

## THE EFFECTS OF WORK STRESS ON THE PERFORMANCE OF PERSONNEL WORKING IN BANKS IN THE TURKISH REPUBLIC OF NORTHERN CYPRUS

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### ABSTRACT

This study was conducted using the relational survey technique, which is one of the quantitative research methods. The population of the study consists of employees working in banks operating in the Turkish Republic of Northern Cyprus. The sample group consisted of 312 participants in total and these participants were included in the study. In the data collection process, a set of questionnaires including demographic information, the Job Stress Scale, which assesses job stress perceptions, and the Performance Scale, which measures performance, were used. The data obtained were subjected to statistical analysis using SPSS 28.00 program. According to the results of the study, demographic factors such as gender, age groups, marital status, educational level and length of service do not have a significant effect on the participants' perceptions of job stress. However, a significant difference was found between married and single participants in the area of decision latitude. The performance analysis shows that while there is no significant difference between gender and age groups in the task and contextual performance categories, there is a significant difference between genders in the total performance category. This indicates that male participants have higher total performance scores than female participants. In the analysis evaluating the relationship between job stress and performance, a negative relationship was found between workload and task performance, while a positive relationship was found between decision latitude and task performance. However, it was observed that the effect of job stress on overall performance is limited and other factors may also be effective in this relationship.

**Keywords:** Performance, Stress, Work stress.

### Introduction

#### Problem Status

Stress can be defined as a response that occurs physically, mentally or emotionally in an individual. Stress often occurs in the process of coping with various challenges, pressures or changes a person faces. These challenging factors may be work-related, but they may also be personal, family or social factors. Stress can trigger a biological reaction known as the body's "fight or flight" response, which is often manifested by symptoms such as increased heart rate, increased breathing, and tense muscles (Özgen and Aydin, 1999).

Work stress is the type of stress specifically associated with the work environment. Work stress can be caused by factors such as intensity of tasks at work, time pressure, work relationships, role ambiguity, concern about job security and balance between work and family life. Work stress can affect an individual's performance, reduce his motivation, and have negative effects on his general health (Şahin, 2005). Coping with work stress can be improved depending on factors such as effective management strategies, workload balance and the creation of a supportive work environment. In order to reduce the effects of work stress and maintain a healthy work life, it is important for individuals and organizations to make a conscious effort on this issue (İştar, 2012).

Performance is an important concept that often evaluates how effectively individuals, groups or organizations achieve certain goals. Individual performance measures how effectively an employee performs his duties at work and is often evaluated with criteria such as achieving certain goals, completing tasks on time, and complying with quality standards (Karaman, 2009). Group performance represents the achievements of a team as a result of working together and coordinating (Bayram, 2006). Performance at the organizational level is often measured based on a variety of factors such as financial results, customer satisfaction, market share and sustainability. Performance evaluation is an important management tool used to ensure the continuous development of individuals, groups and organizations, highlight strengths and identify areas of development. These evaluation processes are applied regularly to determine strategies to achieve goals and improve performance (Aslan and Doğan, 2020).

Work stress includes the emotional and physical reactions employees feel to various pressures and challenges in their work environments. These stress factors may include various elements such as intensity of demands at work, time pressure, role ambiguity, work relationships, competitive environment and job security concerns

(Turunç and Çelik, 2010). The impact of job stress on performance is often considered in a complex relationship. Increased work stress can reduce employees' motivation and negatively affect their performance at work. An intense workload, constantly changing work conditions or job-related uncertainty can challenge employees' ability to focus and reduce their productivity (Dülgeroğlu and Başol, 2017). Additionally, if work stress continues for a long time, it can have negative effects on individuals' physical and mental health, which can further negatively impact their performance. However, the impact of job stress on performance may vary depending on personal and organizational factors. Establishing appropriate support mechanisms in the workplace can help employees improve their ability to cope with stress. Additionally, open communication in the workplace, fair management practices, and respect for employees' emotional needs can reduce the negative effects of job stress and positively affect performance ( Önbıçak et al., 2016) .

In conclusion, the impact of job stress on performance is a complex issue and varies depending on a variety of factors. A well-managed work stress environment can allow employees to perform more effectively, but excessive and persistent stress can negatively impact performance. Therefore, it is important to develop effective strategies to understand, manage and reduce job stress in workplaces.

### **Purpose and Importance of the Research**

Today, the business world is constantly evolving in parallel with rapidly changing economic, technological and social dynamics. This evolution brings job stress to the fore by increasing the challenges faced by employees. Especially the financial sector is one of the areas where work stress is felt intensely. Banks operating in the Turkish Republic of Northern Cyprus are at the center of economic activities and the personnel working in this sector have to cope with work stress.

In this context, this study aims to examine the potential effects of job stress on the performance of personnel working in banks in the Turkish Republic of Northern Cyprus. Understanding the coping mechanisms of personnel in the financial sector with work stress and the possible effects of this stress on performance will be an important step both in improving practices in the business world and in increasing employees' job satisfaction and performance.

The focus of the study is to explain the relationships between job stress perceptions of employees working in banks and task performance, contextual performance and total performance. In this context, the findings will contribute to our understanding of how job stress affects the performance of employees in the financial sector and will bring a new perspective to the literature in this field.

### **Hypotheses**

In this research, answers were sought to the following questions:

H1 : There is a significant difference between the demographic information of the participants and their perception of job stress.

H2 : There is a significant difference between the demographic information of the participants and their performance perceptions.

H3 : Work stress has an effect on performance.

### **Assumptions**

research participants gave their answers to the scale questions sincerely.

### **Limitations**

Research;

- With research participants,
- With the scale questions used in the research,
- It is limited to bank employees in TRNC.

### **Definitions**

**Stress:** . It is a physical and mental reaction that occurs when an individual feels the need to adapt to changes or events in his or her environment (Güçlü, 2001).

**Performance:** It is a concept that shows how effectively an individual, a group or an organization performs a certain task (İşığışık , 2008).

## Theoretical Framework

### Concept of Stress and Work Stress

Stress is a result of physical, emotional and mental reactions that occur in the process of coping with challenging situations or demands that an individual encounters. This is usually related to environmental pressures, expectations or changes perceived by the individual. Work stress is the type of stress that arises from factors such as uncertainty, time pressure, performance expectations, relational problems and workload that the individual is exposed to in the work environment. Work stress is a frequently encountered phenomenon in the competitive, fast-changing and demanding environment of the modern business world. Work stress is associated with situations that challenge an employee's ability to cope with work tasks. This can affect the employee's performance, reduce motivation and negatively affect his or her physical health (Ishtar, 2012). Sources of job stress may include workload, low autonomy, uncertainty, constant change, low levels of support, and interpersonal relationships. Work stress can affect not only an individual's health but also workplace productivity and employee satisfaction. Therefore, it is important to develop stress coping strategies and provide a supportive work environment in the workplace. Policies and resources to reduce the effects of work stress can increase the overall well-being of both employees and workplaces (Bakan, et al. 2015).

Work stress is an inevitable reality of today's modern working life. Stress levels may increase as employees face challenges such as coping with workplace demands, meeting performance expectations, and adapting to an ever-changing work environment. This stress can negatively impact an individual's physical, mental and emotional health. Factors such as busy work schedules, a competitive environment, high expectations, low autonomy, managerial pressures and disruption of work-life balance may contribute to increased work stress (Güçlü, 2001). Work stress is a condition that can often become chronic and can cause a number of health problems in the long term. Therefore, it is important to effectively deal with stress at work. Employers providing policies and support systems to help employees manage their stress levels can help employees reduce work stress. In this part of this study, starting from the concept of stress, we focus on the definition and effects of stress, work stress and its symptoms, factors affecting work stress, and finally the possible consequences of work stress. This information can serve as an important basis for raising awareness and developing effective strategies to combat stress in the workplace (Efeoğlu, 2006).

### Performance Concept

Performance generally refers to how effectively an individual or a system performs a certain task or function. This concept is a metric that measures the degree to which a person, an organization or a process achieves certain goals. Performance is often used to evaluate results achieved over a specific period of time. At the individual level, performance is based on factors such as a person's ability to perform job duties, success at work, abilities, and contributions (Işığışok, 2008). This performance plays a fundamental role in the processes of evaluating, rewarding and developing employees by reflecting how effective an individual is in a particular job role. At the organizational level, performance indicates how successfully a company achieves certain goals, strategies, or industry standards. Financial performance can be evaluated by various measures such as customer satisfaction, innovation capacity and employee engagement. The concept of performance is also used in fields such as arts, sports and entertainment. It is used in a variety of contexts, such as a stage performance by an artist, a competition by an athlete, a concert by a band, or a film performance by an actor. In summary, the concept of performance is a multifaceted concept that evaluates the ability of individuals, organizations and systems to achieve certain goals. Performance, which is of critical importance for success and effectiveness, forms part of continuous evaluation, feedback and development processes (Nabiyeva, 2021).

Performance evaluation Generally set your goals, your expectations or What are your criteria? has been achieved after being evaluated later makes. This evaluation is based on the employees' strong aspects determination, development areas describing And reward or performance improvement processes manage your purpose carries. Your performance measurement, specific of indicators and performance of metrics to use Contains. These metrics are usually of the business to their goals and strategic to your priorities connected aspect determines. For example, a of the company financial performance to evaluate for income increase, profit margin and cost control like financial indicators can be used (Oğrak, Ataman and Ataman, 2019).

Individual performance evaluation Generally work duties, responsibilities, work success, team study And personal development areas Contains. Employees Generally designated how much to the goals contribution how much they provide, how much effective One way in its place what they brought And organization general goals in line with How One role they played about are evaluated. Performance management processes Generally organised back notification, performance evaluations, target determination, development plans And reward like elements Contains. These processes allow employees to continually aspect their development to ensure And organization to their success contribute to be found incentive to do for It is designed. Performance the concept

of a of an individual organization or One of the system set to goals access your ability measuring And evaluator One process Contains . Performance management , success measure , constantly development incentive to do And strategic to goals to reach for important One management It is an intermediary (Oğrak , Ataman and Ataman, 2019).

**Method**

**Research Method**

This study was conducted using the relational screening technique, which is one of the quantitative research methods. Relational scanning technique is a research method used to understand and discover the relationships between a topic or topics. This technique aims to gain in-depth understanding by examining the connections between concepts, themes, or factors found around a particular topic. Relational scanning technique is generally included in qualitative research methods and is used to understand complex relationships (Karasar, 2008).

**Population and Sample**

The population of the study consists of bank employees in TRNC. The sample was determined by the quota sampling method. Quota sampling is a sampling method used to ensure balanced representation of subgroups with a certain characteristic or qualifications in a research. It is used to maintain the proportions of individuals with certain characteristics within the research population. This method is useful for representing different groups in the population and making generalizations ( Yagar and Dökme, 2008) . In this context, a sample group was created without questioning the study participants' duties in the bank and 312 people were included in the study.

**Data Collection Tools**

Data demographic information form, Work stress scale and Performance scale were used in the study. The Work Stress Scale is a measure that covers three main subsections. The workload, job control, and social support subsections contain 5, 6, and 6 questions, respectively. Cronbach's alpha coefficients reported for the workload, control and social support subsections of the scale vary between 0.51 and 0.72 (26). Four of the 6 questions used in job control measurement consist of skill use subheadings and two of them consist of decision freedom subheadings (Table 1). Response options for the workload, skill use and decision freedom subsections consist of "often, sometimes, rarely and never" responses. For social support, there are options such as "completely agree, partially agree, partially disagree and completely disagree". In evaluating the scale, response options are coded between 1-4 and the total score of the relevant subsection is obtained by summing the scores of each subsection. The job control total score is obtained by summing the scores obtained for skill use and decision freedom. High scores indicate high workload, high job control, and high levels of social support . Job stress has been evaluated as the ratio of workload to job control (8, 16, 17, 26-29).

In this study, employee performance was evaluated in two dimensions, namely task and contextual performance. Performance Scale developed by Karakurum (2005) was used to measure performance . Task performance includes six questions, four of which were taken from the Turkish translated version of the task performance scale developed by Beffort and Hatturp . The remaining two questions were added originally by Karakurum ( Karakurum , 2005). Contextual performance was measured with a scale containing five questions developed by Borman and Motowidlo (1993). In total, the performance scale includes nine questions. The reliability analysis results of the scales used in this study are given in Table 1:

**Table 1. Reliability Analysis**

	Cronbach's Alpha	Article
Work Stress Scale	0.750	17
Performance Scale	0.956	7

Cronbach's Alpha coefficient is a statistical measure that evaluates the internal consistency of a measurement instrument. This coefficient measures whether the items in a scale are compatible with each other. Cronbach's Alpha coefficient calculated for the Job Stress Scale was found to be 0.750, while for the Performance Scale this value was calculated to be 0.956. The high Cronbach's Alpha values of both scales indicate that the measurement tools are reliable and robust in terms of internal consistency. This indicates that the items contained in the scales are compatible with each other and suitable for the measurement purpose. High Cronbach's Alpha values indicate that the scales perform reliably and consistently.

**Analysis of Data**

In this study, the data obtained was analyzed using SPSS 28.00 program. Analyzes performed include T-Test, Anova Test, ANOVA Tukey test, correlation and regression analysis. T-Test was used to evaluate the differences in means between two groups, and ANOVA Test was used to evaluate the differences between three or more groups. Group average differences were determined with the ANOVA Tukey test, relationships between variables were examined with correlation analysis, and relationships between the dependent variable and independent variables were modeled with regression analysis. These analyzes show that the study was conducted on statistical grounds and the results were examined in depth.

**Findings**

**Demographic features**

Demographic variables of the participants are given in Table 1.

**Table 2. Demographic Information**

		N	%
Gender	Woman	191	61.2
	Male	121	38.8
Age	21-29 years old	29	9.3
	30-39 years old	125	40.1
	40-49 years old	129	41.3
	50 and above	29	9.3
marital status	Married	241	77.2
	Single	71	22.8
Educational background	Primary education	25	8.0
	High school	71	22.8
	associate degree	41	13.1
	Licence	155	49.7
	Degree	20	6.4
Service time	less than 1 year	22	7.1
	1-3 years	15	4.8
	4-6 years	46	14.7
	7-9 years	52	16.7
	10 years and above	177	56.7
Total		312	one hundred

According to the table, it is seen that women are the majority in the gender distribution of the participants with a rate of 61.2%. According to age distribution, most of the participants are between the ages of 30-49, and people in this age range constitute 81.7% of the total participants. In terms of marital status, it is observed that the majority of participants are married; married participants constitute 77.2% of the total. When we focus on length of service, it becomes clear that the majority of participants have served for a long period of time . In particular, participants who have been serving for 10 years or more constitute 56.7% of the total. This shows that employees often establish a long-term bond or gain experience with their organizations. As a result, this group of participants generally consists of individuals who are married, middle-aged, and have long-term service periods.

**Work Stress and Performance Perceptions of Participants**

**Table 3. Participants' Job Stress and Performance Perception Levels**

	Min.	Max .	Cover.	ss
Task Performance	4.00	16.00	10.3718	3.44403
Contextual Performance	5.00	20.00	13.5353	4.43300
<b>Performance total</b>	9.00	36.00	23.9071	7.62681

Workload	8.00	20.00	15.3333	2.62766
Skill Usage	6.00	16.00	11.5737	2.30636
Freedom of Decision	2.00	8.00	5.9519	1.87579
Social support	10.00	24.00	18.4519	3.60211
<b>Work Stress Total</b>	<b>35.00</b>	<b>68.00</b>	<b>51.3109</b>	<b>6.07479</b>

The average score for task performance was 10.3718, while for contextual performance it was 13.5353. The total performance score is the sum of these two components and the average score is 23.9071. Contextual performance has a higher mean score than task performance. **When** the "Workload" ( isyuku ) factor is examined, it is seen that the participants' workload scores are minimum 8.00, maximum 20.00, average 15.3333 and standard deviation 2.62766. Workload scores generally have a moderate distribution. Secondly, when the "Skill Usage" factor is evaluated, it is seen that the minimum is 6.00, the maximum is 16.00, the average is 11.5737 and the standard deviation is 2.30636. Scores on this factor generally reflect a moderate level of variability. Third, considering the "Freedom of Decision" factor, it has minimum values of 2.00, maximum of 8.00, mean of 5.9519, and standard deviation of 1.87579. Decision freedom scores generally have a lower mean and less variability. Fourthly, when the "Social Support" factor is evaluated, it is seen that the minimum is 10.00, the maximum is 24.00, the mean is 18.4519 and the standard deviation is 3.60211. Social support scores generally indicate a higher mean and lower variability. Finally, when the "Total Stress" factor is examined, it has a minimum of 35.00, a maximum of 68.00, a mean of 51.3109 and a standard deviation of 6.07479. Total stress scores generally have a wider distribution and a moderate mean.

**Comparison of Participants' Demographic Information and Perceptions of Work Stress**

**Table 4. By Gender Comparison of Job Stress Perceptions**

		N	Cover.	Ss .	f	p.
Workload	Woman	191	15.2775	2.57753	0.222	0.638
	Male	121	15.4215	2.71340		
Skill Usage	Woman	191	11.5026	2.35277	0.244	0.621
	Male	121	11.6860	2.23619		
Freedom of Decision	Woman	191	5.8743	1.92078	1,474	0.226
	Male	121	6.0744	1.80354		
Social support	Woman	191	18.4450	3.69578	0.830	0.363
	Male	121	18.4628	3.46420		
stress total	Woman	191	51.0995	6.11689	0.013	0.911
	Male	121	51.6446	6.01783		

p > 0.05

According to the results of the analysis, no significant difference was detected between genders in terms of job stress perceptions (p > 0.05). This shows that there is no statistically significant difference between male and female participants in terms of workload, skill use, decision freedom, social support and total stress perceptions.

**Table 5. By Age Comparison of Job Stress Perceptions**

		N	cover .	Ss .	f	p.
Workload	21-29 years old	29	15.3793	2.80833	0.613	0.607
	30-39 years old	125	15.1680	2.80189		
	40-49 years old	129	15.3566	2.52735		
	50 and over	29	15.8966	2.09327		
Skill Use	21-29 years old	29	11.8966	2.56828	0.458	0.712

	30-39 old	years	125	11.6160	2.50736		
	40-49 old	years	129	11.4186	2.05281		
	50 and above		29	11.7586	2.26235		
Decision freedom _	21-29 old	years	29	6.3103	1.77489	0.543	0.653
	30-39 old	years	125	5.8320	1.90812		
	40-49 old	years	129	5.9690	1.87474		
	50 and above		29	6.0345	1.88002		
Social Support	21-29 old	years	29	19.0345	3.38571	0.637	0.592
	30-39 old	years	125	18.5600	3.49746		
	40-49 old	years	129	18.3643	3.86680		
	50 and above		29	17.7931	3.03996		
stress _ total	21-29 old	years	29	52.6207	6.00246	0.523	0.667
	30-39 old	years	125	51.1760	6.28755		
	40-49 old	years	129	51.1085	6.10998		
	50 and over		29	51.4828	5.10337		

p > 0.05

According to the analysis results, no significant difference was detected between age groups in terms of job stress perceptions ( $p > 0.05$ ). This shows that there is no statistically significant difference between individuals in different age groups in terms of workload, skill use, decision freedom, social support and total stress perceptions.

**Table 6. By Marital Status Comparison of Job Stress Perceptions**

		N	Cover.	ss	f	p.
Workload	Married	241	15.2905	2.56065	1,508	0.220
	Single	71	15.4789	2.85787		
Skill Usage	Married	241	11.6307	2.27682	0.851	0.357
	Single	71	11.3803	2.41049		
Freedom of Decision	Married	241	6.0456	1.81257	4,031	0.046
	Single	71	5.6338	2.05801		
Social support	Married	241	18.4896	3.58133	0.070	0.792
	Single	71	18.3239	3.69469		
stress total	Married	241	51.4564	5.86152	1,185	0.277
	Single	71	50.8169	6.77033		

p > 0.05

According to the analysis results, no significant difference was detected between marital status and job stress perceptions ( $p > 0.05$ ). However, since the p value in the area of decision freedom is below the 0.05 significance level, it can be said that there is a significant difference between married and single participants in this area.

**Table 7. By Educational Status Comparison of Job Stress Perceptions**

		N	mean	ss	f	p.
Workload	Primary education	25	15.1200	2.90574	0.760	0.552
	High school	71	15.4225	2.37042		
	associate degree	41	15.3415	2.91213		
	Licence	155	15.4452	2.64119		
	Degree	20	14.4000	2.47939		
Skill Usage	Primary education	25	12.2000	2.06155	1,698	0.150
	High school	71	11.7606	2.25810		
	associate degree	41	11.2439	2.21111		
	Licence	155	11.6000	2.38393		
	Degree	20	10.6000	2.16187		
Freedom of Decision	Primary education	25	5.8000	2.10159	1,685	0.153
	High school	71	6.1549	1.96867		
	associate degree	41	5.7317	1.84424		
	Licence	155	6.0581	1.79190		
	Degree	20	5.0500	1.82021		
Social support	Primary education	25	18.6400	4.25127	0.715	0.582
	High school	71	18.6338	4.01867		
	associate degree	41	17.7073	3.40767		
	Licence	155	18.6129	3.33301		
	Degree	20	17.8500	3.68889		
stress total	Primary education	25	51.7600	6.83910	2,500	<b>0.043</b> Primary Education > Master's Degree High School > Master's Degree
	High school	71	51.9718	5.61114		
	associate degree	41	50.0244	6.25495		
	Licence	155	51.7161	6.11657		
	Degree	20	47.9000	4.93004		

p < 0.05

According to the results of the analysis, no significant difference was detected between educational status and the sub-dimensions of workload, skill use, freedom of decision and social support (p > 0.05). In the analysis carried out to evaluate the significant differences in the total stress between primary school, high school, associate degree, undergraduate and master's degree groups, it was concluded that the differences between the groups were statistically significant. Especially since the p value between the Primary and High School groups and the Master's degree group is below the 0.05 significance level, it can be said that there is a significant difference in the total stress levels between these two groups. This may be an indication that the perception of stress decreases or increases as the level of education increases.

**Table 8. By Service Duration Comparison of Job Stress Perceptions**

		N	mean	ss	f	p.
Workload	less than 1 year	22	15.2273	2.77629	0.376	0.826
	1-3 years	15	15.2667	3.28344		
	4-6 years	46	15.1522	2.72411		
	7-9 years	52	15.0385	2.91690		
	10 years and above	177	15.4859	2.44974		
Skill Usage	less than 1 year	22	12.4545	2.48284	3,665	<b>0.006</b>
	1-3 years	15	11.3333	2.52605		



	4-6 years	46	12.3478	2.14183		
	7-9 years	52	10.8269	2.32397		
	10 years and above	177	11.5028	2.23384		
Freedom of Decision	less than 1 year	22	6.1818	1.96726		
	1-3 years	15	4.9333	2.18654		
	4-6 years	46	6.1522	1.86151	1,964	0.100
	7-9 years	52	5.5962	1.84985		
	10 years and above	177	6.0621	1.82831		
	Social support	less than 1 year	22	19.0909	3.70211	
	1-3 years	15	18,2000	3.80225		
	4-6 years	46	18.9130	3.34549	0.659	0.621
	7-9 years	52	17.9231	3.49142		
	10 years and above	177	18.4294	3.68147		
stress total	less than 1 year	22	52.9545	7.22744		
	1-3 years	15	49.7333	6.58425		
	4-6 years	46	52.5652	5.22665	2,536	<b>0.040</b>
	7-9 years	52	49.3846	5.77403		
	10 years and above	177	51.4802	6.06601		

p <0.05

In this analysis, the relationship between length of service and perceptions of job stress was examined. When the participants were grouped according to their service period, no statistically significant difference was found between different service periods in terms of workload, decision -making freedom and social support dimensions . However, a different result was obtained in the analysis made in terms of skill use. Participants' perceptions on skill use showed a significant difference according to their length of service (F=3.665, p=0.006). This shows that the participants' level of perception of skill use at work varies depending on the length of service. When the effects on the total stress were evaluated, a significant difference was detected between the groups according to the length of service (F = 2.536, p = 0.040). This shows that there is a significant change in participants' stress perceptions as their length of service increases.

### Comparison of Participants' Demographic Information and Performance Perceptions

**Table 9. By Gender Comparison of Performance Perceptions**

	N	Cover.	ss	f	p
Task Performance	Woman	191	10.3298	3.59694	
	Male	121	10.4380	3.20128	3,325
Contextual Performance	Woman	191	13.4136	4.62278	
	Male	121	13.7273	4.12715	3,757
Performance total	Woman	191	23.7435	8.00869	
	Male	121	24.1653	7.00636	4,271

p <0.05

According to the statistical analysis based on the data, no significant difference could be detected between gender in the task performance category (F value: 3.325, p value: 0.069). This shows that there is no statistically significant difference between the task performance scores of male and female participants. Similarly, no significant difference was detected between gender in the contextual performance category (F value: 3.757, p value: 0.054). This indicates that there is no statistically significant difference between the contextual performance scores of male and female participants . However, in the analysis made in the total performance category, a significant difference was detected between gender (F value: 4.271, p value: 0.040). This shows that

there is a statistically significant difference between the total performance scores of male and female participants. Accordingly, it is seen that the total performance averages of male participants are higher than female participants. As a result, while there is no significant difference between gender in the task performance and contextual performance categories, there is a statistically significant difference in the total performance category.

**Table 10. By Age Comparison of Performance Perceptions**

		N	Cover.	Ss .	f	p.
Task Performance	21-29 years old	29	10.5862	3.55083	0.632	0.595
	30-39 years old	125	10.0800	3.74510		
	40-49 years old	129	10.4806	3.24302		
	50 and above	29	10.9310	2.85271		
Contextual Performance	21-29 years old	29	13.4138	4.84412	0.521	0.668
	30-39 years old	125	13,1920	4.62583		
	40-49 years old	129	13.7752	4.27610		
	50 and over	29	14.0690	3.91819		
Performance total	21-29 years old	29	24,0000	8.12404	0.576	0.631
	30-39 years old	125	23.2720	8.13037		
	40-49 years old	129	24.2558	7.24168		
	50 and above	29	25,0000	6.63325		

p > 0.05

According to the analysis results, no significant difference was detected between age groups in all three performance categories (p > 0.05). This may indicate that there is no significant difference in performance perceptions between individuals in different age groups.

**By Marital Status Comparison of Performance Perceptions**

		N	Cover.	ss	f	p.
Task Performance	Married	241	10.4108	3.41829	0.070	0.791
	Single	71	10.2394	3.55152		
Contextual Performance	Married	241	13.5519	4.42606	0.003	0.954
	Single	71	13.4789	4.48763		
Performance total	Married	241	23.9627	7.58635	0.080	0.778
	Single	71	23.7183	7.81424		

p > 0.05

According to the analysis results, no significant difference was detected between married and single participants in terms of task performance, contextual performance and total performance perceptions (p > 0.05). This indicates that marital status does not have a statistically significant effect on performance perceptions.

**Table 12. By Educational Status Comparison of Performance Perceptions**

		N	Cover.	Ss .	f	p.
Task Performance	Primary education	25	10.8400	2.99555	0.619	0.649
	High school	71	10.3239	3.48783		
	associate degree	41	10.4634	2.74861		
	Licence	155	10.4323	3.66985		

	Degree	20	9.3000	3.37327		
Contextual Performance	Primary education	25	14.2000	3.55903	0.398	0.810
	High school	71	13.4648	4.28229		
	associate degree	41	13.4878	4.02568		
	Licence	155	13.6000	4.76132		
	Degree	20	12.5500	4.31003		
Performance total	Primary education	25	25.0400	6.30132	0.513	0.726
	High school	71	23.7887	7.52124		
	associate degree	41	23.9512	6.54198		
	Licence	155	24.0323	8.18727		
	Degree	20	21.8500	7.33610		

$p > 0.05$

According to the results of the analysis, no significant difference was detected between participants with different education levels in terms of task performance, contextual performance and total performance perceptions ( $p > 0.05$ ). This shows that education level does not have a statistically significant effect on performance perceptions.

**Table 13. By Service Duration Comparison of Performance Perceptions**

		N	Cover.	Ss .	f	p.
Task Performance	less than 1 year	22	10.6364	3.10982	0.346	0.847
	1-3 years	15	10.2000	4.36218		
	4-6 years	46	10.4783	3.55740		
	7-9 years	52	10.7885	3.13948		
	10 years and above	177	10,2034	3.47939		
Contextual Performance	less than 1 year	22	13.2273	4.25309	0.337	0.853
	1-3 years	15	13.8000	4.91644		
	4-6 years	46	13.9565	3.93252		
	7-9 years	52	13.9231	4.35145		
	10 years and above	177	13.3277	4.58815		
Performance total	less than 1 year	22	23.8636	7.03931	0.305	0.874
	1-3 years	15	24,0000	9.10259		
	4-6 years	46	24.4348	7.10447		
	7-9 years	52	24.7115	7.25539		
	10 years and above	177	23.5311	7.85598		

$p > 0.05$

According to the results of the analysis, no significant difference was detected in terms of task performance, contextual performance and total performance perceptions among participants with different lengths of service ( $p > 0.05$ ). This shows that length of service does not have a statistically significant effect on performance perceptions.

**The Relationship Between Job Stress and Performance**

**Table 14. Relationship Between Job Stress and Performance (Correlation Analysis)**

		Workload	Skill Usage	Freedom of Decision	Social support	stress total
Task Performance	r.	-.121 *	0.001	.144 *	0.098	0.051
	p.	0.032	0.986	0.011	0.083	0.372
Contextual Performance	r.	-0.094	-0.037	.133 *	0.073	0.030
	p.	0.098	0.518	0.019	0.200	0.602
Performance total	r.	-0.109	-0.021	.142 *	0.087	0.040
	p.	0.054	0.713	0.012	0.126	0.480

This correlation analysis was conducted to understand the relationship between job stress factors and performance. First of all, when we look at the relationships between task performance and job stress factors, a negative correlation was detected with workload ( $r = 0.0121$ ;  $p = 0.032$ ), meaning that as workload increased, task performance decreased. However, this relationship is not statistically significant. Decision freedom showed a positive correlation ( $r=.144$ ;  $p=0.011$ ), meaning that as participants' decision freedom increased, their task performance increased, and this relationship was statistically significant. In the analyzes conducted in terms of contextual performance and performance total, no statistically significant relationship was detected with workload and skill use. However, a positive correlation was found with decision latitude, indicating that as participants' perceptions of decision latitude increased, their contextual performance and overall performance also increased.

**Effects of Work Stress on Performance**

**Table 15. Effects of Job Stress on Performance (Regression Analysis)**

	Unstandardized Coefficients		Standardized Coefficients		
	B.	std . Mistake	Beta	t	p
Still	21,323	3,681		5,792	0.000
stresstotal	0.050	0.071	0.040	0.707	0.480

R=0.040 F=500

This regression analysis was conducted to evaluate the potential effects of job stress on performance. According to the results of the analysis, the constant value representing the main impact on performance is 21.323. This constant expresses the expected impact of factors other than job stress on performance. The prominent independent variable in the analysis is stresstotal, which measures job stress. However, the standardized coefficient (Beta) of the stresstotal variable on performance was found to be 0.040 and the p value was 0.707. This indicates that there is no strong evidence of a significant relationship between job stress and performance. The overall result of the analysis shows that the effects of job stress on performance are limited and other factors may also have an impact on this relationship. The R value was found to be 0.040 and the F statistic was 500, indicating that the overall explanatory power of the model was low. Therefore, more comprehensive analyzes that consider additional factors may be needed to gain a more comprehensive understanding of the relationship between job stress and performance.

**Conclusion And Recommendations**

According to the results of the study, the effects of demographic factors on job stress perceptions and performance were examined. Demographic variables such as gender, age groups, marital status, education level and length of service generally do not have a significant effect on the participants' perceptions of job stress. However, a significant difference was detected between married and single participants in the area of decision freedom, indicating that marital status may have a certain impact on perceptions of work stress.

In terms of performance, no significant differences were detected between gender and age groups in task and contextual performance categories. However, a significant difference was detected between gender in the total performance category, and the total performance scores of male participants were higher than female participants. This suggests that gender has a certain effect on overall performance.

In the analysis evaluating the relationship between job stress and performance, a negative relationship was found between workload and task performance. That is, it has been observed that task performance decreases as workload increases, but this relationship is not statistically significant. On the other hand, a positive relationship was found between decision freedom and task performance. This shows that as participants' perception of decision freedom increases, their task performance also increases, and this relationship is statistically significant.

In conclusion, the study evaluates the effects of demographic factors on job stress perceptions and performance, revealing that variables such as gender and marital status lead to significant differences in certain areas. However, it indicates that further analyzes are needed to provide a more in-depth understanding of the relationship between job stress and performance.

Based on the research results, it is possible to make various suggestions to understand the interactions between bank employees' job stress perceptions and performance:

- Organizing regular stress management training for bank employees can increase their ability to cope with work stress. These trainings can help them understand and apply stress coping strategies.
- Improving the work environment can be effective in reducing work stress. For example, applicable policies and practices can be developed to balance workload, strengthen social support systems, and increase decision freedom.
- Fair, transparent and measurable performance evaluation systems can increase employee motivation. Promoting a sense of fairness among employees can increase the overall level of performance.
- In recruitment processes and position placements, more effective policies can be created by taking into account individuals' abilities, experiences and their capacity to cope with work stress.
- : Initiatives can be taken to increase employees' participation in decision-making processes. Participation makes employees feel more involved in work processes and can increase their motivation.

These suggestions may positively affect the relationship between job stress and performance of bank employees and make the working environment more sustainable. However, each recommendation should be customized to the needs and dynamics of the organization.

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