership is also responsible for absenteeism, and 38% of employees believe that absenteeism is increasing.

**Stress related illness which may cause absenteeism**

Selye (1956) is known as the "father of stress research." He made a study of specific disease symptoms and signs. The patients had common things like that they don’t have an appetite, they look tired, they are losing weight, and they have no mood to go to work. These symptoms expressed that they are just being sick. Stress-related illness happens because of negative stress or distress and it can affect the absenteeism of the workforce (Olofsson et al., 2003). Adams (1987) suggested that absenteeism was tied to stress-related illnesses in about 70% of the employees.

Work stress is linked with health related outcomes (Steinisch et al., 2013). Along with this job stress is associated with mental health of the employees (Rahman, 1989). The stressful situation happens when an employee realizes that he has been facing pressure because of handling more responsibility than their recognition and handling this responsibility for a longer period without any interval so it impacts employees' mental, physical health and behavior (Health & Safety Executive, 2001). IBEC (2011) reported that the main cause of employee short absences in the organization was minor illness. Symptoms of minor illnesses include colds, migraines, flu, headaches, and stomach upset (Kinman, 2019). Harvey and Nicholson (1999) also said that minor illness influences absence.

**Proposed Research Model**

This model is illustrated on the basis of recent literature and is to deal with stress-related variables and absenteeism (Kim & Garman, 2003). The earlier research indicates that role stress is the reason for role conflict (Jackson & Schuler, 1985), and quantitative workload (Siswanto et al., 2019). The extra organizational variables are depicted as directly affecting life stress. In the previous research, it has pointed out that life stress comes from the family and spouse relationship (Frone et al., 1991) and financial problems (Greenberg & Valletutti, 1980). In a particular study, it has found that poor family-spouse relationships generally form marital difficulty, and because of that women are basically suffering from one side depression (Hendrix et al., 1994). Hill & Trist (1955) first suggested work-related stress results in absenteeism.

Earlier studies show that where shifts are practiced, a high rate of absenteeism is observed in the industrial sector (Kleiven et al., 1998). According to Rose (2003) time itself creates stress for the employees. The family problem at home increases the lack of matching of work-family issues because both are interrelated and interdependent that affects the quality of life of employees (Sarantakos, 1996).

Personal life stress sometimes comes from the unsettled demand of the environment, for instance, divorce, illness, and the death of family members (Aldwin, 2018). Rahe (1974) found that people who face high stress in the workplace are more illness prone than low-stress people. Johnson & Sarason (1979) mentioned that people face life stress because of diabetes, cardiac problems, pregnancy complications, birth complications, and tuberculosis. Workload, rotating work shifts, time pressure, and the deadline imposed by job stress (Akrani, 2011). The combination of both job stress and life stress makes the employee ill, which sometimes forces employees to be absent in the organization (Figure 1).
With the help of research model the study represents some hypothesis

H₁ Role Characteristics has an impact on absenteeism.
H₂ Workload has an impact on absenteeism.
H₃ Rotating Work Shift has an impact on absenteeism.
H₄ Time Pressure & Deadline has an impact on absenteeism.
H₅ Non-Work Pressure has an impact on absenteeism.
H₆ Gender differences have an impact on being absent from the workplace.

**Figure 1. Conceptual Research Model**

**Methodology**
The study is quantitative in nature and descriptive research design where structured questionnaires have been used to fulfill the objectives of the research. The target population of the study is public and private banks in Bangladesh. According to CEIC (Census and Economic Information Center), they enlisted 1,807,784 employees working in the banking sector in Bangladesh (Ceicdata.com, 2018). A convenience sampling technique is used to select the sample of the respondents. Data are collected from people who are conveniently available (Sekaran & Bougie, 2019). For determination of sample size Kotrlik & Higgins (2001) formula was used.

\[
n = \left[ \frac{z^2 \times p(1-p)}{e^2} \right] \times N
\]

The sample size is considered to be 272 for this survey on the basis of sample size formula. The questionnaire survey method is used for primary data collection. Data has been collected from different public and private bank employees in Dhaka and Khulna, Bangladesh.

To design the questionnaire, five-point Likert scale is used. The first section is used to collect the demographic information of the employees. The second section has six (6) different parts, designed with forty-seven statements. In order to measure the concept, pre-established items have been used. Five items are used to measure the workload, ten items are used to measure the role characteristics (Rizzo et al., 1970), nine items are used to illustrate the rotating work shift (Doty, 2011), four items measure time pressure and deadline

(Matteson and Ivancevich's, 1987), fourteen items to assess the non-work pressure that results from non-work pressure (Stephens and Sommer, 1996). Five items are used to measure the absenteeism of bank employees (Wongchanwuth, 2009).

In analyzing the data Statistical Package for Social Sciences software 16.0 is used. Descriptive, inferential, and T-test analysis have been implemented on the data. Inferential analysis is used at the latter stage to identify correlation and regression among the variables and indicators.

Data Analysis and Findings
The reliability value of the data set is 0.804 which is above the suggested value of 0.70 and it is marked as good (Tavakol & Dennick, 2011). So it is cleared by the value shown by Cronbach's Alpha is the data used for this research is reliable (Table 2).

Table 2. Convergent validity indicators

<table>
<thead>
<tr>
<th>Workload Inter-Item Correlation Matrix</th>
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<tbody>
<tr>
<td>WL1</td>
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<td>WL1</td>
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<td>WL2</td>
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<td>WL3</td>
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<td>WL4</td>
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<td>WL5</td>
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<table>
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<tr>
<th>Role characteristics Inter-Item Correlation Matrix</th>
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<tbody>
<tr>
<td>RC1</td>
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<td>RC1</td>
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<td>RC2</td>
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<td>RC3</td>
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<td>RC4</td>
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<tr>
<td>RC5</td>
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<table>
<thead>
<tr>
<th>Time pressure and deadline Inter-Item Correlation Matrix</th>
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<tbody>
<tr>
<td>TP1</td>
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<tr>
<td>TP1</td>
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<td>TP2</td>
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<td>TP3</td>
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<td>TP4</td>
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<table>
<thead>
<tr>
<th>Rotating work shift Inter-Item Correlation Matrix</th>
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<tbody>
<tr>
<td>RW1</td>
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<tr>
<td>RW1</td>
</tr>
<tr>
<td>RW2</td>
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<tr>
<td>RW3</td>
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</tbody>
</table>

Carlson and Herdman (2012) convergent validity indicates that the indicators which is supposed to measure the identical construct and represents that which is related to each other. In this case correlation coefficient value is remaining between -1 to +1 which indicates positive or negative correlation.
In the case of discriminate validity test to test correlations exits from 0.0 to 1.0. These variables are low correlation with each other means so there is a good discriminate validity (Zaiţ & Bertea, 2011).

**Table 3.** Discriminate validity indicators

<table>
<thead>
<tr>
<th>Items</th>
<th>Workload</th>
<th>Role Characteristics</th>
<th>Rotating work shift</th>
<th>Time pressure and deadline</th>
<th>Non-work pressure</th>
<th>Absenteeism</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workload</td>
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<tr>
<td>Role Characteristics</td>
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<tr>
<td>Rotating work shift</td>
<td>.282</td>
<td>.23</td>
<td>.23</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time pressure &amp; deadline</td>
<td>.405</td>
<td>.249</td>
<td>.486</td>
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<tr>
<td>Non-work pressure</td>
<td>.495</td>
<td>.249</td>
<td>.486</td>
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<td>.607</td>
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<tr>
<td>Absenteeism</td>
<td>.285</td>
<td>.276</td>
<td>.489</td>
<td>.571</td>
<td>.485</td>
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</table>

* Correlation is significant at the 0.05 level (2-tailed).

**Univariate Analysis and Findings**

Univariate Analysis is descriptive in nature and data is illustrated in frequency and percentage.

**Table 4.** Univariate analysis of factor affecting stress

<table>
<thead>
<tr>
<th>Variables</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workload</td>
<td>3.67</td>
<td>.57</td>
</tr>
<tr>
<td>Role Characteristics</td>
<td>3.77</td>
<td>.56</td>
</tr>
<tr>
<td>Rotating work shift</td>
<td>2.97</td>
<td>.83</td>
</tr>
<tr>
<td>Time Pressure and Deadline</td>
<td>3.35</td>
<td>.66</td>
</tr>
<tr>
<td>No work Pressure</td>
<td>3.46</td>
<td>.65</td>
</tr>
<tr>
<td>Absenteeism</td>
<td>3.63</td>
<td>.75</td>
</tr>
</tbody>
</table>

**Workload:** The mean workload is 3.67 (Table 4) which refer to the average number of respondents are agreeing about this matter. The standard deviation is .57 which means that the dispersion of respondents’ answers is .59 above or below the mean.

**Role characteristics:** The mean of role characteristics is 3.8 which refer to the average respondents agreeing about this matter. The standard deviation is .56 which means that the dispersion of respondents’ answers is .56 above or below the mean.

**Rotating work shift:** The mean of rotating work shift is 2.97 which refer to that average respondents are neutral about this matter. The standard deviation is .83 which means that the dispersion of respondents’ answers is .83 above or below the mean.

**Time pressure and deadline:** The mean of time pressure and the deadline is 3.35 which refer to that average respondents are neutral about this matter. The standard deviation is .66 which means that the dispersion of respondents’ answers is .66 above or below the mean.
Non-work pressure: The mean of non-work pressure is 3.46 which refers to that average respondents are neutral about this matter. The standard deviation is .65 which means that the dispersion of respondents’ answers is .65 above or below the mean.

Absenteeism: The mean of absenteeism is 3.63 which refers to the average number of respondents who agree about this matter. The standard deviation is .75 which means that the dispersion of respondents’ answers is .75 above or below the mean.

Bivariate Analysis and findings
The correlation between workload and absenteeism is 0.510, which indicates a moderately positive relationship within variables (Table 5). The correlation between role characteristics and absenteeism is 0.466, which indicates a weak positive relationship. The correlation between rotating work shift and absenteeism is 0.376, which indicates a weak positive relationship. The correlation between time pressure and deadline with absenteeism is 0.571, which indicates that there is a moderate positive relationship. The results show that the correlation between non-work pressures and absenteeism is 0.485 that is a weak positive relationship. The correlation coefficient is strategically significant when the value is less than 0.001. In this case, the P-value of all the factors (workload, role characteristics, rotating work shift, time pressure, and deadline, and non-work pressure) with absenteeism is significant at 0.000. So all are strategically significant (Table 5).

Table 5. Correlation between workload, role characteristics, rotating work shift, time pressure and deadlines, and non-work pressure with absenteeism

<table>
<thead>
<tr>
<th></th>
<th>Workload Correlation</th>
<th>Role Characteristics Correlation</th>
<th>Rotating work shift Correlation</th>
<th>Time pressure and deadline Correlation</th>
<th>Non-work pressure Correlation</th>
<th>Absenteeism Correlation</th>
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<tbody>
<tr>
<td>Workload</td>
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<tr>
<td>Role Characteristics</td>
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<tr>
<td>Rotating work shift</td>
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<td>.376**</td>
<td>.571**</td>
<td>.485**</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td>.000</td>
<td></td>
</tr>
</tbody>
</table>

*Correlation is significant at the 0.05 level (2-tailed)

Multivariate Analysis and Findings
A multivariate data analysis technique is used to analyze more than one variable, and this analysis is known as regression analysis.
Table 6 shows that R square is 0.487, meaning that the predictor factors of stress can explain 48.7% of absenteeism.

**Table 6. Model summery**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.705</td>
<td>.496</td>
<td>.487</td>
<td>.53947</td>
</tr>
</tbody>
</table>

*Predictors: (Constant), Workload, Role characteristics, Rotating work shift, Time pressure and deadline, Non-work pressure.*

**Dependent Variable: Absenteeism**

The regression results (Table 7) of this study indicates a significant positive relationship between workload and absenteeism, with an estimated value of 0.238 and (p 0.0001). According to these findings, workload accounts for 23.8% of absenteeism, followed by time pressure and deadline (27.2%), workload (23.8%), non-work pressure (16%), rotating work shift (2.9%). Workload in relation to employee absenteeism is .000, explaining that when a unit raise in workload would lead to an increase in employee absenteeism by a factor of 4.525.

**Table 7. Impact of stress on absenteeism by linear regression model**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Std. Error</th>
<th>Standardized Coefficients</th>
<th>t value</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>-.720</td>
<td>.286</td>
<td></td>
<td>-2.519</td>
<td>.012</td>
</tr>
<tr>
<td>Workload</td>
<td>.317</td>
<td>.070</td>
<td>.238</td>
<td>4.525</td>
<td>.000</td>
</tr>
<tr>
<td>Role Characteristics</td>
<td>.379</td>
<td>.062</td>
<td>.282</td>
<td>6.070</td>
<td>.000</td>
</tr>
<tr>
<td>Rotating work shift</td>
<td>.026</td>
<td>.048</td>
<td>.029</td>
<td>.546</td>
<td>.586</td>
</tr>
<tr>
<td>Time Pressure and Deadline</td>
<td>.310</td>
<td>.070</td>
<td>.272</td>
<td>4.438</td>
<td>.000</td>
</tr>
<tr>
<td>Non-work Pressure</td>
<td>.186</td>
<td>.068</td>
<td>.160</td>
<td>2.743</td>
<td>.006</td>
</tr>
</tbody>
</table>

The regression results of this study reveal a significant positive relationship between the role characteristics and absenteeism, with an estimated value of 0.282 and (p 0.0001). Based on the results, role characteristics contribute 28.2% to absenteeism, followed by Time pressure and deadlines (27.2%), Workload (23.8%), Non-work pressure (16%), and Rotating work shift (2.9%). Role characteristics in relation to employee absenteeism is .000, explaining that when a unit raises in role characteristics would lead to an increase in employee absenteeism by a factor of 6.070.

The regression results of this study showed no relation between rotating work shift and absenteeism, with an estimated value of 0.029 and p 0.586. Based on the analysis, a rotating work shift contributes 2.9% to absenteeism. Rotating work shift in relation to employee absenteeism is .000, explaining that when a unit raises in time pressure and deadlines would lead to an increase in employee absenteeism by .546.

The regression results of this study reveal a significant positive relationship between time pressure and deadline with absenteeism. The estimated value is.272 and (p 0.0001). From these results, time pressure and deadlines contribute 27.2% to absenteeism. Time pressure and deadlines in relation to employee absenteeism is .000, explaining that when a unit raises in time pressure and deadlines would lead to an increase in employee absenteeism by 4.438.

The regression results reveal a significant positive relationship between non-work pressure and absenteeism. The estimated value is.160 and (p 0.000). In this result, non-work pressure contributes to 27.2% absenteeism. The non-work pressure in relation to employee
absenteeism is .000, explaining that when a unit raises in non-work pressure would lead to an increase in employee absenteeism by 2.743.

**Gender differences in absenteeism**
To find out any gender differences based on the dimension of the employee absent from the workplace, an independent t-test with a significance level of 0.05 was used in this study.

**Table 8. Impact of gender on absenteeism**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>t value</th>
<th>P Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee absent from the workplace</td>
<td>Male 192</td>
<td>1.4583</td>
<td>.49956</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Female 80</td>
<td>1.5375</td>
<td>.50174</td>
<td>1.189</td>
<td>.235</td>
</tr>
</tbody>
</table>

Table 8 represented that the employees were absent from the workplace, and no gender differences were observed. When the P-value is less than 0.05 then indicates that the null hypothesis is not rejected. It indicates that male and female employees are facing absenteeism in the banking sector. The results are explored to validate H₆.

**Conclusion**
This prospective study is to explore the stress factors and the impact of stressors on absenteeism and found strategically significant relation to illness. Stress factors (workload, role characteristics, rotating work shift, time pressure, and deadlines) are positively related to employee absenteeism. There are no differences in the perception of gender on the matter of absence from the workplace. Therefore, the findings of this study support all hypotheses. The study is helpful for the banking sector of Bangladesh in tracking the stress factors and providing guidelines for managers to minimize stress. Managerial implications help the organization to minimize stress, therefore, senior management attitudes should be positive in this matter. If the authority uses job analysis data, the authority can identify the critical points in the workflow and can take effective measures to smooth the work activities. The study findings suggest that future research could be on the same topic but with a wider scope, such as covering other industries like telecommunications, university teachers, and multinational companies.

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**References**


