

The Relationship between Work Stressors and Work Performance of Banking Employees: The Moderating Effect of Social Support and Leisure

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Abstract

Objective: This study aims to identify the influence of work stressors on work performance and the moderating role of social support and leisure in the influence of work stressors on work performance.

Design/Methods/Approach: The study respondents were employees who work in various banks. Data was collected using a convenience sampling method by distributing questionnaires through Google Forms. The collected data were analyzed using SEM-AMOS.

Findings: This study found that work stressors negatively affect work performance. Social support can be a coping used by individuals to reduce the negative impact of work stressors on work performance. The findings of this study indicate that social support significantly moderates the effect of work stressors on work performance. However, unlike expectations, leisure does not significantly moderate the effect of work stressors on work performance.

Originality: Unlike other studies, this research considers the role of two coping strategies, i.e., social support and leisure, as moderators of the relationship between work stressors and work performance among bank employees. Existing studies still show inconsistent results regarding the relationship between work stressors and work performance and the moderating role of social support in the relationship between the two. Leisure is also rarely investigated as a moderator of the relationship between the two, especially in the context of employees who work in the bank.

Practical/Policy implication: The findings of this study show the importance of companies and managers recognizing employee conditions that indicate a work stressor. They also need to identify what factors are a source of stress. As a form of concern for employees and their work performance, companies and managers need to consider strengthening social support and leisure, which can reduce the negative response of employees to work pressure.

Keywords: Work stressors, Work performance, Social support, Leisure, Banking

JEL Classification: M540



DOI: <https://doi.org/10.20473/jmtt.v16i3.44445>

Received: March 28, 2023; Revised: August 7, 2023; Accepted: August 15, 2023; Available online: December 22, 2023

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I. Introduction

Employees often experience stress caused by work pressure, new technology demands, and competition (Chaudhary & Lodhwal, 2017; Iso-Ahola & Park, 1996; Dartey-Baah et al., 2020). This issue is particularly significant in service businesses like banking, where employees must represent their companies and satisfy customers (Kashif et al., 2017). Several previous studies have found that employees in the banking industry experience high stress (Dartey-Baah et al., 2020). Stress at work can be caused by work stressors (Dartey-Baah et al., 2020).

Work stressors can refer to the physical, social, emotional, and organizational aspects of a job that require a person's physical and mental effort (Xia et al., 2022). Factors considered drivers of stress include work overload, role conflict, role ambiguity, problems in interpersonal relationships, organizational structure, and work climate (Naoum et al., 2018). The transactional stress theory argues that individual behavior can depend on how they assess their environment, namely job demands and the resources they have (Dartey-Baah et al., 2020). Individuals who perceive high work demand or adverse working conditions but have few resources are more prone to negative behavior (Dartey-Baah et al., 2020; Wu et al., 2019). Applying this theory can differ across sectors of work and industry (Dartey-Baah et al., 2020). Even though employees working in banks may be prone to experiencing stress, there have been few studies investigating the work stress of bank employees (i.e., tellers) (Dartey-Baah et al., 2020). Due to the importance of the role of employees, especially front liners, it is necessary to identify work stressors and their outcomes for employees who work in banks.

Studies on the effects of work stressors on its outcomes have yet to show consistent results (Hon et al., 2013). It is likewise regarding the impact of work stressors on work performance. Work stressors (i.e., role ambiguity and role conflict) significantly harm the performance of hotel employees (Akgunduz, 2015) and the quality of lecturer work (Yousefi & Abdullah, 2019). Jha et al. (2017) also found the negative effect of work stressors (i.e., role overload) on the quality of work of frontline employees at banks. However, several studies found different results. Harris and Fleming (2017) found that work stressors (i.e., role ambiguity) negatively affect hospital employees' performance but do not significantly affect the performance of bank employees. Work stressors (i.e., work demand, relationship, and role) were also found to have no significant effect on the performance of social service employees (Grasiaswaty & Handayani, 2020). Due to the inconsistency of these results, it is necessary to investigate mechanisms that can explain the effect of work stressors on performance, for example, by considering moderating variables (Gilboa et al., 2008; Grasiaswaty & Handayani, 2020). The relationship between the two may depend on certain factors, such as social support and leisure.

Social support and leisure are essential coping mechanisms for stress (Iso-Ahola & Park, 1996). Several studies have investigated the moderating role of both in the relationship between work stressors and their outcomes. Social support is a crucial resource for resisting the effects of stressors (Tu et al., 2021) and is found to weaken the harmful effects of work stressors on the job engagement of employees who work in restaurants (Yousaf et al., 2020). However, Arnold et al. (2018) found that social support exacerbated the effects of organizational stressors on athlete performance. Furthermore, Joudrey and Wallace (2009) found that social support does not moderate the effect of job demand (which can be a work stressor) on lawyer depression. Therefore, social support still needs to be investigated to determine whether it can be a factor that weakens the negative effect of work stressors on the outcome, namely work performance.

Leisure is said to be an effective coping (Joudrey & Wallace, 2009). Several studies have identified the role of leisure as a moderator. Leisure weakened the positive effect of job demand (Joudrey & Wallace, 2009) and burnout (Cheng et al., 2018). However, there are still rare studies investigating the moderating role of leisure in the relationship between work stressors and work performance, especially among bank employees.

Based on the transactional stress theory, this study aims to identify the effect of work stressors on the work performance of employees who work at banks in Surabaya. In addition, this study analyzes the moderating effect of social support and leisure on the relationship between work stressors and work performance. Our research has contributed in a few ways. First, our study enriched our understanding of the application of transaction theory in terms of how work stressors affect the work performance of employees working at banks which has yet to receive much attention in previous research. Second, we offer moderation variables as a mechanism to explain the relationship between work stressors and employee performance. By doing so, we attempt to address the contradictory findings of earlier research regarding the connection between the two. Furthermore, our study enriches our understanding of the role of social support as a moderating effect, which in previous studies still showed inconsistent results. Finally, our studies take into account the moderation role of leisure. By doing this, we enrich the literature on the role of leisure as a moderating factor between work stressors and worker performance, which remains understudied.

This study manage the rest of the article as follows: subsequent section explains literature reviews and hypothesis development. Next are the method section, followed by the section on results and the discussion. Last, we close this article by presenting our conclusions.

2. Literature Review and Hypotheses Development

2.1. Work Stressors

A stressor is a condition or event that triggers a reaction (Dartey-Baah et al., 2020). Conditions regarding specific contexts that can cause stress, such as work, can be called work stressors (Xia et al., 2022). Work stressors are emotional, physical, and organizational aspects of a job that require effort to be expended physically or psychologically (Xia et al., 2022) and have unpleasant consequences (Kronenwett & Rigotti, 2022). Furthermore, work stressors also refer to factors in the work environment that can make individuals have reactions that are potentially detrimental or damaging (Beehr et al., 2000). Factors that can become work stressors include job characteristics (e.g., amount, time constraints, and responsibilities), role in the organization (e.g., role ambiguity, role conflict), interpersonal relationships (e.g., colleagues, supervisors, friends, or family), structure/climate (Naoum et al., 2018), and organizational factors that can interfere with job completion (e.g., inadequate equipment, inaccurate information) (Rosen et al., 2010), and organizational style (e.g., unfair salary systems and companies that do not respond well to employee performance) (Wu et al., 2018).

2.2. Work Performance

Work performance is employee behavior related to organizational goals (Rosen et al., 2010) and work aspects that contribute to creating organizational products (Mohd Nasurdin et al., 2020). Research on work performance can refer to in-role or task performance, which is how well employees carry out their tasks according to their job descriptions (Christian et al., 2011; Williams & Anderson, 1991). Work performance is the main factor in achieving job goals (Lin et al., 2022). Wallace et al. (2009) call this task performance, i.e., activities related to job descriptions carried out by individuals, a part of role-based performance. Individuals with high work performance can be shown by completing tasks on time and following the rules, carrying out the responsibilities and tasks required of their work (Williams & Anderson, 1991).

2.3 The Relationship between Work Stressors and Work Performance

Individuals' reactions to stressors can take the form of behavior (Dartey-Baah et al., 2020) and harm themselves and the organization (Rosen et al., 2010). Stressors can weaken individuals' ability to overcome them so that they can reduce work performance (Wu et al., 2019). Referring to the transactional stress theory, the results of individuals' assessments of their environment will affect their reactions and produce certain work-related outcomes (Liu, 2019). Furthermore, individuals' assessment of their environment (e.g., job demand) that is considered threatening and reduces their resources may harm their performance (Kronenwett & Rigotti, 2022; Wu et al., 2019). Employees who experience work demands and unpleasant situations may experience fatigue, draining their energy (Liu, 2019). As a consequence, their performance has decreased (Liu, 2019).

Several studies have found that increasing work stressors reduce work performance (Akgunduz, 2015; Harris & Fleming, 2017; Jha et al., 2017; Nopbrima et al., 2023; Yousefi & Abdullah, 2019). Akgunduz (2015) found that work stressors (i.e., role conflict, role ambiguity, and role overload) reduce employees' performance in hotels. Role ambiguity has a negative effect on work performance in the hospital context (Harris & Fleming, 2017) and in universities (Yousefi & Abdullah, 2019). The study of Nopbrima et al. (2023) also found that work stressors reduce employees' work performance in a tax service office. Furthermore, Jha et al. (2017) found that work stressors reduce the work quality of bank employees. Thus, this study proposes that work stressors can reduce the performance of bank employees.

H1: Work stressors have a negative effect on work performance

2.4 The Moderating Role of Social Support and Leisure

Referring to the transactional stress theory, individuals will assess whether the available resources can lead to the desired outcome (Richter, 2011). If individuals appraise that the available resources are more than the stressful situations they face and can successfully become coping strategies, the negative effect of stressors can be reduced (Richter, 2011). Coping is a way individuals deal with stress sources (Richter, 2011). Coping strategies include problem-focused and emotion-focused coping (Dillard, 2019). In problem-focused coping, individuals think about and find alternative solutions and change their stressful situations (Kleiber et al., 2002). One way individuals can do this is to get social support (Richter, 2011). Meanwhile, emotion-focused coping is carried out to control emotions due to stressors without changing the stressor situation (Kleiber et al., 2002). In this type of coping, individuals try to avoid thinking about stressful situations (Kleiber et al., 2002), for example, by doing leisure activities (Qian et al., 2018).

Social support is an individual's perception of love, care, and respect from others, such as supervisors and coworkers, making them feel valuable and belonging to others (Yousaf et al., 2020). Individuals need help, attention, and respect from supervisors and coworkers to achieve their goals at work (Yousaf et al., 2020). This support from others can be emotional (e.g., providing reassurance), instrumental (e.g., assistance or solutions), and informational (e.g., providing advice) (Warner et al., 2011). With the increasing availability of social support, individuals can obtain valuable

information and assistance to deal with and solve problems that press them. Social support can be a key resource for resisting the effects of stressors (Chiu et al., 2015).

Consistent with transactional stress theory, social support can be a coping that helps individuals reduce appraisal that they are facing or experiencing threatening events or situations (Arnold et al., 2018). With social support, individuals may perceive that they have control over and overcome the pressures they face (Arnold et al., 2018). Consequently, social support can buffer detrimental effects (Arnold et al., 2018). Having other people, for example, supervisors and coworkers, who can calm/reduce anxiety, provide solutions to problems, and help alleviate work-related problems are likely to help them better deal with existing pressure and focus on getting work done.

Social support can attenuate the harmful effects of work stressors on work outcomes. For example, Tu et al. (2021) found that work stressors reduced the negative effect of work stressors on work engagement. Social support reduces the negative effect of role overload on interpersonal deviance (Chiu et al., 2015). In addition, a study by Yousaf et al. (2020) showed that social support moderates the relationship between occupational stressors and turnover intention. Furthermore, employees with more social support will be able to reduce the harmful effects of stressors (Beehr et al., 2000), such as decreased work performance (Chiu et al., 2015). Thus, the more individuals get social support, the more they can reduce negative responses to stressful situations. As a result, high social support can weaken the adverse effects of work stressors on work performance.

H2: Social support moderates the negative effect of work stressors on work performance such that the effect is weakened when social support is high than low.

Leisure is an activity carried out by individuals to free themselves from work responsibilities that may restore and give joy to them (Joudrey & Wallace, 2009). Individuals are involved in leisure by carrying out different activities that are chosen according to their wishes and can add to their resources (Joudrey & Wallace, 2009). Furthermore, leisure is a way individuals escape stressors and relieve them (Trenberth et al., 1999). These activities involve physical strength, such as swimming and walking, or do not involve physical strength, such as watching television, reading books, and listening to music (Joudrey & Wallace, 2009). Leisure includes recreational activities, running hobbies, and releasing tension (Dong, 2020). Individuals' participation in leisure can reduce anxiety and increase positive mood, happiness, and life satisfaction (Haworth & Lewis, 2005).

Based on transactional stress theory, individuals assess the situation, the adequacy of resources, and the extent to which they can carry out their coping strategies to reduce their emotional experiences due to their stress (Dillard, 2019). Leisure is a coping resource (Haworth & Lewis, 2005). Individuals who experience stress due to various pressures can freely choose leisure activities that make them feel in control (Iwasaki et al., 2001). Furthermore, leisure activities help individuals break away from routine and shift focus from weaknesses to strengths and weaknesses (Denovan & Macaskill, 2017). Consequently, by engaging in this activity, individuals may have positive emotions (Denovan & Macaskill, 2017). These positive emotions are needed to deal with stress (Denovan & Macaskill, 2017) and provide enthusiasm, hope, and inspiration (Kleiber et al., 2002).

A lack of studies has explored the moderating role of leisure in the relationship between work stressors and work performance. However, several studies have found that leisure can buffer the harmful effects of individual responses to stress on outcomes. For example, a survey by Cheng et al. (2018) found that leisure can reduce the negative impact of burnout on the health problems experienced by flight attendants. Likewise, Tsaor and Tang (2012) showed that the role of leisure weakens the negative effects of job stress on the well-being of hotel employees. Since individuals involved in leisure activities may get joy and positive emotions, they may get new strength or energy to deal with the factors that cause stress. Thus, it can be argued that involvement in leisure can reduce the harmful effects of work stressors on work performance.

H3: Leisure moderates the negative effect of work stressors on work performance such that the effect is weakened when leisure is high than low.

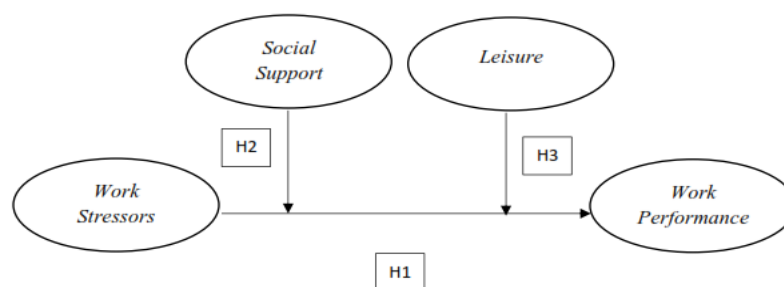


Figure 1. Research model

3. Method

3.1. Sample and Data Collection

Respondents to this study are non-managerial employees who work as front office employees, i.e., customer service and tellers, and marketing employees (i.e., salespersons), at various banks in Surabaya. People in these positions can be considered frontline employees (Karatepe et al., 2019). Frontline employees are expected to be able to provide high-quality service to their customers, which makes them prone to experiencing stress (Yavas et al., 2013). Data is collected using a questionnaire distributed online (i.e., Google form) and based on a sampling technique, i.e., convenience sampling. Data collection was carried out for two weeks in October 2022, and 160 data were obtained, all of which were filled in completely. However, 5 data are not used for further testing because they are suspected as outlier data. The data of 155 respondents met the minimum sample size criteria. In research that uses data analysis using structural equation modeling (SEM), for research models that use less than seven constructs, the minimum sample size required is 150 data (Hair et al., 2010). Following the suggestion of Podsakoff et al. (2003) to reduce questionnaire filling bias, our survey design is without respondents' names (anonymous) and informed respondents that there are no right or wrong answers.

Table 1. Profile of Respondents

	Category	Percentage
Gender	Male	45.2
	Female	54.8
Age (years)	< 25	14.8
	25 -< 30	20.0
	30 -< 35	12.9
	35 -< 40	13.5
	≥ 40	38.7
Education	High school	11.0
	Associate's Degree	16.1
	Undergraduate	58.1
	Graduate	14.8
Marital status	Married	73
	No Married	27
Tenure (years)	< 1	11.0
	1 -< 3	16.1
	3 -< 6	12.3
	6 -< 10	18.7
	≥ 10	41.9

Note: n = 155

The results of this data collection show that the majority of respondents were women (54.8%), aged less than 25 years, as many as 23 people (14.8%), 25-<40, as many as 72 people (46.4%), and 40 years and over as many as 60 people (38.7%). Most had an undergraduate degree (58.1%) and were married (73%). Furthermore, 17 respondents had worked for less than one year (11%), worked in the range of one to 10 years with 73 people (47.1%), and worked for more than ten years with 65 people (41.9%). Table 1 shows information about the characteristics of our respondents.

3.2. Measures

Work stressors adopt 13 OSI (Occupational Stress Indicator) indicators used in the study by Wu et al. (2018). This study uses seven in-role performance indicators from Williams and Anderson (1991). Respondents are asked to respond to work stressors and work performance on a 5-point scale (1 = strongly disagree – 5 = strongly agree). Both coping strategies are measured by adopting the CSS (Coping with Stress Scale) used by Dong (2020), i.e., three indicators of social support and three indicators of leisure. Respondents are asked to respond to these two coping strategies on a five-point scale (1 = never – 5 = always). Table 2 lists the measurement scales used, the operational definitions of the variables, the item codes, the statements for each item, and the source of the measurement scales we used.

Table 2. Research Instruments

Variable	Operational Definition	Item Code	Item	Source
Work stressors	Factors that can trigger a stress response at work may result from the job, role management, interpersonal relationships, company system, and leader.	ws1	My job is very complicated to do	Wu et al. (2018)
		ws2	I have a heavy workload	
		ws3	I worry about personal safety on the job	
		ws4	I often job overtime	
		ws5	I do not know much about my job	
		ws6	My job has not been clearly explained the information of my job duties.	
		ws7	Sometimes I receive different job requirements from my supervisor.	
		ws8	I have a conflict with my co-worker	
		ws9	I feel isolated at the job	
		ws10	I do not get support from my immediate supervisor	
		ws11	My supervisor unwilling to help me with my job problems	
		ws12	The payroll system at my company is unfair	
		ws13	The company did not respond well to my performance	
Social Support	The employee manages his/her stress by getting help from others.	ss1	I seek comfort and understanding from others	Dong (2020)
		ss2	I seek advice and help from others	
		ss3	I talk to others about my problems	
Leisure	The employee manages his/her stress by doing relaxed activities outside of work activities.	lei1	I relax with recreational activities	Dong (2020)
		lei2	I relax through my interests and hobbies	
		lei3	I reduce tension by making time free from work activities	
Work Performance	Work behavior of the employee in completing his/her work tasks.	perf1	I completed that task adequately provided	Williams and Anderson (1991)
		perf2	I fulfill the responsibilities specified in the job description	
		perf3	I perform tasks as expected by my immediate supervisor	
		perf4	I meet the formal performance requirements of the job	
		perf5	I am involved in a variety of activities that may affect my immediate supervisor's assessment of my performance	
		perf6	I fulfill the aspects of the work for which I am responsible	
		perf7	I successfully perform important tasks	

4. Result and Discussion

4.1. Preliminary Analysis

The collected data was then tested using the SEM analysis tool with AMOS software (V.23). Testing was carried out in two stages of model examination (Byrne, 2016), i.e., first, measurement model using confirmatory factor analysis (CFA) procedures to identify the relationship between indicators and their constructs or test reliability and validity (i.e.,

convergence and discriminant). Second is a structural model to test the relationship between variables appearing in the research hypothesis. Before carrying out the two stages of Testing, this study conducted an initial investigation to determine compliance with the SEM-Amos criteria, namely data normality and identification of common method bias (CMB). Referring to the procedure given by Byrne (2016), the results of identification with the AMOS software show that from the initial data collected as many as 160 data, there are 5 data which indicate outliers based on the Mahalanobis distance value. Thus, the test was carried out using 155 data. Because the criteria for multivariate normality in our data were not fulfilled, this study used analysis using the bootstrap procedure (Byrne, 2016). Furthermore, based on the suggestion of Podsakoff et al. (2003), this study investigates whether data is free from CMB using Harman's single-factor test method. The test results using factor analysis in the SPSS program (V.23) with the unrotated factor solution show that there is no single factor, and the largest variance explained by the first factor is 33.51%; thus, there is no significant CMB.

4.2. Measurement Model

Table 3 shows the results of convergent validity and reliability tests. Convergent validity is indicated by factor loading values (based on Standardized loading estimates) and average variance extracted (AVE), while reliability is indicated by construct reliability (CR) values. Based on Hair et al. (2010), our study maintains an indicator with a minimum factor loading value of 0.7. Six work stressors indicators are dropped because they have a factor loading value of less than 0.7 (e.g., I have a heavy workload, I often job over time, and I worry about personal safety at job). The analysis results also show convergent validity and reliability of constructs, i.e., AVE has a value of more than 0.5 and a CR value of more than 0.7 (Hair et al., 2010).

Table 3. Convergent Validity and Reliability

Variable	Item Code	Factor loading	AVE	CR
Work stressors	ws6	0.836	0.573	0.943
	ws8	0.737		
	ws9	0.880		
	ws10	0.849		
	ws11	0.863		
	ws12	0.725		
	ws13	0.858		
Social Support	ss1	0.812	0.858	0.933
	ss2	0.909		
	ss3	0.724		
Leisure	lei1	0.771	0.858	0.939
	lei2	0.923		
	lei3	0.869		
Work Performance	perf1	0.868	0.627	0.957
	perf2	0.943		
	perf3	0.916		
	perf4	0.796		
	perf5	0.74		
	perf6	0.853		
	perf7	0.874		

Table 4 shows the results of the analysis of discriminant validity. Since the square root of each construct's AVE has a greater value than the correlation value between the construct and the other constructs, there is discriminant validity between the research constructs (Asrar-ul-Haq et al., 2019). CFA shows that the four-factor model (i.e., work stressors, work performance, social support, leisure) fits our data. The value of CMIN/DF is 1.41, TLI is 0.97, NFI is 0.917, and RMSEA is 0.051. Thus, these results indicate that the measurement model has a good fit (Hair et al., 2010).

Table 4. Discriminant Validity

	ws	ss	lei	perf
ws	(0.76)			
ss	.209	(0.926)		
lei	.197	.450	(0.926)	
perf	-.352	.235	.171	(0.792)

4.3. Structural Model

The next stage is testing the relationship between variables which becomes the research hypothesis. The research model (as seen in Figure 1) was examined using the mixed method, which provides accurate tests regarding moderating variables' effect on the relationship between latent constructs (Collier, 2020). In this method, the model tested includes latent unobservable constructs and composite variables (Collier, 2020). The latent unobservable construct in our structural model includes independent variables, i.e., work stressors, and dependent variables, i.e., work performance. This method tests the moderating variables and interactions of the moderating and independent variables as composite variables (Collier, 2020). Furthermore, testing the moderating effect is done by creating a new variable, an interaction between the independent variables and each moderating variable. Mean centering is first carried out for independent and moderating variables to reduce multicollinearity problems in forming interaction variables (Choi & Moon, 2017).

Hypothesis testing is done with two models. The first model involves social support as a moderating variable in the relationship between work stressors and performance. The second model conducts leisure testing to moderate the relationship between work stressors and performance. The illustration of the structural model is shown in Figure 2 for the model that includes social support as a moderating variable and Figure 3 for the model that investigates leisure as a moderator.

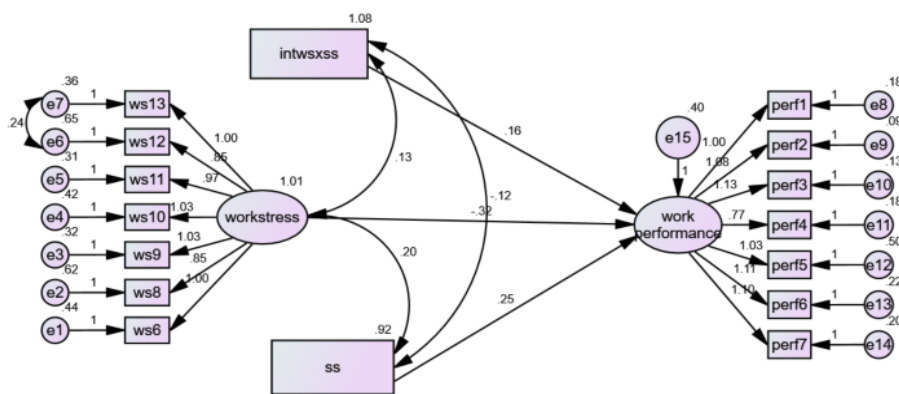


Figure 2. The examination of social support as a moderating effect

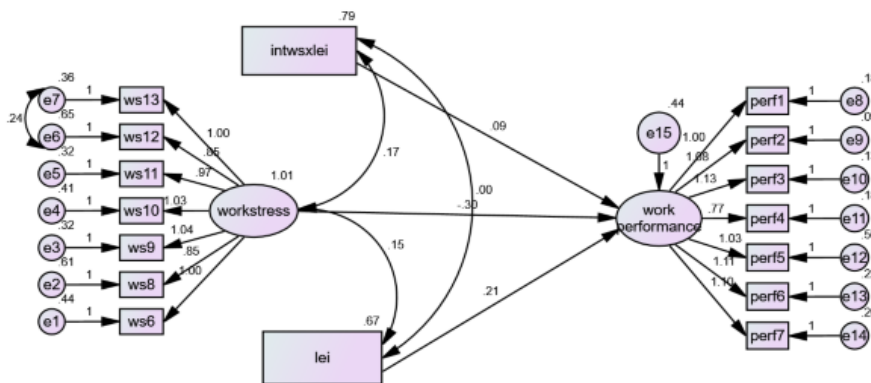


Figure 3. The Examination of Leisure as a Moderating Effect

Table 5 shows that work stressors have significant and negative effects on work performance, both for models that include social support as a moderator ($\beta = -0.325, p < 0.01$) and leisure as a moderator ($\beta = -0.299, p < 0.01$). Thus hypothesis 1 is supported. Both social support ($\beta = 0.253, p < 0.01$) and leisure ($\beta = 0.209, p < 0.01$) are found to have a significant positive effect on work performance. Social support significantly moderates the effect of work stressors on work performance ($\beta = 0.159, p < 0.01$). These results support hypothesis 2. However, hypothesis 3 is not supported because the effect of work stressors on work performance is not significantly moderated by leisure ($\beta = 0.093, n.s.$). We use the Dawson interaction plot method to prove the moderating role of social support (Dawson, 2014). Referring to Figure 4, high social support will weaken the negative effect of work stressors on work performance.

Table 5. Result of Structural Model Analysis

Relationship	Model 1. Social support as a moderator		Model 2. Leisure as a moderator	
	Beta (unstandardized)	t value	Beta (unstandardized)	t value
Work Stressors → Work Performance	-0.325**	-5.361	-0.299**	-4.808
Social Support → work performance	0.253	4.332		
Leisure → work performance			0.209**	3.034
Work Stressors x Social Support	0.159	3.018		
Work Stressors x Leisure			0.093	1.467

Note(s): *p < 0.05; **p < 0.01

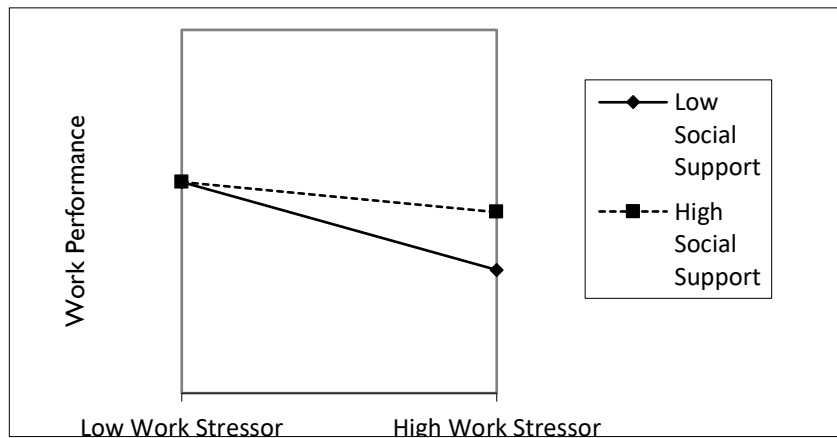


Figure 4. Social support as a moderating effect

The results of this study indicate that increased work stressors reduce work performance and vice versa. These results differ from previous studies, which found that work stressors (i.e., work demand, relationships, and the role of civil service employees) (Grasiaswaty & Handayani, 2020) and role conflict in bank employees (Harris & Fleming, 2017) do not affect work performance. Our finding supports the transactional stress theory. In addition, our results support the previous studies, e.g., the study of Akgunduz (2015) in hotels, the study of Harris and Fleming (2017) in a hospital, the study of Yousefi and Abdullah (2019) in universities, and the study of Nopbrima et al. (2023) in a tax service office. Furthermore, our findings also support Jha et al. (2017) that work stressors reduce the work quality of bank employees.

Referring to the factors that may cause stress, in this study, the pressure experienced by employees who work in banks, such as tellers, customer service, and salespersons, can include unclear information about work, bad relationships with colleagues, supervisors' indifference to problems that arise at work, and the company's indifference to employee performance and the unfairness of the pay system. In contrast, other factors such as workload, job insecurity, and working overtime are not valid factors that become a source of stress for them. These findings indicate that the bank where the employees are the sample for this study may have implemented a working system that is good enough so that employees do not face the threat of workload and insecurity. For them, good relations between people who work with them, supervisors' assistance, and recognition of work results are important factors which, if they do not occur or lack thereof, can increase individuals' judgments about threats from their work situations.

The findings of this study regarding stressor factors are consistent with the profile of our respondents, who are frontline employees. This field of work is prone to experiencing high customer demands and satisfying them (Wulani & Junaedi, 2020) and building good relationships with customers (Itani & Inyang, 2015). For frontline employees, communication with colleagues can improve customer service (Wang et al., 2021). Therefore, the concern of supervisors is important to provide clear task information and help solve problems employees face. Supervisors who do not care (e.g., do not help solve problems) and coworker disputes may increase employees' negative emotions (Kessler et al., 2013). As a result, they may experience stress and not carry out expected work behavior, such as decreased work performance (Wang et al., 2021).

The study shows that social support can moderate the negative effect of work stressors on work performance. This finding supports the results of a study by Viswesvaran et al. (1999) and Yousaf et al. (2020) that social support moderates the influence of work stressors on its outcomes. Consistent with the transactional stress theory, with social support, individuals can obtain more resources to deal with stress. Social support, for example, from supervisors or coworkers, can relieve stress for employees because it is possible for them to obtain information and assistance in

completing their tasks. Referring to transactional stress theory, individuals assess the availability of coping, one of which is problem-focused coping (Dillard, 2019). Social support is an example of problem-focused coping, which can provide alternative solutions for individuals to change stressful situations (Kleiber et al., 2002). Consistent with the results of our study, social support can be a useful coping strategy (Kleiber et al., 2002).

Not as expected, this study finds that leisure did not significantly moderate the negative effect of work stressors on work performance. These results do not support the studies of Joudrey and Wallace (2009) that leisure moderates the relationship between work stressors and outcomes. There are several possible explanations. Leisure was a strong coping in individuals of lower social class, compared to those of the higher social class who experience stress (Iwasaki, 2006). People with lower socio-economic status tend to experience low control over their lives, so leisure becomes an effective coping because it provides an opportunity to feel freedom and control (Iwasaki, 2006). The respondents of this study are employees who work in banks. Work in this industry allows employees to have fairly good socio-economic conditions. Therefore, more than leisure may be needed to cope with the pressures they experience at work. Furthermore, individuals who use leisure as their coping strategy tend to experience more freedom and gain positive emotions (Denovan & Macaskill, 2017) but are not necessarily able to resolve their work stressors.

5. Conclusion

This study aims to identify the effect of work stressors on work performance. In addition, we analyze the role of social support and leisure as moderating variables in the relationship between work stressors and work performance. We used a survey with a questionnaire to collect 155 respondents who are bank employees in Surabaya. The testing results with AMOS software found that the first and second hypotheses were supported but did not support the third hypothesis. This study finds that high work stressors reduce the work performance of employees who work at banks in Surabaya and vice versa. In addition, as expected, high social support can weaken the negative effect of work stressors on work performance. These results support the thinking of transactional stress theory. However, this study finds that leisure does not moderate the effect of work stressors on work performance. Another finding relates to valid indicators in measuring work stressors in this study sample: the relationship between employees and their coworkers and supervisors and the company's concern for employee performance.

The findings have practical implications for HR professionals. Regarding the factors that can become work stressors for employees, managers and companies need to consider the importance of recognizing and understanding employee personality characteristics. Companies need to provide directions and reminders so that employees reduce negative communication (Arnold et al., 2018). Supervisors need to build a working relationship climate and be role models of mutually respectful relationships. Recognition of employees' performance can show company concern, increasing employees' motivation to repay with kindness to the company (Wayne et al., 2002). The result regarding the role of social support shows the importance of willingness among coworkers and supervisors to care for each other and be willing to listen and help solve problems. Companies also need to consider providing training on peer counseling which can provide interpersonal skills to help colleagues who experience pressure, especially in their jobs. Although leisure does not moderate the effect of work stressors on work performance, leisure is found to increase work performance. Therefore, companies need to provide opportunities for employees to refresh themselves at the company, for example, a place to relax and drink coffee together (Tsaur & Tang, 2012) and workplace health programs (Trenberth et al., 1999).

Despite the interesting findings that were made, this study has limitations. The data collection is based on self-report. To reduce the bias from this design, we inform respondents about the confidentiality of data and their responses (Podsakoff et al., 2003). The questionnaires are distributed through the researcher's social network, not companies as distribution intermediaries. This method possibly reduces the anxiety of respondents to answer honestly. Statistical testing also shows that the common method bias does not occur. However, it is necessary to consider using a data collection design from multi-sources in future studies. In addition, this study only considers employees who work in frontline jobs at banks in Surabaya as the object of the study. In order to obtain the generalizability of study results, future researchers need to consider investigating research models on different samples that may be prone to work stress. Furthermore, our study only considers two coping strategies as moderating factors, i.e., social support and leisure. Subsequent studies need to consider identifying the role of other coping strategies that may moderate the relationship between the work stressors and work performance, such as intrinsic motivation (Wang et al., 2021) and commitment (Lapointe et al., 2011) to organization and occupational.

Author Contribution

Author 1: Writing an original draft, data collection and curation, formal analysis, investigation.

Author 2: Conceptualization, writing original draft, methodology, formal analysis, investigation, review and editing, supervision, validation.

Author 3: Conceptualization, supervision, review and editing, validation, and visualization.

Financial Disclosure

This article did not receive funding from any agency.

Conflict of Interest

The authors declare that the research was conducted without any commercial or financial relationships that could be construed as a potential conflict of interest.

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