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## Factors affecting employees job performance in banking sectors: Evidence from hanoi-based branches

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### Abstract

The banking sector has been evolving dramatically in Vietnamese market as the economy is moving towards international integration. Therefore, the working pressure in this service is increasingly challenging which requires the job performance to be remained at the highest level constantly. This study is conducted within the scope of Hanoi city, from employees of 3 reputable banks (TechcomBank, Vietcombank and Vietinbank) in order to give insights about factor affecting employee's job performance. In this circumstance, the findings are that Employee satisfaction, Training procedure and Stress Management are significantly affecting the organizational employee performance. Further studies may rely on this finding to conduct deeper research on this topic.

**Keywords:** Social media marketing, buyer behaviour, Coimbatore

### 1. Introduction

Modern business has been creating serious stressful workload for employees in many sectors. Job performance nowadays encountered challenging factors due to growing pressure and difficulties in the office. Therefore, it is important that managers must implement effective procedures to enhance job performance and help the employees to overcome piling-up workloads. Companies have recognized that in order to thrive in a market environment that is always changing, they must generate distinctive dynamic features that support their competitive advantages. As a result, they are concentrating on exploiting their human resources, especially employee performance, as a source of competitive advantage (Geogre and Walker, 2019) <sup>[12]</sup>.

Employee performance reviews encroach upon one of the most emotionally charged acts in corporate life - the judgment of a man's contribution and aptitude according to Diamantidis and Chatzoglou (2018) <sup>[4]</sup>. Moreover, organizational efficiency greatly depends on the use of a well-defined method for assessing employee performance. The primary difficulty for businesses is to assess employee performance and perceive about how it might be made more effective and valid (Rezaei *et al.*, 2021) <sup>[22]</sup>.

This study focuses on banking sector in Vietnam due to the need for improving employee performance with the view to adapting to the international integration. The Vietnamese government's top aim for the foreseeable future is to restructure the banking industry (Nguyen, 2020). This challenge might lead to a shift in the workforce from the banking industry to other, more lucrative businesses. Organizations want their bright and experienced people to remain on board through challenging times so that they may share challenges and have a strong commitment to serve customers in the best interests of the company (Nguyen *et al.*, 2013). As a result, dedicated employees are important sources of human capital for banks. The human resources strategies of banks with commitment-based lending would place a significant emphasis on identifying the elements that would enhance staff members' organizational commitment.

Scholars have argued that there are numerous factors influencing employee performance and in the changing environment of worldwide business, the determinants are on the verge of fluctuating which creates difficulties for human resource managers. Following the statement, the remainder may provide a literature review, methodology, hypothesis testing and conclusion about the topic.

### 2. Literature review

Employee performance in service industry generally and in banking industry specifically has been considered as an ever-developing indicator of organization efficiency.

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There are several factors that enhance employee performance, according to numerous scholars. Aboazoum *et al.* (2015) <sup>[1]</sup> provided that culture, job satisfaction, training and stress are among the important determinants. Organizational performance is related to the business or individual level, where the human resource is seen as the most important aspect in achieving the goals of the company. Without the help of skilled human resources, an abundance of resources like infrastructures or physical facilities are rendered useless and directly impair corporate operations (Geogre and Walker, 2019) <sup>[12]</sup>. And a good employee's performance reflects their capacity to contribute via their job, which results in behavioural success that is consistent with the company's aims. Human resources are essential for excellent organizational performance and are the primary component in accomplishing projected organizational goals (Muda *et al.*, 2014) <sup>[16]</sup>. This is in line with every Muslim's duty to put their all into their job in order to get greater outcomes. The three influencing aspects, such as job stress, motivation, and communication, are possible to be compared with other research in the traditional workplace systems thanks to this examination of workers' performance.

Moreover, the workplace has a significant impact on job satisfaction since workers care about having a pleasant physical workspace, which will eventually result in a higher degree of job satisfaction (Qasim *et al.*, 2012) <sup>[21]</sup>. Poor working circumstances, among other things, may have a negative impact on a worker's mental and physical health. Working circumstances include things like working hours, temperature, ventilation, noise, hygiene, illumination, and resource. Since workers' jobs need mental and physical peace, bad working circumstances will result in poor performance. Additionally, when workers believe that management does not value or recognise their efforts or job completed, they may use the circumstances of the workplace as a pretext to retaliate against management. Organizational culture, or in other words, the manner in which personnel carry out their responsibilities and interact with one another in an organization is defined by the culture of that organization (Aboazoum *et al.*, 2015) <sup>[1]</sup>. The cultural paradigm is made up of a variety of different ideas, values, rituals, and symbols that regulate the way individuals inside an organization go about their daily business. The staff is held together and the organization is given purpose by the shared values that are ingrained in the corporate culture (Diamantidis and Chatzoglou, 2018) <sup>[4]</sup>. In periods of transition, the most difficult issue for any organization may be to alter its culture, particularly if the members of that organization are used to doing their jobs in a certain manner. There are many determinants to employee performance enhancement. Training procedure, in this situation, could be a striking factor. Because of the capabilities and self-assurance they exude, a worker who has received enough training and is highly motivated may need less supervision at work. As a result, the cost of supervision may be reduced. Because of their friendly interactions with clients, a staff

that has received enough training and is highly responsible is able to have a positive influence on the effectiveness of the organization (Sendawula *et al.*, 2018) <sup>[26]</sup>. There is a school of thought that contends employee performance can only be improved through training if it is carried out appropriately. This includes the proper identification and selection of trainees, the timely scheduling of trainings, and a basis on the gaps that have been identified in the areas of knowledge, skills, abilities, and change of attitude among the concerned staff. Training that accomplishes this generates benefits not only for the employee but also for the organization by positively influencing employee performance through the development of employee knowledge, skills, ability, and behavior. These benefits are generated as a result of the training's ability to accomplish this.

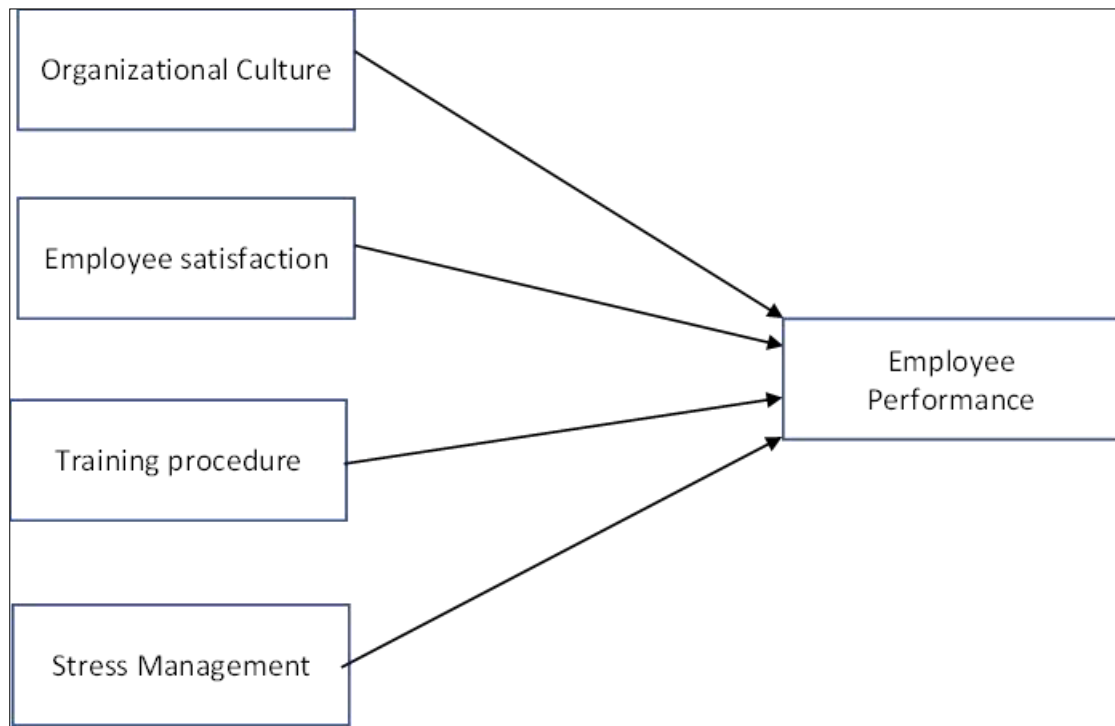
In today's world, stress is growing more difficult to manage and is having an impact on practically everyone, particularly those in the working class. The type of the job and the amount of time spent working each day might play a role in determining the root reasons, which can vary from one workplace to the next. This indicates that stress is unique to each firm or organization, yet being a universally experienced phenomenon. Occupational stress with undesirable psychological and physical effects noticed in a person is one definition of work stress that has been proposed by researchers (Manjunatha and Renukamurthy, 2017) <sup>[15]</sup>. Other researchers have proposed other definitions of work stress. Over the course of the last three decades, scholars have focused more of their attention on the topic of occupational stress. Numerous studies have come to the same conclusion: the corporate world and the working world are experiencing fast change, which brings with it rivalry, pressure, the need for swift and suitable innovations, and other challenges (Pandey, 2020) <sup>[17]</sup>. Because of this, greater emphasis has been placed on the employees, who are now expected to perform above and above their minimal capabilities. This is what has caused there to be stress at work, which has in turn had a negative impact on the mental and physical nature of the majority of the employees individually, leading to poor performance and an inability to cope with the demands of the rapidly changing work and business environment. People are increasingly confronted with new expectations, which need the renewal of knowledge and skills, hence asking for improved capabilities in the area of stress management.

In conclusion, employee performance can be affected by organizational variables. Therefore, it is important to consider the impact of these factors in order to find out the essential methods of improvement.

### 3. Methodology

#### 3.1. Research model

Adapting from previous research Aboazoum *et al.* (2015) <sup>[1]</sup>; Diamantidis and Chatzoglou (2018) <sup>[4]</sup>; Pandey (2018) <sup>[18]</sup>, the author proposed the research model as follows:



Source: Research results

Fig 1: Proposed research model

This study may provide regression analysis which presents the hypothesis agreement/ rejection for the following ones:

**Hypothesis 1: Organizational culture has a positive connection with Employee performance**

Employees are able to readily comprehend what is expected of them when a business encourages a culture of openness, has clear expectations, gives ongoing feedback, and delivers the appropriate recognition. A culture that encourages openness, honesty, and autonomy among workers is conducive to increased productivity and collaboration among team members (Qasim *et al.*, 2012) <sup>[21]</sup>. The combination of a better-established corporate culture and activities geared toward employee engagement may give workers the impression that they are treasured and respected by the business. This has a beneficial effect on the employees' overall performance. Studies provide compelling evidence that corporate culture is a competitive advantage that the vast majority of businesses either overlook or are unaware of (Awadh and Saad, 2013) <sup>[5]</sup>. However, if it is implemented properly, it may help you keep your best people, improve performance and productivity, and develop individuals who are self-reliant, autonomous, and accountable for their actions.

**Hypothesis 2: Employee satisfaction has a positive connection with Employee performance**

Numerous studies have shown that money spent on boosting employee happiness at work yields positive returns for any company that does so (Aboazoum *et al.*, 2015) <sup>[1]</sup>. The primary reason is because as a company, managers would want to ensure that the people who work under one organization are contented in their jobs. Research indicated that employee satisfactions is one of the most important factors in determining the long-term success of an organization (Ahmad *et al.*, 2014) <sup>[3]</sup>. Having a high level of work satisfaction is also associated to having a high level of performance, which in turn is linked to having greater levels

of profits. Those workers who report that they experience joy and fulfilment in their jobs are far more likely to approach the responsibilities that they are responsible for carrying out with zeal and commitment.

**Hypothesis 3: Training procedure has a positive connection with Employee performance**

Generally, when workers have a greater understanding of the inner workings of the organization, they often report higher levels of job satisfaction and an improvement in their self-esteem. Training has the potential to boost organizational morale on the work as well as their commitment to the organization (Diamantidis and Chatzoglou, 2018) <sup>[4]</sup>. Employees who have inadequate training opportunities are more likely to quit their employers within a year of receiving training, while workers who think their company provides outstanding training possibilities are typically less likely to leave their companies within a year of receiving training (Nguyen, 2020). Conclusively, employees often have a poor performance because they are unsure of precisely what they are required to accomplish, how they are supposed to conduct their duties, or the reasons why they need to operate in a specific manner. Training may be of assistance in resolving these performance issues by providing an explanation of the specifics of the work. The improved performance of employees as a consequence of employee training may lead to a reduction in staff turnover, a reduction in maintenance expenses as a result of a reduction in the number of equipment malfunctions, and a reduction in customer complaints.

**Hypothesis 4: Stress Management has a positive connection with Employee performance**

One of the most significant challenges we are confronted with right now is the impact that stress has on an employee's ability to execute their work, and this issue is present in our society on a daily basis (Joy, 2020) <sup>[14]</sup>. Employees are the

most important workforce for the company, and as a result, they are putting in longer hours of work. This is due to the increasing degrees of duties that are demanding them to strain themselves, even more so, in order to fulfil increased expectations about job performance. Because of this reality, the kind and degree of the competition that we are up against have contributed to the amount of stress that is experienced by workers. Because of its inefficiency and effectiveness in order to ultimately utilize the resources had created employee low performance, as a result, result to stress, among other issues are layoffs, dismissing, and mergers to maintain the organization's position in the market place (Jallow, 2020) [13]. The majority of organizations that are going through the issue of restructuring because of its efficiency and effectiveness in order to ultimately utilize the resources had created employee low performance.

**3.2. Data collection**

Data has been collected from surveys distributed in 2 months: March and April 2022 with the quantity of 300 participants (100 for each of the banks). Face-to-face methods of collecting information from respondents are much more successful than other methods because respondents prefer to trust the surveyors and offer candid, clear comments on the topic at issue (Duffy *et al.*, 2005) [11]. However, due to the absentees and several refusals to provide information, the distributed survey was 300 and the collected is down to 231 with 219 eligible ones.

**4. Research results**

**4.1. Descriptive analysis**

**Table 1:** Respondent’s demographic

Categories	Criteria	VietcomBank	TechcomBank	VietinBank	Total
<b>Respondents</b>		86	71	62	219
Job Positions	Tellers	41	36	40	
	Back-office	45	35	22	
Age group	From 20-30	43	21	26	
	From 31-40	32	41	29	
	Above 40	11	9	7	
Moving decision	Yes	14	5	3	
	No	72	66	59	

Source: Research results

**4.2. Reliability analysis**

According to the result of reliability test, it is recognized that the mean for most constructs of framework is from 3.1 to 4.7, which shows the high compliance of bankers with

**3.3. Data analysis**

This study may follow the procedure of data analysis from descriptive analysis to regression analysis as follows:

**Step 1:** Based on the findings from literature review, 30 variables are built from 04 factors, namely organizational culture, Employee satisfaction, Training procedure and Stress Management.

**Step 2:** Developing a questionnaire uses 5-point Likert scale ranging from (1) Strongly disagree to (5) Strongly agree. Especially, prior to actual survey, these items are conducted in a Pilot test with a small group of participants.

**Step 3:** The data collection process is conducted via direct survey and the selected respondents are bankers in VietcomBank, VietinBank and TechcomBank. The author utilized research of 30 variables in the factor analysis so that the minimum require sample size must be 5 times larger, equalled to 150 observations. Therefore, the desired size of 219 can be sufficient.

**Step 4:** Valid data are analyzed through following steps: (1) Descriptive analysis; (2) Co-relation analysis and (3) Reliability and validity test. The data is analyzed with regression analysis.

**Step 5:** Propose methods for improving Employee satisfaction.

these statements. Beta of the variables are distributed from 0.61-0.82 are retained in the model. The out-of-segmented values are excluded.

**4.3. Exploratory factor analysis**

**Table 2:** KMO and Bartlett’s Test Result

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.891
Bartlett's Test of Sphericity	Approx. Chi-Square	80,305
	df	144
	Sig.	,000

In general, the KMO measure of 0.891 being higher than the minimum level of 0.5 is considered as marvellous statistics. Moreover, the significance of Bartlett’s test of Sphericity is 0.000 and there is enough evidence to conclude that the

model can be further investigated. The details on rotated component matrix for Explanatory Factor Analysis is as follows:

**Table 3:** Rotated Component Matrix for final step

	Component					
	1	2	3	4	5	6
OC1		.706				
OC2		.763				
OC3		.785				
OC4		.674				
OC5		.737				
ES1				.718		
ES2				.724		
ES3				.737		
ES4				.721		
TP3			.742			
TP4			.787			
TP5			.806			
TP7			.792			
SM2						.762
SM4						.725
SM5						.558
SM6						.581
SM7						.596
EP1					.732	
EP3					.693	
EP4					.709	
EP5					.690	
EP6					.683	

Source: Research results

**4.4. Multiple regression analysis**

**4.4.1. Pearson Correlations**

The Pearson Correlation result of this paper indicates *Organizational culture, Employee satisfaction, Training procedure* and *Stress Management* are positively co-related and the value of all correlation is smaller than 0.76 which indicates no multicollinearity (Gujarati, 2004).

**4.4.2. Regression model**

**Table 5:** Regression model result

	Standardized Coefficient Beta	Sig.	VIF
Organizational Culture	.221	.068	2.3
Employee satisfaction	.387	.000	1.7
Training procedure	.433	.021	1.6
Stress Management	.282	.002	1.9

Source: Research results

The regression analysis has already been conducted and the level of R-squared is 73% which means that this model is sufficiently meaningful. More to be mentioned, the p-values must be considered in order to determine the significant variables. Therefore, Organizational culture has been deducted from the research model (Sig.>0.05). Following the magnitude of Standardized coefficient beta, the level of significant is: Training procedure, Employee satisfaction and Stress Management.

As discussed above, it can be concluded that Hypothesis 2, Hypothesis 3 and Hypothesis 4 and are supported; while Hypothesis 1 is rejected. Consequently, the findings confirm the literature that, improvements in employee performance can be positively impacted and improved by implementing the three abovementioned procedures.

**5. Discussions**

According to the research findings, it can be suggested that training procedure provides the largest impact on employee performance. The result is in-line with several common

studies. Bhatti *et al.* (2021) [7] concluded that organizations all over the globe have been trying to build a competitive advantage for themselves by focusing on ways to improve the skills, knowledge, and talents of their skilled workforces. Effective training programs not only try to increase workers' understanding of the obligations they have, but they also assist urge them to acquire a greater dedication to the work that they do. According to Dabale *et al.* (2014) [9], businesses develop training programs to equip their staff members with the knowledge and skills necessary to carry out their responsibilities in an appropriate manner and in line with predetermined criteria. Training programs are now being developed by organizational entities to guarantee an overall increase in the skills of employees. The formation of new businesses need knowledge as their foundation in order to thrive in the highly competitive global economy of today. The training will be successful if the procedure addresses the training requirements in an acceptable manner. Because of this, it is essential to address the lack of knowledge and work toward improving skills or attitudes at each level of the business (Diamantidis and Chatzoglou, 2018) [4]. As a result, desirable skills, employee knowledge and abilities need to be developed. Training is one of the primary activities that is used to develop the knowledge of the organization's workers; nevertheless, in order for a training program to be effective, it is necessary to have an adequate training design (Bhatti *et al.*, 2021) [7]. Indeed, once higher-level departments uncover and identify difficulties or symptoms of employees' lack of competency, they anticipate providing a large number of training packages to those individuals.

Secondly, employee satisfaction has been closely-related to the level of employee performance. According to a significant amount of study, there are three characteristics that all successful businesses have in common: employee or job satisfaction, high levels of performance for employees, and employee engagement with the organization. Providing employees with opportunities for self-direction and fostering great relationships with co-workers may both contribute to job happiness (Shmailan, 2016). In certain cases, this needs the objectives of the company to be adjusted in order to increase employee motivation (Qasim *et al.*, 2012; Pongton and Suntrayuth, 2019) [21, 19]. There is disobedience in Arab nations, and authorities are limiting the value of allowing people have a voice and their thoughts, even if it may enhance the functioning of organizations. When analyzing the notion of work performance, one may do it in a number of different ways, one of which is to consider an employee's capacity to meet organizational standards and the goals they have set for themselves. According to Ahmad and Manzoor (2017) [2], performance is synonymous with behavior, which is something that a person really does and can be seen and Performance is something that a person actually does and can be observed. Employees each have their own unique set of expectations and aspirations, and organizations have a responsibility to take these factors into account. This may help assess if the employee has a favorable or unfavorable attitude toward the company and whether or not they need individual treatment. The priorities and goals that an individual brings to work shape the degree to which they enjoy their work. Training is one method that an entrepreneur may increase their overall productivity. Workers are able to learn the technical skills, interpersonal skills, and solid knowledge necessary to do their duties in an

efficient and effective manner in the workplace via the training process. A lack of ongoing training programs leads to poorer performance levels among employees. Training not only helps an employee increase their talents, but it also improves their thinking capacity and inventiveness, which enables them to make better decisions more quickly and in a more productive way (Sendawula *et al.*, 2018) <sup>[26]</sup>. Employees are also able to effectively interact with customers and react to their issues in a timely way thanks to the training that they get. Therefore, in order for employees to do their jobs as intended, businesses give training in order to maximize their employee's potential in order to prepare people to perform their jobs as desired.

Finally, stress management has a slight impact on organizational employee performance. Over the course of the last three decades, scholars have focused more of their attention on the topic of occupational stress (Wafula and Nyaboga, 2019) <sup>[27]</sup>. Numerous studies have come to the same conclusion: the corporate world and the working world are experiencing fast change, which brings with it rivalry, pressure, the need for swift and suitable innovations, and other challenges. Because of this, greater emphasis has been placed on the employees, who are now expected to perform above and above their minimal capabilities. Stress in the workplace is becoming into a major issue that affects not just workers and companies but also society as a whole. The stress that is brought on by the job that people do at their place of employment has been a significant source of organizational stress (Manjunatha and Renukamurthy, 2017) <sup>[15]</sup>. The consequences have been determined to have a negative financial impact on the company. Stress at work, often known as occupational stress or job stress, is a mental construct that individuals may encounter on a daily basis. It is difficult to circumvent the idea altogether. Research on occupational stress will reveal the nature of work stress and its deleterious impacts on employee happiness, commitment, and productivity in a variety of settings and circumstances. Overall, stress brought on by one's place of employment is a rising concern that leads in significant financial losses for both the affected workers and their employers in every region of the world (Pandey, 2020) <sup>[17]</sup>. Work-related stress can also have an impact on employee productivity through increased absenteeism, which imposes a direct economic cost on employers. Work-related stress can also cause employees to become disengaged from their work, which can have a negative impact on their ability to perform their jobs effectively. In addition, there are many other things that might cause stress in an organization, such as new technology, just evaluations, a lack of job security, disagreeable co-workers, a lack of support from management, an excessive amount of work, and procrastination, among other things (Wafula and Nyaboga, 2019) <sup>[27]</sup>.

## 6. Conclusions

The problem known as employee performance is a multi-faceted concept that serves as an immensely important factor in deciding whether or not a business will be successful. Employees are the lifeblood of every company, and they are an organization's most precious asset due to the fact that they have the power to either enhance or diminish the company's image, as well as have an impact on how profitable the company is. This problem has been mostly linked to the inadequate training and disinterest of workers. Other allegations include low productivity, a negative

attitude toward customers, and low quality of health care services delivered to customers.

From the research findings, the author can give conclusion about factors affecting employee performance which are identified as: stress management, employee satisfaction and training procedure. Every company has the overarching goal of improving their overall performance, which is something that can only be accomplished via the hard work and dedication of its workforce. As a result, performance management was developed as a tool for managers to use in order to direct and address the concerns that businesses had over employee performance. It is impossible for an organization to increase its performance, arrive to the desired conclusion, and acquire a competitive edge over its rivals without the efficient and effective performance of its personnel. Conclusively, making efficient and effective use of a company's human resources should be the strategic method for improving organizational overall performance.

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