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**“IMPACT OF WORK STRESS ON EMPLOYEE’S LOYALTY AND WORK  
PERFORMANCE: A STUDY OF NAYATEL PAKISTAN”**



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## **ABSTRACT**

This research work is conducted to analyze the impact of work stress on employee's loyalty and work performance in the telecommunication industry and in a very renowned organization Nayatel Pakistan. This is a qualitative study in which online questionnaires were distributed among the employees of Nayatel Pakistan. The result of the analysis shows the relationship of work stress with employee's loyalty and work performance which were the two dependent variables depending on the independent variable i.e. work stress. Lastly we have seen the effect and impact of mediating variables in the organization that are affecting the direct and indirect variables.

## **CHAPTER NO 1:**

### **THE INTRODUCTION**

#### **1 INTRODUCTION**

This chapter provides the overview of the field of investigation that is to investigate the impact of work stress on employee's loyalty and work performance. This chapter also answers the questions relative to the investigative field of present study. This chapter explains the core concept of the study and identifies the importance and significance of the study. This section of the thesis demonstrates the contextual background of the study which helps in drawing a research problem which explains the purpose of conducting the research to meet a certain gap in research. The specific research objectives and questions for the study are outlined alongside. Furthermore, this chapter also shows the importance of the research topic to rationalize the advance premises and key arguments of the present study. Finally in this chapter some key terms are defined for the better contextual understanding of the intended meanings.

#### **1.1 CONTEXTUAL BACKGROUND**

The World has turned out to be a global village with the movement of time which makes various open entryways for experienced and fit specialists to exchange out their proficiency where requested. Because of such conditions, it has ended up being fundamental for associations to hold their capacity and reduce workers disloyalty.

Hans Seyle is known as "father of modern stress" coined the term stress. The word stress has come from the Latin word "stringere" which means to "draw tight". Hans Seyle in 1936 defined stress as, a syndrome produced by diverse noxious agents. He described stress as a non-specific response of the body to noxious stimuli. According to Lazarus, (1976), Stress occurs when there are demands on the person, which taxes or exceeds his adjustive resources. Richard Carlson defines stress as Stress is nothing more than a socially acceptable form of mental illness. We are currently living in stressful times holding down two or more jobs, building, and trying to hold up unreasonable performance parameters which all result in higher stress levels. Work stress can be referred as a strain, depression, fretfulness, anxiety, angst etc. one's faces in his workplace when he is overloaded with copious demands and expectations which he/she must complete within a limited timeframe. Work stress is also termed as "job

stress” or “occupational stress”. Over the past few decades, stress is emerging as an increasing problem in organizations. Stress is a sturdy state in which an individual is faced with an opportunity, demand, or resource related to what the individual wishes and for which the result is seen to be both obscure and crucial.

Work stress might be characterized as interest from any part of the work job that has outrageous or harmful attributes, the furthest point distinguishing stress from other employment attributes which may result just in mellow impacts, for example, work disappointment. Examples of such occupation stresses are job uncertainty, job struggle, job over-burden, and so on. stress is an undesirable response people have to tremendous pressures or other types of demands placed upon them. It arises when they worry, they cannot deal with. Some stress can be good, and some can be bad. The problems arise when the sources of pressure become too frequent without time to recover, or when just one source of pressure is too great for us to cope with. Stress can be understood more comprehensively as, it is a condition which happens when one realizes the pressures on them, or the requirements of a situation, are wider than their recognition that they can handle. If these requirements are huge and continue for a longer period without any interval, mental, physical or behavioral problems may occur. Stress positively affects workers of any association up to a certain extent which a representative can adapt to it, for the most part, it surpasses the tolerable cut-off points and has a negative outcome on workers.

Employees’ loyalty to the organization can be recognized as an important topic for enterprises’ human resource management issues, especially when the managers have shifted from focusing to the materials, equipment, and inventory to "knowledge assets" of the employees, in other words, the transition from the "industrial age" to the "era of knowledge". It could be stated that companies are competing by using the skills and talents of their employees. According to Smith (2007), by attracting and "retaining" the best employees, the company can gain profits and occupy the market shares higher than the industry average. Aon Hewitt (2012) reports that employees are considered as an important component of all businesses and employees' loyalty is an important factor that reflects the internal strengths and the sustainable development of the enterprises. By testing, the employees' loyalty, employers can plan to improve the loyalty to enhance motivation, behaviors, and productivity of the employees.

(Selye, 1936) first introduced the idea of stress into the life science. He defined stress as the force, pressure, or tension subjected upon an individual who resists these forces and attempts to uphold its true state.



## **1.2 RESEARCH GAP**

A research gap is a field of which missing information limits the ability of the researcher to conclude a question. According to (URIEŞI\*, 2019) further research is needed to investigate in more detail and in a more systematic fashion the specific factors of work stress that affect the employees, and that are particularly detrimental for their trust in managers and their loyalty to their organizations. The current study is aiming to investigate such important workplace-related aspects and issues as work stress, employee's loyalty, and work performance. Work stress, employee loyalty and work performance, as well as their nature, consequences, and strategies for managing them, have been of interest for many researchers during the last decades. However, these important factors influencing employees in various ways in the Telecom Industry are remaining understudied. Moreover, the research on these topics in terms of differences among various types of telecommunication industries is lacking and needs further development.

## **1.3 PROBLEM STATEMENT**

Excessive workloads and unrealistic deadlines give rise to job stress amongst the employees. Employees tend to feel under pressure and overwhelmed due to excessive job stress. The employees also have less control over work activities due to work stress. There are various situations that cause stress and those are known as stressors. The job stress causes employees to become less loyal to the organization or company they are working in. It is significant to find the impact of job stress on employees' loyalty to find the phenomenon impact more appropriately. Moreover job stress also effects the work performance of an employee. Job stress is a wide and diverse phenomenon, and its impact needs to be studied in detail in different environments. Research on this phenomenon has not been carried out in the telecommunication industry of Pakistan therefore it is necessary to find the impact of job stress on laborer in the telecommunication industry.

## **1.4 RESEARCH QUESTIONS**

- What is the impact of job stress on employee's loyalty?
- What is the impact of job stress on employee's work performance?
- Is there any significant relationship between job stress and employee's loyalty?

- Is there any significant relationship between job stress and employee's work performance?
- What are the relationships between Work stress, work performance, and employee loyalty in the telecommunication industry?
- What are the moderating factors that are affecting these three factors?
- What is the organization (Nayatel Pakistan) and its management (supervisors or managers) doing about it?

## **1.5 RESEARCH OBJECTIVES**

The objective of the research is to examine the influence of potential factors that are affecting employee's loyalty and work performance, namely work stress, which often represents a major source of overall dissatisfaction with one's job and working conditions.

## **1.6 SIGNIFICANCE OF THE STUDY**

Since the study considers the effect of job stress on employee's loyalty and work performance in the telecommunication industry, it will be of considerable significance for workers of the telecommunication industry to empower, motivate and respect their worker's feelings and decrease the workload because of which workers loyalty is influenced. Stress at work has become a significant and relevant problem in the modern world. It can affect employees' health and wellbeing, causing not only physiological but also psychological, emotional, and even mental problems. Moreover, occupational stress can negatively influence their work efficiency, performance, and service quality, employee loyalty and boost turnover rates; Hence incrementing costs for both the employee and the company. Employees in an organization are essential for the success of the company as they are directly involved in the smooth running of the organization's processes and can affect customer satisfaction. However, staff turnover, telecommunication industry has become exceptionally high in the last decades. These aspects make it of high interest and importance to investigate the reasons underlying the phenomena.

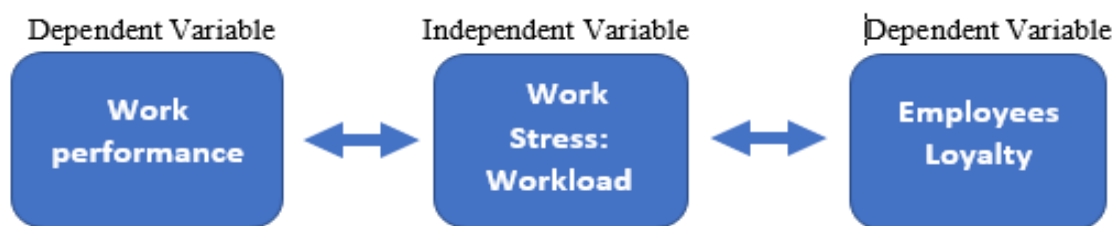
## **1.7 THE RATIONALE OF THE STUDY**

In today's aggressive market holding the best and skilled workers is the top need for any organization which plans to develop and contend with full enthusiasm and commitment (Ready, Hill and Conger, 2008). The purpose behind this research is to maintain the loyalty of the workers by the employers and making it impossible to hold their workers who are becoming

disloyal to the organization on account of job stress. Secondly this study is also conducted to determine the impact of work stress on employee's performance, pinpoint the factors of work stress and how to remove them. Since it requires a great deal of investment for an organization to prepare its workers as per its objectives and it cannot be helpful for them to lose such a trained worker simply for such issues. As though the issue which they are confronting will not be tended to them will switch to other organization. Job stress can cause employee turnover intentions. Generally, work stress has been shown to lead to negative consequences in several organizational and personal areas. On the organizational side, work stress undermines job performance and generates negative work behaviors and attitudes (Barling et al., 2005). On the personal side, work stress is associated with the feeling of overconsumption of energy, which can lead over time to burnout (Crawford et al., 2010).

With this research, employers of different organizations can take help in increasing the loyalty of their employees with the organization and improve work performance.

## 1.8 THEORETICAL FRAMEWORK



## 1.9 HYPOTHESIS

Hypothesis elaborated for the current study

- **H1:** Work Stress has an impact on Employee's loyalty towards the organization.
- **H2:** Work Stress has an impact on Work performance of the employees.
- **H3:** Work Stress affects Employee's Loyalty and Work Performance of the employees.

## **1.10 VARIABLES**

Stress is quite a difficult term to define due to its subjectivity and complexity. The fact that stress has been a topic of interest for researchers from four different disciplines (medicine, sociology, management, and psychology). Term “stress” itself was first introduced by Hans Selye, a Hungarian endocrinologist, who is also known as the “father of stress”.

### **1.10.1 WORK STRESS**

Work stress is considered rising and has become challenging for the employer and because high-level stress results in low productivity, increased absenteeism, and collection to other employee problems like alcoholism, drug abuse, hypertension, and host of cardiovascular problems (Meneze 2005). It is estimated that about 100 million workdays are being lost due to stress and nearly 50% to 75% disease is related to stress (Bashir 2007). Stress is a mental strain from the internal or external stimulus that refrains a person to respond towards its environment in a normal manner.

### **1.10.2 EMPLOYEE’S LOYALTY**

Employee loyalty can be defined as a "psychological attachment or commitment to the organization". Employee loyalty can be defined as a “psychological attachment or commitment to the organization”. Nowadays, a longer tenure with an employer does not necessarily mean employee loyalty. For instance, many employees claim that they are staying at the current job because they feel obliged to stay, they believe it would be difficult to leave (41%), or because they are afraid of not being able to find another job. Employee loyalty is an important factor for organizations, especially in the service industry. There has been scientific evidence that employee loyalty positively influences customer loyalty, which in turn increases revenues for the company.

### **1.10.3 WORK PERFORMANCE**

Work Performance consists of behaviors and actions of employees which turns out in assisting an employee towards measurable accomplishments and adding value to the organization (Gilbert, 1996, p. 17). Starting a new job would likely to be very stressful if the person felt inexperienced, unable to cope with the workload, uncomfortable around their bosses or colleagues and un-stimulated by their work. On the other hand, a person entering an

area of work where they felt competent, supported by their colleagues, and stimulated, would be more likely to experience the change as challenging than stressful. Research has found that work-related stresses may be responsible for organizational outcomes such as a decline in performance, dissatisfaction, lack of motivation and commitment (employee Loyalty), and an increase in absenteeism. To sum up, above, all factors influencing to employee loyalty to some extent are correlated to the work performance as well.

Previous research has also found evidence that job stress has a negative correlation with work performance. Although in more decent research there is sufficient evidence that employees experiencing more stress are also more likely to leave the organization and it directly effects the performance of the employee.

### **1.11 INTRODUCTION TO THE ORGANIZATION NAYATEL PAKISTAN:**

Nayatel was launched in 2004. Nayatel provides Triple Play services (Internet, HD Cable TV and Phone) with 24/7 technical support. Nayatel also offers a wide range of value added services.

Nayatel fiber to the home (FTTH) network technology have transformed Islamabad, Rawalpindi, Faisalabad and Peshawar into one of the most connected and optically wired cities of the world. Being truly customer-centric, Nayatel has re-written the quality of service parameters and set new quality standards aligned with customers' expectations and requirements. Its annual revenue is \$156.57 million USD in the year 2020.

#### **1.11.1 COMPETITORS OF THE NAYATEL PAKISTAN:**

Nayatel is one of the emerging company in the telecommunication industry. Following are the competitors of Nayatel Pakistan: Pakistan Telecommunication Company Ltd, Paknet, Supernet Limited, Wateen Telecom and Wi-Tribe.

### **1.12 DEFINITION OF KEY TERMS**

**Work stress/ Job stress:** Job stress/ work stress is the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker.

**Employee's loyalty:** Employee Loyalty can be defined as employees being committed to the success of the organization and believing that working for this organization is their best option (Angle, 1983).

**Work performance:** Work Performance is defined as sum of accomplishments. Work Performance consists of behaviors and actions of employees which turns out in assisting an employee towards measurable accomplishments and adding value to the organization (Gilbert, 1996, p. 17)

### **1.13 STRUCTURE OF THESIS**

The prime purpose of this research is to find the impact of work/job stress on employee's loyalty towards the organization and its impact on the performance of the employee. If both employee's loyalty and performance is affected because of work stress then it ultimately effects the organization, its services, its performance, its goodwill, its reputation in the market and its customers.

Chapter 1 has covered the introduction in which we have discussed the contextual background, the research gap, the problem statement, the research questions, the research objectives, the significance of the study, the rational of the study, the theoretical framework, and some key definitions.

Chapter 2 presents a review of the literature, streams of research which includes work stress, employee's loyalty, and work performance and finally the chapter has highlighted the impact of work stress on employee's loyalty and work performance.

Chapter 3 discusses the methodology of the thesis in which we have discussed the research design, the population, sample design, unit of analysis, data collection and sources and methods and techniques for estimation.

Chapter 4 presents the analysis and findings, the instrument, sample and reliability, descriptive statistics, correlation matrix, regression results

Chapter 5 contextualizes the discussion and conclusion, the results of the hypothesis, conclusion, recommendation and future research and the limitation.

## **1.14 SUMMARY**

This chapter has covered the initial part of the thesis in which we have discussed a brief introduction about the topic. This chapter also explains the contextual background of the thesis. In this chapter we have also highlighted the research gap of the study. In the light of the knowledge of the research we have done till this part we have deduce the problem statement, the research questions, and the research objectives. And lastly, we have discussed the significance of the study and the rational of the study. Finally, this chapter presented the theoretical framework which has explained the relationship between variables of the present inquiry. It illustrated factors such as employee's loyalty and work performance as the successor construct based on the work stress. Based on the theoretical illustration, some hypotheses are advanced which suggest that work stress, employee's loyalty, and work performance in telecommunication companies of Pakistan.

In the next chapter we will discuss the literature review related to the study. All the variables will be discussed and reviewed based on previous literature work done before.

## **CHAPTER NO 2**

### **2 LITERATURE REVIEW**

#### **2.1 INTRODUCTION**

This chapter reviews the literature on work stress, employee's loyalty, and work performance. This chapter covers theoretical aspects of the relevant constructs regarding variables. The theoretical viewpoints of the subject of study in general are discussed before contextualizing a substantive perspective on the telecommunication industry of Pakistan. The second part investigates the approximations of the constructs of work stress, employee's loyalty, and work performance. The description of the relevant dimension of these constructs is offered as well. Afterwards, the chapter elucidates the probable impact of work stress on employee's loyalty and work performance. This is done based on theoretical inside offered priority researchers and the available empirical evidence. Underlying the impact of work stress on employee's loyalty and work performance, the discussion on the contextual dynamics of the telecommunication companies of Pakistan is also included to offer a well concerned theoretical perspective.

#### **2.2 STREAMS OF RESEARCH**

##### **2.2.1 Stress**

This study discloses the impact of job stress on employee's loyalty in the apparel industry of Pakistan. The number of studies has shown that stress affects the loyalty of the works and their overall work efficiency. Since most companies are becoming more competitive for better job outcomes. Stress is a universal experience in the life of every employee even executives and managers. Stress is a common occurrence in every employee's life, including managers and executives. Better controlled workers are more productive and act as assets to the company and when their stress is overlooked by the employer the consequences are increased disloyalty. There are various causes of stress which include conflict of the role, ambiguity, participation, responsibility, financial insecurity, less feedback, and instant technological change (Mano and Shay, 2004). Stress may cause a person to suffer from physical as well as psychological stress. These include flu, headache, sleeping problems, fuzzy thinking, frustration, anxiety, and cold (Elizabeth Scott, 2009). Stress causes the rising of the blood pressure and the immune system



is lowered which further leads to hypertension. Malfunctioning of the adrenal gland further leads to tiredness as the muscles of the body become weak and the person also tends to have digestive difficulties (Palmer and Dryden, 1995). Work over-burden strongly affect the tiredness of individual at the place of work (Moore, 2000; Ahuja et al., 2007) and this tiredness or work burden circumstance prompts numerous illnesses at some point or another (Wofford, Goodwin, and Daly, 1999). Stress is also described as a circumstance which will force an individual to go out of the ordinarily working conditions which results due to a change in the physical condition and psychological condition (Muhammad, 2013). This can lead to various diseases and can hinder the optimal functionality of the employee. Stress influences everybody particularly; some components are normal manifestations of stress. A person may confront physical and additionally mental issues from stress like resting issues, more successive flu or cold, headache, general uneasiness, sentiment libido and frustration (Elizabeth Scott, 2009). Hira (2012) further included that business-related anxiety will happen when worker needs, or requests are normally mismatched or incompatible with their working environment condition. Many studies have found that job stress is the primary variable which impacts the worker from working and impact their general execution in the workplace and some cases disturb the individual life too (Nilofar, 2009). Work and family are co-associated and related to each other if the individual encountering issue in an area it will naturally influence the personal satisfaction excessively individual life obstruction can also be known as the cover amongst work and home and it includes the wellspring of worry at work influencing home life and the other way around impacts (Ashfaq, 2013).

### **2.2.2 Work stress**

Work stress is considered rising and has become challenging for the employer and because high-level stress results in low productivity, increased absenteeism, and collection to other employee problems like alcoholism, drug abuse, hypertension, and host of cardiovascular problems (Meneze 2005). It is estimated that about 100 million workdays are being lost due to stress and nearly 50% to 75% disease is related to stress (Bashir 2007). Stress is a mental strain from the internal or external stimulus that refrains a person to respond towards its environment in a normal manner. Stress refers to the amount of a person's physical mental emotional pressures arising from experiences between people and their work environment that are viewed as overwhelming their adaptive ability and affecting their well-being. There are plenty of definitions of stress and it describes the feelings of distress, lack of coping with situations and

fatigue. Exhaustion at work is often caused by overloading of the work in the organization (Ahuja et al., 2007). Exhaustion further leads to several diseases. Stress can be categorized into three categories i.e. social stress, emotional stress, and general stress (Davis, Orzeck and Keelan, 2006). Job stress is a factor which is there in every single worker who is working in an organization it greatly affects the overall performance and organizations need to lessen the job stress of their workers (Anderson, 2003). Stress is of various sorts and for the most part, it can be separated into three scales passionate anxiety, general anxiety, and social anxiety (Davis, Orzeck & Keelan, 2006). Ashfaq (2013) additionally included that workers confront stress who are working in an organization because of the role they need to perform in the work environment is not suitable according to the nature of the person.

### **2.2.3 Employee Loyalty**

Employee Loyalty means that the employee is going to stay in the company where he or she is already working, doing his or her best for the company's success and feels it is the right choice for her or him to stay in that company. He or she chose not to resign nor had any plans to move to any other organization. According to (Allen and Grisafe 2001), loyalty is a mental state and illustrates the association of employees with the organization for which they work, and that influences their decision to remain with the organization. According to the description (Mathieu and Zajac1990), establishing the organization, which can be considered a response exciting, especially when the employee believes the values and goals of the organization, and a strong desire to maintain a relationship with an organization called loyalty. (Becker et al. 1995) defines a strong desire to remain a member of the willingness of the organization to establish a high level of effort for of the organization and a clear belief and acceptance of the values and goals of the organization. An employee with high loyalty is indicated as having high needs and expectations for the organization in which he works and is more motivated when his expectations are met. Employee's loyalty means how much people feel positive about their job and the different of their jobs (Spector, 1997). Low Employee's loyalty can be an important indicator of a decrease in employee productivity and can result in behaviour such as absenteeism (Martin & Miller, 1986) and turnover intentions (Dupre & Day, 2007). The previous studies suggest that a higher level of job stress causes less Employee's loyalty (K. Chandraiah, S.C. Agrawal, P. Marimuthu & N. Manoharan 2003).

#### **2.2.4 Work performance**

Work Performance consists of behaviors and actions of employees which turns out in assisting an employee towards measurable accomplishments and adding value to the organization (Gilbert, 1996, p. 17). Generally, other factors like noise level, fresh air, refreshment, and other benefits such as childcare, manager/ supervisor, colleagues, workload, pays, perks, and benefits also effect the work performance. Work stress will have a negative impact on work performance. Employees will be loyal to the company if provided with better working conditions. Working conditions are interlinked with working performance. The more favorable environment the better the performance. Employees loyalties play an important role in organizations success. The work environment is the amount of interrelationship between workers and employers and the workplace environment that includes the technological, human, and organizational environment.

### **2.3 THE IMPACT OF WORK STRESS ON EMPLOYEE'S LOYALTY AND WORK PERFORMANCE**

Work stress has a direct impact on employee's loyalty and work performance. In the research work that was conducted it is also proved that work stress has a direct impact on employee's loyalty and work performance of the employees. A stressful employee can not give a hundred percent in his work. In the current pandemic situation where everyone is stressful about their health, their family's health and staying safe from the virus that is killing millions of people till now. All these factors are causing stress in individual's life. Other than that, job security, performing up to the mark, promotion, managers, supervisors, colleagues, and other such factors are adding to work stress in a person's life. Because of all these factors that are causing stress an individual's loyalty towards the organization is affected and so is his work performance.

### **2.4 SUMMARY**

This chapter presented a comprehensive analysis of the theoretical literature about investigation of this study. It provided review of the relevant literature on the constructs of work stress and its impact on employee's loyalty and work performance. For each variable, the review of the literature was segmented into two parts. The first part provided the

substantive and theoretical perspectives of the subject of investigation in general while the second part attempted to contextualize the subject matter.

The next chapter discussed the methodological approach taken and adopted to test the presented theoretical framework of the study.

## **CHAPTER NO 3**

### **3 RESEARCH METHODOLOGY**

#### **3.1 INTRODUCTION**

This chapter highlights the methodological approach used by the researcher to analyze the impact of work stress on employee's loyalty and work performance within the telecommunication industry. It explains the mechanism used for collecting data, the target population, sampling unit of the analysis and the results. Furthermore, it is section also shows the description of datasets collected from the respondents. Subsequently, discussion was conducted based on analysis that was conducted in this research.

#### **3.2 Aim of Research**

The current study is aiming to investigate such important workplace related aspects and issues such as work stress, employee loyalty and work performance.

Our purpose for this study is to have a clear understanding of the causes of stress that are yet not decided or disclosed, and how Stress by the employees as well as the company's management is managed or handled.

#### **3.3 RESEARCH DESIGN**

The process of collection and analysis of data using a qualitative approach gives significance towards as compared to quantification. Since our aim is to study and have a detailed and deeper grasping of the issues regarding stress, we selected a qualitative method for data collection and analysis of data. It is essential to note that a qualitative research strategy clarifies in-depth the objective of the study. It assists in obtaining the outcomes of the research. As a result, we would be able to analyze our findings effectively through qualitative research by interpreting the stress causes, consequences, and coping mechanism of employees in organizations.

To get better insight into condition and employee perspective about work stress this thesis will be using qualitative approach, with a descriptive and exploratory research. A semi-structured questionnaire was adopted and distributed among the employees of Nayatel Pakistan.

### 3.3.1 POPULATION

Population is defined as the entire group of people about which the researcher attempts to generalize the inference about the phenomena of interest (Cavana et al., 2001). The target population for this study is the permanent workforce of Nayatel Pakistan. The company has a total of fifteen hundred and sixty (1560) employees. Following are the total number of employees in Nayatel Pakistan in different cities of Pakistan.

Islamabad	830
Faisalabad	186
Peshawar	137
Rawalpindi	340
Gujranwala	65
Sialkot	2
<b>TOTAL</b>	<b>1560</b>

Preference has been given to the permanent employees because of the time and experience that they spent in this organization. Among this 1560 employees, Nayatel has around 850 technicians that was not a part of this research because they lack the ability to access the internet. In our research we were unable to get in contact with the employees of different regions. So we are only focusing on the employees of Rawalpindi and Islamabad for this research.

### 3.3.2 SAMPLE DESIGN

A sample is defined as selecting a portion of representative members from a large population (Huang & Van de Vliert, 2003). There are generally two types of sampling techniques used in research.

1. Probability sampling technique
2. Non-Probability sampling technique

Probability sampling technique is employed to decide regarding the most members of the population when each has equal chances of selection (Cavana, Delahaye & Sekaran, 2001). Most researchers use this technique according to the importance of the unit within the target population.

Nonprobability sampling refers to the situation when there is an outsized divergence in population that may not be planned out and exposed effectively. Such type of sampling mostly relies on convincing and purpose of research.

Our study basically relies on convenience sampling technique. We use this technique to obtain near to precise responses because of the restrictive constraints to use probability sampling in a country such as Pakistan. In our research we made every possible effort to make the chosen sample true representative of the population. We decided to focus on choosing our blue-collar staff and their supervisors as our respondents because it was very vital for our research to find out the stress of employees working at different departments and sections in the industry where most of the stress is faced. Therefore, we thought to see the stress level in different departments hence we chose our respondents from various areas of specialization and departments. Further we also thought to have an equal distribution of both genders.

### **3.3.3 UNIT OF ANALYSIS**

Respondents that have participated in the research are considered as unit of analysis. Employees working in Nayatel Pakistan are considered as the appropriate sampling unit. Among this 1560 employees, Nayatel has around 850 technicians that was not a part of this research because they lack the ability to access the internet. In our research we were unable to get in contact with the employees of different regions. So we are only focusing on the employees of Rawalpindi and Islamabad for this research.

### **3.4 DATA COLLECTION AND SOURCES**

There are two types of methods available for data collection from the respondents:

1. Primary data collection source
2. Secondary data collection source

Primary data collection source refers to the data collection source in which data is collected directly from respondents through questionnaires and surveys. Such a kind of data is

collected primarily for the first time for research purpose (Jose, 2003). However secondary data collection source refers to using the data from already collected primary source data.

In our research we are using primary data collection source for data collection. The data is directly collected from employees of Nayatel Pakistan. The employees working in different departments of Islamabad and Rawalpindi offices were a part of this research. Survey questionnaires were distributed among the employee via official email from the HR manager of Nayatel. Respondents were asked to rate and answer all the questions being asked in the survey form questionnaire.

### **3.5 METHODS AND TECHNIQUES FOR ESTIMATION**

The survey that was conducted via questionnaire was considered suitable for the current research. The instrument for the collection of datasets from the respondents on the phenomena of interest within the telecommunication firms is attached in the appendix. Descriptive statistics are analyzed comprehensively to draw inferences about the earlier identified hypothesis.

### **3.6 SUMMARY**

This chapter has explained the methodology used for investigating hypothesis designed through theoretical framework regarding the likely impact of work stress on employee's loyalty and performance. It described the research design based on the explanation of target population, sample size, unit of analysis and sources for data collection.

The next chapter presents the descriptive findings of the present study alongside an analysis of the results.



## **CHAPTER NO 4**

### **4 ANALYSIS AND FINDINGS**

#### **4.1 INTRODUCTION**

In this chapter, data was collected from the people associated with Nayatel Pakistan within twin cities of Pakistan. Based on the collected data, descriptive statistics and analysis of the data has been done. Such data analysis is done to identify the impact of work stress on employee's loyalty and work performance within Nayatel Pakistan.

#### **4.2 INSTRUMENT, SAMPLE SIZE AND QUESTIONNAIRE ATTRIBUTES**

To get the respondents perspective towards the main variables of interest in this study, a comprehensive questionnaire was designed as the instrument. The questionnaire was designed on google forms. The research questionnaire consists of two sections. Section A consist of general / personal information of the employee. Whereas Section B consist of questions that are related to the research. Section A consist of general/ personal information i.e., gender, marital status, age, educational level, working experience, working hours per week. Whereas Section B consist of research related questions. It consists of about 21 questions that comprehensively ask the responders various questions about different variables of this research and ask them about their opinion. 16 out of 21 questions are closed ended questions. Whereas the rest 5 are open ended questions. The responders are given a set of choices as well as their own opinions are also asked.

The cover letter and the questionnaire in the appendix 1 at the end of the thesis. Final sample size consists of over 100 observations.

#### **4.3 MEASUREMENTS AND SCALE**

Nature of variable plays the vital role in measurement phase. All measurement techniques are chosen in accordance with the nature of variable. Current study is meant to study the impact of work stress on employee's loyalty and work performance. All the variables fall in ordinal level of scale measurement, so category scale is considered appropriate to measure them. More purposely, Five Point Likert scale, a type of category scale is used in questionnaire.

#### 4.4 DESCRIPTIVE STATISTICS

The questionnaire was distributed among various employees of Nayatel Pakistan. Demographically the respondents were divided into various groups such as Gender, Age, Marital Status, education level, working experience in this company and number of working hours in a week. Given below are the statistics of various demographic division of respondents.

<b>GENDER</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	44	44.0	44.0	44.0
	Male	56	56.0	56.0	100.0
	Total	100	100.0	100.0	

<b>AGE</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	26-30	40	40.0	40.0	40.0
	31-35	5	5.0	5.0	45.0
	36-40	3	3.0	3.0	48.0
	41-45	3	3.0	3.0	51.0
	46-50	12	12.0	12.0	63.0
	Above 50	2	2.0	2.0	65.0
	Below 25	35	35.0	35.0	100.0
	Total	100	100.0	100.0	

<b>MARITAL STATUS</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Divorced	1	1.0	1.0	1.0
	Married	28	28.0	28.0	29.0
	Single	71	71.0	71.0	100.0
	Total	100	100.0	100.0	

<b>EDUCATIONAL LEVEL</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	33	33.0	33.0	33.0
	Master	53	53.0	53.0	86.0
	PhD	14	14.0	14.0	100.0
	Total	100	100.0	100.0	

<b>WORKING HOURS PER WEEK</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	40 hours per week	46	46.0	46.0	46.0
	Less than 40	36	36.0	36.0	82.0
	More than 40	18	18.0	18.0	100.0
	Total	100	100.0	100.0	

<b>WORKING EXPERIENCE</b>					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<20 years experience	1	1.0	1.0	1.0
	>1 year experience	36	36.0	36.0	37.0
	11-20 years experience	17	17.0	17.0	54.0
	2-4 years experience	37	37.0	37.0	91.0
	5 years experience	5	5.0	5.0	96.0
	6-10 years experience	4	4.0	4.0	100.0
	Total	100	100.0	100.0	

## 4.5 ANALYSIS AND FINDINGS

For the data analysis, we are only considering the questions from the questionnaire with the quantitative data in which we used 5 point Likert scale ranging from 1 which signifies “Strongly Agree” to 5 suggesting “ Strongly Disagree”.

### 4.5.1 RELIABILITY STATISTICS

The overall reliability of the questionnaire is .819. The reliability statistics is presented below. Value of Cronbach's alpha shown by the reliability statistics is 0819 which in terms of our study is highly acceptable.

The higher acceptable Cronbach's alpha value clearly indicates higher level of consistency and reliability possessed with the questionnaire used to conduct research in this study. 0.819 is the value of Cronbach's alpha which is closer to 1 that itself indicates the reliability associated with the questionnaire used and the reliability that associates with the responses provided by the respondents.

Reliability Statistics	
Cronbach's Alpha	N of Items
.819	21

### 4.5.2 CORRELATION MATRIX

The correlation matrix of the three variables i.e. Work Stress, Employee’s Loyalty and Work Performance is given in the table below:

CORRELATION MATRIX				
		Work Stress	Employee’s Loyalty	Work Performance
Work Stress	Pearson Correlation	1	.583**	.551**
	Sig. (2-tailed)		.000	.000
	N	100	100	100
Employees Loyalty	Pearson Correlation	.583**	1	.298**
	Sig. (2-tailed)	.000		.003
	N	100	100	100

Work Performance	Pearson Correlation	.551**	.298**	1
	Sig. (2-tailed)	.000	.003	
	N	100	100	100

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

- Relationship that exist between work stress and employee’s loyalty is significant at 0.01 level with magnitude of 0.583\*\* in a positive direction.
- Relationship that exist between work stress and work performance is significant at 0.01 level with magnitude of 0.551\*\* in a positive direction.
- Relationship that exist between employee’s loyalty and work performance is significant at 0.003 level with magnitude of 0.298\*\* in a positive direction.

#### 4.5.3 REGRESSION ANALYSIS

MODEL SUMMARY				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.704 <sup>a</sup>	.496	.485	.52878

**a. Predictors: (Constant), Work Performance, Employee’s Loyalty**

- The value R is 0.704 which gives strong indication of a high degree correlation which can also be considered as high degree correlation of 70.8%. Likewise, R<sup>2</sup> is 49.6% which is very high as well. Adjusted R<sup>2</sup> is calculated to be 48.5% is an excellent sign that shows that the model used in this study is highly fit.

Proceeding further we have the ANOVA table which shows the fact that regression model predicts the outcome variable significantly well.

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.653	2	13.327	47.661	.000 <sup>b</sup>
	Residual	27.122	97	.280		
	Total	53.776	99			

**a. Dependent Variable: Work Stress**

**b. Predictors: (Constant), Work Performance, Employee’s Loyalty**

- The significance level of this model is 0.000 which is obviously less than 0.05 that itself shows how highly significant it is.

Next we emphasize on table of coefficients that mainly focuses on showing the details about each predictor variable.

COEFFICIENTS <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.380	.203		6.792	.000
	Employee's Loyalty	.378	.062	.459	6.081	.000
	Work Performance	.252	.046	.414	5.480	.000

**a. Dependent Variable: Work Stress**

- The contribution done by employee's loyalty is 45.9% with a magnitude of 0.000. Whereas, work performance is contributing 41.4% with a magnitude of 0.000.

#### 4.6 SUMMARY

This chapter has presentation of the empirical results of the research that was conducted to identify the impact of work stress on employee's loyalty and work performance within Nayatel Pakistan. The analysis of the responses is made in this chapter as well. The next chapter concludes the present study by discussing the results and finding in context of the impetus and advanced hypothesis of this study. This is followed by a brief discussion on the implications of this study, the limitations, and the possible directions for future research in the present field of inquiry.

## CHAPTER NO 5

### 5 DISCUSSION AND CONCLUSION

#### 5.1 INTRODUCTION

This chapter presents the discussions and conclusions regarding the findings and data analysis about hypothesized relationships of this study. This chapter highlights the results concluded within this study. Furthermore, this chapter covers the recommendations provided by the researcher for future research regarding this literature and mentions the limitations that researcher has faced while conducting this study.

#### 5.2 HYPOTHESIS

Based on the findings and analysis done in the previous chapter we can conclude that:

- **H1: Work Stress has an impact on Employee's loyalty towards the organization.**

Based on the analysis it is proved that work stress is directly proportioned to employee's loyalty. If an employee is stressed, then he/she would not be loyal to the organization and vice versa.

- **H2: Work Stress has an impact on Work performance of the employees.**

Based on the analysis it is proved that work stress is directly proportioned to work performance. If an employee is stressed, he/she cannot perform better in his/her everyday tasks.

- **H3: Work Stress affects Employee's Loyalty and Work Performance of the employees.**

There is a strong relation between Work stress, work performance, and employee loyalty in the telecommunication industry. Telecommunication industry is a rapid changing industry which is creating challenging work atmosphere. This rapid change is creating work stress in the employees, so it is affecting the loyalty of the employees and their performance at work too.

### **5.3 CONCLUSION**

Concluding our research we can prove through the data analyzed through sample of responses that work stress has a direct impact on employee's loyalty and the work performance of an employee. In our research we have deduced various moderating factors that are affecting the independent and dependent variables. Those factors are work environment/ organization culture, manager / supervisor, co-workers / colleagues, salary, decision of management and employee's health. Lastly it is concluded that the employees are very stressful in the organization and the organization and the management is doing nothing to ease the work stress.

### **5.4 RECOMMENDATION AND FUTURE RESEARCH**

The findings and results have clearly shown the direct impact of work stress on employee's loyalty and work performance within Nayatel Pakistan. A detailed analysis is done on these factors as well. There can be several recommendations made to strengthen this research work. This study is conducted on one organization in the telecommunication industry. It is further recommended to conduct this study in various organization of the telecommunication industry and then calculate the trend of work stress in that industry.

Similarly, this research can also be conducted on various industries and government and non-governmental organizations.

### **5.5 LIMITATION**

Limitations of a research effects the ultimate result of the study. When it comes to this research, broader sample size was required to study the impact of work stress on employee's loyalty and work performance within Nayatel Pakistan.

Secondly, it was very difficult to get authentic responses from each employee. Out of so many employees only 100 authentic responses were recorded. This research would be more reliable if all the employees would have participated in the research work.

Thirdly, time frame was one of the major obstacles in the way of more detailed research so in future, time frame could be extended to investigate this study in complete depth to understand the relationship phenomena between the variables.

Lastly, it is not obvious that respondents properly study the questionnaire before filling it or



whether they appropriately fill it by sharing their actual feelings or not due to shortage of time is another factor of limitation.

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## APPENDIX A

### COVER LETTER

Dear Participants,

I am a student of Master of Business Administration program in Bahria University, Islamabad. In the current semester in order to conduct a survey, a questionnaire designed to study "The impact of Work Stress on Employee's loyalty and Work Performance"

The following questionnaire will require approximately twenty minutes to be completed. Copies of this thesis will be provided to my principal supervisor and the examination department of Bahria University.

You are requested to fill this questionnaire to the best of your knowledge. The information provided by you in this survey will be kept confidential and will only be used for academic research purposes. Please accept my humble gratitude in advance for your participation, time and honest feedback.

Highly grateful and thanking you in anticipation.

Yours faithfully,

Rizmak Faheem

MBA (2 Years)

Bahria Business School, Bahria University Islamabad.

## **APPENDIX B**

### **RESEARCH QUESTIONS**

#### **SECTION A: PERSONAL QUESTIONS**

##### **Gender:**

- Male
- Female

##### **Age:**

- 0-20
- 21-30
- 31-40
- 41-50
- 51&above

##### **Marital Status:**

- Single
- Married
- Other

##### **Educational Level:**

- Diploma
- Bachelor
- Master
- P.H.D
- Other

##### **Working Experience:**

- >1 year experience
- 2-4 years experience
- 5 years experience
- 6-10 years experience
- 11-20 years experience
- <20 years experience

##### **Working Hours Per Week:**

- Less than 40

- 40 hours per week
- More than 40

**SECTION B: QUESTIONS RELATED TO THESIS**

**Q1: Have you worked anywhere else before joining this organization?**

Yes I have	No I haven't

**Q2: Reason for quitting your previous job?**

Less salary	
No benefits/ allowance in the job	
Less chances of growth	
Looking for a better opportunity	
No learning/ improvement	
The job was not related to my field	
Too much work stress	
Others	

**Q3: Are you satisfied with your current job?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q4: Do you feel any job stress in your current job?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q5: If yes, what kind of stress and since when?**

1. Acute Stress (It is a short term stress that goes away quickly. E.g.: because of a submission deadline or a meeting)	
2. Episodic Acute Stress (Episodic Acute Stress occurs when someone experiences acute stress with some regularity or frequency. E.g.	

self-imposed pressure and external demands competing for their attention)	
3. Chronic Stress (It is a type of long term stress that is caused If someone has a high-pressure job, consistent relationship problems, or numerous financial difficulties, he or she can struggle with unhealthy stress levels nearly every day.)	
4. Time Stress (Time stress involves the pervasive feeling that there's never enough time in the day. This type of stress tends to occur as deadlines approach.)	
5. Anticipatory Stress (Anticipatory stress happens when people experience increased anxiety and stress when they think about an event that will happen in the future.)	
6. Situational Stress (vary from situation to situation. Situations can cause short-term worry or concern, which are forms of stress.)	
7. Encounter Stress (You experience encounter stress when you worry about interacting with a certain person or group of people – you may not like them, or you might think that they're unpredictable.)	
8. Physical Stress (Physical stress arises as a result of our body response to physical stressor like work, noise, an illness, exercise etc.)	
9. Psychological Stress ( It occurs when our mind perceives an inability to cope with a" challenge" of some kind.)	
10. Psychosocial Stress (Psychosocial stress is the result of a cognitive appraisal of what is at stake and what can be done about it. Psychological stress can be defined as an imbalance between demands placed on us and our ability to manage them.)	
11. Psychospiritual Stress. (A crisis of values, meaning, and purpose; joyless striving (instead of productive, satisfying, meaningful and fulfilling work; and a misalignment within one's core spiritual beliefs.)	

**Q6: Have you ever thought of leaving the organization because of job stress?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q7: Do you think that the other place you'll joint won't be having job stress?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q8: Does stress affect your productively at work?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q9: Work stress is affecting your health?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q10: Does work stress affect work performance?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q11: Does work stress affect your loyalty towards the organization?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q12: Does work stress comes to you because of decisions of the management?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree



**Q13: Do you believe that you would be more loyal towards the organization, if there is no work stress?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q14: Is the work environment/ organization culture add to the work stress?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q15: Are your coworkers / colleagues reason for your work stress?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q16: Is your manager / supervisor reason for your work stress?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q17: Does your salary justify the amount of work stress you are dealing with right now?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q18: Have you ever talked to your manager, regarding job stress?**

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree

**Q19: If yes, what did he / she said?**

Did Nothing	
Solved the problem	
Tried to solve the problem but couldn't	
Other (please specify)	

**Q20: How do you cope up with stress / how do you manage it?**

Manage the time better	
Focus on the positive aspect of the situation	
Share feeling and thoughts with friends	
Manage stressors in advance	
Increase self-esteem to cope up with situation	
Manage work better	
Other (please specify)	

**Q21: Does the management perform some activities in order to reduce the stress level of the employee?**

Provide facilities at work to ease the work load	
Provide in-door activities in the office	
Provide Medical facilities to employees	
Provide paid holidays to employees	
Simple access to psychologist and therapist	
Entertainment and sports facilities in the office	
Provide work from home facility	
Provide flexible timing to employees	
Other (Please specify)	

## IMPACT OF WORK STRESS ON EMPLOYEE'S LOYALTY AND WORK PERFORMANCE: A STUDY OF NAYATEL PAKISTAN

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