

# Impact of Employee Role Overload on Employee's Performance: An Evidence from Banking Sector of Pakistan

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## Abstract

The present research tends to explore the four variable's relationship with the problem statement of "Impact of employee role overload on employee's performance". This scrutiny is quantitative in nature that has explored the new dimensions of all these variables that are being assimilated together first time in the history of banking industry. Especially, work related self-efficacy and service interaction quality have been taken as main contribution in this study that has approved this inquiry more significant with the help of literature by merging it with current scenario of commercial banking sector's employee performance in Faisalabad-Pakistan. Data was collected from 204 employees and from their supervisors. All proposed hypothesis has been approved significant by the assistance of Cronbach's Alpha, correlation and regression measurement. Thus some managerial implications regarding employee performance can be improved by deploying the right person at right place. The study also suggested that banking sector must comprehend the increase of employee performance and banks must have to overcome role overload, so that employees can work freely and satisfy customers.

**Key Words:** Role overload, Work Related Self Efficacy, Service Interaction Quality, Employee Performance

## Introduction

World is seeing an unmistakable move in basic changes of populace from horticulture to assembling and from assembling to administrations in the consequence of financial improvement (Fuchs, 1980). In created and creating nations administration part has turned out to be real segment of their national GDP (gross domestic product). From Pakistani point of view Service area contributes 58% to Pakistan's GDP; subsequently Quarterly Performance Review of the Banking Sector (October-December, 2016) portrayed that financial part of Pakistan is an essential supporter of national GDP, in FY16 banking segment demonstrated considerable improvement and development by 16.1 percent. Then again representatives will apply more exertion for quality administration conveyance in the event that they themselves are fulfilled and content with their organization and their job presented by the organization (Bettencourt & Brown, 2003; Hong, Liao, Hu, & Jiang, 2013; Ranjan, Sugathan, & Rossmann, 2015). State Bank of Pakistan chose to privatize the banks of Pakistan

in 1992 so as to persuade the outside financial specialists for the ventures. The privatization of banks acquires insurgency the business banking areas of the nation and gives heap of chances that profited both the clients and foundations. This present years where nonstop changes have been made and complexities have been tossed, just workers are the foundation of the association to get focused edge on contender (George, 2015).

Role Overload typically happens when there is an awful fit occurred in the middle of the condition that is reasonable for work and range of abilities (Holmlund-Rytönen & Strandvik, 2005). Presently a day's domain of banking area has turned out to be increasingly focused and progressively powerful and complex occupation jobs have occurred which are the most pressure making for the representatives though self-efficacy is a trait that is really a person's confidence over himself that he has enough capacity to achieve his objectives and errands that are doled out to them (Bandura, 1986a). Noreen, Hasan, Batool, and Ali (2018) prescribe that self-efficacy has a noteworthy job in better execution of a worker that incorporates their own decisions and their battle towards their work. In difference to the assembling of things is required, workers' connection moves toward becoming face to face with clients. Thus, on the off chance that you need to make administrations arranged business a brand, at that point workers ought to need to build their administration quality better, particularly cutting edge representatives' association with clients assume a key job in making that business a brand. Subsequently, administration organizations look to viably deal with their forefront representatives to enable them to build up their dispositions, practices and identity. Thus, administration organizations regularly enlist based on identity qualities to anticipate their capacity to serve (Ekinci, Dawes, & Massey, 2008; Henkoff & Sample, 1994).

A portion of the investigations which are filling in as a middle person to survey the instrument among HRM and firm execution, these examinations more often than not utilize representative execution as a reliant variable. They state that representative execution is relies on their conduct and frame of mind that are specifically identified with authoritative result (Henkoff & Sample, 1994). This is the reason our emphasis is on representative execution which will portray departmental dimension develop will mirror the execution of employees identified with their supervisor and identified with customer too. In short we can say that this investigation will quantify the representative execution as individual identified with role overload, business related self-efficacy identified with administration association quality which will lead towards

employee execution. In human asset the board, shared factors have noteworthy job in writing which leads towards solid association with authoritative outcomes. (Henkoff & Sample, 1994) delineated that hierarchical execution all in all is more fruitful than performing on individual dimension. The study which has been derived from the human capital theory where explains that employees which are well equipped and well skilled are more demanding because of their performance and their productivity enhancing skills. Performance based ability which is just because of job knowledge, means that employees and workers which have high abilities are to show off high level of performance just because they are knowledgeable and can bitterly handle the situation with efficiency and effectiveness ([Sackett, Lievens, Van Iddekinge, & Kuncel, 2017](#)). Hence proved that the employee performance is totally depends upon employee itself because if he/she will fully employ his/her skills at work, the work performance will automatically get increased (Bos Nehles, Van Riemsdijk, & Kees Looise, 2013). Therefore, sometime employees face critical situation when they have to perform different tasks with time constraints (Brown, Jones, & Leigh, 2005). Unsurprisingly this routine based over burden of tasks becomes reason of employee role over load Chiu, Yeh, and Huang (2015) and this work overload is important source of job related stress. A research report published by The State of Workplace (Moll, 2014) found that 68% of employees feel overburdened at their workplace. developed "The Cognitive Energetically Theory". He posits that role overload unfavorably effects employees behavior it engender negative feelings which cause employ to force him to act against harmony and violate discipline at work. A recent study recommended that Employee's work related self-efficacy (Personality trait) can moderate the effect of employee role overload on customer's perceived interaction quality.

Present research discovers the impact of front line worker's role overload on customer perception of interaction service quality in a banking service happenstance in Pakistani context As this Phenomena is being investigated in Pakistani context, so contextual change itself is a good contribution. Secondly moderating role of employee work related self-efficacy as suggested by (Kundu & Kumar, 2017) on the relationship of role overload and perceived interaction quality can also uncover new and interesting findings. High self-efficacy most probably reduce the negative effects of role overload on interaction service quality and low self-efficacy might severely damage worked related feelings negatively that would damage customer interaction and satisfaction, so

due to contextual change effects of self-efficiency might be reversed and can give important contribution to the existing theory. Third this study developed to understand employee issues for successful service by developing a context obliging figures from two foundations (clienteles and employees) from Pakistani banking sector. Further, besides of theoretical contribution this study will also be useful for practitioner and managers. This research will be useful to identify causes and remedies of role overload in Pakistani Context and will help management to devise strategies through which causes of role overload can be mitigate and what kind of motivational strategies will be adopted so that employees can overcome their work-related stress and flourish motivation for better service delivery to satisfy customer.

### Literature Review

In the development of a nation, different components assume crucial job in its encouraging. Additionally, Service industry assumes a generous job in advancement of a nation that is worried about affordable existence of a country and this job is as spine assumes a noteworthy job in human body (Porter, M. E. 2011). In current scenario, there are number of 39 banks that are scheduled, 7 micro finance banks and 8 different finance institutions that are worried about advancement are working in Pakistan (Tsaur et al., 2002). Hockey (1997) contended that stress in the form of role overload adequately debilitate the representatives for maintaining their sympathetic and easy to understand psychological and passionate assets that are obligatory for the better dealings with their customers. Hartline and Ferrell in 1996 and Jone, Chonko, Rangarajan and Roberts (2007) additionally substantiate Hockey's research by providing the pragmatic confirmation that the role overload indeed not only affects the job performance but also actively lessen the job satisfaction.

### Role overload

Role overload defined as “expectation of role which is compulsory to involve in various role behaviors, all of which may be mutually incompatible in the abstract, within too short a time period” (Van Sell, Brief, & Schuler, 1981), in hierarchical settings it is one sort of occupation stressor among three (Singh, 1998). Role overload clarifies a condition where an individual feel such a large number of obligations identified with work or activities in an offered time to achieve his work through wanted execution (Rizzo, House, and Lirtzman, 1970). To provide best quality of services in services sector it is necessary that the frontline employees should be fully satisfied and motivated, it is important to build long term relations with customers which lead to gain competitive advantage over others

(Auh, 2015). This role is theoretically diverse from other role stressors; role overload refers to that situation in which employees involve such conditions where employees of the organization find themselves under burden of time because they have large number of assignments commitments in their daily lives (Brown et al., 2005). So as to meet the normal administrations, a large portion of the western economies have experienced through a noteworthy authoritative rebuilding and redefinition of expert standards (Wooster et al., 1995). One of the basic traits of the role theory states that multiple job roles, in which an individual is engage in, may prove itself stressful regardless of person's actual occupation. Consequently illustrating the feeling that stress found in different work roles could be unpleasant for all laborers.

### Service Interaction Quality

Publication of Parasuraman, Greenhaus, and Granrose (1992) expatiates that the service quality continually grabs to the attention of marketing specialists and practitioners while remaining at the forefront of the marketing services' discourse and practice (Dagger, Sweeney, & Johnson, 2007). A careful scrutiny of the growing literature about the service quality, a client receives suggests that two schools of thought dominate existing modes of thought. First school of thought which is known as “North American school of thought” is based on SERVQUAL model of Parasuraman et al. (1992). The second one is the “Nordic school of thought” which is based on (Grönroos, 1984) model. Parasuraman et al. (1992) SERVQUAL model further is divided in five dimensions. It continues with Tangibles which are physical evidence of provided service; reliability employs consistency of performance and dependability; responsiveness belongs to the willingness and readiness of an employee who provides service and lastly assurance relevant to services and complaints. According to the model of Grönroos (1984) the quality of any service encompasses two components; one is technical quality and other one is functional quality. Technical (core) component could be explained as “what” was performed while providing the service. It directs towards the instrumental performance of service provided. On the other hand functional component of the model highlights the relational or social aspects of the service delivered. To explain, it explains that “how” the basic service is being delivered. But majorly, intercourse with the customers decides the overall quality of service provided.

H1: There is a Negative relationship between role overload and service interaction quality.

### 2.2 Mediating Role of Service Interaction Quality

Some early work has represented perceptions of quality of

service as a result of performance (Parasuraman et al., 1992). Subsequent work, however, characterized the quality of service as a history of satisfaction (Anderson & Sullivan, 1993; Bolton & Drew, 1991). Ekinici and Dawes (2009) showed that service quality, including the behavior of the staff, predicts employee performance in the hotel industry. Yet in another study, Evanschitzky, Eisend, Calantone, and Jiang (2012) found that clients' assessment of service quality and the adaptive sales approach of employees influence performance. Choi and Kim (2013), found out that the dimensions of service quality have a positive impact on employee performance. A general agreement that results from the literature is that the service quality is a simple, mainly cognitive construction, while satisfaction is a complex concept with a good dose of cognitive and affective components (Dabholkar, 1995). (Homburg & Stock, 2005) stated that the customer's orientation is influenced by the client's customer orientation and personal satisfaction with the work environment. Ekinici and Dawes (2009) Provide empirical support for the mediating role of the service interaction quality in the relationship between vendor personality and customer satisfaction. Based on the discussion above, we expect that service interaction quality deserves the relationship between role overload and customer satisfaction. Therefore, we propose that:

H2: There is a positive relationship between perceived interaction quality and employee performance.

H3: Customer perceived interaction quality mediates the relationship between employee role overload and employee performance.

#### **Moderating Role of Self Efficacy:**

Self-efficacy is said to be defined as judgments of the people, their competencies to establish and perform those course of actions that are required to achieve desired results (Bandura, 1986b). Self-efficacy is actually a scenario based special idea, which consists of high or low self-efficacy concept. There are three possible dimensions of self-efficacy;

- Level (the number of tasks a person can do)
- Strength (how resolutely a person believes in an ability to perform each task)
- Generality (the extent to which the expectancy generalizes from one situation to the next)

Now a days the psychologists, no matter they are industrial psychologists or organizational psychologists; they have shown keen interest in relationship in between work-related behavior and work related self-efficacy (Barling &

Beattie, 1983; Taylor, Locke, Lee, & Gist, 1984). Even though, the behavioral study's possible value conception in general terms, and work behavior in particular originates from the proportion which is not only in positive relationship between self-efficacy and behavior but this relationship is causal by nature (Bandura, 1978). Seggelen-Damen & Dam in 2016 suggests that self-efficacy may consist on the fact that workers may be perceive their capacities to contribute when the skills and abilities they have, they use to do their duties in an efficient manner. It has been observed that the positive feelings for job and organization are increased by this self-efficacy (klassen&Chiu, 2010). This study discusses the view point of organizational support that highlights the self-efficacy of worker and this is the base of this study.

Peiró, González-Romá, Tordera, & Mañas, (2001) have the point that individuals have the positive relationship with the feeling of tensions. Lease (1999), observed that in academics load overload was present as a powerful predictor. The uncertainty of different roles may create a constraints when the individuals remain unable to work with proper familiarity of the people working with them, their goals of job, the responsibilities of the job they are doing and the scope of their job and chiefly about the scope of the job (Ivancevich & Matteson, 1980). As a moderator, self-efficacy works and as constraints bound that is based on the basis of different perceptions that control the stressors (Locke & Latham, 2006) and it may have the capacity to perform the tasks that are assigned (Ballout, 2009).

H4: High Employee work that is connected to the self-efficacy lowers the negative effect of role over load on interaction service quality.

H5: Employee's low work related to self-efficacy heightens the negative effect of role over load on interaction service quality.

#### **Employee Performance:**

In result, the dilemma of management occurs when the management does not look at the tinkles of pain and sufferings, depression on the performance of workers in the bank sectors. Thakur et al (2009) has discussed that the stress is present at very high levels without any concerns by the managers for the sake of illumination and it automatically lowers the performance of individuals. It decreases the results, stake the reputation and it also loose employees who are very skilled and can perform the tasks greatly. These circumstances of pity and tension may be a call for rapid intentions from the managements of different organizations for the effective job doing and management that may practice to enhances that satisfaction of workers



and above all the performance of workers. Work load and short time to do a task at the given time may increase the pressure and stress level and it can also decrease the efficiency of workers working at a specific place. F. Yang, Babak, Shendure, & Disteché, (2010) studied that with too much compression the demands and the requirements of the job cannot be met, there is no relation in any task they are doing, every side there is exhaustion and a sense of being happy and relax may be replaced by tension and stress, all the motivation and spirit shed away, workers there may lose their interest in the work that is obviously a negative sign.

### Methodology

According to Holliday, (1996), in western countries where banking is similar to many service industry, where the main concern of research is customer satisfaction. This has become the main reason that there is a lot of pressure on banks to better their services for their customers (Levesque and McDougall, 1996; Good et al., 1996; Good and Moutinho, 1996; 1995; File and Prince, 1992; Nicholls et al., 1993).

In present study, convenience sampling takes place and non-probability sampling technique has been used, as it is the well-recognized sampling technique worldwide. In convenience sampling, sampling is based on two arguments. 1) Respondent who is easily available 2) Respondent who is ready to provide information.

Data has been collected from 204 front line employees of banking sector of Faisalabad region and 204 of their respective customers. For employee load overload and self-efficacy data has been collected from front line employees of above mentioned sectors. For this purpose different respondents were being engaged as expert opinion where one of the respondent guided us about the demographic questions especially he guided us about respondent's age limit where we set the age limit of the respondents according to the Pakistan economic survey's

age group selection criteria. Another respondent guided us about the general statement for questionnaire which we used to mention at start of the questionnaire. One of the employees who agreed to provide information without mentioning his name said that our supervisor or boss use to throw their work burden also on our shoulders, and we have to complete this within the time period. Other one says that we sometimes face a severe kind of pressure, mentally and physically to accomplish the tasks. These were some of the situations where the researcher got to know that role overload should be discussed in this study.

Demographic section of questionnaire contains basic information of the respondent like his/her age, gender, marital status, education, personal income, family members etc. This basic information tells actually about the respondent's behavior towards our product or service or helps to maintain our age group for our product. Role overload variable has been measured on three item and five point likert scale developed by Beehr (1976) based on strongly agree/strongly disagree scales. Service interaction quality has been measured on 13 item scale developed by Cronin, Brady, and Hult (2000) on 5 points likert scale ranging from 1= strongly disagree to 5= strongly agree. Employee Performance variable was measured via three items scale adopted from Brady and Cronin Jr. (2001) and measured 5 point likert scale ranging from 1= strongly disagree to 5= strongly agree. Employee work related self-efficacy has been adopted from (Schwarzer & Jerusalem, 1995; Sherer et al., 1982), on five point likert scale where 1 stands for strongly disagree, 5 stands for strongly agree.

### Results

Demographic factors of commuters played a very vital role in understanding purchasing behavior. In total 121 respondents, 2/3 of the respondents were male, only 40 of the female employees found with 33.1% ratio between the ages of 25-44 years of age. More specifically 80.2% respondents were between 25-34 years of age, 19.8% were between 35-44 years of age with the frequency of 24.

Description		N	%		N	%
Gender	Male	81	66.9	Female	40	33.1
Age	25-34	97	80.2	35-44	24	19.8
Education	Graduation	118	97.5	Post-Graduation	3	2.5
Employment Status	Private Employee	121	100			

Family Members	1 to 3	1	0.8	4 to 8	84	69.4
	Above 8	36	29.8			
Monthly Income	25000-49000	69	57	50000-100000	52	43
Experience (in years)	6 to 10	59	48.8	11 to 20	62	51.2

97% respondents have graduation wear as only 2.5% were post-graduate. Only one respondent was having 1-3 family members and 69.4% respondents were having 4-8 family members. 57% respondents having salary package

between 25000-49000 PKR. 43% respondents were having salary package between 50000-100000 PKR. 48.8% respondents found having 6-10 years' experience and 51% respondents found having 11-20 years' experience.

**Table 8 Cronbach's Alpha**

<b>Role Overload</b>	
<b>Cronbach's Alpha</b>	<b>N of Items</b>
.624	3
<b>Work Related Self Efficacy</b>	
<b>Cronbach's Alpha</b>	<b>N of Items</b>
.644	7
<b>Employee Performance</b>	
<b>Cronbach's Alpha</b>	<b>N of Items</b>
.613	5
<b>Service Interaction Quality</b>	
<b>Cronbach's Alpha</b>	<b>N of Items</b>
.548	13
<b>Employee Performance from Supervisor's perspective</b>	
<b>Cronbach's Alpha</b>	<b>N of Items</b>
.788	5

In this reliability statistics, we have Cronbach's Alpha values, which depicts that either our variables are reliable or not. And here in this study your first variable Cronbach's Alpha value of Role Overload is .624 with 3 items scale. Work related self-efficacy variable's cronbach's alpha value is .644 with 7 items scale. As far as our third variable employee performance is concern, it gets .613 cronbach's

alpha value. Service interaction quality has the weakest cronbach alpha value on .548 which is acceptable because this research is quantitative in nature and in quantitativestudies; sometimes .5 cronbach's alpha is accepted worldwide. At last but not the least employee performance (supervisor's perspective) shows that cronbach's alpha value is .788.

**Table 9 Direct Effect**

<b>Coefficients<sup>a</sup></b>						
Model		Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.885	.186		20.867	.000
	RO	-.022	.115	-.018	-.195	.05
a. Dependent Variable: EP						

In this regression model, we have values of our constant variable called as employee performance which has significance level at .000 mean while most authors refer to statistically significant as  $P < 0.05$  and statistically highly

significant as  $P < 0.001$  (less than one in a thousand chance of being wrong). Our independent variable role overload is also significant at .05.

**Table 10 Indirect Effect 1**  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.891	.044		110.050	.000
	RO	-.325	.027	-.736	-11.844	.000

a. Dependent Variable: SIQ

This relationship is between our independent variable role overload and mediator service interaction quality, which we have taken as dependent variable in this relation. In this model we have constant at the significance level of .000,

which means that the relations are significant at the level with our independent variable called as role overload at the level of .000.

**Table 11 Indirect Effect 2****Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
	B	Std. Error	Beta		
1 (Constant)	11.701	.625		18.711	.000
SIQ	-1.647	.143	-.727	-11.553	.000

a. Dependent Variable: EP

In this coefficient model, unstandardized coefficients and standardized coefficients beta values are given. Our independent variable service interaction quality's standardized beta value is -.727 and t-value is -11.553 at the

significance level of .000. As far as constant value of employee performance is concern, it is also significant at the level of .000.

**Table 12 Indirect Effect 3****Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.191	.716		7.248	.000
RO	.734	.064	.734	11.410	.000
SIQ	-.424	.146	-.187	-2.910	.004

a. Dependent Variable: EP

In this model, we have role over as independent variable with service interaction quality against dependent variable of employee performance. In this relationship service interaction quality is partially significant at the level of .004. Whereas role overload is highly significant at the level of .000. Which shows that when they both are colliding

with constant employee performance they have weakened relation but significant because our constant variable employee performance is also significant at the level of .000.

**Regression in Moderation**



**Table 13 Direct Effect Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t-value	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.158	.127		24.865	.000
RO	.872	.045	.873	19.331	.000
WRSE	-.013	.032	-.018	-.398	.691
2 (Constant)	2.764	.437		6.321	.000
RO	1.130	.277	1.130	4.080	.000
WRSE	.111	.136	.156	.821	.413
Ro_WRSE	-.081	.086	-.321	-.942	.348

This direct effect of moderation is quite insignificant because our independent variable work related self efficacy's p-value is insignificant at the level of .691.

Which shows that in this relationship moderation cannot be possible.

**Table 15 Descriptive Statistics**

Variables	Mean	Std. Deviation	N
EP	4.4826	.41846	121
RO	1.5675	.41865	121
WRSE	3.3329	.58739	121
RO*WRSE	5.2357	1.65896	121

The above mentioned table shows the descriptive statistics of the variables i.e. their mean, standard deviation and their

total number of respondents.

### Correlations

**Table 16 Correlation**

		RO	WRSE	EP	SIQ
RO	Pearson Correlation	1	.047	.872**	-.736**
	Sig. (2-tailed)		.611	.000	.000
	N	121	121	121	121
WRSE	Pearson Correlation	.047	1	.023	-.005
	Sig. (2-tailed)	.611		.805	.958
	N	121	121	121	121
EP	Pearson Correlation	.872**	.023	1	-.727**

	Sig. (2-tailed)	.000	.805		.000
	N	121	121	121	121
SIQ	Pearson Correlation	-.736**	-.005	-.727**	1
	Sig. (2-tailed)	.000	.958	.000	
	N	121	121	121	121

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The above mentioned table is explaining the correlation values of the proposed model with 2-tailed significance.

### Discussion

Demographics play a very crucial role in finding solution of employee performance. This research has explored the new dimensions related to employee performance by following the demographic factors which are affecting employee performance positively and negatively. The researcher has collected the data from every registered private bank personally by visiting their offices and after meeting with employees and with their supervisors.

The researcher has found 66.9% male respondents who were easily available and ready to provide information and 33.1% females who were willing to provide information. During data collection, researcher has also observed that some of the employees were afraid of providing information because of their supervisors or just because of having their busy schedule in customer dealing. It has also been observed that few of the employees are working late till 8:00 or 9:00 pm just to close their daily closing. 80.2% of the respondents were between 25-34 years of age and 19.8% of the respondents were between 35-44 years of age. It shows that most of the staff is young energetic and

use to work energetically. Education is also a major factor as 97.5% of the respondents were graduates but only 2.5% of the respondents were Post-graduates. This is the fact that bankers don't like to study more and they just concentrate on their work and hardly find time for their own self as researcher is also a banker by profession so he knows well.

As far as family members are concern, 69.4% of the respondents were having 4-8 family members and 29.8% of the respondents were having above 8 family members and only 0.8% of the respondents were having 1-3 family members. It depicts that most of the respondents were joint family members and they are feeding their families. 57.0% respondents have between 25000-49000 PKR monthly incomes and 43.0% of the respondents have between 50000-100000 PKR monthly incomes. The experience they got is 6-10 years for 48.8% of the respondents and 51.2% of the respondents got 11-20 years of experience. Means people have less monthly income as compare to their experiences.

That is why it is said that bank jobs have less growth and more burdens which causes role overload and employee performance as negative relationship.

### 5.1 Hypothesis Testing

Sr. No	Hypothesis Detail	Status
H1	There is a Negative relationship between role overload and service interaction quality.	Accepted
H2	There is a positive relationship between perceived interaction quality and employee performance.	Accepted
H3	Customer perceived interaction quality mediates the relationship between employee role overload and employee performance.	Accepted

<b>H4</b>	High Employee work related self -efficacy decrease the negative effect of role over load on interaction service quality.	<b>Rejected</b>
<b>H5</b>	Low Employee work related self -efficacy increases the negative effect of role over load on interaction service quality.	<b>Rejected</b>

H1: There is a Negative relationship between role overload and interaction service quality.

In our first hypothesis, we found negative relationship with the significant level of cronbach's alpha .624 because when role overload increases, the quality of service decreases. The matter of fact is that, when you work load increases then employee's performance decreases, because he/she has to manage all the duties at one time and sometimes they have to be multitasking. And when they are multitasking, they may compromise healthy services to the customer.

H2: There is a positive relationship between perceived interaction quality and employee performance.

When the perceived interaction quality increases their employee performance also increases as we have significance level of this relationship is with .644 with the help of cronbach's alpha. It depicts that when employee have a proper interaction with customer, then he/she may respond each and every customer well. This will automatically increase employee's performance.

H3: Customer perceived interaction quality mediates the relationship between employee role overload and employee performance.

This hypothesis has also been reliable and its cronbach's alpha .613. Which shows that perceived interaction quality can mediate the relationship between role over load and employee performance. Role overload can affect employee's performance as it has been said earlier; and the mediating effect of perceived interaction quality can minimize the chances of role overload and in return employee's performance can be improved.

H4: High Employee work related self-efficacy decrease the negative effect of role over load on interaction service quality.

Fourth hypothesis is about employee work related self-efficacy which decreases the negative impact of role overload and in return it can decrease interaction service quality. The cronbach's alpha of this hypothesis is weaken at the level of .548 and showing that this hypothesis is rejected as moderation results are also showing the

rejection of hypothesis at the insignificant level of .611.

H5: Low Employee work related self-efficacy increases the negative effect of role over load on service interaction quality.

This hypothesis is vice versa of hypothesis number four (H4) and according to the proposed hypothesis, it is obvious that if the high employee work related self-efficacy decreases the negative effect of role overload then low employee work related self-efficacy will also increase the negative effect of role overload. But that relationship is also insignificant at the level of .691.

### Conclusion and Recommendations

This research is quantitative in nature and has contributed banking sector as theoretical implication. Especially these variables have been discussed first time together in any industry and even in banking sector specifically, which is our main contribution.

As far as its practical implication is concern, there are many suggestions out there which are given below;

- To increase employee performance, banks have to overcome role overload, so that employees can work freely and satisfy customer.
- Work related self-efficacy can be increased by providing proper training to employees.
- Late sitting of employees can never satisfy them and in return they will not have proper interaction quality services.
- Pay more to satisfy employees so that they can have better interaction with customers. If they are financially weakened, they would not smile and would not look fresh at work place.

### Limitations and Future Research Directions:

- This particular study has some limitations in terms of geographical boundaries as it has been conducted in Faisalabad's private banks only.
- We have just worked on private banks without differentiating Islamic and Conventional banks.

- This study can be implemented on all public and private banks countrywide.
- Due to the research problems and queries frequently straight or indirect contains multiple ranges of monetary practices while restrictions of period and assets would not make all extents.
- Moderation was the difficult part as researcher found insignificant relationships in it.

### **Implications of the Study (Theoretical, Practical, Managerial)**

Several managerial implications have been un-hided by this present study with respect to financial analysis. Firstly the banks must analyze the present situation of the employees and their turnover situation due to role overload or less motivation in form of salary increment, which decreases the employee performance. Secondly, the financial analysts and upper management of the banks should take necessary steps to deploy the financial resources rightfully and utilize these funding in research and development department to facilitate the frontline employees. This study is a complete guide for the branch managers and area managers so that they can treat their employees well. At last, upper management can arrange trainings and workshops for the staff grooming, so that they can perform well. As far as practical implication is concern, this study will help banks to increase the trust of customer and in return banks may find helping hand to collect more deposits from customers as banks are facing these kind of issues repeatedly now a days. This study has complete theoretical guidance for the bankers and their supervisors to enhance their employee's performance with which in return their employees will satisfy the customers with open heart and open mind.

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